



Provincial Social Security Benefits & Programs

Provided by

Canadian Initiative for Elder Planning Studies

PROVINCIAL SOCIAL SECURITY BENEFITS & PROGRAMS

ALBERTA

Special Needs Assistance for Elders

The Special Needs Assistance for Elders program provides a lump-sum cash payment to lower-income elders having financial difficulties. The program assists elders who have no other resources on which to draw.

After the elder has exhausted all other resources, they can apply for a lump-sum payment of up to a maximum of \$5,000. However, your monthly income and allowable expenses determine the amount you may receive.

To be eligible for this assistance, they must be eligible for the Alberta Elders Benefit program. The benefit year begins on July 1 of one year and ends on June 30 of the following year.

If the elder applies for Special Needs Assistance for Elders and they are unhappy with the decisions made on their application, they can appeal the decision.

Allowable Expenses

The Special Needs Assistance for Elders program helps elders who are facing financial difficulty in paying extraordinary, one-time personal expenses.

Funding is provided for allowable special needs, such as medical, optical, and dental expenses and essential home repairs. To qualify for this assistance, eligible elders need to show they are unable to meet unexpected or extraordinary expenses.

Some items are not considered. They include vacations, gifts to family and cosmetic home renovations such as re-decorating or landscaping.

An amount over the maximum allowances in some categories may be considered with an explanation and/or receipts. These will be reviewed on a case-by-case basis. Specifically, adjustments may be made to prescriptions, groceries (if celiac) and clothing. (if there has been considerable weight loss or gain)

Allowable Special Needs

The following special needs MAY be considered. Special Needs Assistance for Elders has established limits and guidelines for each area:

- ❖ Appliances/furniture
- ❖ Dental
- ❖ Funeral expenses
- ❖ Home repair
- ❖ Housekeeping/yard maintenance
- ❖ Medical expenses
- ❖ Medical trips; Optical

Not Covered

Special Needs Assistance for Elders WILL NOT consider the following expenses:

- ❖ Appliances-dishwasher, freezer, trash compactor
- ❖ Debts
- ❖ Farming/business expenses
- ❖ Furniture (with the exception of a bed and television)
- ❖ Home repairs/cosmetic renovations, bringing in utility service to a property
- ❖ Insurance (with the exception of home or contents insurance)
- ❖ Legal/professional fees; Certain medical expenses
- ❖ Moving expenses; Recreation/entertainment
- ❖ Other services – dry cleaning, vehicle purchases

Eligibility

To be eligible for Special Needs Assistance for Elders they must:

- ❖ Be 65 years of age or older.
- ❖ Be an Alberta resident and have lived in Alberta for at least 3 months before applying.
- ❖ Have completed an application for the Alberta Elders Benefit program.
- ❖ Be eligible for a cash benefit from the Alberta Elders Benefit program or a full or partial exemption of your Alberta Health insurance premiums.
- ❖ Be receiving the federal Old Age Security pension.
- ❖ Have submitted a completed Special Needs Assistance for Elders application form and show that they are unable to meet their on-going living expenses.

Note: If the person is a single elder and their income before taxes is greater than \$18,745 annually, it is unlikely that they will be eligible for a benefit. If they are an elder couple and their combined income before taxes is greater than \$28,530 annually, it is unlikely that they will be eligible for a benefit.

Alberta Elders Benefit Program

The Alberta Elders Benefit program assists lower-income elders.

This program:

- ❖ Provides a monthly cash benefit for eligible elders.
- ❖ Determines eligibility for Alberta Health Insurance premium exemptions.

To be eligible for the Alberta Elders Benefit program, the elder:

- ❖ Must be 65 years of age or older and have an income level within the limits allowed by the program.
- ❖ They have to be an Alberta resident for at least three months immediately before applying.
- ❖ They need to be a Canadian citizen, or have been admitted into Canada for permanent residence (landed or sponsored immigrant).
- ❖ They only need to apply once for the Alberta Elders Benefit program.

However, it is the elder's responsibility to let the Alberta Government know if a change to their accommodation or marital status happens. They must also inform the government when their eligibility for federal Old Age Security pension changes. In addition, they need to advise if their annual income changes or they do not file an individual income tax return.

Cash Benefit

The amount of cash benefit the elder may be eligible for is determined by four factors:

- ❖ Their income (including spouse's income)
- ❖ Type of accommodation in which they reside
- ❖ Their marital status
- ❖ Whether they are eligible for federal Old Age Security pension.

In order to ensure that a cash benefit is paid to those elders most in need, the Alberta Elders Benefit program is income-based. In other words, the lower your income, the higher your cash benefit will be, up to the maximum cash benefit allowed.

In general, a single elder with an income of \$18,745 or less is eligible for a cash benefit.

Income Factors

As previously mentioned, The Alberta Elders Benefit program is an income-based program. The income provision is based on the same need as the cash benefit. In other words, the lower your income, the higher your benefits. Benefits are paid based on your previous full calendar year's total income (January - December).

The Alberta Elders Benefit program normally bases the cash benefit for the current program year on the elder's income for the prior calendar year. An exception is made for first time applicants or for applicants receiving benefits from the program for the first time.

Accommodation Status

The type of accommodation in which an Alberta elder resides as well as their marital status will determine the maximum cash benefit for which they could be eligible.

The Alberta Elders Benefit program uses six main categories of accommodation to determine their cash benefit:

- ❖ Homeowner
- ❖ Renter, including mobile homeowner on rented land
- ❖ Long term care centre
- ❖ Residents of a elders lodge, and
- ❖ Status Indian living on a reserve
- ❖ All other residence categories such as subsidized accommodations or they do not pay for accommodation

The cash benefit for renters and Long term care centre residents are greater than for mobile homeowners, and the cash benefit for mobile homeowners is greater than for homeowners. The remaining categories are eligible for the lower levels of cash benefits.

Marital Status

The type of accommodation in which the elder resides as well as their marital status will determine the maximum cash benefit for which they may be eligible.

The Alberta Elders Benefit program uses the following marital status categories to determine the amount of benefits for which you may be eligible:

- ❖ Single elder (includes divorced, separated and widowed)
- ❖ Elder couple (includes married and common-law)
- ❖ Single elders with non-elder dependants will be calculated using single elder thresholds, but will be considered for the family rate of Alberta Health insurance premium exemption, if eligible.

Maximum Cash Benefit & Phase Out

Table 1 Alberta Elders Benefit Program - maximum cash benefit and phase out rates according to marital status and type of residence

Marital Status	Type of residence	(Where non-deductible income is \$0) Maximum Annual Cash Benefit	(For non-deductible income greater than \$0) Phase out rate*
Single	Renter	\$2,820	0.2087
	Long term Care Centre	\$2,820	0.2087
	Mobile Homeowner on rented land	\$2,640	0.1953
	Homeowner	\$2,220	0.1643
	Subsidized or other accommodation	\$1,800	0.1332
	Couple	Renter	\$4,200
Long term Care Centre		\$4,200	0.2324
Mobile Homeowner on rented land		\$4,020	0.2225
Homeowner		\$3,600	0.1992
Subsidized or other accommodation		\$3,600	0.1992
* The phase out rate is the amount per dollar of income deducted from your maximum benefit.			

