

# ALBERTA SENIORS BENEFIT



## Alberta Seniors Benefit

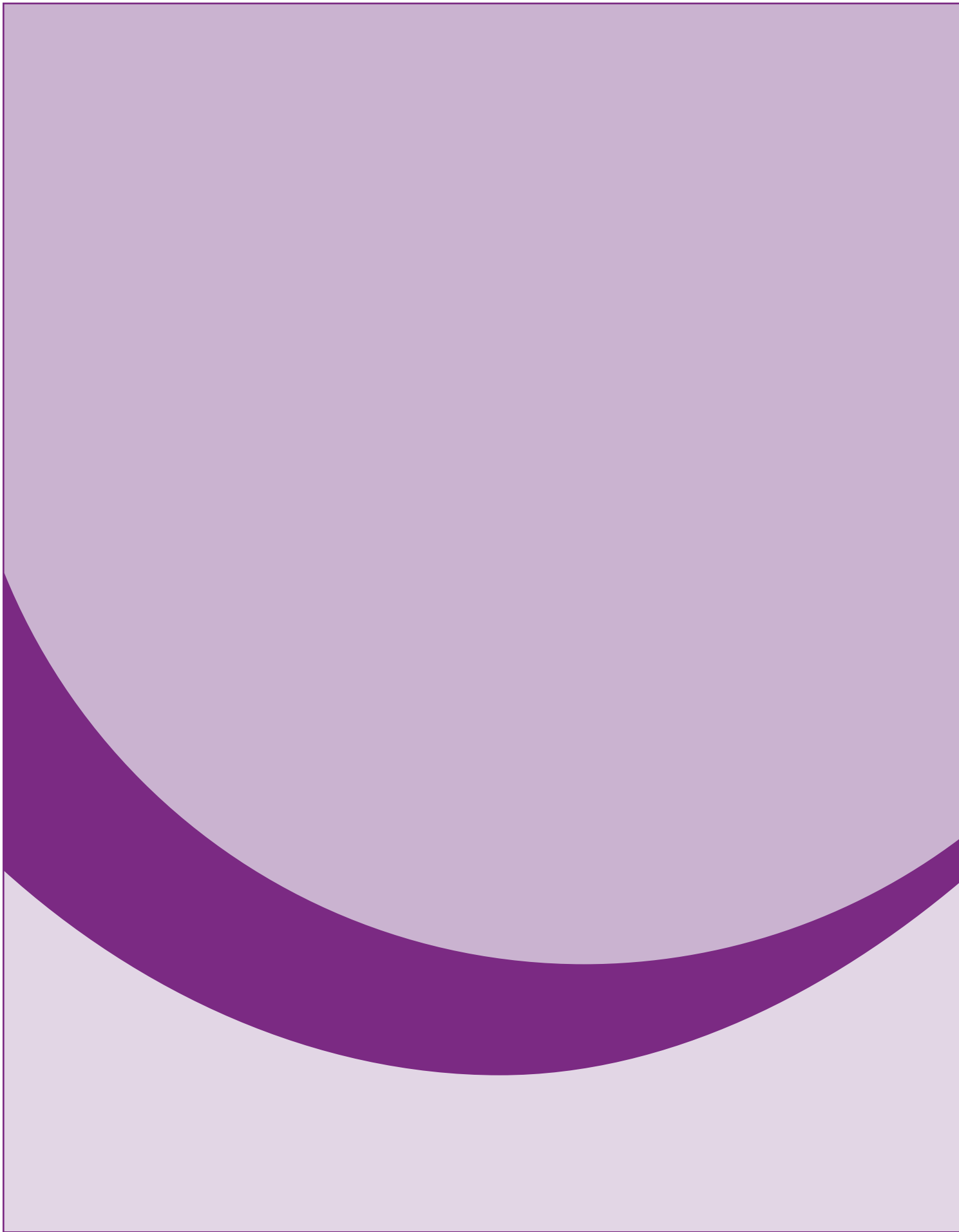
### INFORMATION BOOKLET

If you have questions or require additional information, please call **Alberta Seniors and Community Supports** toll free at 1-800-642-3853, or 427-7876 in Edmonton.

