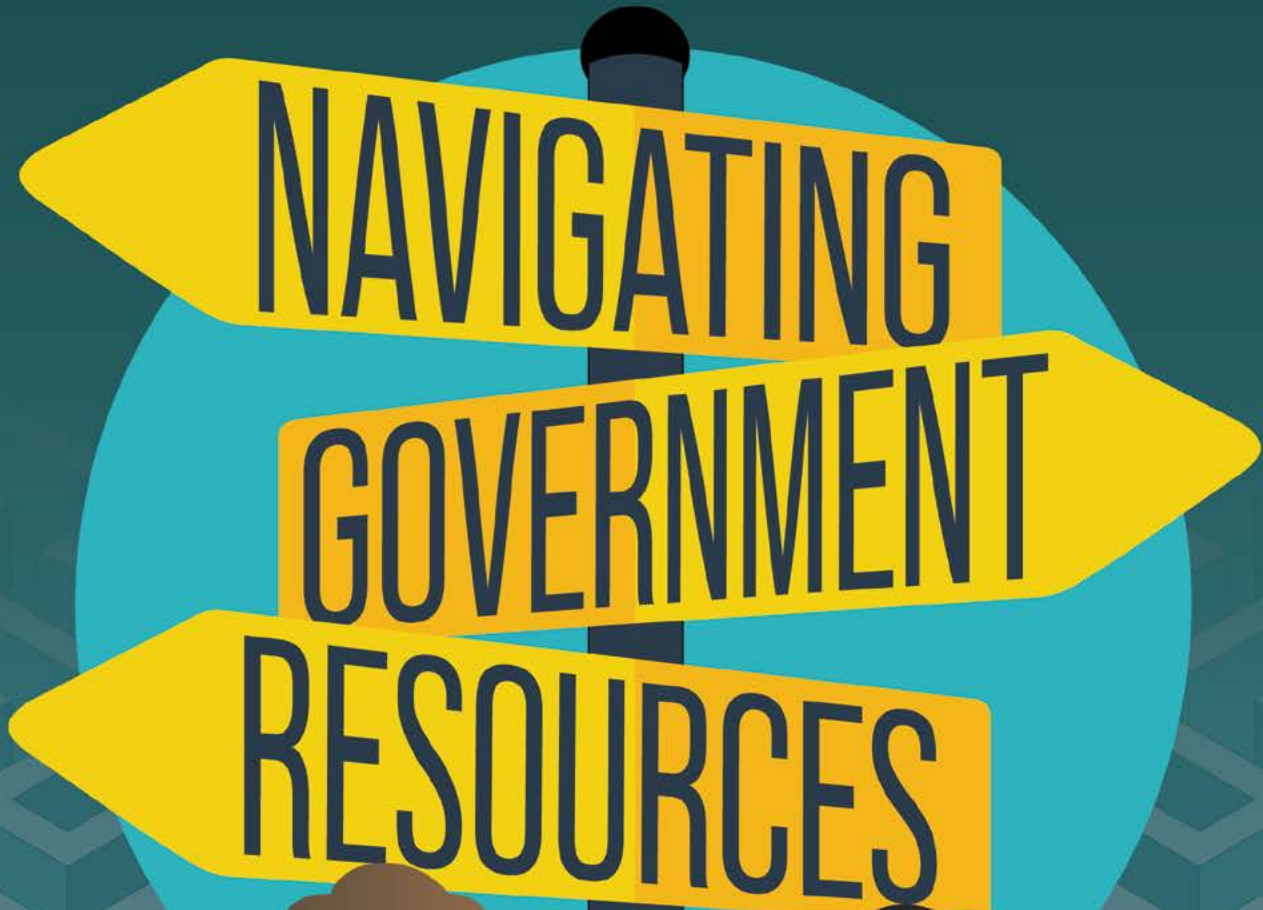


# Parkinson PULSE

Connecting people living with Parkinson disease in Alberta



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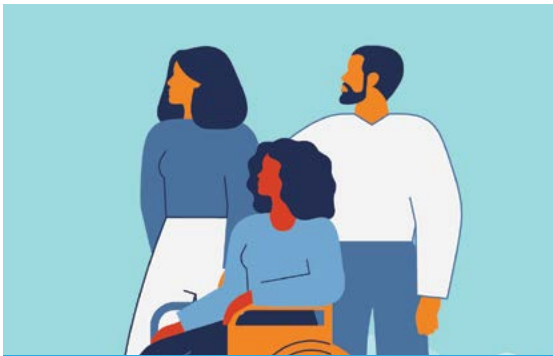
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Parkinson Association of Alberta is the source for support, education and inspiration for people impacted by Parkinson disease and Parkinson's Plus Syndromes, and engagement in important quality of life research with an emphasis on Alberta.



