

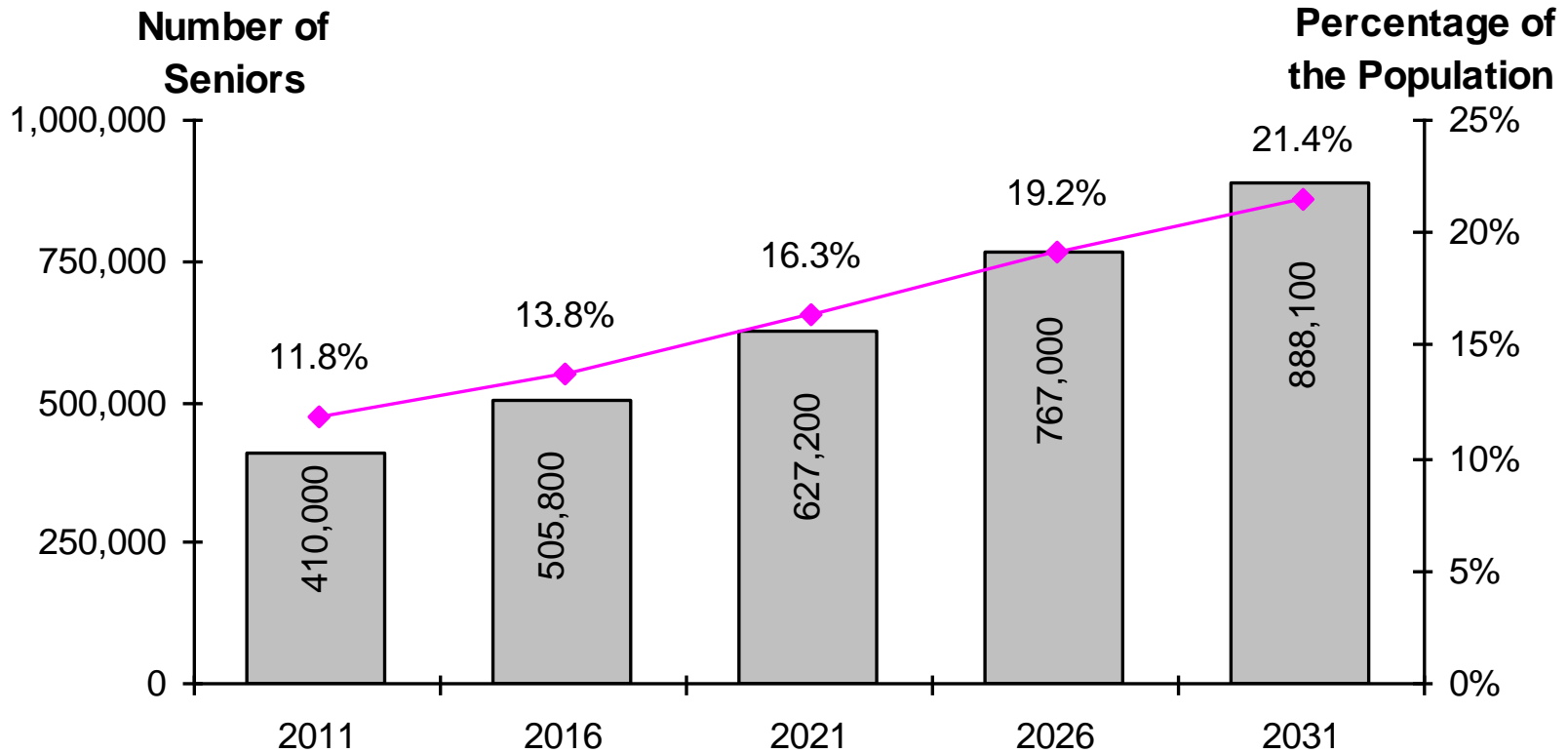
# Seniors 101

**Financial Assistance for Seniors  
Grey Matters 2013 Conference**

Alberta



# Projected Seniors Population



# Programs for Seniors

- Alberta Seniors Benefit
- Special Needs Assistance for Seniors
- Dental & Optical Assistance for Seniors
- 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.