Premium Exemptions

If an elder qualifies for a cash benefit, the Alberta Health insurance premiums are fully exempted by Alberta Health and Wellness.

If an elder does not qualify for a cash benefit, the following are the ranges of (combined*) income that determine if they are eligible to have health insurance premiums exempted by Alberta Health and Wellness. These income levels are guideline figures only, and are applicable for elders whose income includes full Old Age Security pension.

Table 2 Alberta Elders Benefit Program – Premium exemptions

	Full Exemption	Partial Exemption	No Exemption
Single Elder Income	\$0 to \$23,335	\$23,336 to \$26,855	Over \$26,855
Couple with Combined Income	\$0 to \$37,670	\$37,671 to \$44,710	Over \$44,710

While the above chart provides a guideline based on total income, actual premium exemption calculations are based on total income minus certain deductions (non-deductible income).

Alberta's Widow's Pension Program

What is the widows' pension program?

The Widows' Pension program provides financial, housing and health care benefits to eligible low-income widows and widowers aged 55 to 64 to assist with the loss of income caused by the death of their spouse.

The program provides up to \$818 per month, exemption from Alberta Health Care premiums, and medical care benefits similar to those provided to persons over the age of 65. The program also provides an annual shelter allowance for private rental accommodation, mobile homes or homeowners.

Who is eligible to receive benefits through the widows' pension program?

You are eligible to receive benefits from the Widows' Pension program if you are a low-income widow or widower between 55 and 64, a resident of Alberta, and are legally entitled to be in Canada.

You are not eligible if you were divorced from your spouse at the time of your spouse's death, have remarried since your spouse's death, or are receiving benefits through the Assured Income for the Severely Handicapped (AISH) program.

Does the elder need to re-apply each year?

Yes. A renewal form is sent each year the elder receive benefits.

How is the amount of benefits determined?

The program provides up to \$818 per month. Benefits are reduced based on other income that the elder receives.

Where can the elder get the application?

Applications are available from Alberta Human Resources and Employment offices, Alberta Treasury Branches, Local Elders' Information Centres, Funeral Homes, Indian Affairs Band offices and the Alberta Widows' Pension Program office in Edmonton. Completed application forms along with all required documentation are forwarded to the Alberta Widows' Pension Program for review.

What happens after the application is received?

The elder receives a letter explaining whether or not their application has been approved. If approved, the letter states when the benefits start and the amount to be issued. If an application is not approved, the letter explains why, and they have the right to appeal the decision.

Elder Citizens Lodge Program

Lodge accommodation offers single or double bed/sitting rooms, meals, housekeeping services, linen/laundry and recreational services. Services beyond this basic offering may vary depending on the lodge and the community. Management and tenant selection are delegated to management bodies.

Lodge Rates

The local management body sets Lodge rates, so they may vary between different areas of the province. Protection for low-income elders is established by regulation under the Alberta Housing Act. Currently management bodies may set a minimum monthly lodge rental rate not to exceed \$700. To protect lower income residents, management bodies must either adjust the monthly rate to ensure that each resident has at least \$265 per month in disposable income or charge the minimum monthly lodge rate.

Standards

Provincially funded elder citizens' lodges are also operated in accordance with a set of approved standards. The Standards for the Operation of Elder Citizens Lodges are used by reviewers from Alberta Elders and the Alberta Elder Citizens' Housing Association to conduct lodge reviews. Each lodge is reviewed every three years and those lodges that meet the standards are certified.

Eligibility

Elder citizens who are functionally independent, with or without the help of existing community based services are eligible for lodge accommodation. Applicants are prioritized based on need, which takes into consideration housing need, level of support required and income. It is this priority list that identifies which applicants will be housed first. Applicants may also need to meet local residency requirements.

Health Services

Generally, lodges do not have health professionals on staff and lodge staff is not trained to care for residents with health or complex personal care needs. All lodge residents who are assessed by the health system as requiring health care can receive these services through the Home Care Program provided by the regional health authority. In addition, some management bodies have made formal arrangements with the regional health authority to coordinate or provide health and personal care services to their lodge residents.

The ability to house residents with health concerns is totally dependent on the services available in the community and the extent to which the resident's health influences the operation of the lodge and the lives of the other residents. Persons wishing to apply for lodge accommodation should discuss this matter with lodge management before moving in. It is also advised that the applicant's family be part of this discussion.

Funding

Municipalities, which are members of the management body, financially support the lodges by paying the facilities' operating deficit. Municipalities also have representatives on the boards of the management bodies. The Province provides funding through Lodge Assistance Program.

Where can the elder find lodge accommodations?

The Alberta Housing Act gives local housing management bodies responsibility for the day-to-day operation of elder housing programs.

What are the rules and regulations that govern provincially funded lodges?

Operational policies regarding continued residency in a lodge are developed by each management body. The Residential Tenancies Act does not govern Lodges however; the Alberta Housing Act and Regulations govern them.

Elder Citizens Self Contained Program

This program provides apartment accommodation for low-income elder citizens who cannot afford private sector accommodation.

Rates

Rent is based on 30% of a household's adjusted income. The province owns the apartments. However, management and tenant selection have been delegated to management bodies.

Services

Elder Citizens' Self-Contained apartments are operated much like private rental projects. For example, they do not have staff on duty 24 hours a day. Tenants in these projects have access to staff or other representatives of the management body for emergency situations such as loss of heat or electricity, or emergency plumbing problems, 24 hours a day, 7 days a week.

Apartments range in size from 49 square metres (525 square feet) to 53 square metres (575 square feet).

Eligibility

Elder citizens whose income fall below local limits and are functionally independent, with or without the help of existing community based services are eligible. Applicants are prioritized based on need. Community residency requirements may also be in place.

Rent Geared Income - How are rents calculated in Elder Citizens' Self-Contained apartments?

Rent in the Elder Citizens' Self-Contained Program is based on rent-geared-to-income. This means that, instead of a flat rate payment for rent, rent will fluctuate depending on income. In the case of a couple (or two people) sharing an apartment, the rent paid is based on the combined income of both tenants. In Alberta, rent is based on 30% of total monthly income.

For rent calculation purposes, the following income is considered:

- ❖ Interest from savings accounts
- ❖ Bonds or other investments
- ❖ Annuities
- ❖ Company pensions
- ❖ Canada Pension Plan
- ❖ War Veterans Allowances
- ❖ War Veterans Disability Allowances

Some forms of income are not included when calculating rent. Examples of deductions include: the Goods and Services Tax Credit; withdrawals from Registered Retirement Savings Plans; lump sum insurance settlements; and, a Special Needs Assistance grant under the Elders Benefit Program.

Table 3 Alberta – Elder Citizen’s Self-contained program

For a single elder person receiving the maximum pensions as of January 1, 2003:	
Old Age Security (OAS):	\$453.36
Guaranteed Income Supplement (GIS)	\$538.80
Alberta Elders Benefit (ASB):	\$131.67
The total monthly income is	\$1,123.83

Rent would be 30% of the total monthly income, which would be \$337.15 per month. Heat, water, sewer and garbage removal are included in the rent. Electricity, telephone, parking and cable T.V., are the tenants' responsibility.

