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FEDERAL FINANCIAL PROGRAMS & BENEFITS

Service Canada – Pensions

Toll-Free: 1.800.277.9914 (English)

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

Mon-Fri 8:30am-4:30pm EST

TTY: 1.800.255.4786

www.servicecanada.gc.ca

To find a Service Canada office near you:

Phone: 1 800 O CANADA. 1.800.622.6232.

- 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.

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.

Old Age Security (OAS)

Old Age Security (OAS) Pension

This 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.

Guaranteed Income Supplement

A monthly non-taxable benefit to low-income Old Age Security (OAS) recipients living in Canada.

Allowance

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

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:

vac.information.acc@canada.ca

www.veterans.gc.ca

- Benefits for Veterans, still-serving Canadian Forces and RCMP members, and dependants, include financial and 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.alberta.ca/alberta-aids-to-daily-living.

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

Alberta Blue Cross Coverage for Seniors

Toll-Free: 1.800.661.6995

www.ab.bluecross.ca/government-plan/government-plan.php

- The Alberta Health Care Insurance Plan (AHCIP) provides seniors 65 years of age & older premium-free coverage for prescription drugs & other health-related services not covered under the AHCIP.
- AHCIP manages eligibility and registration. www.alberta.ca/seniors-health-benefits.aspx Alberta Blue Cross administers the program.
- Provides premium-free Blue Cross coverage for seniors 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 percent of prescription drug costs are covered, and seniors generally pay a maximum of \$25 per prescription or refill.

Alberta Seniors Benefit

Phone: 780.644.9992

Toll-Free: 1.877.644.9992

www.alberta.ca/seniors-financialassistance.aspx

- 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 \$28,785 or less, and senior couples with a combined annual income of \$46,745 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: 780.427.9999

www.alberta.ca/aish.aspx

• Alberta Supports Contact Centre

Toll-Free: 1.877.644.9992

Phone: 780.644.9992 (Edmonton),

Phone 1.800.232.7215 (province-wide) &

TTY: 780.427.9999 (Edmonton)

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 \$1,685. The amount you receive will depend on you and your co-habiting 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 \$322. The amount you receive will depend on you and your co-habiting partner's income.
- Your assets and your co-habiting partner's assets must not exceed the limits allowed under the program.
- AISH may also provide a monthly child benefit of \$200 for your first dependent child and \$100 per month for each

additional dependent child.

- 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 co-habiting 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 a centre in their area. Please contact each Centre for hours of operation.

Alberta Supports Contact Centre

Phone: 780.644.9992

Toll-free: 1.877.644.9992

Email: css.ascc@gov.ab.ca

www.alberta.ca/alberta-supports

Edmonton South – Mill Woods Alberta Supports Centre

Mill Woods Town Centre

2331 66 St. NW AB T6K 4B5

Phone: 780.644.2888

Email: CSS.EdmSouthIS@gov.ab.ca

Edmonton Central – City Centre Alberta Supports Centre

Main Floor, 10242 105 St. NW T5J 3L5

Phone: 780.644.9992

TTY: 780.427.9999 – Ask to speak to Alberta Supports (Edmonton)

Edmonton North – Northgate Alberta Supports Centre

2050 Northgate Centre

9499 137 Ave. NW T5E 5R8

Phone: 780.422.9440

Email: CSS.EdmNorthIS@gov.ab.ca

Edmonton West – Meadowlark Alberta Supports Centre

120 Meadowlark Shopping Centre

15710 87 Ave. NW T5R 5W9

Phone: 780.415.8116

Email: CSS.ABSupportsMeadowlark@gov.ab.ca

Fort Saskatchewan Supports Centre

Fort Saskatchewan Community Hospital

9401 86 Ave. 2nd floor

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 Tuesdays, Wednesdays and Thursdays.

Leduc Alberta Supports Centre

50 St. Leduc Plaza

Suite 202, 4809 43A Ave. **Leduc**, AB T9E 8J6

Phone: 780.980.0557

Fax: 780.980.0036

Parkland Alberta Supports Centre

200 Westgrove Professional Building
2nd Floor, 131 1st Ave.

Spruce Grove AB T7X 2Z8

Phone: 780.962.8681

Sherwood Park Alberta Supports Centre

105 Tailor Made Business Centre

85 Cranford Way

Sherwood Park AB T8H 0H9

Phone: 780.464.7000

St. Albert Alberta Supports Centre

Provincial Building
30 Sir Winston Churchill Ave.

