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FEDERAL FINANCIAL PROGRAMS & BENEFITS

Service Canada – Pensions

CALL For service in English: 1.800.277.9914

TTY: 1.800.255.4786

www.servicecanada.gc.ca

VISIT a Service Canada Centre

- Get information about financial benefits for seniors from the Government of Canada, including Canada Pension Plan (CPP), Old Age Security (OAS) and Guaranteed Income Supplement (GIS).

Canada Pension Plan (CPP)

Retirement Pension – You may qualify for a CPP retirement pension if you worked, you have made at least one valid contribution (payment) to the CPP, and you are at least 60 years old. Although the CPP retirement pension was originally intended to start the month after your 65th birthday, you can begin receiving your CPP retirement pension any time after age 60. You do not have to stop working to receive your retirement

pension. Your monthly payment is smaller if you begin receiving it before age 65, and larger if you take it after age 65.

Canada Pension Plan and Old Age Security contact centre:

Phone Toll-Free: 1.800.277.9914

TTY: 1.800.255.4786

Callers outside Canada and the United States can call collect: 613.957.1954

Mon-Fri 8:30am-4:30pm Eastern Standard Time.

Disability Benefit - The Canada Pension

Plan (CPP) disability benefit is a monthly payment. It is available to people who contributed recently to the CPP while they worked, and then became unable to work at any job on a regular basis because of a disability. The primary purpose is to replace a portion of employment earnings for people who recently paid into the CPP. There are also benefits for children if at least one parent qualifies for the CPP disability benefit.

Survivor Benefits

- **Death Benefit:** a one-time payment to, or on behalf of, the estate of a deceased CPP contributor.
- **Survivor's Pension:** a monthly pension paid to the survivor of a deceased CPP contributor.
- **Children's Benefits:** a monthly benefit for dependent children of a deceased CPP contributor.

Federal Service Centres

Service Canada

To find a Service Canada office near you:

CALL 1 800 O CANADA

1.800.622.6232

www.servicecanada.gc.ca

Old Age Security (OAS)

Old Age Security (OAS) Pension - The OAS Pension is a monthly benefit available to most Canadians 65 years of age and over, and who have lived in Canada for a minimum of 10 years. You must apply to receive this benefit.

Canada Pension Plan and Old Age Security contact centre:

Phone Toll-Free: 1.800.277.9914

TTY: 1.800.255.4786

Callers outside Canada and the United States can call collect: 613.957.1954
Mon-Fri 8:30am-4:30pm Eastern Standard Time.

Guaranteed Income Supplement - The Guaranteed Income Supplement (GIS) provides a monthly non-taxable benefit to low-income Old Age Security (OAS) recipients living in Canada.

Allowance - The Allowance is a monthly benefit for low-income seniors (aged 60 - 64) whose spouse or common-law partner is eligible for, or currently receiving, the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS).

Allowance for the Survivor - The Allowance for the Survivor Program provides a monthly non-taxable benefit to low-income widowed spouses who are not yet eligible for the Old Age Security (OAS) pension.

Pensions from Other Countries

Canada has international social security agreements with a number of countries that offer comparable pension programs. These programs pay benefits when you retire, or if you become disabled or die.

Social security agreements help people receive the benefits to which they are entitled.

- If you have lived or worked in another country, you may be eligible for social security benefits, either from that country or from Canada.
- If you need more information on Canada's International Social Security Agreements, please contact:
International Operations
Service Canada
Ottawa ON K1A 0L4
- If you live in Canada or the United States, you can also contact Service Canada, toll-free in English or in French at 1.800.454.8731 (TTY: 1.800.255.4786)

Veterans Affairs Canada Anciens Combattants Canada

940 Canada Place

9700 Jasper Ave. NW T5J 4C3

Phone: 1.866.522.2122 (English)

Téléphone: 1.866.522.2022 (Français)

Email/Courriel:

information@vac-acc.gc.ca

www.veterans.gc.ca

- Benefits for Veterans, still-serving CF and RCMP members, and dependants, include Financial & Health Benefits and Veterans Independence Program.
- Les avantages financiers et médicaux et le Programme pour l'autonomie des anciens combattants sont offerts aux anciens combattants, aux membres actifs des FC et de la GRC et aux personnes à charge.