Unique Homes Assistance

Unique Homes provide lodge-type accommodations and a level of care, which falls between elder citizens' lodges and nursing homes. Unique Homes are owned and managed by non-profit organizations and do not qualify for assistance under the Nursing Home Act or the Alberta Housing Act (i.e., contract nursing homes and lodges managed by provincially legislated management bodies are ineligible for this program).

Funding

The province provides financial assistance under the Unique Homes Assistance Program to eligible private elder citizen homes to assist with their operating deficits. Funding is provided through a grant of \$6.45 per unit per day. No new funding is available for this program.

There are 8 Unique Homes in Alberta:

- ❖ Calgary - Bethany Care Society - (403) 284-0161
- ❖ Edmonton - Emmanuel Home - (780) 478-2051
- ❖ Airdrie - Bethany Care Society - (403) 284-0161
- ❖ Edmonton - Grace Manor - (780) 454-5484
- ❖ Cochrane - Bethany Care Society - (403) 284-0161
- ❖ Wetaskiwin - Lutheran Home - (780) 352-3628
- ❖ Medicine Hat - Haven of Rest - (403) 526-2002

Existing Programs and Services

Community Housing Program

The Community Housing Program provides subsidized rental housing for low-income families, elder citizens, wheelchair users, or individuals who cannot afford private sector accommodation. Management and tenant selection are the responsibilities of management bodies. Applicants are given priority based on need, as determined by income, assets and current housing condition. Rents are based on 30% of a household's adjusted income. Operating deficits and amortization are cost-shared by Canada Mortgage and Housing Corporation (CMHC) and Alberta Elders.

Rural Emergency Home Program

Manufactured homes may be provided to eligible households who reside in rural and remote or isolated communities, who require short-term accommodation and whose homes have been destroyed by fire, flood, or if there is overcrowding, or unsafe living conditions. No new capital funding available. Availability of existing housing depends upon vacancies in the current portfolio.

Families may be eligible for the Rural Emergency Home Program if they meet all of the following eligibility requirements:

- ❖ The family must need emergency housing.
- ❖ The family's adjusted income must fall within program eligibility guidelines.
- ❖ No other appropriate accommodation is available.

The homes are provided on a short-term rental basis until alternative accommodation can be found. The rent is \$200 per month, depending on the family's adjusted income. Assistance is subject to current availability of vacant units. At this time, very few units are available.

Rent Supplement Program

The Rent Supplement Program assists households in need to obtain affordable and suitable rental accommodation by subsidizing rents in eligible private sector rental projects. Management and tenant selection is the responsibility of the local management body. Applicants are prioritized based on need, as determined by income, assets and current housing conditions. Through management bodies, Alberta Elders and Canada Mortgage and Housing Corporation pay private landlords a 'rent supplement' to subsidize the difference between a negotiated market rent and 30% of household income.

Private Non-Profit Housing Program

This program allows private non-profit organizations to own social housing projects, which are directed at serving households in greatest need.

Applicants are given priority based on need, as determined by income, assets and current housing conditions. No new funding is available for this program.

Alberta Elders and Canada Mortgage and Housing Corporation share the cost of subsidizing the operational costs of the projects. Tenants are required to pay 30% of their household income for rent.

Rural and Native Housing Program (Rental)

This program provides modest rental accommodation to low-income families in small rural communities. No new capital funding is available.

Availability of existing housing depends upon vacancies in the current portfolio.

Families may be eligible for the Rural and Native Housing Program if they meet all of the following eligibility requirements:

- ❖ A family is defined as at least one parent with at least one child.
- ❖ Elder citizen couples and families with disabled persons may be eligible.
- ❖ The family must need improved housing. Priority is given to those families who demonstrate the greatest need for improved housing.
- ❖ The family's total annual income must fall within established maximum income limits.
- ❖ The family must have a good credit rating and be able to make rental payments.

The family must reside, or intend to reside, in a rural community or area designated for assistance under the program. The family's monthly rental payment is subsidized. The monthly rental payment is based on 30% of a family's gross income. The minimum monthly payment is \$120.

Housing Registries

Alberta Elders provides grants to nine housing registries, which enables them to find appropriate housing for households with housing problems and to document information on household problems. Three housing registries are for elders housing.

The following six registries are for Family and Special Purpose Housing:

- ❖ Handicapped Housing Registry operated by the Accessible Housing Society (Calgary)
- ❖ Handicapped Housing Registry operated by the Handicapped Housing Society of Alberta (Edmonton)
- ❖ Operation Friendship for hard-to-house persons (Edmonton)
- ❖ Boyle Street Community Services Co-op for hard-to-house persons (Edmonton)
- ❖ Urban Native Housing Registry operated by the Native Elders Centre (Edmonton)

Registries organize and maintain a housing registry to provide placement services; provide counselling and other support services that help to match applications to appropriate and available accommodation; consult with other non-profit groups and the private sector who may have or plan to make accommodation available; collect data on registry clientele to enable Alberta Elders to know more about the housing requirements and related issues affecting the clientele; encourage landlords and private sector developers to take more responsibility for providing housing needs to meet the needs of the target groups.

Each year, groups operating the registries apply for funding based on their operating needs. A contract is then drawn up between the parties and payment is made accordingly. No new funding is available for this Program.

Special Purpose Housing Program

This program provides mortgage subsidy financing to enable non-profit organizations to develop and manage emergency or transitional residential facilities providing care to people with physical, mental or behavioural conditions.

Clients may include the physically or mentally handicapped, victims of family violence, wards of the provincial government, ex-convicts, the hard to house, or any other group having special housing needs. Applicants are given priority based on need, as determined by income, assets, current housing condition, and special requirements.

No new funding is available for this program. Canada Mortgage and Housing Corporation provided a mortgage to the project owners through their Direct Lending Program. Alberta Elders and Canada Mortgage and Housing Corporation share the cost of subsidizing the interest rate on the mortgage down to 2%. The non-profit organization is then responsible for making mortgage payments and for paying operational costs. Rental rates are established by the management agency.

BRITISH COLUMBIA

Elders Supplement

The ministry Service Plan Summary, released January 17, 2002 includes the "phasing-out" of the Elder's Supplement through fiscal 2004/2005. As federal payments are increased quarterly, based on increases in the Consumer Price Index, the provincial top-up will be reduced accordingly until it is eliminated.

The phase-out will begin in April 2002. Based on current inflation forecasts, it is expected that the phase-out will be complete by the summer of 2004 for most elders.

The ministry is phasing out this program in such a way that elder's overall income will not be reduced.

Information for those 65 years and over receiving federal Old Age Security/ Guaranteed Income Supplement (OAS/GIS) and for those receiving federal Allowance.

What is Elders Supplement?

Elders Supplement is a monthly payment provided by the Government of British Columbia through the BC Benefits Act to ensure a conditionally guaranteed minimum income level for residents of British Columbia receiving federal Old Age Security and Guaranteed Income Supplement or federal Allowance.

How does the elder apply for Elders Supplement?

If the elder is a recipient of federal Old Age Security/Guaranteed Income Supplement, they will receive Elders Supplement automatically, providing their Guaranteed Income Supplement rate makes them eligible. Elders Supplement is also paid automatically, if eligibility exists, to persons 60-64 years of age who are in receipt of federal Allowance and married to an Old Age Security pensioner.

