

Make Tax Time Pay Seniors Info – FEDERAL BENEFITS

Whenever completing a tax return for someone who is:

- Age 65 years, or going to be 65 this year, and
- has lived in Canada for at least 10 years after the age of 18 years, and
- has lower-income

Then let them know they can apply for the following (see back page for Alberta benefits):

**** For all the Benefits, seniors must complete a yearly income tax return ****

FEDERAL BENEFITS:

BENEFIT	WHAT IT PROVIDES	ELIGIBILITY	HOW TO APPLY
Old Age Security (OAS)	Monthly taxable benefit for those who are eligible. You must live in Canada for 40 years to receive full benefit	- 65+ years - Canadian Citizens or Permanent Resident - Lived in Canada 10 years after age 18	<p>Must complete separate application form for each benefit where eligible. Try to apply 6 months before you turn 65 years</p> <p>Note For GIS: You must complete the OAS application first, check off 'yes' to the GIS question and they will then send you the GIS application. Even if you're not eligible now (ie., you earn too much income), you may be eligible in future years - so apply!</p> <p>TO APPLY: Contact Service Canada & get an application kit mailed to you:</p> <p>By Phone: 1-800-277-9914</p> <p>Website: www.servicecanada.gc.ca Print application off web</p> <p>In-Person: visit Service Canada office in Canada Place, 9700 Jasper Ave., Edmonton For other locations, see website</p>
Guaranteed Income Supplement (GIS)	Additional (to OAS) monthly non-taxable benefit for those who are eligible. Benefit amount based on marital status & income (for couples they will need to combine their income).	- For low-income OAS pensioners. - Income eligibility calculation (use Notice of Assessment): Line 236 minus Lines 113, 145, 146 <u>Income Cut-offs:</u> - Single: \$16,368 - Couple (both get OAS): \$21,648 - Couple (one gets OAS, other does not): \$39,264	
Allowance	Monthly non-taxable benefit available to low-income 60-64 year-olds who has a spouse or common-law partner that is an OAS pensioner. Benefit amount based on combined income of couple.	- 60-64 years old - Low-income - Has spouse/common-law partner who is an OAS pensioner - Income eligibility calculation (use Notice of Assessment): Line 236 minus Lines 113, 145, 146 <u>Combined Income Cut-off:</u> - Couple's Net Income: \$30,336	
Allowance for the Survivor	Monthly non-taxable benefit available to low-income widows and widowers between age 60-64. Benefit amount based on widow's/widower's individual income.	- Widow/Widower - 60-64 years old - Low-income - Income eligibility calculation (use Notice of Assessment): Line 236 minus Lines 113, 145, 146 <u>Individual Income Cut-off:</u> - Net income: \$22,080	
Canada Pension Plan (CPP) Retirement Pension	This retirement pension is a monthly taxable payment for those who contributed into CPP during their working years. Can access as early as 60, or as late as 70. The age when they start accessing CPP will affect their monthly amount.	- Senior must have paid into CPP during their working years	

* For more info, check out the Service Canada website: www.servicecanada.gc.ca, or check out the *Benefit Box* at a Make Tax Time Pay tax site for a pamphlet *

Make Tax Time Pay Seniors Info – PROVINCIAL BENEFITS

General Eligibility for Provincial Benefits:

To be eligible for the following benefits, the senior must meet the following general conditions:

- Age 65 years or older
- Has lived in Alberta for at least 3 months immediately before applying
- Is a Canadian citizen, or has been admitted into Canada for permanent residence (landed or sponsored immigrant)
- Has an income level within the limits allowed by each of the below benefit programs

For additional criteria required for specific programs, call the Alberta Supports Contact Centre for details (contact below)

ALBERTA BENEFITS:

