

BENEFITS AND FINANCIAL SUPPORTS FOR SENIORS

Navigating financial supports and benefit programs can be overwhelming, especially as we age and our needs evolve. Fortunately, there are a variety of programs available in Alberta and across Canada designed specifically to help seniors live with dignity, independence, and financial stability. These supports include monthly income supplements, health and prescription coverage, disability and survivor benefits, and assistance with daily living needs. This alphabetical guide provides a clear overview of key programs and services that seniors and their caregivers should be aware of, complete with brief descriptions and direct links to help you learn more or apply.



Alberta Blue Cross Coverage for Seniors

Provides premium-free health coverage for seniors, including many prescription drugs, diabetic supplies, ambulance, and limited health services. Seniors typically pay up to \$25 per prescription.

[Learn more](#)

Alberta Aids to Daily Living (AADL)

Helps Albertans with long-term disabilities or illnesses get basic medical equipment and supplies. It's a cost-share program, but low-income seniors may qualify for full coverage.

[Learn more](#)

Alberta Seniors Benefit (ASB)

The ASB provides a monthly non-taxable benefit to eligible low-income seniors aged 65 and older to supplement federal programs like Old Age Security (OAS) and the Guaranteed Income Supplement (GIS). Eligibility is based on income and residency in Alberta.

[Learn more](#)

Allowance

This federal program provides a monthly non-taxable benefit to low-income individuals aged 60 to 64 whose spouse or common-law partner is eligible for or currently receiving the OAS pension and the GIS. Eligibility depends on age, marital status, residency, and income.

[Learn more](#)

Allowance for the Survivor

The Allowance for the Survivor is a monthly non-taxable benefit for low-income widowed individuals aged 60 to 64 who have not remarried or entered into a common-law relationship. As of April 2025, to qualify, your annual income must be less than \$25,272.

[Learn more](#)

Canada Pension Plan (CPP) – Disability Benefit

The CPP Disability Benefit provides a monthly taxable benefit to individuals under 65 who have made sufficient contributions to the CPP and are unable to work regularly due to a severe and prolonged disability. Eligibility requires a medical assessment confirming the disability

[Learn more](#)

Community Aids for Independent Living (CAIL)

Provides access to permanent medical equipment and supplies for those with chronic or terminal conditions. Funded mainly through AADL.

[Learn more](#)

Canada Pension Plan (CPP) Retirement Pension

Available to those 60+ who have made CPP contributions. Monthly amounts vary depending on age and contributions.

[Learn more](#)

CPP Disability Benefit

Monthly payment for people who contributed to CPP and are unable to work due to disability. Helps replace part of their income.

[Learn more](#)

Guaranteed Income Supplement (GIS)

Non-taxable monthly benefit for low-income seniors receiving OAS and living in Canada. Amount depends on income.

[Learn more](#)

Income Tax Clinics (CVITP)

Free clinics help low-income seniors file taxes—essential for receiving most benefits. Many operate in March–April, some year-round.

[Learn more](#)

Old Age Security (OAS) Pension

A monthly benefit for most Canadians 65+ who have lived in Canada for at least 10 years.

[Learn more](#)

Pensions from Other Countries

Canada has international social security agreements with over 50 countries, allowing individuals who have lived or worked abroad to receive pension benefits from those countries or to have their periods of contribution considered when applying for Canadian benefits. These agreements help ensure that individuals receive the benefits to which they are entitled.

[Learn more](#)

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[Learn more](#)

Survivor Benefits (CPP)

Includes a one-time death benefit and a monthly survivor's pension for the spouse or partner of a deceased CPP contributor.

[Learn more](#)