Benefits are based upon income declared to the federal Canada Customs and Revenue Agency.

Is other income considered in establishing Elders Supplement payment rate?

Yes. All income, which you declare to the federal Canada Customs and Revenue Agency, is considered when you receive Elders Supplement.

"Income" includes bank and bond interest, Canada Pension, dividend payments, private pensions, etc.

The elder receives a benefit through the Department of Veterans' Affairs. Is this considered income?

The elder is allowed a \$50 monthly exemption per family on your War Disability Pension. Any amount over this is considered income when calculating your Elders Supplement rate.

Are assets a factor in my eligibility for Elders Supplement?

No. The elder's assets are not a factor in determining their eligibility for Elders Supplement. Only the income derived from those assets is considered.

What is the guaranteed income level for those 65 years and over, in receipt of federal Old Age Security/Guaranteed Income Supplement, and for those in receipt of federal Allowance?

Effective October 2001, the guaranteed income level for the above is \$1,018.04 for a single person or \$1,691.16 for a married couple both receiving Old Age Security. When one of a pensioner couple receives federal Allowance, the guaranteed level is \$1,680.74.

What does the guaranteed income level consist of?

The guaranteed income level is made up of the federal Old Age Security/Guaranteed Income Supplement pension; the elder's declared other income, plus the Elders Supplement rate necessary to bring their monthly income up to the guaranteed level.

If the elder is found eligible for Elders Supplement, when will payments begin?

If the elder is 65 years of age and about to receive Old Age Security / Guaranteed Income Supplement or if they are the spouse of a federal pensioner about to receive federal Allowance, the Elders Supplement will be effective the month following their receipt of notification from the federal authorities that their Old Age Security and Guaranteed Income Supplement or federal Allowance is in effect.

The Elders Supplement payment is calculated based on the amount of federal Guaranteed Income Supplement that they are to receive. Their federal Guaranteed Income Supplement rate indicates the amount of other income that they have declared.

Is there a residence requirement?

Recipients of Elders Supplement must be permanent residents and living in British Columbia to be eligible for provincial benefits. Elders Supplement benefits are not payable outside of the Province of British Columbia.

The elder is expected to apply for benefits such as federal Guaranteed Income Supplement and federal Allowance, War Disability Pension, Workers' Compensation Benefits, Canada Pension Benefits, etc. An Elders Supplement recipient cannot forego other available benefits.

MANITOBA

55 Plus Program

The 55 PLUS Program, a Manitoba Income Supplement, provides quarterly income supplements to lower-income Manitobans who are 55 years of age and over and whose incomes are within certain levels. Maximum quarterly benefits are \$111.60 for single persons and \$119.90 for each eligible married person.

Applicants may be eligible if they are 55 years of age or older, reside in Manitoba, have a valid Manitoba Health registration number and an income within the allowable income ranges. Persons who receive income assistance are not eligible for 55 PLUS benefits, however, those who receive only the health care benefits portion of income assistance may be eligible.

Eyeglass Program

How is an elder eligible?

All Manitoba residents 65 years of age and over are eligible.

What is covered?

Manitoba Health will reimburse 80 % of a fixed amount for the elder's eyeglasses regardless of what was paid for them. This fixed amount is based on the kind of glasses prescribed by the doctor.

Is there a deductible?

There is a \$50 deductible on eyeglass reimbursements. If two family members 65 and over require glasses between April 1st and March 31st, only one \$50 deductible is applied.

How many claims can an elder make?

All eligible Manitoba residents may claim one reimbursement every three years. If there is a change in the prescription, the supplier submits an additional claim.

What items are not covered?

The following items are not covered unless medically required - sunglasses, tinted lenses, contact lenses, two pairs of glasses with the same prescription, and repairs.

Some Examples of reimbursements:

Table 4 Manitoba Health fixed amounts

Dispensing Fees	\$35.50
Lenses	12.00
Bifocal Flat Segment	24.00
Frame	18.00
Total	89.50
Less Deductible	-50.00
Balance	\$39.50
80% of \$39.50 = \$31.60 - Manitoba Health pays \$31.60	

Shelter Allowance for Elderly Renters (SAFER)

Financial assistance is available to eligible persons aged 55 and over who rent their living accommodation in the private marketplace and who are required to spend a large portion of their income on rent. The maximum benefit is \$170 per month and is intended to keep rents reasonable in relation to income. The maximum claimable rent on which benefits are based is \$405 per month for single individuals and \$455 for couples.

Eligibility

In order to be considered for SAFER benefits more than 25% of household income must be spent on rent and the applicant:

- ❖ Or spouse is 55 years of age
- ❖ Is a renter in Manitoba
- ❖ Is a Canadian citizen or a landed immigrant
- ❖ Is a single renter with annual income less than \$17,089 or a couple with annual income less than \$19,979
- ❖ Has a valid Manitoba Health Registration Number

Tenants residing in public or other subsidized housing, or those who are currently receiving Employment and Income Assistance benefits are not eligible for SAFER benefits.

School Tax Assistance for Tenants 55 Plus (STAT 55+)

Annual rebates of up to \$175 are available for tenants over the age of 55 to offset the school tax portion of rent costs. The rebate is payable once a year.

Eligibility

To be eligible for School Tax Assistance for Tenants 55 Plus, applicants must:

- ❖ Be at least 55 years of age
- ❖ Be a renter in Manitoba
- ❖ Have a net income of less than \$23,800.
- ❖ Have claimed rent on the MB479 (Property Tax Credit) on the previous year's income tax return
- ❖ Not live in non-profit housing for the elderly or in projects licensed under the Elderly and Infirm Persons' Housing Act because rent in these housing units does not include school tax costs

You may apply retroactively for rebates up to four years before the current year.

NEW BRUNSWICK

Low Income Elder Benefit

This annual benefit is distributed to eligible low-income elders.

Eligibility requirements for the benefit:

The senior must have been a resident of New Brunswick December 31st of the previous year.

The elder must receive one of these federal benefits in the previous years to qualify:

- ❖ Guaranteed Income Supplement (GIS)
- ❖ Allowance for Survivor
- ❖ Extended Spouse's Allowance

Where both spouses received GIS and resided per household, only one payment will be available.

If the individual does not currently receive GIS or the other benefits, but thinks they may be eligible, they should contact their local Human Resources Development Canada.

NEWFOUNDLAND AND LABRADOR

Newfoundland Elders' Benefit (NSB)

Low Income Elders' Benefit

The Elders' Benefit is a refundable tax credit for low-income elders of this province. The credit amount is \$300 per elder for taxpayers with net family income of \$14,000 or less. The benefit is reduced by 5% for one elder and 10% for two elders when the net family income exceeds \$14,000. In order to qualify, the person must be 65 years of age by December 31st of the taxation year. The credit is paid in October of each year and is included in the same cheque as the federal GST credit. The amount of the credit is based on net family income from the previous year.

General Overview

The Newfoundland and Labrador Elders' Benefit will increase from \$200 to \$300 per year. This program was implemented in 1999 in recognition of the difficult financial circumstances of some of our older persons. The benefit is available to eligible elders, age 65 and older, whether or not they are in receipt of a pension.

