



Financial Benefits

Alberta

October 2011

Important Information

This document has been prepared by Seniors Benefits Program from publicly available sources. It is intended to give you a summary of benefits that may be available to you for information purposes only. Please be cautioned that it may not be complete or accurate. Always check for available benefits and your eligibility by contacting the government sources.



Federal Benefits

Old Age Security, Guaranteed Income
Supplement, Spouse's Allowance,
Widow's Allowance

Canada Pension Benefits – Retirement,
Disability, Survivor's and Death Benefits



Old Age Security (OAS)

- Eligibility
 - Canadian citizens or legal residents currently living in Canada, who are 65 or older, and have lived in Canada for at least 10 years as an adult.
 - Canadian citizens or legal residents currently living outside Canada, who are 65 or older, and have lived in Canada for at least 20 years as an adult.
- Benefit
 - Maximum monthly benefit \$537.97



Old Age Security (OAS)

- Application
 - Complete application form at least 6 months before you turn 65.
 - Human Resource Centre (1 800 277 9914)
 - Once approved, a partial OAS pension will not be increased following additional years of residence in Canada.
- Documentation
 - Birth certificate
 - Citizenship or immigration documents
- May need to be paid back as other annual net income exceeds \$67,668 ("claw back").



Guaranteed Income Supplement (GIS)

- Eligibility
 - Low income seniors living in Canada who are receiving the OAS pension (maximum annual net income threshold of \$16,320 for a single person).
- Benefit
 - Maximum monthly benefit of \$729.44 for a pensioner and \$483.68 for spouse.
- Application
 - Same as OAS form – indicate you are applying for supplement as well.
- Documentation
 - Need to renew every year.
 - Automatic renewal if income tax form is filed on a timely basis.



Spouse's Allowance

- Eligibility
 - Low income seniors
 - Your spouse receives OAS and GIS
 - You are 60 to 64 years old
 - You are a Canadian citizen or a legal resident at the time your Allowance is approved or when you last lived here
 - You have lived in Canada for at least 10 years as an adult
- Benefit
 - Maximum monthly benefit \$1,021.65, with maximum annual net income threshold of \$30,192



OAS Allowance

- Application
 - Human Resource Centre (1 800 277 9914)
- Documentation
 - Birth certificate
 - Marriage certificate
 - Citizenship or immigration documents
 - Need to renew every year
 - Automatic renewal if income tax form is filed on a timely basis



Allowance for the Survivor

- Eligibility
 - Low income seniors
 - You are 60 to 64 years old
 - You are a Canadian citizen or a legal resident at the time your Allowance is approved or when you last lived here
 - Your spouse or common law partner has died
 - You have lived in Canada for at least 10 years as an adult
- Benefit
 - Maximum monthly benefit \$1,143.78 with maximum annual net income threshold of \$21,984



Allowance for the Survivors

- Application
 - Human Resource Centre (1 800 277 9914)
- Documentation
 - Birth certificate
 - Marriage certificate
 - Citizenship or immigration documents
 - Death certificate
 - Need to renew every year
 - Automatic renewal if income tax form is filed on a timely basis



Canada Pension Plan (CPP)

- Eligibility - Retirement
 - People who have made at least one valid contribution to the Plan, and
 - You are at least 65 years old, or
 - You are between 60 and 64 years old and have substantially or completely stopped working (Flexible Retirement)
- Benefit
 - Maximum monthly benefit \$960.00



Canada Pension Plan (CPP)

- Application must be complete at least 6 months before you want your pension to begin
 - Human Resource Centre (1 800 277 9914)
- Documentation
 - Birth certificate or
 - Two of Citizenship, Immigration documents, Employment record or Medical record



Canada Pension Plan (CPP)

- Disability (maximum \$1,153.37 monthly)
 - Disabled contributors and their dependent children
 - Subject to minimum contribution requirements
 - Must have worked at least 4 out of last 6 years
- Survivors
 - Spouse must have contributed at least 6 years for the surviving spouse to receive the benefits
 - (maximum \$576.00 monthly; \$ 529.09 if under 65)
 - Surviving children (maximum \$214.85 monthly)
 - Death benefit (lump sum \$2,500)
- Other Features
 - Pension sharing scheme
 - Child rearing drop-out provisions
 - Credit splitting



Changes

- An employee who contributes to the CPP, whether you are just starting your career or you are planning to retire soon;
- A self-employed person who contributes to the CPP; or
- Between the ages of 60 and 70 and you work while receiving your CPP retirement pension (or if you work outside of Quebec while receiving a QPP retirement pension).
- Will not be affected by changes if CPP retirement pension commenced before December 31, 2010, and remain out of the work force.