# Eligibility Requirements

- Must be 65 or older,
- Alberta resident for 3 months,
- Canadian citizen or landed immigrant,
- Have lived in Canada for 10 years and are eligible for the federal Old Age Security pension,
- Have an annual income within the program thresholds.



# Applying

- Applications sent to seniors three months before their 65<sup>th</sup> 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
<b>Single</b> <b>\$25,800 or less</b>	<b>Single</b> <b>\$280</b>
<b>Couple</b> <b>\$41,900 or less</b>	<b>Couple</b> <b>\$420</b>
<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 \$1,785.</p>	





# What's New

- Effective July 1, 2013, the following types of income will not be deducted from a senior's Total Income (Line 150) when determining benefits :
  - Workers' Compensation Benefit (Line 144)
  - Canada Pension Plan Disability (Line 152)
  - Alimony Income (Line 128)



# What's New - continued

- Seniors who have lived in Canada for less than ten years and do not receive a pension from the Old Age Security program will not receive a monthly benefit.



# 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.



# Eligibility

- Maximum benefit available is **\$5,000** per benefit year.
- Eligibility is determined using income and residence information applicable on the date of service.



# Income Thresholds

Total Annual Income	Funding Level
<b>Single</b> \$21,400 or less <b>Couple</b> \$33,700 or less	Primary and secondary items
<b>Single</b> \$21,401 to \$25,800 <b>Couple</b> \$33,701 to \$41,900	Primary items only
<b>Single</b> over \$25,800 <b>Couple</b> over \$41,900	<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.





# Hearing Aids

- Funding for hearing aids is administered through Alberta Aids to Daily Living (AADL)
- Hearing aid vendors will determine eligibility and submit forms directly to AADL
- Maximum of \$1,200 each for two aids in a 5-year period



# 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.



# 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
<b>Single</b> \$25,800 or less <b>Couple</b> \$51,600 or less	Maximum	Up to <b>\$230</b> every 3 years
<b>Single</b> \$25,801 to \$31,675 <b>Couple</b> \$51,601 to \$63,350	Partial 99% - 10%	Up to <b>\$115</b> every 3 years
<b>Single</b> over \$31,675 <b>Couple</b> over \$63,350	<i>Not eligible</i>	<i>Not eligible</i>



# Applying

- Seniors registered with the Alberta Seniors Benefit program 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.



# Property Tax Assistance Programs





# Current Programs

- Education Property Tax Assistance for Seniors
- Seniors Property Tax Deferral - **New**



# Education Property Tax Assistance

- Provides a rebate to eligible senior homeowners to cover year-to-year increases in the education portion of their property taxes.
- The program will be discontinued December 31, 2013.



# Eligibility

- Be 65 years of age or older
- Be an Alberta resident
- Own residential property in Alberta, and
- Have had an increase in the education portion of their property taxes
- Meet the income eligibility requirements



# Income Thresholds

- For the 2013 property tax year, the program will be income tested.

Marital Status	Income Level	Eligible
Single	\$31,675 or less	Yes
	Greater than \$31,675	No
Couple	\$63,350 or less	Yes
	Greater than \$63,350	No



# Education Property Tax Assistance

- Rebate awarded 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 Seniors Financial Assistance 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.