Specific Details

The benefit will be \$300 for elders with family net income up to \$14,000. Family net income includes such things as Old Age Security, Guaranteed Income Supplement, Canada Pension Plan, other pension income, RRSP income, and investment income. Previously, the benefit was \$200 for elders with family net income up to \$12,000.

The \$300 benefit will be gradually phased-out as family net income rises from \$14,000 to \$20,000, reducing by 5% of the amount of family net income in excess of \$14,000. That is a reduction of \$5 for each \$100 increase in income.

Individuals do not need to make a special application for the benefit. Eligibility and payment amounts will automatically be determined with the filing of income tax returns. The elder's benefit is paid in October of each year, at the same time as the GST/HST Credit.

The benefit complements various tax benefits for elders. The Pension Income Credit provided in the income tax system reduces Newfoundland Personal Income Tax by up to \$106 and the Age Credit reduces Newfoundland tax by up to \$365.

Approximately 28,000 individuals, 46% of the total of 61,000 persons 65 and older in the province, will receive the Newfoundland and Labrador Elders' Benefit, of which about 10,000 will receive the full amount. Of the 28,000 beneficiaries, approximately 19,000, or 68%, are women. This benefit to the elder community who need it will cost approximately \$7.3 million per year.

Provincial Home Support Program

The Provincial Home Support Program has three distinct components serving persons with specialized needs: clients over the age of 64, clients aged 18-64 with disabilities, and children under the age of 18 who are living at home with their families or are residing in a care giver home under Child, Youth and Family Services. Services are delivered by the regional Health and Community Services/Integrated Health Care Boards throughout the province from funding that has been allocated to the boards.

Program policies and standards have been developed provincially. Funding is approved on an individual basis to enable the individuals/families to obtain homemakers, home support workers, attendants, and other non-professional support required to enable them to remain in their homes and communities.

Prescription Drug Program

Elder Citizens' Drug Subsidy Plan

What is the Newfoundland and Labrador Prescription Drug Program, Elder Citizens' Drug Subsidy Plan?

The Drug Subsidy Plan provides benefits to residents 65 years of age and over who are in receipt of the Guaranteed Income Supplement from the Federal Government. This plan forms part of the Newfoundland and Labrador Prescription Drug Program-a program that pays for approved drug benefits for the residents of the Province who meet program qualifications.

Who is eligible for benefits under the Elder Citizens' Drug Subsidy Plan?

The benefits of the Elder Citizens' Drug Plan are available to all residents of Newfoundland and Labrador who are 65 years of age and over and are registered with the Old Age Security Division of Health and Welfare Canada, and who are in receipt of the Guaranteed Income Supplement. Residents of the Province 65 years of age and over who, with limited residency in Canada, have not qualified for Old Age Security may apply for the benefits of the Elder Citizens' Drug Plan by requesting a special application from the Deputy Minister of Health and Community Services, Department of Health and Community Services, Confederation Building, St. John's, A1B 4J6.

Does the Elder Citizens' Drug Subsidy Plan cover all items for which a prescription is written?

NO. The thrust of the Plan is to cover most drugs, which by law require a prescription, plus a small number of other items, which do not legally require a prescription. This small number of items will be covered by the Plan only when prescribed by a physician or dentist. The pharmacist will be provided with a list of the benefit items. If the elder has any questions as to whether a particular item is a benefit, they should consult their pharmacist or telephone the Program office in St. John's Nfld.

What items are excluded as benefits under the Elder Citizens' Drug Subsidy Plan?

The majority of non-prescription drugs, which may be purchased over the counter without a prescription. These generally include patent medicines and medicines for coughs and cold symptoms, stomach and bowel preparations and most vitamin preparations.

The following items are among those excluded as benefits under the Plan:

- ❖ Prescription Cough Syrups
- ❖ Drugs used in habituation or addiction
- ❖ Delivery, postal or C.O.D. charges
- ❖ Any insured service for which the resident is entitled to benefits under the Department of Veteran Affairs, Worker's Compensation or other legislation
- ❖ Single doses of injectibles or other medications provided or administered by a doctor or dentist in the course of a home or office visit
- ❖ Appliances, prosthetic or otherwise including first aid supplies, dressings
- ❖ Dietary supplements and food products
- ❖ Cosmetics, soaps, dental and beauty aids
- ❖ Charges in excess of the defined ingredient cost for Elder Citizens' Drug Subsidy Plan benefits

What part of the prescription does Government pay?

Normally, the cost of a prescription consists of two parts—a charge for the drug ingredient plus a charge for professional services. Government will pay that portion of the total prescription cost, which includes the entire cost of the drug ingredients directly to the pharmacy, and therefore you will not have to make a claim.

Government will pay drugs listed in the Newfoundland Interchangeable Drug Products Formulary to the maximum of lowest price listed in a category. Any difference in cost between the lowest priced and any other product in a particular category is the responsibility of the patient and paid directly to the pharmacy.

What part of the prescription cost does the patient pay?

As this is a subsidy plan, and not a free plan, the patient is responsible for payment of that portion of the cost, which includes a charge for professional services. This charge covers the dispensing fee, the pharmacy's expenses and professional services, provided by the pharmacy and is set by the pharmacy, not by Government. Under the Plan, the individual makes payment directly to the pharmacy.

Why did the Government decide to pay the ingredient cost?

Government's intention with this Plan is to provide maximum protection to people who need expensive drugs on a continuing or frequent basis. The ingredient cost portion of prescription is the more variable of the two costs.

Are drugs purchased outside the province covered under the Elder Citizens' Drug Subsidy Plan?

No. The Plan only applies to benefits obtained within the Province of Newfoundland and Labrador.

Provincial Home Repair Program (PHRP)

Program Description

Through Newfoundland and Labrador Housing Corporation (NLHC), PHRP is designed to provide funding to:

- ❖ Assist low-income homeowners who require essential repairs to their homes
- ❖ Bring dwellings up to minimum fire and life safety standards, with improvements in basic heating, electrical and plumbing services
- ❖ Provide elders and the physically challenged, and who require accessibility changes to their residences the ability to carry out these renovations, which will allow them to remain in their homes for a longer period

Eligibility Criteria

Who is eligible?

- ❖ Low-income homeowners requiring essential repairs to their dwellings
- ❖ Low-income homeowners seeking changes to make their homes accessible for physically challenged occupants (referral from Family and Rehabilitative Services Division of the Department of Health and Community Services required)
- ❖ Low-income elders requiring changes to their homes, which would permit them to remain in their dwellings for longer periods (referral from local Community Health Board required)

What types of repairs are eligible?

Essential repairs necessary to maintain a dwelling for continuous safe occupancy are eligible.

This may include:

- ❖ Heating, electrical or plumbing systems
- ❖ Deteriorated structures, foundations, windows, doors, roofing or siding

Grant/Loan Funding

NLHC provides funding to eligible homeowners in the form of grants and repayable loans. Funding is limited to the costs associated with essential repairs. Grant funding is available up to a maximum of \$5,000 [\$6,500 in coastal Labrador]. Essential repairs exceeding these levels may be addressed under a repayable loan of up to \$10,000 [\$13,000 in coastal Labrador].