Pension Increase After 65

- **Before the changes**, CPP retirement pension increased by 0.5% for each month after age 65 (and up to age 70) that was delayed receiving it. This meant that, if you started receiving your CPP pension at 70, your pension amount was 30% more than it would have been if you had taken it at 65.
- **From 2011 to 2013**, the Government of Canada will gradually increase this percentage from 0.5% per month (6% per year) to 0.7% per month (8.4% per year).
- This means that, by **2013**, if you start receiving your CPP pension at the age of 70, your pension amount will be 42% more than it would have been if you had taken it at 65



Pension Decrease if Taken Prior to Age 65

- **Before the changes**, CPP retirement pension was reduced by 0.5% for each month before age 65 that you began receiving it. This meant that, if you started receiving your CPP pension at 60, your pension amount was 30% less than it would have been if you had waited to take it at 65.
- **From 2012 to 2016**, the Government will gradually change this early pension reduction from 0.5% to 0.6% per month.
- This means that, **by 2016**, if you start receiving your CPP pension at the age of 60, your pension amount will be 36% less than it would have been if you had taken it at 65.



CPP Contributions - Changes

- **Before the change**, if you were receiving a CPP retirement pension and working, regardless of your age, you did not pay CPP contributions.
- **Starting in 2012**, if you are under age 65 and you work while receiving your CPP retirement pension, you and your employer will have to make mandatory CPP contributions.
 - These contributions go towards the new Post-Retirement Benefit (PRB), which is effective January 1 of the year following your PRB contribution. This additional benefit will be added to your current retirement benefit, gradually increasing your retirement income.
 - If you are age 65 to 70 and you work while receiving your CPP retirement pension, you can choose to make CPP contributions.
 - These contributions will increase your CPP retirement benefits.



Receive Pension Without Any Work Interruption

- **Before the change**, if you decided to take your CPP retirement pension before age 65, you had to either stop working or significantly reduce your earnings for at least two months. This requirement was called the “work cessation test.” After this two-month period, you could return to work or start earning more.
- **Starting in 2012**, the work cessation test will no longer apply. This means that you will be able to take your CPP retirement pension as early as age 60 without having to stop working or reduce your earnings.



Planning for Your Retirement

- Changes to the CPP affect you will depend on your age, your work history, and when you plan to retire.
- CPP is designed to replace about 25% of your average pre-retirement employment earnings up to a maximum amount, is one part of your retirement plan.
- The other components of retirement income include the Government of Canada's Old Age Security (OAS) pension, employer pension plans, and personal savings and investments.



More Information

Service Canada has online resources, including the Canadian Retirement

Income Calculator, to help you plan your future.

- www.servicecanada.gc.ca
- Call Toll-free: 1-800-277-9914
- Hearing or speech impairment teletypewriter (TTY): 1-800-255-4786
- Visit a Service Canada Centre



Housing Programs (CMHC)

- Residential Rehabilitation Assistance Program (RRAP)
 - Forgivable home repair loans of up to \$24,000 for certain home repairs, home modifications for disabled residents (wheelchair accessibility, allergy related modifications, age related disabilities, and hearing or sight impairments), and creation of secondary suites for a senior citizen or a person with disability
 - Loan does not have to be repaid if property is occupied for periods of 1 to 5 years after modification
- Emergency Repair Program (ERP)
 - Helps low income homeowners in rural areas with emergency repairs to keep their homes safe
 - Grants of up to \$6,000 for repairs such as heating systems, chimneys, doors, windows, etc.



