

# Seniors programs and services

Quick facts | July 2021

## Financial Assistance programs

Albertans are mailed a Seniors Financial Assistance application six months before their 65th birthday. One application will enrol eligible seniors in the Alberta Seniors Benefit, Special Needs Assistance for Seniors program, and Alberta Health's Dental/Optical Assistance for Seniors programs.

### Alberta Seniors Benefit program

A monthly benefit paid to eligible seniors with low income including accommodation assistance for eligible seniors living in designated supportive living and long-term care.

### Special Needs Assistance for Seniors program

This program provides financial assistance to seniors with low income to assist with the cost of appliances and specific health and personal supports. Up to \$5,105 is available in a benefit year.

Generally, seniors with an annual income under \$29,285 or senior couples with a combined annual income under \$47,545 may be eligible for the Alberta Seniors Benefit and Special Needs Assistance programs.

### Seniors Property Tax Deferral program

Senior homeowners can defer all or part of their property taxes through a low-interest home equity loan with the Government of Alberta.

### Seniors Home Adaptation and Repair Program (SHARP)

SHARP is a low-interest home equity loan program to help seniors finance repairs or adaptations to their homes. A maximum loan of \$40,000 is available to seniors with an annual income of \$75,000 or less.

Senior homeowners applying for SHARP and the Seniors Property Tax Deferral programs must have a minimum of 25 per cent home equity. The loan and interest can be repaid at any time without penalties. Monthly repayments are not required.

**For more information on financial assistance programs contact:**

**Alberta Supports Contact Centre**  
Toll-free: 1-877-644-9992  
[alberta.ca/seniors-financial-assistance.aspx](http://alberta.ca/seniors-financial-assistance.aspx)

### Seniors financial assistance programs online services

Apply for benefits and access financial and health supports securely online at [sfa.alberta.ca](http://sfa.alberta.ca)

### Upload documents online

Easily send documents and updated information to any seniors financial assistance programs at [seniors-housing.alberta.ca/submit-documents/](http://seniors-housing.alberta.ca/submit-documents/)

## Health programs and services

### Dental Assistance for Seniors program

Provides up to \$5,000 of basic dental coverage every five years.

### Optical Assistance for Seniors program

Provides up to \$230 for prescription eyeglasses every three years.

Single seniors with an annual income under \$31,675, or senior couples with a combined annual income under \$63,350 are eligible to receive dental and optical benefits.

**For more information contact:**

**Alberta Supports Contact Centre**  
Toll-free: 1-877-644-9992  
[alberta.ca/seniors-financial-assistance.aspx](http://alberta.ca/seniors-financial-assistance.aspx)

### Coverage for Seniors

Premium-free coverage is provided to individuals 65 years of age and older to cover 70 per cent of prescription drugs and pay a portion of some health-related benefits.

**For more information contact:**

Toll-free: 1-800-661-6995  
[ab.bluecross.ca](http://ab.bluecross.ca)

### Alberta Aids to Daily Living program

This program assists Albertans with a long-term disability or chronic or terminal illness to purchase medical equipment and supplies.

**For more information contact:**

**Alberta Supports Contact Centre**  
Toll-free: 1-877-644-9992  
[alberta.ca/alberta-aids-to-daily-living.aspx](http://alberta.ca/alberta-aids-to-daily-living.aspx)

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## Housing

### Seniors Apartments

This program provides apartment-style accommodation for low and moderate-income seniors who are functionally independent and below local income limits. A tenant's rent, which includes heat, water and sewer expenses, is based on 30 per cent of a household's adjusted income.

### Seniors Lodges

Lodges provide supportive living services for low and moderate-income seniors who are functionally independent. Residents receive meals, housekeeping, recreational opportunities and other services.

**For more information contact:**

Alberta Supports Contact Centre  
Toll-free: 1-877-644-9992  
[alberta.ca/affordable-housing-programs.aspx](http://alberta.ca/affordable-housing-programs.aspx)

### Residential Access Modification program (RAMP)

RAMP provides grants to help lower-income Albertans with mobility challenges modify their homes so they can enter and move around more easily.

**For more information on RAMP contact:**

Toll-free: 1-877-427-5760  
[alberta.ca/residential-access-modification-program.aspx](http://alberta.ca/residential-access-modification-program.aspx)

## Personal matters

### Office of the Public Guardian and Trustee

The Public Guardian and Trustee may act as a court appointed decision maker for individuals who are unable to make personal and financial decisions for themselves.

**For more information contact:**

Toll-free: 1-877-427-4525

### Elder abuse

A number of resources and agencies are available to help individuals who may be experiencing elder abuse.

**For more information contact:**

Family Violence Information  
Line (24 hour): 310-1818  
[alberta.ca/get-help-elder-abuse.aspx](http://alberta.ca/get-help-elder-abuse.aspx)

### Protection for Persons in Care

Protection for Persons in Care investigates reports of abuse or safety concerns involving adults receiving services from government-funded agencies such as nursing homes, lodges, hospitals and group homes.

**For concerns about the safety and security of a vulnerable adult, or to report abuse, contact:**

Toll-free: 1-888-357-9339

## Advocacy

### Health Advocate

The Office of the Alberta Health Advocates is comprised of the Mental Health Patient Advocate and the Health Advocate. Together, providing a single point of access for Albertans, the Advocates help people by listening to health service-related concerns and assisting them in finding ways to resolve those concerns.

**For more information contact:**

Toll-free: 310-0000, then 780-422-1812  
Edmonton: 780-422-1812  
[albertahealthadvocates.ca](http://albertahealthadvocates.ca)

TTY users may access information on Government of Alberta programs at:  
Province-wide: 1-800-232-7215  
In Edmonton: 780-427-9999

## Federal pension and financial assistance

### Canada Pension Plan (CPP)

CPP is a retirement pension paid monthly to those who have contributed to the Canada Pension Plan. Payments may begin as early as age 60. Survivor and disability benefits are also available.

### Old Age Security (OAS)

OAS is paid monthly to seniors who are 65 and over, and who have lived in Canada for a minimum of 10 years.

### Guaranteed Income Supplement (GIS)

GIS is available to low-income Old Age Security pensioners and is based on income (or in the case of a couple, combined income). It is not taxable. The Guaranteed Income Supplement is added to the Old Age Security payment.

### The Allowance/Allowance for the Survivor

These allowances are paid monthly to low-income Canadians aged 60-64, whose spouse or common-law partner receives the Guaranteed Income Supplement or has passed away.

**For more information contact:**

Toll-free: 1-800-277-9914  
[servicecanada.gc.ca](http://servicecanada.gc.ca)

My Service Canada Account (MSCA) is a secure online portal that lets you apply, view and update your information for Employment Insurance (EI), Canada Pension Plan (CPP) and Old Age Security (OAS).

**Get started here:**

[canada.ca/en/employment-social-development/services/my-account.html](http://canada.ca/en/employment-social-development/services/my-account.html)