Last Post Fund

Toll Free: 1.800.465.7113

Email: info@lastpost.ca

www.lastpostfund.ca

- Non-profit organization providing funeral and burial benefits for eligible veterans (Canadian and Allied) and retired military personnel in receipt of a disability pension from Veterans Affairs Canada.

PROVINCIAL FINANCIAL PROGRAMS & BENEFITS

Alberta Aids to Daily Living (AADL)

Phone: 780.427.0731

www.health.alberta.ca/services/aids-to-daily-living.html

For complete listing see [HEALTH & WELLBEING - Alberta Aids to Daily Living - Alberta Health](#)

Alberta Blue Cross Coverage for Seniors

Phone: 1.800.661.6995

www.health.alberta.ca/services/drugs-seniors.html

Provides premium-free Blue Cross coverage for seniors and their eligible dependents for specific health-related benefits. Coverage includes prescription drugs listed on the Alberta Drug Benefit List, supplies for insulin dependent diabetics, ambulance services, clinical psychological services, home nursing care and chiropractic services. Seniors may be responsible for a portion of the cost of these health benefits. Seventy per cent of prescription drug costs are covered, and seniors pay a maximum of \$25 per prescription or refill.

Alberta Seniors Benefit

Phone: 780.644.9992

Toll-free: 1.877.644.9992

www.seniors-housing.alberta.ca/seniors/seniors-benefit-program.html

- The Alberta Seniors Benefit program is based on income and provides a monthly benefit to eligible seniors to supplement federal programs, including Old Age Security and Guaranteed Income Supplement.
- To be considered for this benefit, you must submit a Seniors Financial Assistance application. You only need to apply once. This application also automatically enrolls you in the Dental Assistance for Seniors, Optical Assistance for Seniors, and Special Needs Assistance for Seniors programs.
- In general, single seniors with an annual income of \$27,300 or less, and senior couples with a combined annual income of \$44,335 or less, may qualify for the Alberta Seniors Benefit and Special Needs Assistance for Seniors programs.

Dental Assistance for Seniors Program

See [HEALTH & WELLBEING – Health Benefit Plans](#) for details.

Optical Assistance for Seniors Program

See [HEALTH & WELLBEING – Health Benefit Plans](#) for details.

Seniors Property Tax Deferral

Phone: 780.644.9992

Toll-free: 1.877.644.9992

Eligible senior homeowners can apply to defer all or part of their annual property taxes through a low-interest home equity loan with the Alberta government. The Alberta government will pay the residential property taxes directly to the

municipality on behalf of the homeowner. In order to qualify, the homeowner must:

- Be 65 years or older
- Be an Alberta resident
- Own a residential property in Alberta
- Have a minimum of 25 per cent equity in the home

The loan is repaid, with interest, when the home is sold, is no longer the primary residence or sooner if the senior so chooses.

Special Needs Assistance

Phone: 780.644.9992

Toll-free: 1.877.644.9992

The Special Needs Assistance for Seniors (SNA) program provides financial assistance to eligible low-income seniors with the costs of some appliances, and specific health and personal supports.

Seniors Home Adaptation and Repair Program (SHARP)

Phone: 780.644.9992

Toll-free: 1.877.644.9992

A low interest home equity loan to help seniors finance necessary repairs, adaptations and renovations to their homes. A maximum loan of \$40,000 is available to single seniors and senior couples with an annual total income of \$75,000 or less and who have a minimum 25 per cent home equity.

Assured Income for the Severely Handicapped (AISH)

Community and Social Services

500-12323 Stony Plain Rd. NW T5N 4B4

Phone: 780.415.6300

TTY: 780.427.1570

www.alberta.ca/aish.aspx

- The Alberta Supports Contact Centre is available to answer questions regarding AISH. Call 1.877.644.9992 (toll-free) or 780.644.9992 (Edmonton) to talk to a Services Coordinator or visit www.alberta.ca/alberta-supports.aspx
- The AISH program provides a monthly living allowance, a child benefit, personal benefits and health benefits if you are an adult with a disability that severely limits your ability to earn a living and meet other eligibility criteria. Your disability has to be permanent, i.e. you have exhausted all opportunities for rehabilitation and training.
- If you are receiving or are eligible to receive Old Age Security (OAS) benefits, you are not eligible for AISH.
- As an AISH client, you may be eligible to receive up to a maximum monthly living allowance of \$1,588. The amount you receive will depend on your and your cohabiting partner's income.
- If you are an AISH client and you live in a facility, such as a nursing home, you may be eligible to receive a maximum monthly modified living allowance (Modified AISH) consisting of an accommodation rate plus a maximum personal allowance of \$315. The amount you receive will depend on your and your cohabiting partner's income.
- Your assets and your cohabiting partner's assets must not exceed the

limits allowed under the program.