**Benefit Year**

**July 1, 2006 to June 30, 2007**

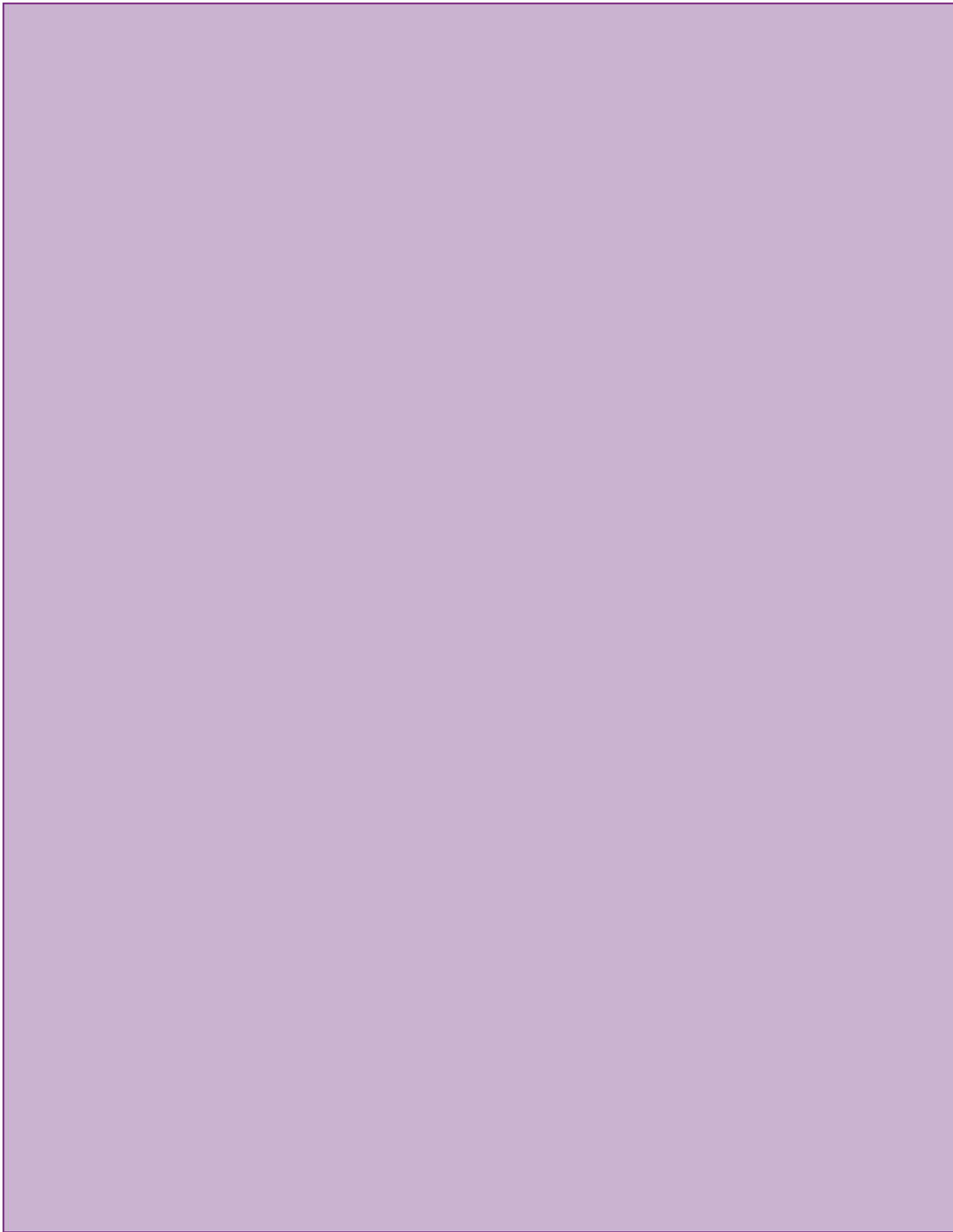
**Alberta**  
Seniors and  
Community Supports



# Alberta Seniors Benefit

## INFORMATION BOOKLET

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# Alberta Seniors Benefit

## **The Alberta Seniors Benefit**

program provides support in addition to the federal benefits received under Old Age Security, Guaranteed Income Supplement, Federal Allowance and the GST credit. It is based on income and provides monthly cash benefits to eligible seniors.