Housing Programs (CMHC)

- Home Adaptation for Seniors Independence (HASI)
 - Forgivable loans of up to \$3,500 for low income seniors for minor home adaptations for age-related difficulties
 - Handrails, grab bars, deadbolts, lowering kitchen cupboards, adding shelving at a convenient height, additional light fixtures, additional electrical outlets, etc.
 - Loan does not have to be repaid if property is occupied for six months after modification

CMHC Contact: 1 877 499 7245 toll free



Tax Benefits

- Tax return preparation
- Age amount
- Pension income amount
- Disability amount
- Caregivers amount
- Medical expenses
- Attendant or full-time care in a nursing home
- Amounts transferred from spouse
 - Age amount, pension income amount, disability amount
- GST and Property and Sales tax credits
- Automatic renewal of GIS income



Provincially Administered Programs

- Alberta Seniors Benefit Program
- Dental and Optical Assistance
- Special Needs Assistance
- Education Property Tax Assistance
- Alberta Aids to Daily Living (AADL)
- Alberta Blue Cross Coverage for Seniors
- Housing
 - Home Living
 - Supportive Living
 - Facility Living



Eligibility

- 65 years of age or older;
- Lived in Alberta for at least three months immediately before applying;
- And is a Canadian citizen, or have been admitted into Canada for permanent residency (landed or sponsored immigrant).
- If all of the above eligibility requirements for assistance are met, the level of assistance will then be determined based upon the specific criteria for each program



Income Verification Required

- Alberta Seniors Benefit
- Dental and Optical Assistance
- Special Needs Assistance
 - Income information would be obtained directly from the Canada Revenue Agency (CRA)
 - Previous year's income is used to determine benefits for the benefit year which runs from July 1 of the current year to June 30 of the next year.



Alberta Seniors Benefits

- ABS is an income supplement in addition to federal income sources including Old Age Security (OAS) and Guaranteed Income Supplement (GIS).
- Assistance is based on income and the program provides a monthly benefit to eligible seniors.
- The benefit is determined by:
 - The type of accommodation
 - Marital/cohabitation status
 - Income (combined with spouse/partner's income if applicable)
 - Eligibility for the federal Old Age Security pension
 - In general, a single senior with an annual income of \$24,600 or less, and senior couples with a combined annual income of \$40,000 or less, are eligible for a benefit.
- ❖ These income levels are guidelines only, and are for seniors whose income includes full Old Age Security pension.



Income Eligibility

Single Seniors

Annual Total Income

Funding Level

- Less than \$20,200
Primary and secondary items \$20,201 - \$24,600
Primary items only Over \$24,600 No funding

Senior Couples

Annual Total Income

Funding Level

- Less than \$31,800
Primary and secondary items \$31,801 - \$40,000
Primary items only Over \$40,000 No funding



Special Needs Assistance for Seniors

- Financial assistance to eligible lower-income seniors who have financial difficulties. Help with unexpected or one-time costs such as appliances, essential home repairs, some medical expenses.
- Maximum benefit up to \$5,000 per year
- This program is considered as funding of last resort other resources of funding should be exhausted first



Items Covered

Primary

- Appliances (bed, dryer, fridge, stove, washer)
- Major home repairs (furnace, hot water tank, house roof, septic, sewer, well/cistern, and steps)
- Primary medical costs (diabetic, lift chair, medical trips, nutritional beverages, prescriptions, dispensing fees, podiatrist costs)
- Personal response system
- Funeral costs

Secondary

- Appliances (microwave, vacuum, television)
- Minor home repairs (exterior doors, garage roof, eaves/soffit/facia)
- Secondary medical (orthotics, respite care)
- Housekeeping/yard maintenance
- Laundry costs



Dental and Optical Assistance

- Program Information:
 - *Dental* assistance provides basic dental coverage to a maximum of \$5,000 every five years.
 - *Optical* assistance provides assistance to a maximum of \$230 towards the purchase of prescription eyeglasses every three years.



Income Eligibility

<i>Marital Status</i>	<i>Income</i>	<i>Dental</i>	<i>Optical</i>
Single Senior	\$0 to \$24,600	Maximum Coverage	Up to \$230
	\$24,601 to \$31,675	Partial Coverage	Up to \$115
Senior Couple	\$0 to \$49,200	Maximum Coverage	Up to \$230/senior
	\$49,201 to \$63,350	Partial Coverage	Up to \$115/senior

Education Property Tax Assistance

- Education Property Tax Assistance for Seniors
 - Provides senior homeowners with an annual rebate to cover the year to year increase in the education portion of property taxes
 - Program is not income based



Alberta Aids to Daily Living (AADL)

- Helps Albertans with long-term disability, chronic illness or terminal illness to maintain their independence in their homes by providing financial assistance to purchase medical equipment and supplies
 - Hearing aids, wheelchairs, oxygen
 - Beneficiary pays 25% of cost to a maximum of \$500 per year



Alberta Blue Cross Coverage for Seniors

- Health related services not covered by the Alberta Health Care
- Insurance Plan Premium free coverage for seniors, spouses and eligible dependants
- up to \$25,000 in health-related benefits per person each year
- Individual pays 30% of prescription drug costs and up to \$25 per prescription or refill
- Clinical psychological services, home nursing care, appliances for the purchase or repair of artificial eyes, limbs, braces, etc.



