

# Seniors Financial Assistance Programs

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Information booklet

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# Seniors Financial Assistance programs

## Who is eligible

This package allows you to apply for the following Seniors Financial Assistance programs:

- Alberta Seniors Benefit
- Dental and Optical Assistance for Seniors
- Special Needs Assistance for Seniors

You are eligible to apply for the Seniors Financial Assistance programs, if you meet all of the following criteria:

- You are 65 years of age or older.
- You have lived in Alberta for at least three months before applying.
- You are a Canadian citizen, or have been admitted into Canada for permanent residency (landed or sponsored immigrant).
- You and your spouse/partner have not chosen to defer receipt of the Old Age Security pension.

To apply for these programs, complete the enclosed application form, attach photocopies of all applicable documents and forward to Seniors Financial Assistance using the enclosed return envelope or one of the options described on page 11.

Once your Seniors Financial Assistance application has been processed, a letter will be sent to you to inform you what programs you are eligible for.

## Benefit year

Your previous year's income will be used to determine benefits for the benefit year, which runs from July 1 of the current year to June 30 of the next year.

## Proof of income

You must provide proof of income to determine if you are eligible for the following Seniors Financial Assistance programs: Alberta Seniors Benefit, Dental and Optical Assistance for Seniors and Special Needs Assistance for Seniors.

With your consent, your income information will be obtained directly from the Canada Revenue Agency. Only the income sources that are needed to determine your eligibility will be collected.

# Alberta Seniors Benefit program

The Alberta Seniors Benefit program is a monthly benefit paid to seniors with an annual income of \$28,785 or less, or a senior couple with a combined annual income of \$46,745 or less. These income levels are guidelines only, and are for seniors whose income includes full Old Age Security pension. The benefit is determined by:

- the type of accommodation you live in
- your marital/cohabitation status
- your income (combined with your spouse/partner's income if applicable)
- receiving the federal Old Age Security pension (i.e., having lived in Canada for 10 years)

## Maximum benefit available

Accommodation and Marital/Cohabitation Status	Maximum Annual Benefit (if eligible for Old Age Security)
<b>Homeowner, Renter or Lodge Resident</b>	
Single Senior	\$3,431
Senior Couple	\$5,146
<b>Other Residence Categories</b>	
Single Senior	\$2,390
Senior Couple	\$4,779

## Supplementary Accommodation Benefit

The Supplementary Accommodation Benefit supports eligible seniors who reside in a designated supportive living or long-term care facility with monthly accommodation charges. The amount received is determined by:

- your personal income from all sources (line 15000 of the previous year's income tax return) combined with your spouse/partner's income (regardless of age)
- the maximum monthly accommodation charge in designated supportive living and long-term care as set by Alberta Health
- the monthly disposable income amount of at least \$322 (this amount may be used for personal expenses such as personal hygiene, telephone, cable, etc.)

When a couple is required to live apart for health reasons, a review of eligibility is completed to consider the couple as two single seniors living in separate dwellings. This is done by dividing the couple's total combined income equally (50:50 split) and calculating benefits using the single senior income threshold. Seniors whose monthly income from all sources is less than the current private room rate may receive a benefit.

The Supplementary Accommodation Benefit is combined with the Alberta Seniors Benefit. You will receive one combined payment each month.

Seniors with low income not eligible for the federal Old Age Security pension, who are residents of designated supportive living and long-term care facilities, are considered for the Supplementary Accommodation Benefit.

## Benefits begin

You are eligible to begin receiving benefits the month of your 65th birthday. If you are a new Alberta resident, you are eligible to begin receiving benefits on **the later of the following dates:**

- the month of your 65th birthday
- the month following three months of permanent residency in Alberta (for example if you moved to Alberta on July 15, you are eligible to receive benefits on October 1)

## Retroactive benefits

Benefits are paid retroactive for up to 11 months before the date your application is received, but not earlier than your 65th birthday or three months of permanent residency in Alberta.

## Benefits end

- the month after you leave Alberta to live in another province or country
- the month following a recipient's death

## Appeal process

You may appeal a decision regarding your Alberta Seniors Benefit file or benefit amount.