Client Selection/Delivery Process

Clients with critical and emergency repairs will be treated with priority. Other applications will be served based on their original date of inquiry. Applications processing and loan administration will be the responsibility of NLHC.

NORTHWEST TERRITORIES

NWT Elders' Supplementary Benefit

The NWT Elders' Supplementary Benefit Program is designed to assist low-income elders with the high cost-of-living in the Northwest Territories.

Eligible elders must:

- ❖ Be receiving either the Guaranteed Income Supplement (GIS) or the Spouse's Allowance from the Federal Government
- ❖ Be a resident of the Northwest Territories
- ❖ Complete the application form for GIS each year to ensure continuance of the NWT Elder Supplement

The NWT Elders' Supplement is currently \$135.00 per month. The elder may download a copy of the Elder Citizens Benefits Act for more information.

Extended Health Benefits for Elders

The Extended Health Benefits for Elders is covered in the Medicare chapter.

Elders Home Heating Subsidy Program

The Elders' Home Heating Subsidy helps low income Northerners aged sixty and over, who own their own homes, to offset the high cost of household heating fuel during the winter months.

In order to receive the subsidy applicants must meet the following criteria:

- ❖ Meet an approved Household Income Test
- ❖ Be a homeowner and be the principal resident of the home
- ❖ Be the age of 60 or above
- ❖ Be a resident of the Northwest Territories
- ❖ Must not be eligible for Income Support/Social Assistance

Applicants must include the following along with the subsidy application:

- ❖ Verification of their age (e.g. birth certificate, driver's license, etc)
- ❖ Verification of all household income (e.g. tax return, pay stubs)
- ❖ Verification of home ownership (e.g. title or deed, mortgage documents)

Recipients must immediately notify the Department of any change in status and must re-apply once per year. Applicants who are denied assistance can appeal decisions within 30 days to the Social Assistance Appeal Committee.

Household Income Test

To qualify for the Elders' Home Heating Subsidy Program, the applicant's maximum allowable net household income/year (Line 236 of the Federal Income Tax Return) will be no more than the following:

Table 5 Northwest Territories – Elders' Home Heating Subsidy Program

Zone 1		Zone 2		Zone 3	
Max. Income	% Of Subsidy	Max. Income	% Of Subsidy	Max. Income	% Of Subsidy
\$36,249	100%	\$41,249	100%	\$46,249	100%
\$37,499	75%	\$42,499	75%	\$47,499	75%
\$38,749	50%	\$43,749	50%	\$48,749	50%
\$39,999	25%	\$44,999	25%	\$49,999	25%
\$40,000+	0%	\$45,000+	0%	\$50,000+	0%
Check with local Government office to see what cities/towns are in what zones.					

Elder Citizens and the Disabled

Persons Property Tax Relief

Under the Elder Citizens and Disabled Persons Property Tax Relief Program, eligible property owners in the Northwest Territories are eligible for relief from the payment of property taxes.

In the General Taxation Area

The elder is eligible for the program if they are a property owner in the General Taxation Area and were at least 65 years old on or before December 31 of the current year. They are also eligible for the program if they are disabled, as defined under the Elder Citizens and Disabled Persons Property Tax Relief Act.

The GTA includes all hamlets, charter communities, settlements and unincorporated communities, as well as rural properties outside the municipal taxing authorities.

Under the legislation, elder citizens in the GTA must apply to the GNWT (MACA) or their community government for the relief grant each year.

In a Municipal Taxation Authority

If the elder owns property within a Municipal Taxation Authority (MTA), the MTA will set the rate for the tax relief within a community by-law. The MTA includes the City of Yellowknife, Towns of Inuvik, Norman Wells, Hay River and Fort Smith or the Village of Fort Simpson.

NOVA SCOTIA

Parent Apartment Program

The Parent Apartment Program creates affordable housing accommodation for elder family members by providing low interest loans for additions or renovations to a single-family dwelling. The Province of Nova Scotia provides funding.

To Qualify:

- ❖ The elder must own and occupy the home they wish to renovate and have a good credit rating.
- ❖ Elder must be 50 years of age or older with a combined income of \$20,000 or less.
- ❖ The additions or space to be altered shall include a minimum 120 sq. foot bedroom and closet space and may include bathing and food preparation areas.

If bathing facilities are not to be included, existing facilities must be easily accessible from the parent's bedroom.

Assistance Available:

- ❖ Maximum loan available is \$25,000.
- ❖ Maximum repayment term is 10 years with the interest rate to be established at the time of approval.
- ❖ Where chattel mortgages are used to secure the loan, the term cannot exceed 6 years.

Elder Citizens Assistance Program - SCAP

The Elder Citizens Assistance Program assists elder citizens who wish to remain in their own homes but who cannot afford to carry out necessary repairs. The Province of Nova Scotia provides funding.

To Qualify:

- ❖ Applicant or spouse must be 65 years of age or older.
- ❖ Total gross household income must not exceed \$20,000.
- ❖ The elder must own and occupy your home or have equivalent rights to ownership (life interest, etc)

Eligible Repairs

You may carry out repairs that threaten health or safety. Repairs to roofing, plumbing and heating are examples of work that is covered under the program. Repairs for cosmetic reasons (painting for example) are not permitted.

Assistance Available

A grant to a maximum of \$3,000 is available and does not have to be repaid.

Table 6 Nova Scotia – Elder Citizens' Assistance Program

Annual Income	Grant Available
\$0 - \$11,000	\$3,000
\$11,001 - \$16,000	\$2,500
\$16,001 - \$20,000	\$1,500

Home Adaptations for Elders' Independence - HASI

The Home Adaptations for Elders' Independence (HASI) program helps homeowners and property owner's pay for home adaptations to extend the time that low-income elders can live in their own homes independently. HASI provides one-time, non-repayable contributions of up to \$2,500. Funding is provided jointly by the Government of Canada (75%) and the Province of Nova Scotia. (25%)

Eligibility Criteria

Homeowners and property owners may qualify for assistance as long as the occupant of the dwelling where the adaptations will be made meets the following conditions:

- ❖ Is 65 and over
- ❖ Has difficulty with daily living activities due to diminishing abilities brought on by aging
- ❖ Has a total household income below the income limit specified for the area.
- ❖ Is a permanent resident of the dwelling unit, which is to undergo adaptation work

Before applicants can receive assistance, they must qualify for the program and their application must be approved. Assistance cannot be provided for adaptations done before the approval date of an application.

What financial assistance is available?

Assistance in the form of a forgivable loan of up to \$2,500 is available. This loan does not have to be repaid if the homeowner agrees to continue to occupy the unit for the duration of the loan forgiveness period.

If the adaptation work is being done on a rental unit, the property owner must agree that rents will not increase because of the adaptations.

The loan forgiveness period is 6 months and may be reduced in extenuating circumstances. Repayable loans are not available.

What sorts of adaptations can be done?

The adaptations should be minor items that meet the needs of elders with an age-related disability.

They could be such items as:

- ❖ Handrails in hallways and stairways
- ❖ Easy-to-reach work and storage areas in the kitchen
- ❖ Lever handles on doors
- ❖ Walk-in showers with grab bars and Bathtub grab bars and seats

All adaptations should be permanent and fixed to the dwelling. Exceptions can be made for equipment designed to give access to existing basic facilities, such as bath lifts. Supportive care portable aids, such as walkers and household appliances, are not eligible.