Alberta Monitoring For Health (AMFH) Program

- Eligibility requirements:
- Have diabetes mellitus; resident of Alberta;
- Family income levels
 - Single income less than \$23,598
 - Couple income less than \$37,021
 - Single/couple with dependant children income less than \$44,974
- Manage their diabetes through diet, oral medications and/or insulin therapy prescribed by a physician
- No other insurance coverage for diabetes supplies such as blood glucose test strips, injection supplies, lancets and pump supplies.
- Having insurance coverage for insulin or oral medication will not affect eligibility;
- Valid Alberta Health Care insurance
- For more information on the Alberta Health Care insurance plan, please visit www.health.gov.ab.ca.



Housing

- Home Living

- Often referred to as home care, home living is for people who live in their own home, apartment, condominium or another independent living option.
- They are responsible for arranging any home care and support services they require.
- Home care services include professional and support services. Professional services are nursing, social work, physiotherapy, occupational therapy, nutritional services and respiratory therapy. Support services are personal care services such as bathing, dressing and grooming. There is no charge for professional and personal care services.

Housing

- Supportive Living
 - Supportive Living combines accommodation services with other supports and care. It meets the needs of a wide range of people, but not those who have highly complex and serious health care needs.
 - Services in supportive living facilities can include meals, housekeeping and social activities. Residents can also receive professional and personal support services through home care.

Housing

- Facility Living
 - Long-term care facilities (nursing homes and auxiliary hospitals) provide room and board and a range of care services, including skilled medical and nursing care provided by, or through contracts with Alberta Health Services. These facilities vary in size and are located throughout the province

Other

- Elder Abuse
- Protection for Persons in Care
- Persons with Development Disabilities
- Seniors Fraud Awareness Program
- Meals on Wheels
 - Delivers low cost meals to Seniors
- Bus passes at reduced cost or specialized transportation help
- Disabled parking placards



City of Calgary Benefits

- Property Tax Assistance Program
- own residential property in Alberta, and
- have had an increase in your education taxes.
 - 403 268 3350
- Home Maintenance Services
 - Assists low income seniors (see thresholds above) who are unable to do so with basic yard work and snow removal, painting and minor repair and house cleaning
 - 403 974 3112
- Outreach Services
- HandiBus Association – 403 276 8028 (ext 230)
- Information:
 - Kerby Centre
 - 403 705 3246
 - www.kerbycentre.com



City of Edmonton Benefits

- Information:
 - SAGE – Seniors Association of Greater Edmonton
780 423 5510 or www.mysage.ca



Reference List

- Alberta Aids to Daily Living
 - Toll free1-877-644-9992
 - Edmonton 780-644-9992
- Alberta Blue Cross
 - Toll free1-800-661-6995
- Alberta Monitoring for Health program
 - Toll free1-800-267-7532
- Alberta Seniors Benefit program
 - Toll free1-877-644-9992
 - Edmonton 780-644-9992
- Alberta Supports Contact Centre
 - Toll free1-877-644-9992
 - Edmonton 780-644-9992
- Dental Assistance for Seniors Program
 - Toll free1-877-644-9992
 - Edmonton 780-644-9992



Reference List

- Education Property tax assistance for Seniors
 - Toll free1-877-644-9992
 - Edmonton 780-644-9992
- Housing programs
 - Seniors Lodge Program
 - Edmonton 780-644-8749
 - Seniors Self Contained Housing Program
 - 780-422-0122
 - Residential Access Modification Program
 - Toll free1-877-644-9992
 - Edmonton 780-644-9992



Benefits Information

- Seniors Line
 - 1 800 642 3853 toll free
 - 1 780 427 7876 in Edmonton

- Seniors Website
 - <http://www.seniors.gov.ab.ca/>

Reference Document: Alberta Seniors Programs and Services
Information Guide (2010-2011)





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