**To be considered** for the Alberta Seniors Benefit program, you must complete an application form.

**You only need to apply** once for the Alberta Seniors Benefit program. However, it is your responsibility to notify the program if:

- you move to a new address
- your marital status changes
- your annual income changes
- you do not file an individual income tax return
- your eligibility for the federal Old Age Security pension changes



## **General Eligibility Requirements**

**You are eligible for the Alberta Seniors Benefit if you:**

- are 65 years of age or older
- have lived in Alberta for at least three months immediately before applying
- are a Canadian citizen, or have been admitted into Canada for permanent residence (landed or sponsored immigrants)
- have an income level within the limits allowed by the program

# Cash Benefit

## The cash benefit is determined by four factors:

1. the type of accommodation you live in
2. your marital/cohabitation status
3. your income (combined with your spouse/partner's income)
4. whether you are eligible for the federal Old Age Security pension

Your **type of accommodation** and **marital/cohabitation status** determine the maximum cash benefit you may be eligible to receive. Your **income** and **eligibility** for **Old Age Security Pension** determine how much of that maximum you are eligible to receive.

### 1. Type of accommodation

Your accommodation type is used in determining your cash benefits:

- homeowner
- renter (includes renting from family)
- lodge resident
- long-term care resident
- designated assisted living resident
- other residence categories:  
(e.g. living rent free with family members)

### 2. Marital/Cohabitation Status

Your marital/cohabitation status determines the amount of cash benefit you are eligible to receive.

The amount of cash benefit depends on whether you are single (including divorced, widowed or separated) or a senior couple (married, common-law or adult interdependent relationship).

The cash benefit for a senior couple is more than that for a single senior. Since senior couples who live together have shared expenses such as rent or home costs, the cash benefit for couples is not double the amount for single seniors.

# Cash Benefit continued

## 3. Income

To ensure those seniors most in need receive a cash benefit, the Alberta Seniors Benefit program is based on income. The lower your income, the higher your cash benefit will be, up to the maximum amount.

In general, a single senior with an annual income of \$21,700 or less, and senior couples with a combined annual income of \$34,900 or less, are eligible for a cash benefit. These income levels are guidelines only, and are for seniors whose income includes full Old Age Security pension. Please use the instructions in Appendix A to determine if you qualify for this program and how to calculate your benefit.

## Maximum Cash Benefit Available

<b>Accommodation and Marital/ Cohabitation Status</b>	<b>Maximum Annual Cash Benefit</b>
<b>Homeowner, Renter or Lodge Resident</b>	
Single Senior	\$2,880
Senior Couple	\$4,320
<b>Long-term Care or Designated Assisted Living Resident</b>	
Single Senior	\$9,660
*Senior Couple	\$11,100
<b>Other Residence Categories</b>	
Single Senior	\$1,860
Senior Couple	\$3,720

\* *Where one partner lives in a long-term care centre or designated assisted living facility and the other lives in their home.*

# Cash Benefit continued

**If your annual income changes**, the level of your cash benefit in the corresponding benefit year will also change. **Income verification** is a key requirement of all income-based programs. Each year your income information is needed to calculate your benefits accurately.

**If you file** an individual income tax return, your income information will come directly from the Canada Revenue Agency (CRA). To learn more about the income information obtained from the CRA, please see page 12. If you do not file a return, or if you file your income jointly with your spouse on a Schedule 2, you must provide photocopies of certain income information slips (e.g. T-slips) to the Alberta Seniors Benefit program.



## Tip

*If you file an income tax return with the CRA, you may be eligible to receive the Goods and Services Tax (GST) credit.*

## 4. Eligibility for Old Age Security Pension

If you do not qualify for the federal Old Age Security pension, you are eligible for a reduced cash benefit if you are a:

- renter (includes renting from family)
- homeowner
- resident of a lodge
- resident of a long-term care centre
- resident of a designated assisted living facility

Please use the instructions in Appendix A to determine your eligibility and to calculate your exact benefit.



# Benefit Year

The benefit year starts July 1 of the current year and ends June 30 of the following year. A cash benefit is paid based on your previous calendar year's income. Income will be updated for seniors already on the program by obtaining income information from the Canada Revenue Agency (CRA) as the primary source.

