

Senior's Health Benefit Resource List

Contents change frequently. Please find the most updated contents on:

<http://diversitycalgary.ca/shb>

Overview

You need to apply for following Federal government benefits 6 months before 65: (application will come automatically in the mail, if not then 1-800-277-9914 or apply online)

- 1) OAS (Old Age Security)
- 2) GIS (Guaranteed Income Supplement)
- 3) CPP (Canada Pension Plan)

You need to apply for following provincial benefits 3 months before 65, (application will automatically come in the mail, if not then call or apply online)

- 1) **Blue Cross Seniors** (1-800-661-6995)
- 2) **Senior's Financial Assistance** (Alberta Senior's Benefit, Dental & Optical assistance, Seniors Property Tax Deferral Program, and Special needs assistance program) 1-877-644-9992

Alberta Government Seniors Benefits:

1. Alberta Blue Cross Seniors Coverage

- Free
- 65 year old Seniors, benefits start on the 1st day of the month turning 65
- July 1 ~June 30
- 1st day of 3rd month after arrival
- Proof of age may be needed.
- Service done within 12 months
- Covered
 - Prescription: 70% up to \$25/prescription, On AB benefit drug list, 100 day supply max. or require authorization
 - Diabetic supplies, insulin treated, max \$600 per year
 - Ambulance
 - Clinical Psychological services \$60 per visit, max \$300 per year
 - Chiropractic Services \$25/visit, max \$200/yr
 - Home Nursing Care max \$200/yr
- Not covered:
 - Travel insurance
 - Semi-private or private hospital rooms,
 - Drugs supplied and charged by doctors
 - Drugs not listed in AB drug benefit list
- Contact : 403-234-9666 (Calgary and area), 1-800-661-6995 (toll free),
www.ab.bluecross.ca



3. Alberta Seniors Benefit

- Financial assistance for low-income seniors
- Canadian citizen/permanent resident seniors who have lived in AB for at least 3 months and 65 years old.
- Apply with Seniors Financial Assistance online <https://sfa.alberta.ca>
- Depending on the single/couple, or accommodation status. Check Alberta Government's website for this year's income limits.

4. Dental and Optical Assistance for Seniors

- Dental coverage up to \$5000 every 5 years, optical up to \$230 every 3 years per senior. For eligible services only. Available to 65 and older seniors living in Alberta for at least 3 months. This is part of the Seniors Financial Assistance package.
- Make sure to ask your dental provider to submit a pre-authorization (cost estimate) BEFORE using the benefit.
- Eligible services for dental: examinations, x-rays, cavities, extractions, cleaning, polishing, root canals, gum diseases, dentures (prosthodontics, full and partial basic dentures). Not everything is 100% so please check before treatments.
- NOT covered: crowns, bridges, braces, orthodontics, implants, fluoride treatment, bleaching and cosmetics, and inlays.

5. Seniors Property Tax Deferral Program

Low-interest home equity loan

- Eligible senior homeowners can defer property taxes
- Citizen/immigrant seniors (65+) living in AB (3 months+)
- Interest rate changes 2 times a year (April and Oct)
- Submit application online.

6. Special Needs Assistance for Seniors

- Benefit year July 1st to June 30th
- Can apply online through MyAlberta Digital Identity (MADI)
- A lump sum, up to \$5,872 / year
- Low income, 65 and above Canadian / Albertan living in Alberta for at least 3 months prior to applying
- Must apply for Seniors Financial Assistance Application, get approval, and then apply for specific items/supplies
- Wait for approval for eligible expenses, not after purchasing
- Appliances/furniture - Bed, dryer, refrigerator etc
- Health Supports - Diabetic supplies, nutritional beverages etc
- Personal Supports - Bed bug, home clean up etc
- Some are once in a lifetime/every year
- Please visit the website to find more details.



7. Seniors Home Adaptation and Repair Program (SHARP)

- Low- interest home equity loans can cover a range of home adaptations and renovations to help seniors stay in their homes longer.
- Eligible home adaptations and renovations include: - bathroom/walk in tubs, furnace and hot water tank upgrades - stair lifts, widening of doorways - roof and window replacement
- Up to \$40,000 for senior couples with income of \$75,000 or less with minimum 25% home equity - no monthly fee, pay back when ownership change

AB Benefit Websites & Contact Information:

- All Seniors Benefit related information for AB Gov't : <https://www.alberta.ca/financial-assistance-for-seniors.aspx>
- Benefit estimator: <https://www.seniors-housing.alberta.ca/seniors/benefit-estimator-calculator.htm> |
- Any questions regarding any AB Seniors Benefit, Alberta Supports Contact Centre, M – F 8:15am – 4:30pm, 1-877-644-9992. Interpretation available

Other Benefits from the Alberta Government

The following benefits can be provided to any Alberta residents, not only seniors.

1. Alberta Aids to Daily Living (AADL)

AADL helps Albertans with a long-term disability, chronic or terminal illness to pay for basic medical equipment and supplies.

- Specific medical equipment and supplies
- Two hearing aids are provided for seniors every 5 years
- You pay 25% to a max of \$500 per family per year
- Low income are exempt from cost sharing
- You can work with AADL authorizer or AADL vendors to apply. Or talk to your health care provider. Call 780-427-0731 or visit www.alberta.ca/alberta-aids-to-daily-living.aspx

2. Residential Access Modification Program (RAMP)

Low-income Albertans with mobility challenges can apply for grants to modify their home.

- Grants to modify their access in homes
- Low income Albertans using wheelchairs/4 wheeled walkers
- Citizens/immigrants, after residing in Alberta for at least 3 months
- Up to \$7,500 per person each benefit year (April 1 – Mar 30)
- Up to \$15,000 per person within 10 years
- Permanent modification, easier access
- 780-427-5760 M-F 8:15am – 4:30pm All applications and supporting documents need to be mailed to RAMP services. For more information, visit www.alberta.ca/residential-access-modification-program.aspx

City of Calgary program

Fair entry program

Programs and services for low-income Calgarians. Subsidies for following programs are included:

- Calgary Transit low-income Seniors Yearly pass
- Recreation Fee Assistance
- No Cost Spay/Neuter Program
- Seniors Services Home Maintenance
- Property Tax Assistance Program You can call 311, or go to www.calgary.ca/social-services/low-income/fair-entry-subsidy.html find out more details of this program. You can apply online or call 311 to apply.

Community program

FREE Health Equipment Loan

Canadian Red Cross offer health equipment loan free services (wheelchairs, walker, crutches and canes, bath seats and benches etc).

- Doctor's referral needed, up to 6 months. Talk to your health care provider.
- www.redcross.ca/in-your-community/alberta/health-equipment-loans
- 7-3140 14 Ave NE, Calgary 403-273-4426

Latest information can be found on: <http://diversitycalgary.ca/shb>