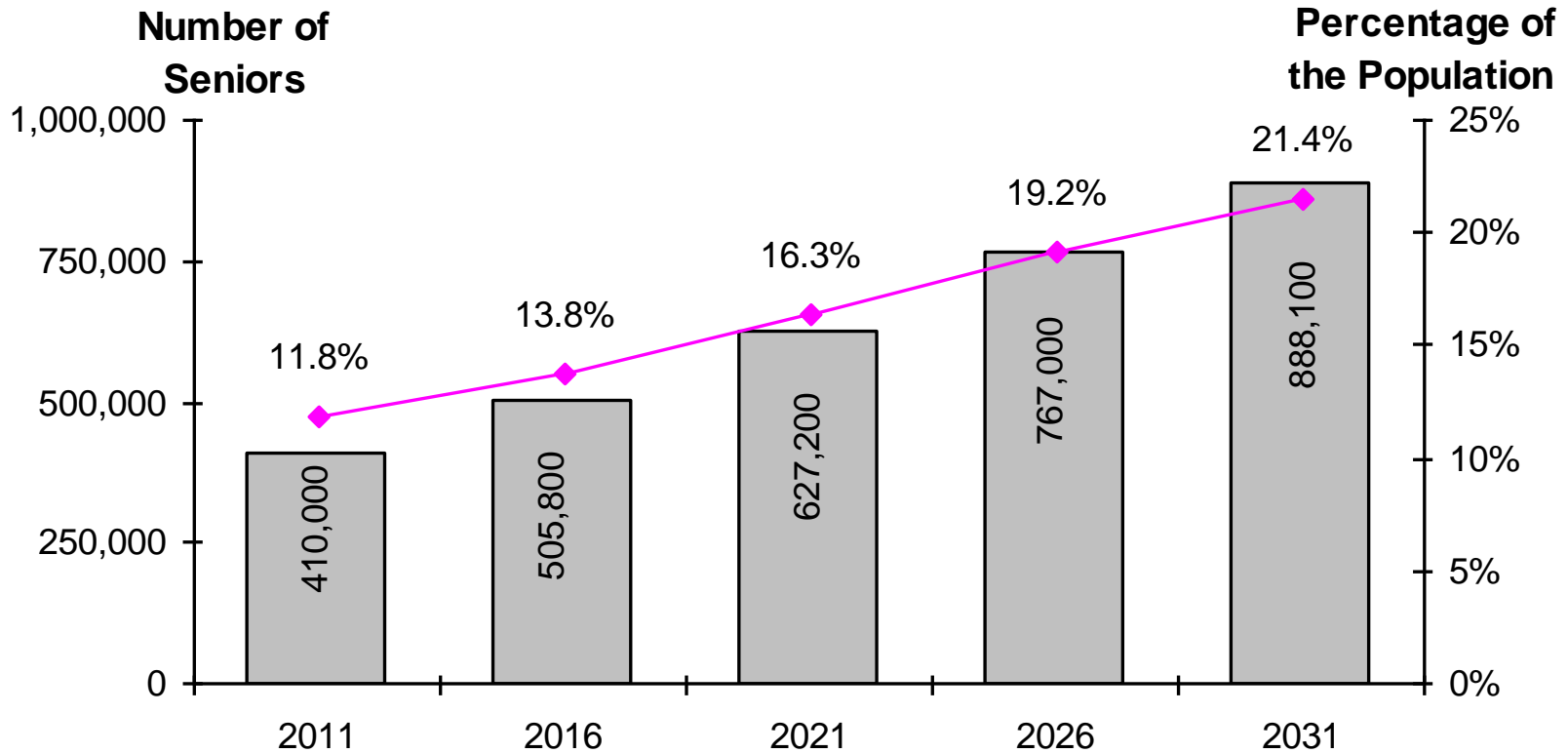


Financial Assistance for Seniors

Alberta



Projected Seniors Population



Programs for Seniors

- Alberta Seniors Benefit
- Special Needs Assistance for Seniors
- Dental & Optical Assistance for Seniors
- Education Property Tax Assistance for Seniors



Alberta Seniors Benefit



Alberta Seniors Benefit - ASB

- Provides monthly financial assistance to eligible low-income seniors.
- Assistance is in addition to federal Old Age Security and Guaranteed Income Supplement
- Benefit year is July 1 to June 30; eligibility is based on prior year's verified income.
- Must be 65 or older, Alberta resident for 3 months, Canadian citizen or landed immigrant, have income within the program thresholds.