BENEFIT	WHAT IT PROVIDES	ELIGIBILITY	HOW TO APPLY
Alberta Seniors Benefit	Additional, non-taxable monthly benefit for low-income seniors who have lived in Alberta for at least 3 months immediately before applying. Amount based on income, type of accommodation, marital status, and Old Age Security eligibility.	- See General Eligibility above - <u>Income Cut-off:</u> Single: less than \$24,600 Couple: less than \$40,000 - Income cut-off is a guideline only	Must complete Financial Assistance Application Form Call Alberta Supports Centre: Edmonton: 780-644-9992 Ask for an application package to be mailed to you, or go online: www.seniors.alberta.ca Important: Ask about Required Documentation
Special Needs Assistance for Seniors	Receive a lump-sum cash payment to cover one-time/extraordinary personal expenses (e.g., appliances, essential minor home repairs, some medical costs) up to a Max. of \$5,000/benefit year.	- See General Eligibility above - <u>Income Cut-off:</u> Single: less than \$24,600 Couple: less than \$40,000	→ Note for Special Needs: Must submit a ‘Request Form’ for each request
Education Property Tax Assistance for Seniors	Receive a rebate cheque to cover year-to-year increases in the Education portion of their property tax.	- 65+ years - Alberta resident - Own residential property in AB - Have had an increase in the education portion of your property taxes - Not based on income	→ Note for Education Property Tax Assistance: Only have to apply one-time, include a copy of your property tax notices, and continue to complete a yearly income tax return
Dental Assistance for Seniors	Receive up to \$5,000 of basic dental coverage every 5 years.	- See General Eligibility above - <u>Income Cut-off:</u> Single: less than \$31,675 Couple: less than \$63,350	
Optical Assistance for Seniors	Receive up to \$230 for prescription eyeglasses every 3 years.	- See General Eligibility above - <u>Income Cut-off:</u> Single: less than \$31,675 Couple: less than \$63,350	
AB Blue Cross Coverage for Seniors	No cost for a senior, their spouse, and eligible dependents can receive premium-free Blue Cross coverage up to \$25,000 in health related benefits per benefit year. Prescriptions: The co-payment the senior pays is 30% up to max. \$25/prescription or refill. Ambulance services, some clinical psychological services, some home nursing care	- Alberta resident - Proof of age required (65+) - Not based on income FOR INFO CALL: Alberta Health 780-427-1432	AB Health sends notification letters to seniors 2-3 months before they turn 65. Whether they’ve received letter or not: Go to one of four validated Edmonton Registries (see next page), or AMA locations when member. Need to take: either birth certificate, or passport, or citizenship, or Permanent Resident card, etc. No formal application form.

SENIORS CAN GO TO MOST EDMONTON REGISTRIES TO REGISTER FOR AB BLUE CROSS SENIORS COVERAGE, INCLUDING:

Accu-Search Licence & Registry Services

10205 - 101 St.,
320 Edmonton City Centre East
Ph: 780-990-0092

Alberta One Stop Registry Ltd.

12804 – 137 Avenue
Ph: 780-457-7867

Alberta Service Bureau Inc.

Scotia Place Tower 3
Unit 100, 10072 Jasper Avenue
Ph: 780-944-1204

All Licenses Ltd.

3012 – 106 Street
Ph: 780-463-4006

Millwoods Registry Services Ltd.

Suite 100, 6203 – 28 Avenue
Ph: 461-9071

Monarch Registries

Main Floor, 11210 - 107 Avenue
Edmonton, AB T5H 0Y1
Ph: 780-422-0938

North East Registry Ltd.

13058 – 50 Street
Ph: 780-473-8899

West-End Registrations Licensing & Searches Ltd.

10011 - 170 Street
Edmonton, AB T5P 4R5
Ph: 780-483-8211

THE 4 AMA REGISTRIES WHERE SENIORS CAN GO TO REGISTER FOR AB BLUE CROSS SENIORS COVERAGE:

*** ONLY FOR SENIORS WHO HAVE AMA MEMBERSHIPS ***

Alberta Motor Association, Edm Kingsway

11220 - 109 Street
Edmonton, AB T5G 2T6
Ph: 780-989-6370

Alberta Motor Association, Edm South

10310 G.A. MacDonald (39A) Avenue
Edmonton, AB T6J 6R7
Ph: 780-989-6370

Alberta Motor Association, Edm Manning Drive

5040 Manning Drive
Edmonton, AB T5A 5B4
Ph: 780-989-6370

Alberta Motor Association, Edm West

9938 - 170 Street
Edmonton, AB T5T 6G7
Ph: 780-989-6370

FOR MORE INFORMATION ABOUT THE AB BLUE CROSS SENIORS COVERAGE, PLEASE CALL:

ALBERTA HEALTH & WELLNESS AT: 780-427-1432