- AISH may also provide a monthly child benefit of \$100 for each dependent child that ordinarily resides with you.
- Personal benefits may be provided to you for specific, one-time or ongoing expenses over and above the monthly living allowance or modified living allowance.
- As an AISH client, you, your cohabiting partner and dependent children may also receive health benefits including dental, optical, prescription drugs, essential diabetic supplies, emergency ambulance services and exemption from the Alberta Aids to Daily Living co-payment fee.

Provincial Service Centres

Seniors can access a range of financial and social supports to help with basic living by calling the Alberta Supports Contact Centre or visiting an in-person centre in their area. Please contact each Centre for hours of operation.

Alberta Supports Contact Centre

Phone: 780.644.9992

Toll-free outside Edmonton: 1.877.644.9992

Email: hs.ascc@gov.ab.ca

www.alberta.ca/alberta-supports.aspx

Argyll Centre

6325 Gateway Boulevard NW T6H 5H6

Phone: 780.644.2888

TDD/TTY: 780.427.1544

Email: hs.edmsouthIS@gov.ab.ca

City Centre

Main Floor, 10242 105 St. NW T5J 3L5

Phone: 780.427.9674

TTY: 780.422.0790

Northgate Centre

2050-9499 137 Ave T5E 5R8

Phone: 780.422.9440

TTY: 780.427.1544

Email: hs.edmnorthIS@gov.ab.ca

Meadowlark Shopping Centre

120-15710 87 Ave. NW T5R 5W9

Phone: 780.415.8116

Email: awc.meadowlark@gov.ab.ca

Fort Saskatchewan

2nd floor, Fort Saskatchewan Community Hospital

9401 86 Ave.

Fort Saskatchewan AB T8L 0C8

Phone: 780.417.2497

At the Fort Saskatchewan Location individuals are seen by appointment only. Appointments can be made on Tuesday, Wednesday and Thursday. There is no resource centre on site so Albertans needing resources are referred to the Careers under Construction Resource Centre.

Leduc

4901 50 Ave. Leduc AB T9E 6W7

Phone: 780.980.0557

Parkland

200 Westgrove Professional Building

2nd Floor, 131 1st Ave.

Spruce Grove AB T7X 2Z8

Phone: 780.962.8681

Sherwood Park

105 Tailor Made Business Centre

85 Cranford Way

Sherwood Park AB T8H 0H9

Phone: 780.464.7000

TDD/TTY: 780.449.0712

St. Albert**Provincial Building**

30 Sir Winston Churchill Ave.

St. Albert AB T8N 3A3

Phone: 780.419.3907

INCOME TAX**Canada Revenue Agency (CRA)**

Phone: 1.800.959.8281

www.cra-arc.gc.ca

Register for "My Account," an online service to access your specific tax information.

Important telephone numbers:

Individual Enquiries: 1.800.959.8281

GST/HST Credit Enquiries: 1.800.959.1953

Canada Child Tax: 1.800.387.1193

Business Enquiries: 1.800.959.5525

Community Volunteer Income Tax Program (CVITP)

Phone: 211 Seniors Information Phone Line

Need a hand to prepare your income tax? Community organization volunteers can prepare tax returns for low income/simple tax situations. Call the 211 Seniors Information Phone Line for a referral to a clinic near you.

Lend a Hand - Contact a participating CVITP organization to lend a hand or visit www.cra.gc.ca/volunteer

See "Income Tax Assistance" next listing

Income Tax Assistance**Tax Preparation at Sage**

Sage and other organizations offer income tax assistance in conjunction with the Canada Revenue Agency Community Volunteer Income Tax Program. For up-to-date information on organizations providing this service, call 211 or go to www.211edmonton.com.

During March and April, skilled volunteers at Sage are happy to do income tax preparation for seniors with low incomes.

We will also prepare your income tax return throughout the year, if needed. All income tax services at Sage are by appointment only. For more information about the service, or to make an appointment, call 780.423.5510.

**Internal Revenue Service (IRS)–
United States**

Telephone Assistance for Individuals:

Toll-Free 1.800.829.1040

TDD: 1.800.829.4933

Hours of Operation: Mon–Fri 7am–7pm your local time

www.irs.gov/individuals/seniors-retirees

Visit the website for contact phone numbers and phone line hours of operation.