Property Tax Rebate Program

More elders will get help in paying their property taxes. The Nova Scotia Government is extending the Property Tax Rebate Program to all elders who qualify.

The government has reinstated the Property Tax Rebate Program to all elders in receipt of the Guaranteed Income Supplement. The program will be phased in over a four-year period.

For 2002 fiscal year, the existing recipients will be maintained at the current rate structure, 50% of the property taxes paid to a maximum of \$400. New qualifying elders will receive a flat rate rebate of \$70 regardless of the amount of property tax paid. That amount will increase in 2001, and 2002.

In 2003, the program will provide each qualifying recipient with a rebate of 50% of the property taxes paid to a maximum of \$400.

Started in 1980, the Property Tax Rebate Program was designed to help elders remain in their own homes. It was originally available to all elders getting the federal Guaranteed Income Supplement to the Old Age Security and who lived in their own homes and had their property taxes paid in full.

In 1995, the Financial Measures Act restricted the program to those elders who received a property tax rebate in that year. No new applications have been accepted since 1995.

Last year about 12,000 elders in Nova Scotia received a payment under the Property Tax Rebate Program.

NUNAVUT

Elders' Supplementary Benefit

The NWT Elders' Supplementary Benefit Program is designed to assist low-income elders with the high cost-of-living in the Northwest Territories.

Eligible elders must:

- ❖ Be receiving either the Guaranteed Income Supplement (GIS) or the Spouse's Allowance from the Federal Government
- ❖ Be a resident of the Northwest Territories
- ❖ Complete the application form for GIS each year to ensure continuance of the NWT Elder Supplement

The NWT Elders' Supplement is currently \$135.00 per month.

Elders Home Heating Subsidy

This information is the same as the NWT.

Nunavut also offers:

- ❖ Elder Citizens' Home Repair Subsidy
- ❖ Elder Citizens' and Disabled Persons' Property Tax Relief

ONTARIO

Ontario Guaranteed Annual Income System (GAINS)

The Guaranteed Annual Income System (GAINS) ensures a guaranteed minimum income for Ontario elder citizens by providing monthly payments to qualifying pensioners.

The Benefit

The GAINS payment is based on an individual's income or combined income as a married couple or common-law partnership, which you reported on your GIS application, filed with Human Resources Development Canada (HRDC).

The specific amount of GAINS benefit is directly linked to the amount of the GIS monthly payments. GAINS payments range from a minimum of \$2.50 to a maximum of \$83.00 per month. Cheques are mailed automatically around the 25th day of each month. Direct deposit to the elder's bank account is also available.

Eligibility

The elder is eligible to receive GAINS payments if:

- ❖ You are 65 or older, and receive the full or partial federal Old Age Security (OAS) and the federal Guaranteed Income Supplement (GIS)
- ❖ You are and have been a permanent resident of Ontario for the past 12 months, or you previously lived in Ontario for a total of 20 years after the age of 18; and
- ❖ Your total income from all sources is below the level guaranteed by the province.
- ❖ Effective July 2000, you are also eligible to receive GAINS payments if:
- ❖ You are a recipient of OAS and GIS benefits under the federal International Social Security Agreement (ISSA) program;
- ❖ Have 10 or more years of Canadian residency and meet requirements 2) and 3) above.

PRINCE EDWARD ISLAND

Elders Drug Cost Assistance Plan

This plan provides assistance for the purchase of prescription and non-prescription medications listed in the Drug Cost Assistance Programs Formulary for persons eligible for PEI Medicare and 65 years of age or more.

Elder Citizen Tax Deferral

This program allows eligible elder citizens to defer property taxes on their principal residence. To be eligible for the program the elder must be 65 years of age or older. They also have to be a permanent resident of Prince Edward Island and the total annual household income must not exceed \$21,000.

When they are accepted into this program, they stop paying property taxes. Instead, the Taxation and Property Records Division keeps a record of taxes owing each year. When the elder decides to sell the property, they lose their eligibility as far as that house is concerned and all accumulated taxes to the date of the sale become payable.

If the elder continues in the program for life, the accumulated taxes will be paid out of the estate. If the value of the estate does not cover the amount of the accumulated tax, the government will forgive any shortages.

Under the Real Property Tax Deferral Program for Elder Citizens, there is no interest charged against the accumulated taxes on the eligible property.

QUEBEC

Tax Credit Respecting Home-Support Services for Elders

If the elder resides in Québec and is 70 or older, they may be entitled to a refundable tax credit for expenses related to home-support services for elders. The maximum credit is \$2,760 per year for certain expenses incurred to obtain such services.

They are not obliged to wait until they file an income tax return in order to claim the tax credit. They can receive payment of the tax credit throughout the year at each time the elder pays expenses to obtain such services.

Services giving entitlement to the tax credit must be paid for by means of service employment paycheque (SEPs), which are administered by the SEP processing centre managed by the Service de paie Desjardins. To obtain the credit, the elder must complete form TP-1029.8.61.G-V, Tax Credit Respecting Home-Support Services for Elders - Payment Authorization to authorize the Service de paie Desjardins to withdraw from their bank account the sums necessary to pay for the services (and for administrative charges).

Each time the elder requests the SEP processing centre to pay for home-support services on their behalf, the cost of the service is reduced by an amount equal to the tax credit (23% of the expense incurred). There is a ceiling of \$12,000 per year on the amount of expenses that may be claimed.

Services giving entitlement to the tax credit

The following services are eligible:

- ❖ Services related to daily activities, such as dressing, personal hygiene, eating and mobility in the home
- ❖ Preparation of meals (excluding the cost of the food itself)
- ❖ Supervision and support services (companion sitting and similar services)
- ❖ Services required to meet the everyday demands of life in society (accompaniment on outings, assistance in filling out forms, budget management)
- ❖ Housekeeping (vacuuming, dusting, cleaning and similar upkeep of living areas) (excluding the cost of cleaning products)
- ❖ Maintenance of appliances
- ❖ Care of clothing
- ❖ Shopping for everyday necessities and running other errands (excluding the cost of the items purchased)

Minor outdoor jobs (excluding the cost of equipment or materials used), such as:

- ❖ Lawn mowing and maintenance
- ❖ Hedge trimming and plant-bed maintenance
- ❖ Cleaning the outside of a dwelling, windows and eaves troughs,
- ❖ Snow removal

Two other programs:

- ❖ One program that provides financial assistance to persons 55 years of age or older and to low-income families who are spending an excessive proportion of their income on shelter.
- ❖ Another called Tax credit respecting the housing of a parent. This is a refundable tax credit for persons housing and providing in-home care for an elderly parent, grandparent, or dependent relative.

SASKATCHEWAN

Saskatchewan Income Plan

The Saskatchewan Income Plan provides elder citizens with the financial assistance required to meet their basic needs. A monthly supplement is provided to elders who have little or no income other than the federal Old Age Security pension and Guaranteed Income Supplement.