### Step 1: Write a letter of appeal

Send information and supporting documentation that will assist with the review of your file to:

Director, Seniors Financial Assistance  
Seniors and Housing  
PO Box 3100  
Edmonton, Alberta T5J 4W3  
Fax: 780-422-5954

Or submit online at: [seniors.housing.alberta.ca/submit-documents](https://seniors.housing.alberta.ca/submit-documents)

### Step 2: Request a final review

If your concern is not resolved, request a final review by the program by writing to:

Assistant Deputy Minister  
Seniors Services Division  
Seniors and Housing  
PO Box 3100  
Edmonton, Alberta T5J 4W3  
Fax: 780-422-5954

### Step 3: Submit a Notice of Appeal form

Once Step 2 is complete, a Notice of Appeal form will be mailed to you. Follow the instructions provided with the form.

# Dental and Optical Assistance for Seniors programs

The Dental Assistance for Seniors Program provides basic dental coverage to a maximum of \$5,000 every five years. This includes services such as examinations, scaling/root planing, fillings, extractions, root canals and dentures.

The Optical Assistance for Seniors Program provides assistance to a maximum of \$230 towards the purchase of prescription eyeglasses every three years. Eye exams for seniors are paid for by Alberta Health, once per year.

## Who is eligible

The amount of coverage you receive is based on your total annual income (line 15000 of your personal tax form):

Marital status	Total household annual income	Dental benefits	Optical benefits
Single senior	\$0 to \$28,785	100% (maximum coverage)	Up to \$230
	\$28,786 to \$31,675	99 to 10% (partial coverage)	Up to \$115
	Over \$31,675	Not eligible	Not eligible
Senior couple (includes income of non-senior spouse)	\$0 to \$57,570	100% (maximum coverage)	Up to \$230
	\$57,571 to \$63,350	99 to 10% (partial coverage)	Up to \$115
	Over \$63,350	Not eligible	Not eligible

## How it works

It is important to ask your service provider to submit a predetermination (cost estimate) to the Alberta Dental Service Corporation and/or Alberta Blue Cross prior to you receiving your dental and/or optical service. Your service provider can quickly check how much your coverage will pay towards your service and how much, if anything, you will have to pay. Your plan may not cover the full cost of the service or your provider may charge more than the maximum fee allowed by your plan.

Alberta Health has contracted the Alberta Dental Service Corporation to process dental claims and Alberta Blue Cross to process optical claims. The Alberta Dental Service Corporation and Alberta Blue Cross issue payments to the service provider or directly to you, depending on how the claim is submitted.

Albertans are encouraged to consult the Alberta Dental Association & College Dental Fee Guide, compare rates, and discuss treatment plans with their dental providers. For more information and helpful tips on starting a conversation with your dental provider about fees, please visit [alberta.ca/dental-fees.aspx](http://alberta.ca/dental-fees.aspx).

## For more information about your claim:

### Dental

Alberta Dental Service Corporation  
Toll-free: 1-800-232-1997  
Edmonton: 780-426-7526

Alberta Dental Service Corporation  
200, 17010 103 Avenue NW  
Edmonton, AB T5S 1K7

[www.albertadentalservicecorp.com](http://www.albertadentalservicecorp.com)

### Optical

Alberta Blue Cross  
Toll-free: 1-800-661-6995  
Edmonton: 780-498-8000  
Calgary: 403-234-9666

Alberta Blue Cross  
Box 26000 Station Main  
Edmonton, AB T5J 2P4

[www.ab.bluecross.ca](http://www.ab.bluecross.ca)

# Special Needs Assistance for Seniors program

The Special Needs Assistance for Seniors program provides a lump-sum payment to eligible seniors with low income towards the cost of appliances and specific health and personal supports. The maximum assistance available is \$5,105 in a benefit year (July 1 to June 30).

## Who is eligible

A single senior's or senior couple's total annual income and the expense or item requested are used to determine the amount funded.

Seniors must complete the Seniors Financial Assistance application form to enroll in the program. Once you are notified of your eligibility for Seniors Financial Assistance programs, you can submit an estimate or receipt to apply for assistance towards the cost of an item funded by the program.

## Income eligibility

To be eligible for assistance, your total income (line 15000) of your tax return needs to meet these levels:

	Primary/Secondary	Primary Only	No Funding
Single Senior	\$0 - \$24,385	\$24,386 - \$28,785	Over \$28,785
Senior Couple	\$0 - \$38,545	\$38,546 - \$46,745	Over \$46,745

## What is covered

For a full list of eligible items and program requirements or to apply online, visit [alberta.ca/seniors-special-needs-assistance.aspx](http://alberta.ca/seniors-special-needs-assistance.aspx)

Or call the Alberta Supports Contact Centre toll-free at 1-877-644-9992 to request a Special Needs Assistance for Seniors Information Booklet.