**CREDIT AND DEBT
MANAGEMENT****Money Mentors**

175-17010 103 Ave. NW T5S 1K7

Phone: 780.423.5265

Toll Free in Alberta: 1.888.294.0076

Email: info@moneymentors.cawww.moneymentors.ca

- Exclusive provider of the Orderly Payment of Debts (OPD) program in Alberta, an option to bankruptcy.
- Offering unbiased solutions to provide immediate and long-term relief from financial stress.

FINANCIAL SERVICES

Canadian Government Annuities (CGA)

Phone: 1.800.561.7922

www.servicecanada.gc.ca

- Canadian Government Annuities are no longer available for purchase since 1975.
- For those who still have Annuity contracts and certificates, the Annuities Branch continues to administer those under payment and those due to mature over the next 20 years.

Canadian Retirement Income Calculator

Website: srv111.services.gc.ca/generalinformation/index

- An online calculator developed by the Government of Canada to help you plan for retirement.
- The calculator takes you step by step through developing an estimate on the ongoing income you may receive throughout your retirement, including Old Age Security, Canada Pension Plan or Quebec Pension Plan, employer pension(s), Registered Retirement Savings Plans (RRSPs), and other sources of ongoing income.

Ombudsman for Banking Services and Investments (OBSI)

1505-401 Bay Street, P.O. Box 5

Toronto ON M5H 2Y4

Toll Free: 1.888.451.4519

Email: ombudsman@obsi.ca

www.obsi.ca

- OBSI is Canada's trusted financial dispute resolution provider for consumers with unresolved banking or investment complaints.
- OBSI resolves disputes between participating banking services and investment firms and their customers if they can't solve them on their own and may recommend compensation up to a maximum of \$350,000.
- As a free alternative to the legal system, we work informally and confidentially to ensure Canadians receive fair, impartial outcomes to their financial service complaints.

LOOKING TO UPGRADE OR BUILD A BASEMENT OR GARAGE/GARDEN SUITE?

You may be eligible for up to \$20,000 in grant funding from the City.

The grant funding assists property owners in building new or upgrading existing secondary, garage and garden suites in exchange for renting the suite out at a below-market rate for 5 years to an eligible tenant in need of affordable housing. The grant funding program is part of the City's Affordable Housing Strategy, which aims to increase the diversity of affordable housing choices throughout Edmonton.

For more information, visit edmonton.ca/cornerstones

Edmonton

WHAT TO DO WHEN YOU TURN 65

6 months before:

Federal Benefits:

- Apply for Old Age Security (OAS), 12 months before for immigrant seniors.
- Apply for Guaranteed Income Supplement (GIS) - Even if you're not eligible now, still apply - you may become eligible in future years.
- Canada Pension Plan (CPP)
Contact: **Service Canada** at 1.800.277.9914 or www.servicecanada.gc.ca

3 months before:

Provincial Benefits:

A seniors financial assistance package should arrive in the mail 3 months before your 65th birthday with information about:

- Alberta Seniors Benefit
- Dental Assistance for Seniors
- Optical Assistance for Seniors
- Seniors Property Tax Deferral
- Special Needs Assistance

If you do not receive this package, call:

Alberta Supports Contact Centre

Phone: 780.644.9992

Toll free outside Edmonton: 1.877.644.9992

Email: hs.ascc@gov.ab.ca

www.seniors.alberta.ca

Alberta Blue Cross Coverage for Seniors

(prescription medications)

- Provide proof of age
- A Proof of Age Declaration form is included in the Seniors Financial Assistance application package.
- Provide a copy of ONE of:
 - Birth certificate, passport, Canada Entry document, Old Age entitlement letter, or a baptismal certificate.

Contact: **Alberta Blue Cross**

Phone: 1.800.661.6995

www.ab.bluecross.ca

You may mail the Proof of Age Declaration to the address on the form, or provide your proof of age to select registry agents across Alberta. For a list of registries or to print a Proof of Age Declaration, contact:

Alberta Health

Phone 780.427.1432

www.health.alberta.ca

Thank You

For helping us to inspire and support seniors to be the best they can be.

Sage would like to thank the businesses and organizations that advertise in the Directory of Senior Services.

Your support for this important community resource is very much appreciated.

sage