Applying

- Applications sent to seniors three months before their 65th birthday
- Seniors only need to apply once (lifetime enrollment)
- Gateway to enrollment for the Dental, Optical and Education Property Tax Assistance for Seniors programs



Income Thresholds & Benefits

Income Eligibility Thresholds	Maximum Monthly Benefit
Single \$25,100 or less	Single \$280
Couple \$40,800 or less	Couple \$420
<p>Benefits for seniors living in long-term care and designated supportive living facilities are calculated to provide a senior with \$265 discretionary income based on monthly accommodation charges of \$1,700.</p>	



Special Needs Assistance for Seniors



Special Needs Assistance - SNA

- Provides financial assistance to eligible, low-income seniors for **allowable** expenses.
- A special need is defined as a one-time extraordinary personal expense that is required to meet the needs of a low-income senior.
- Maximum benefit available is **\$5,000** per benefit year.



Income Thresholds

Total Annual Income	Funding Level
Single \$20,700 or less Couple \$32,600 or less	Primary and secondary items
Single \$20,701 to \$25,100 Couple \$32,601 to \$40,800	Primary items only
Single over \$25,100 Couple over \$40,800	<i>Not eligible</i>



SNA Primary Items

- Primary appliances (fridge, stove);
- Home repairs (house roof, furnace);
- Primary medical costs (diabetic costs);
- Personal response system; and
- Funeral costs.



SNA Secondary Items

- Secondary appliances (microwave, vacuum);
- Minor home repairs (exterior door);
- Secondary medical costs (respite care);
- Housekeeping/yard maintenance.



Applying

- Approximately three weeks to review a request for assistance – longer at busy times of the year.
- When a decision has been made, the senior will receive a letter notifying him or her of the decision (a receipt may be requested).
- Benefits are then deposited directly to the client's bank account.



Date of Service

- Effective July 1, 2012, SNA began using date of service to determine eligibility.
- Previously the program used the date an application was received.
- Seniors are advised to be aware of this change when purchasing a one-time item or obtaining services.



Dental & Optical Assistance for Seniors



Dental & Optical Assistance

- Provide assistance toward eligible basic dental services and prescription eyeglasses.
- Basic dental includes checkups, cleanings, fillings, extractions, root canals, dentures.
- Claims processing is administered by Alberta Blue Cross.



Income Thresholds & Coverage

Total Annual Income	Dental Coverage	Optical Coverage
Single \$25,100 or less Couple \$50,200 or less	Maximum	Up to \$230 every 3 years
Single \$25,101 to \$31,675 Couple \$50,201 to \$63,350	Partial 99% - 10%	Up to \$115 every 3 years
Single over \$31,675 Couple over \$63,350	<i>Not eligible</i>	<i>Not eligible</i>



Applying

- Seniors registered with Alberta Seniors Benefit are automatically enrolled in the optical and dental programs
- Seniors only need to apply once (lifetime enrollment)



Reimbursement

- Service provider may bill Alberta Blue Cross directly and senior pays the difference between what is covered by the program and the total bill.

OR

- Senior pays the full bill and submits the original receipt to Alberta Blue Cross for reimbursement.



Education Property Tax Assistance for Seniors



Education Property Tax Assistance

- Provides a rebate to senior homeowners to cover the year-to-year increases in the education portion of their property taxes



Education Property Tax Assistance

- Rebate is the difference between the senior's base year amount and the amount in following years.
- Base year is the latter of the following:
 - 2004
 - Year prior to turning 65
 - If moved, first full year of paying property tax or house complete by January 1.



Applying

- Seniors enrolled in ASB are automatically enrolled for Education Property Tax Assistance.
- Program works with many municipalities to collect seniors' property tax information.
- If required, seniors will receive a letter requesting property tax information.
- Administers some municipal rebates.