St. Albert AB T8N 3A3

Phone: 780.419.3907

INCOME TAX**Canada Revenue Agency (CRA)****Important telephone numbers:**

Individual Tax Enquiries: 1.800.959.8281

Benefit and Credits Enquiry Line:

1.800.387.1193

Business Enquiries: 1.800.959.5525

www.canada.ca/revenue-agency

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

www.canada.ca/my-cra-account

Community Volunteer Income Tax Program (CVITP)

www.canada.ca/taxes-volunteer

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 website above.

Seniors can find a free tax clinic near them by visiting the website above.

Income Tax Assistance

Phone:423.5510.

Hours of Operation: By appointment only.

Tax Preparation at Sage

Sage and other organizations offer income tax assistance in conjunction with the Canada Revenue Agency Community Volunteer Income Tax Program (CVITP).

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.

Internal Revenue Service (IRS) - United States

Toll-Free 1.800.829.1040

TTY/TDD: 800.829.4059

Hours of Operation: Mon-Fri 7am-7pm local time

www.irs.gov/individuals/seniors-retirees

International Call Centre Mon- Fri, From 6:00 am-11:00 pm EST

Phone: 267.941.1000 (not toll-free)

CREDIT AND DEBT MANAGEMENT

A.C. Waring & Associates Inc. "The Debt Solutions People" ®

First Edmonton Place,
10665 Jasper Avenue NW, Suite 410
(Building Located at Tim Horton's and
Corona LRT corner)
Phone: 780.424.9944 or 1.800.463.3328

www.debtfree.ca

- Licensed Insolvency Trustees
- Professional Credit/Debt Counsellors
- Chartered Insolvency & Restructuring Professionals
- Trustees in Bankruptcy

FREE Consultation

FREE Seniors Advice on:

- Co-signing loans,
- Debt repayment plans,
- Consumer proposals,
- Bankruptcy & alternatives,
- Divorce financial issues,
- Financial abuse

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Your protection, our priority" ®**

**DEBT-TALK
423-DEBT
(3328)**

Live Line: Mon-Fri 9am to 5pm+
Sponsored by: A.C. Waring & Associates Inc.
The Debt Solutions People®
Licensed Insolvency Trustees
Credit Counselling / Financial Options / Problem Solving
Bankruptcy Alternatives
• Confidential • Professional • Free Consultation
www.debtfree.ca

Money Mentors

Suite 175-17010 103 Ave. NW T5S 1K7
Toll-Free in Alberta: 1.888.294.0076
Email: csrmail@moneymentors.ca
www.moneymentors.ca

- Exclusive provider of the federally legislated Orderly Payment of Debts (OPD) program, helping Albertans become debt-free.
- Free, unbiased credit counselling and money coaching to set you up for financial success.
- Free in-person and online financial education to give Albertans the skills they need to get out of debt, manage their money better, and plan for a healthier financial future.

FINANCIAL SERVICES

Canadian Government Annuities (CGA)

Phone: 1.800.561.7922

www.servicecanada.gc.ca

- Canadian Government Annuities have not been 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 to 30 years.

Canadian Retirement Income Calculator

www.canada.ca/en/services/benefits

- 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 of 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. OBSI 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.

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
- Alberta Blue Cross Coverage for Seniors

If you do not receive this package, call:

Alberta Supports Contact Centre

Phone: 780.644.9992

Toll-Free: 1.877.644.9992

Email: css.ascc@gov.ab.ca

www.seniors.alberta.ca

Alberta Blue Cross Coverage for Seniors

Toll-Free: 1.800.661.6995

www.ab.bluecross.ca

(For prescription medications and other health related coverage.)

- 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. 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

Credit Counselling Society

Suite 610-10216 124 St. T5N 4A3

Toll-Free Phone: 1.888.527.8999

Email: info@nomoredebts.org

www.nomoredebts.org

- Award-winning non-profit credit counselling organization in operation since 1996.
- Get help finding the best options to deal with debt and get your finances back on track.
- In-person or phone appointments are free, confidential, unbiased, and non-judgmental.

“We Help. We Educate. We Give Hope.”



THANK YOU!

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.

**Want to advertise in the 2021/2022 Directory of Senior Services?
Please contact:
info@MySage.ca.**