# Seniors Home Adaptation and Repair Program

The Seniors Home Adaptation and Repair Program provides low-interest home equity loans to help senior homeowners finance home repairs, adaptations and renovations.

The program provides a maximum loan amount of \$40,000. A loan will be repaid upon the sale of the property, or earlier if the senior chooses with no penalty. Monthly repayments are not required.

## Who is eligible

To qualify for a loan under this program you must meet all of the following criteria:

- be age 65 years or older
- be an Alberta resident for at least three months
- own a residential property in Alberta
- have an annual household income of \$75,000 or less
- maintain a minimum of 25 per cent equity in your home

## What is covered

The Seniors Home Adaptation and Repair Program is designed to help cover the cost of home repairs, adaptations and renovations that help seniors remain safe and secure in their home. Adaptations or repairs will be considered if they improve energy efficiency or increase the physical safety, mobility, independence or health and well-being for the senior homeowner.

## Interest charge

Simple interest (not compounded) will be charged once a loan is approved. The interest rate is variable and is reviewed twice a year in April and October and may be adjusted accordingly.

## Applying to the program

You must complete and submit a Seniors Home Adaptation and Repair Program application form in order to apply to the program.

To request an application form or for more information on eligible items and current interest rate, visit [alberta.ca/seniors-home-adaptation-repair-program.aspx](http://alberta.ca/seniors-home-adaptation-repair-program.aspx) or call the Alberta Supports Contact Centre toll-free at 1-877-644-9992.

# Seniors Property Tax Deferral Program

The Seniors Property Tax Deferral Program allows eligible senior homeowners to defer all or part of their property taxes through a low-interest home equity loan. If you qualify, the Government of Alberta will pay your residential property taxes directly to your municipality on your behalf. You re-pay the loan, with interest, when you sell the home, or sooner if you wish. Monthly repayments are not required.

## Who is eligible

To qualify for the Seniors Property Tax Deferral Program, you must meet all of the following criteria:

- be age 65 years or older
- be an Alberta resident for at least three months
- own a residential property in Alberta
- have a minimum of 25 per cent equity in your home

Only residential properties are eligible. The home must be your primary residence (that is, the place where you live most of the time).

If you owe arrears from previous years' property taxes, you can still apply to the Seniors Property Tax Deferral Program, as long as you have a minimum of 25 per cent equity in your home.

## Interest charge

The Seniors Property Tax Deferral Program charges simple interest (not compounded). Interest charges start the day the program pays your residential property taxes to the municipality on your behalf and ends when the loan is paid in full. The interest rate is variable and is reviewed twice a year in April and October and may be adjusted accordingly.

## Applying to the program

Complete and submit a Seniors Property Tax Deferral application form in order to apply to the program.

For an application form or for information on the current interest rate, visit [alberta.ca/seniors-property-tax-deferral-program.aspx](http://alberta.ca/seniors-property-tax-deferral-program.aspx) or call the Alberta Supports Contact Centre toll-free at 1-877-644-9992.

# Additional information

## Collection of personal information

The personal information provided to Alberta Seniors and Housing, including information provided by the Canada Revenue Agency, is collected under the authority of the *Seniors Benefit Act* (RSA 2000) and the *Seniors Benefit Act General Regulation* and managed in accordance with the *Freedom of Information and Protection of Privacy Act* (RSA 2000). The information will be used for the purpose of administering the Seniors Financial Assistance Programs, including the Alberta Seniors Benefit, Special Needs Assistance for Seniors, and Dental and Optical Assistance for Seniors programs.

Alberta Seniors and Housing will share your personal information with Alberta Health to enable that department to administer other programs for seniors.

## Contact information

### Phone

Alberta Supports Contact Centre  
Toll-free: 1-877-644-9992

Deaf or hearing impaired with TDD\TTY units: 1-800-232-7215 or 780-427-9999 in the Edmonton area

Remember to have your Personal Health Number (PHN) ready before calling.

### Mail

Seniors and Housing  
P.O. Box 3100  
Edmonton, Alberta T5J 4W3

### Fax

780-422-5954

### Upload documents online

[seniors-housing.alberta.ca/submit-documents](https://seniors-housing.alberta.ca/submit-documents)

### Website

[alberta.ca/seniors-financial-assistance.aspx](https://alberta.ca/seniors-financial-assistance.aspx)