# Payments

- This program continues to deliver 2013 municipal rebates to low-income seniors in the following cities:
  - City of Edmonton
  - Strathcona County
  - Brooks
  - St. Albert
  - Grande Prairie



# Seniors Property Tax Deferral Program

- New program introduced at for the 2013 property tax year.
- Eligible senior homeowners are able to defer all or part of their annual property taxes through a low interest equity loan with the province





# Eligibility

- To be eligible, an applicant must :
  - Be age 65 or older
  - Be a Canadian citizen or permanent resident of Canada
  - Be an Alberta resident
  - Own a residential property
  - Have a minimum of 25% equity in his/her primary residence



# Applying

- Senior homeowners will need to complete an application form
- All registered owners of the property must sign the application form



# Application Forms

- **Online**

Alberta Health website

- **In Person**

ATB financial branches (staff will print off form upon request)

- **Mail**

Call the Alberta Supports Contact Centre



# Assistance

- Any amount included on the property tax bill is eligible for deferral including:
  - Municipal portion
  - Education portion
  - Levies and other charges
  - Arrears and penalties



# Interest Calculation

- Interest will be based on prime (current interest rate can be found at [www.SeniorsPTDP.alberta.ca](http://www.SeniorsPTDP.alberta.ca))
- The interest will be simple interest **not** compound
- The interest rate will be reviewed twice a year and set on April 1 and October 1



# When to Apply

- To avoid penalties, senior homeowners are encouraged to apply at least 30 days prior to the residential property taxes due date
- A senior can apply at any time, however, if an application is received less than 30 days prior to the municipal due date, they may incur penalties



# Next Steps - Approval

- If approved
  - Written notification will be sent to the applicant advising of eligibility
  - Payment of the property taxes will be forwarded to the municipality on behalf of the homeowner
  - A caveat is registered on the certificate of title



# Next Steps - Loan Repayment

- The loan (principle and interest) does not become due until:
  - primary residence changes
  - the applicant is no longer the registered owner
  - the home is sold





# Loans Administrator

- ATB Financial is the program loans administrator
- Responsibilities include:
  - Loan tracking
  - Application of interest
  - Accepting payments
  - Issuing statements



# 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.



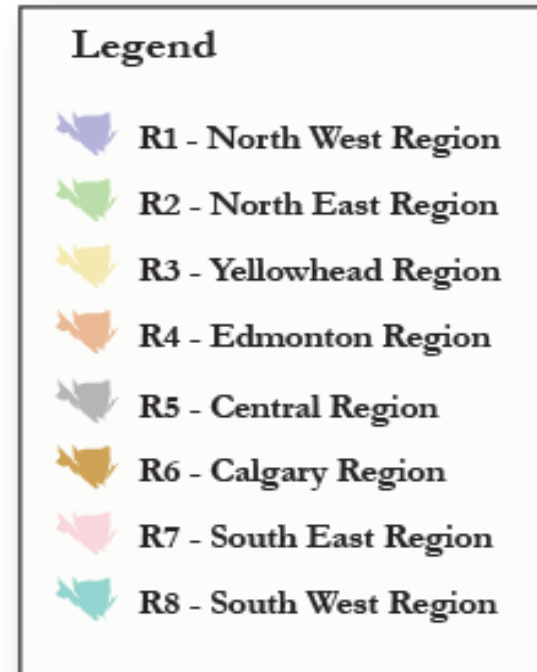
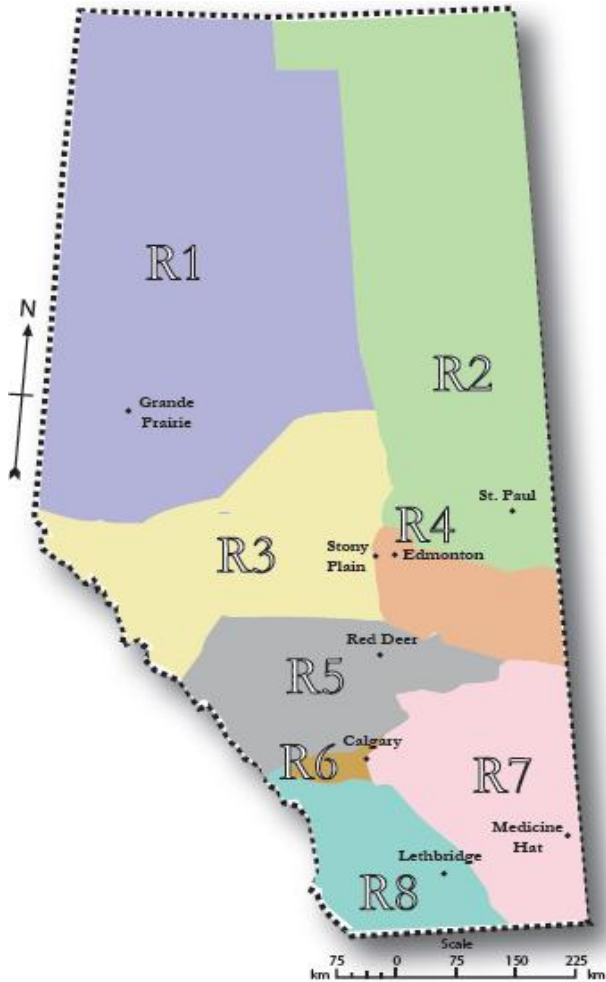
# Website