The elder is eligible if:

- ❖ They are 65 years of age or older
- ❖ They are a permanent resident of Saskatchewan
- ❖ They receive full or partial Old Age Security pension and Guaranteed Income Supplement
- ❖ They have annual income below a specified level

If the elder is entitled to the maximum Guaranteed Income Supplement, they are also entitled to the maximum Saskatchewan Income Plan benefit. An increase in the elder's income will lower their Guaranteed Income Supplement entitlement with a similar reduction in their Saskatchewan Income Plan benefit.

What is considered income?

Income is all personal income that is taxable for income tax purposes, regardless of whether or not you pay income tax. This includes: Canada Pension Plan payments, bank and bond interest, dividend payments, private pensions and wages.

How much is the Saskatchewan Income Plan payment?

- ❖ A maximum of \$90.00 to a minimum of \$11.00 per month for a single pensioner and, a married pensioner whose spouse is in receipt of Spouse's Allowance
- ❖ A maximum of \$72.50 to a minimum of \$6.50 per month each for a married couple where both are pensioners
- ❖ A maximum of \$90.00 to a minimum of \$12.00 per month for a married pensioner whose spouse is less than 60 years of age

Can elders receive Saskatchewan Income Plan benefits if they reside in Long Term Care facilities?

Elders receiving Level 2, 3 or 4 care in special care homes or hospitals may be eligible to receive a maximum of \$25.00 to a minimum of \$5.00 per month for single pensioner households and a maximum of \$22.50 to a minimum of \$4.50 per month each for a married couple where both are pensioners, providing they meet the eligibility criteria.

Saskatchewan Aids to Independent Living (SAIL)

The program provides benefits for:

- ❖ People whose long term disabilities or illnesses leave them unable to function fully. The aim is to help people have more independent and active lifestyles.
- ❖ Residents who are eligible for orthopaedic services, special needs equipment and home respiratory services, excluding persons eligible under departments or agencies of the Government of Canada, the Workers' Compensation Board, Saskatchewan Government Insurance or residents of general, rehabilitation or extended care hospitals.

Persons with specific disabling conditions may be eligible for benefits under the various Special Benefit Programs (Paraplegia Program, Cystic Fibrosis Program, End Stage Renal Disease Program, Ostomy Program and Aids to the Blind Program).

Services and more Benefits:

- ❖ Orthopaedic Services
- ❖ Prosthetic Appliances - artificial limbs and accessories are supplied, fitted, adjusted and repaired without charge
- ❖ Orthotic Appliances - higher-cost back braces, knee braces and splints are supplied, fitted, adjusted and repaired without charge
- ❖ Specialized/adaptive seating and custom-built footwear: coverage provided through the SAIL program

The Orthotics and Prosthetics departments of the Wascana Rehabilitation Centre-Regina and the Saskatchewan Abilities Council-Saskatoon provide services for all of the above benefits. Custom pressure or burn garments: supplied and fitted without charge. SAIL arranges for supplier to provide the garments.

Special Needs Equipment Program

The Saskatchewan Abilities Council under contract with SAIL operates this program. Equipment depots located in Prince Albert, Regina, Saskatoon, Swift Current and Yorkton.

Eligibility for the following is based on assessed Long term need:

- ❖ Mobility Aids - wheelchairs, walkers, and specialized crutches are loaned, maintained and repaired without charge.
- ❖ Environmental Aids - higher-cost equipment such as hospital beds and accessories, transfer assists and commodes are loaned, maintained and repaired without charge.

The Saskatchewan Abilities Council under contract with SAIL operates the Special Needs Equipment Program. Equipment depots are located in Prince Albert, Regina, Saskatoon, Swift Current and Yorkton.

Home Respiratory Services:

- ❖ Home Oxygen Therapy - home oxygen and related equipment are benefits for patients who meet the medical criteria for home oxygen therapy. SAIL covers the full cost of the basic systems, which are supplied by private medical oxygen supply firms under contract with SAIL.
- ❖ Respiratory Equipment - SAIL shares the purchase cost of aerosol therapy compressors for eligible beneficiaries, who are responsible for maintenance and repairs.
- ❖ Home Respiratory Equipment such as ventilators, CPAP units, suction pumps, precursors, postural drainage boards and tracheotomy humidification packs are loaned, maintained and repaired without charge. Eligibility is based on specific medical criteria.

Special Benefit Program

In addition to regular SAIL Program benefits, extended coverage is provided to beneficiaries with specific disabling conditions under the following programs:

End Stage Renal Disease Program

The dialysis units at Regina General Hospital or St. Paul's Hospital in Saskatoon for benefits must refer patients.

Under the program, there is no charge for drugs listed in the Saskatchewan Formulary and certain drugs approved for coverage under the Drug Plan Exception Drug Status.

Aids to the Blind Program

Acquisition, distribution and repair of equipment required by the blind are the responsibility of the Canadian National Institute for the Blind (CNIB). The Provincial Government provides funding to CNIB for delivery of the following services:

- ❖ Braille watches
- ❖ Talking calculators
- ❖ Low-vision eyewear

Low-vision eyewear is provided through optometric/ophthalmic dispensers.

There is no charge for the loan, maintenance and repair of brailers, tape players and recorders or the supply of magnifiers and telescopes.

Rent Supplement Program

Table 7 Rent Supplement Program of Saskatchewan

Categories	Elders, Families, Disabled
Target Groups:	Low-income elders, families, persons with disabilities
Type of Program	Rental accommodation
Form of Assistance:	Assistance is provided to the owner of the approved rental projects to subsidize the difference between rental rates based on income and agreed - upon market rental rates. The subsidy assistance applies only to owners and projects approved prior to 1994.
Locations:	20 Saskatchewan communities
Eligibility:	Available units are allocated to applicants based on greatest need, taking into account existing shelter conditions, existing shelter costs, social and health factors.
Other Features:	Rents are established using a rent-geared-to-income (RGI) scale that sets rents based on 25% of gross household income.
Ownership:	SHC, non-profit corporations, non-profit co-operatives or private property owners.
Funding Sources:	SHC, CMHC, municipalities
Management by:	Local housing authorities, non-profit corporations, non-profit co-operatives, private landlords
Info Contacts:	Your Community; or Saskatchewan Housing Corporation; In Regina: (306) 787-4177

YUKON

Yukon Elders' Income Supplement

This supplement provides a monthly payment to low-income elders receiving Guaranteed Income Supplement or Old Age Security benefits or to elders aged 60-65 receiving the Allowance.

Pioneer Utility Grant helps eligible people 65 and over with home heating costs. Applications available from Elders Information Centre, Social Services office 3168 3rd Avenue, or the Information Desk in the Yukon Government Administration Building, Second Avenue. (867) 667-5137

Eligibility

The elder is eligible to receive the Pioneer Utility Grant each year if they:

- ❖ Are or will be 65 years old on December 31 of the year of the grant
- ❖ Have (or their spouse living with them has) owned or rented the principal residence for the year of the grant
- ❖ Have occupied their principal residence for a period of not less than 183 days, 90 of which occurred during the winter months (January, February, March, October, November and December)

Or:

- ❖ Is the surviving spouse of person who would have qualified under above section
- ❖ Are or will be 60 years old on December 31 of the year of the grant

The elder is NOT eligible to receive the Pioneer Utility Grant if they:

- ❖ Do not meet the above criteria or
- ❖ Are receiving or have received any rent or housing subsidy or
- ❖ Are receiving or have received Social Assistance