The updated income information is used to adjust cash benefits for the next benefit year, beginning with the July payment.

Payments in the new benefit year (starting July 1) are continued only if your previous calendar year's income has been received by the program. If Alberta Seniors and Community Supports is not able to obtain your income with the CRA, you will be asked to provide proof of income. Failure to do so may result in loss of benefits.

The Alberta Seniors Benefit program usually bases your cash benefit for the current program year on your income from the previous calendar year. However, an exception is made for seniors applying to the program or receiving benefits for the first time. In these situations, income for the current calendar year can be used to determine if you are eligible for benefits in the current calendar year. This is because many seniors who join the program at age 65 usually have had a higher income in the previous year. For seniors applying to the program for the first time, an estimate of income is allowed to determine benefit eligibility for the current calendar year.



## Note

*When an estimate is used, the estimated income is compared to the actual income reported to the CRA at the end of the benefit year. If the estimated income was too high, benefits are paid to you retroactively. If an estimated income was too low, and you received benefits for which you were not eligible, you will be required to repay the overpayment.*

# Benefit Year continued

## Receiving Benefits

**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 the later of the following:

- the month of your 65th birthday, **or**
- the month following three full months of permanent residency in Alberta (e.g. If you moved to Alberta on July 15, you are eligible to receive benefits on October 1).

## Retroactive Benefits

**Cash benefits** are paid retroactive for up to 11 months prior to the date your completed application form is received by Alberta Seniors Benefit, but not earlier than your 65th birthday or three months of permanent residency in Alberta.

## Payment Termination

**Benefits stop:**

- the month after you leave Alberta to live permanently in another province or country
- the month following six months of temporary absence from Alberta
- the month following date of death

**Your application to the program is voluntary. You can cancel your benefit** at any time by filling out a *Cancellation of Application to the Alberta Seniors Benefit Program* form, or by writing and stating you want to withdraw from the program. The cancellation of benefits must be signed by both individuals if you are a senior couple.

# Special Circumstances

**Special circumstances may affect your cash benefit:**

## **Involuntary Separation**

Couples who are involuntarily separated for health reasons and maintain two residences, where one lives in a long-term care centre or designated assisted living facility and the other lives in the community, may have higher accommodation costs. Couples in this situation have two options to calculate their cash benefit:

- 1) as a senior couple, or
- 2) as two single seniors living in separate dwellings

If you choose the option of two single seniors, your spouse/partner's income and your income will be combined and divided equally before being assessed as single seniors.

Please advise Alberta Seniors Benefit when this situation applies to you. The option that benefits you and your spouse/partner the most will be used automatically.

# Income Information Obtained From the Canada Revenue Agency

**Your application** to the Alberta Seniors Benefit program asks you to authorize the Canada Revenue Agency (CRA) to release limited income information to the Alberta Ministry of Seniors and Community Supports. The CRA can only release the information required by the program to calculate your benefits with your signed permission. The income information cannot be used for any other purpose.

The income information obtained from the CRA is limited to these 11 lines on your federal government tax return:

**Line 150** Total income

**Line 101** Employment income\*

The amounts on the following lines are deducted from your total income to determine the income (non-deductible income) on which your benefits are calculated for the Alberta Seniors Benefit program.

**Line 113** Old Age Security pension

**Line 128** Support Payments received (e.g. alimony income)

**Line 144** Workers' Compensation benefits

**Line 145** Social assistance payments

**Line 146** Net federal supplements (Guaranteed Income Supplement and Allowance)

**Line 152** Canada Pension Plan Disability benefits

**Line 207** Registered pension plan deduction

**Line 208** Registered Retirement Savings Plan deduction

**Line 229** other employment expenses\*

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There are two deductions that cannot be obtained from the CRA: Canada Pension Plan Death Benefit and any interest expense on annuity income from Reverse Mortgages. If you are eligible for these deductions, you must send a copy of your T-slip or other documents that verify the deduction.

\* *Five per cent of your employment income or the amount on line 229, whichever is higher, will be deducted from your total income.*

# Appeals

**If you have applied** for the Alberta Seniors Benefit program and disagree with a decision made on your file or with the amount of your benefit, please contact the Manager of the Alberta Seniors Benefit program.