Seniors Property Tax Deferral Program

- Available in 2013, this program will allow eligible senior homeowners to defer all or part of their annual property taxes through a low-interest home equity loan with the province



Information Resources



Information Resources

- Alberta Supports Contact Centre
 - Toll-free in Alberta **1-877-644-9992**
 - Edmonton and area 780-644-9992
 - Monday – Friday, 8:15 a.m. – 4:30 p.m.
- Offers translation services for callers with language barriers.



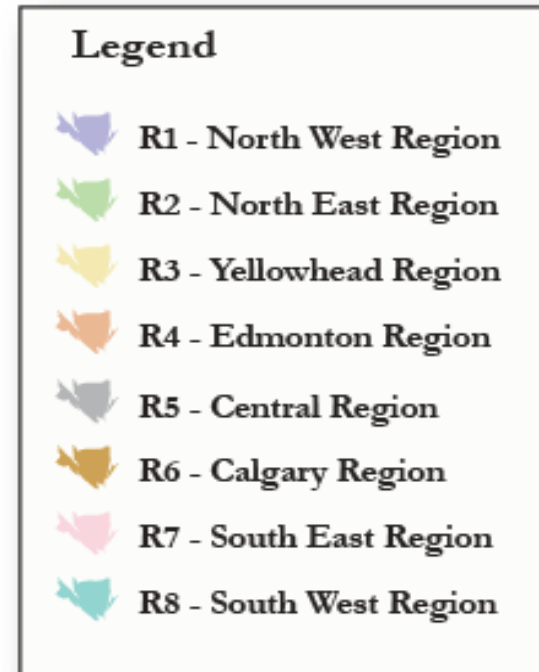
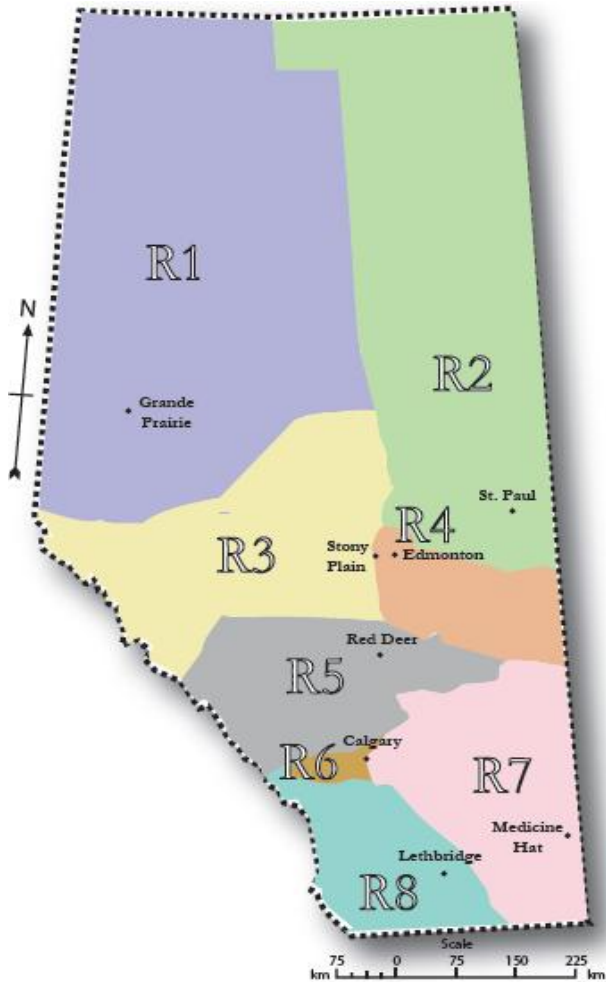
Website

www.seniors.alberta.ca

- Access the following resources
 - Turning 65 checklist
 - Benefit estimator
 - Forms and publications
 - Searchable database
 - Resource for elder abuse and fraud awareness
 - Reports and announcements



Seniors Information Services Offices



Services

- Support organizations and agencies that work with seniors by:
 - Delivering presentations and displays about ministry programs
 - Providing training sessions and workshops
 - Assisting organizations in developing resource areas for seniors



Thank you

Questions?

Alberta