**[www.health.alberta.ca](http://www.health.alberta.ca)**

- Access the following resources
  - Turning 65 checklist
  - Benefit estimator
  - Forms and publications
  - Resource for elder abuse and fraud awareness
  - Help locating a seniors centre in Alberta
  - Reports and announcements



# Seniors Programs Advisors



# 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



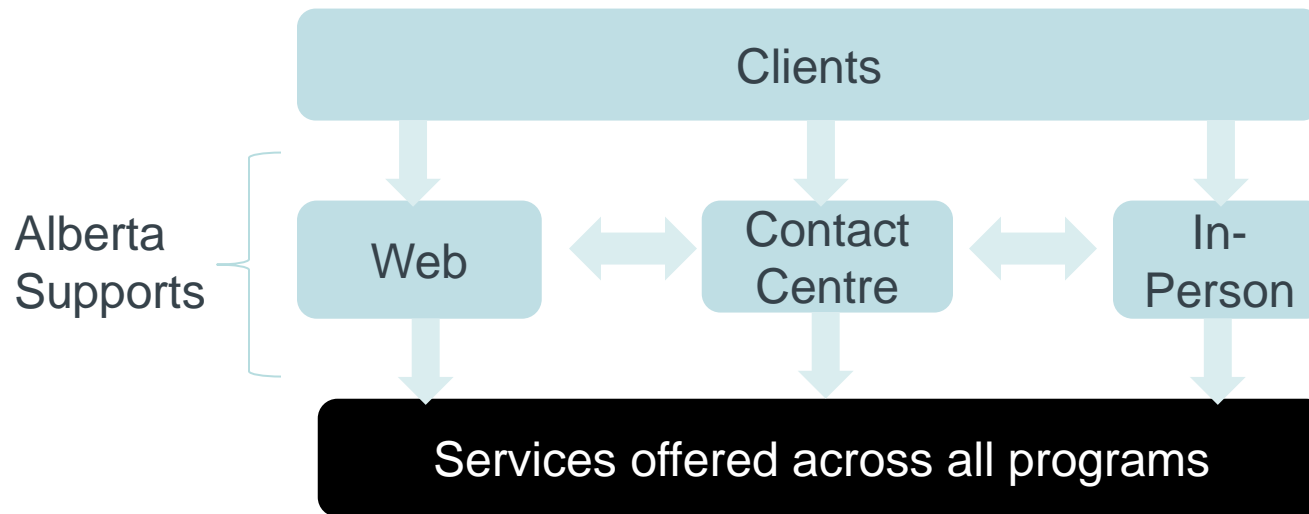
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**SUPPORTS**  
click.call.come in.



**Alberta Supports**  
**Transforming Service Delivery for Albertans**

# Common Service Access: Alberta Supports

Albertans will have access to consistent information and an array of social-based programs and services to meet their needs, no matter where they are. Alberta Supports will be delivered via three channels – **Web**, **Contact Centre** (i.e. phone) and at **In-Person** Centres.





Thank you

Questions?

Alberta