If you continue to have concerns regarding your file, please contact the Director of the Seniors Financial Assistance Branch. You may request a further review of your file by contacting the Assistant Deputy Minister of the Seniors Services Division.

If you disagree with the decision made by the Assistant Deputy Minister, you have the right to appeal that decision. Seniors can complete a **Notice of Appeal** form to have their case reviewed by a Citizens' Appeal Panel. An appeal form should be sent to the Appeal and Advisory Secretariat in Edmonton. The Secretariat will forward your appeal to the appropriate Citizens' Appeal Panel.

Citizens' Appeal Panels hear appeals on applications to the Alberta Seniors Benefit program. These panels operate in many locations in the province. Panels are independent and decisions are binding on the government and the senior who is appealing. Panel members come from the community and at least one member is a senior.

Please see page 15 for contact information.

# Other Programs for Seniors

## Special Needs Assistance for Seniors

The Special Needs Assistance for Seniors program provides a lump-sum cash payment to eligible low-income seniors. Under this program, seniors who are facing financial difficulty in paying unexpected, one-time personal expenses can apply for up to \$5,000 of assistance per benefit year. Total income and the type of item determines the amount of assistance.

## Dental Assistance for Seniors

The Dental Assistance for Seniors program provides low- to moderate-income seniors with up to \$5,000 of coverage for basic dental work every five years.

## Optical Assistance for Seniors

The Optical Assistance for Seniors program reimburses low- to moderate-income seniors with up to \$230 every three years for prescription eyeglasses.

## Education Property Tax Assistance for Seniors

The Education Property Tax Assistance for Seniors program reimburses senior homeowners for the increase in the education tax portion of their property taxes.

To get application forms or more information about these programs, please call **Alberta Seniors and Community Supports** toll-free at 1-800-642-3853, or 427-7876 in Edmonton and area.

## Contact Information

### By Phone

- Office hours are 8:15 a.m. to 4:30 p.m., Monday to Friday
- From any location in Alberta: call toll-free 1-800-642-3853
- In Edmonton and area: call 427-7876
- Deaf or Hearing impaired with TDD\TDY units: call 1-800-232-7215 (427-9999 in Edmonton)

### By Mail

Alberta Seniors Benefit  
Alberta Seniors and  
Community Supports  
PO Box 3100  
Edmonton, Alberta T5J 4W3  
Fax: (780) 422-5954

### By Internet

[www.seniors.gov.ab.ca](http://www.seniors.gov.ab.ca)

## Protection of Personal Information

**Any personal information** provided to the Alberta Seniors Benefit program, including income information provided by the Canada Revenue Agency, is collected for the purpose of determining eligibility for the Alberta Seniors Benefit program. This information is confidential and is protected under the *Freedom of Information and Protection of Privacy Act*. Alberta Seniors Benefit cannot disclose this information to any other person or organization except as authorized by the *Freedom of Information and Protection of Privacy Act*.

Non-income information will be shared with Alberta Health and Wellness to enable the department to administer other programs for seniors.

Collection of this information is authorized by the *Seniors Benefit Act*, section 6 and by the *Seniors Benefit Act General Regulation*, section 2.

For more information on the collection, use, protection and disclosure of personal information, please write or phone:

### **Freedom of Information and Protection of Privacy Coordinator**

Alberta Seniors and Community Supports  
Senior Services Division  
PO Box 3100  
Edmonton, Alberta T5J 4W3

Phone:  
Toll-free: 1-800-642-3853  
Edmonton area: 427-7876

# Appendix A

## How to Calculate Your Cash Benefit:

Alberta Seniors Benefit uses the total non-deductible income to calculate your Alberta Seniors Benefit. Your total income (line 150 of your tax return), minus certain deductions allowable under the program, is your **total non-deductible income**.

If you are not eligible for the Old Age Security pension, please see page 19.

Starting with line 150 of the tax return (or the equivalent for non-tax filers), all income you have received from the following sources is deducted:

- Alberta Seniors Benefit
- Old Age Security
- Guaranteed Income Supplement
- Workers' Compensation payments
- Social Assistance
- CPP Disability Benefits
- CPP Death Benefits
- Alimony and Maintenance income
- Registered Pension Plan contributions
- RRSP contributions
- 5% of employment income or Employment Commission Expenses
- Carrying charges and interest on annuity income from a reverse mortgage

Please note if you are married, living common-law or in an adult interdependent relationship, the income of both you and your spouse/partner is added together. This total is the combined non-deductible income for calculating your benefit.

For an example of how to calculate a cash benefit, please see page 17.



# Appendix A continued

Use the following example to assist you. It is based on a senior couple, who are homeowners and have a combined non-deductible income of \$5,300.

From the table below, you determine that the maximum cash benefit for a senior couple who are homeowners is \$4,320, and the phase out rate is 0.1835.

The calculations are as follows:

Non-deductible income	X	Phase out rate	=	Sliding scale reduction
\$5,300	X	0.1835	=	\$972.55

Maximum benefit	-	Sliding scale reduction	=	Annual cash benefit
\$4,320	-	\$972.55	=	\$3,347.45

\$3,347.45 divided by 12 months = \$278.95 per month,  
or \$139.48 for each senior per month.

Accommodation and Marital/Cohabitation Status		Phase Out Rate (for non-deductible income greater than \$0)	Maximum Annual Cash Benefit
<b>Homeowner Renter, Lodge Resident</b>	Single Senior	0.1795	\$2,880
	Senior Couple	0.1835	\$4,320
<b>Long-term Care Centre or Designated Assisted Living Facility</b>	Single Senior	**	\$9,660
	*Senior Couple	**	\$11,100
<b>Other Residence Categories</b>	Single Senior	0.1159	\$1,860
	Senior Couple	0.1580	\$3,720

\* Where one partner lives in a long-term care centre or designated living facility and the other lives in their home.

\*\* To determine the cash benefit for a senior living in a long-term care centre or designated assisted living facility, please call toll-free 1-800-642-3853 or 427-7876 in Edmonton.

# Appendix A continued

To calculate your cash benefit, first calculate your (combined) non-deductible income. Multiply the (combined) non-deductible income by the phase out rate to calculate the sliding scale reduction.

Then, subtract the sliding scale reduction from the maximum benefit to calculate your annual cash benefit.

<b>Non-deductible income</b>	<b>X</b>	<b>Phase out rate</b>	<b>=</b>	<b>Sliding scale reduction</b>
\$ _____	X	_____	=	\$ _____

<p>Step 1: Determine your non-deductible income, see page 16.</p>	<p>Step 2: Based on your marital/cohabitation status, choose the appropriate phase out rate from the table on page 17.</p>	<p>Step 3: Multiply your non-deductible income by the phase out rate. (use answer for Step 5)</p>
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<b>Maximum benefit</b>	<b>-</b>	<b>Sliding scale reduction</b>	<b>=</b>	<b>\$ Annual cash benefit*</b>
\$ _____	-	_____	=	\$ _____

<p>Step 4: Based on your marital/cohabitation status, choose the appropriate maximum benefit from the table on page 17.</p>	<p>Step 5: Use the sliding scale reduction determined in Step 3.</p>	<p>Step 6: Subtract your sliding scale reduction from the maximum benefit to determine your annual cash benefit.</p>
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*\*If the annual cash benefit is zero or negative, you are not eligible for a cash benefit.*

## Appendix A continued

If you are not eligible for the Government of Canada Old Age Security pension, you are eligible for a reduced cash benefit. The portion you are eligible to receive is defined in this table:

	<b>Single Senior</b>	<b>Senior Couple</b>
Renter or Homeowner	0.5139	0.3426
Lodge, Long-term Care or Designated Assisted Living Resident	0.5139	0.3426

Since your sources of income are different from a senior who receives Old Age Security, the calculation of your non-deductible income is also different. To calculate your cash benefit, please call toll-free 1-800-642-3853 or 427-7876 in Edmonton.

[www.seniors.gov.ab.ca](http://www.seniors.gov.ab.ca)

**Alberta Seniors Benefit**  
Alberta Seniors and Community Supports  
PO Box 3100  
Edmonton, Alberta  
T5J 4W3

Deaf or hearing impaired with TDD/TDY  
units please call 1-800-232-7215 or  
427-9999 in Edmonton and area.

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