Articles and information contained in the Parkinson Pulse are provided solely for the reader's interest.

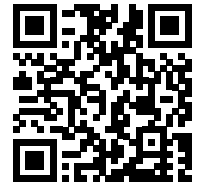
Articles do not necessarily reflect the views of Parkinson Association of Alberta and are NOT intended as medical advice. Please consult your doctor or neurologist in all matters relating to health concerns or medication.

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KEYNOTE  
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**RYAN OEVERMANN:** AUTHOR OF  
*CHRONICLES OF A PARKY: A LIGHTER LOOK AT A SHAKY EXISTENCE*



Purchase Tickets online at parkinsonassociation.ca



# Message from our Executive Director

Dear friends,

Welcome to PAA's spring edition of Pulse Magazine. Government Resources doesn't necessarily make for the most engaging reading but it's one of the subjects most asked of our Client Services team. Parkinson disease doesn't come with a manual and as the health of you or your loved one changes, it's important to know what is available to you to make your life a little easier. I commend the team for taking on this evolving topic and hope you find something within to support your needs, now, or in the future.

On that note, I'm really pleased to also share in this edition, our new Strategic Plan, complete with a refreshed Vision and Mission. Over the past number of years, our Board of Directors and staff have had the opportunity to talk with a variety of stakeholders. From those we are so fortunate to work with who are living with Parkinson disease, to the medical community, other Parkinson's organizations and like-minded community and business leaders, we have listened and continue to learn what is wanted and needed from Parkinson Association of Alberta. With the support of our friends at Incite Strategy, we spent time from October to January compiling information and creating a framework for the future.

We know we are facing an increase in diagnosis of Parkinson disease in Alberta and worldwide. What is Parkinson Association of Alberta doing to prepare for the eventuality of higher demands? This question is

the foundation of our priorities over the next three years.

The full overview of the three-year Strategic Plan and goals for 2025 can be found on page 21, so I won't go into too much more detail here. But I do want to briefly touch on our Vision and Mission. I am not exaggerating when I say we agonized over these pieces!

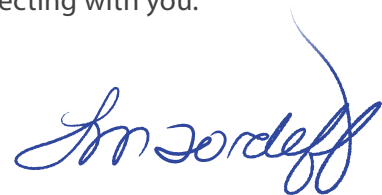
**Vision:** A community where all affected by Parkinson disease and Atypical Parkinsonism feel supported, connected and informed.

**Mission:** Parkinson Association of Alberta empowers individuals and families throughout their Parkinson's journey, responding to each unique need with knowledgeable and compassionate support.

We know we can't be or provide everything for everybody, as much as we might want to. But the driving force of Parkinson Association of Alberta is its people. Our commitment to you is to always listen, to adapt and grow with you, and to keep your well-being in mind with every decision we make.

My sincere thanks go to each person who contributed their time and talent to our planning process. I welcome your feedback and look forward to hearing from and connecting with you.

All the best,  
Lana







NAVIGATING

GOVERNMENT

RESOURCES

*We're in  
This Together!*

Written By: Brandi La Bonte

From young kids to those delightful teenage years, most of us at some point thought or said, “I can’t wait to be an adult!” We were going to be strong, independent individuals ready to take on the world; and no one was going to tell us what to do! For the most part, the sentiment has proven true – minus the no one telling us what to do part. There was something, though, that we maybe didn’t count on (even though every adult repeatedly told our teenage selves) ...Adulthood is hard.

Try as we might to be strong and independent and do things on our own, there inevitably comes a time when things happen, and we struggle. Stress, emotional struggles, financial hard times, or facing health challenges; be it temporary or something ongoing like Parkinson’s. Or maybe, we are simply getting older, and things don’t work the way they did when we were in our teens.

For some it is easy to reach out and ask for help or support; but for others it can be quite difficult. One of

the more common concerns we might worry about is that asking for help makes us seem less independent or strong. This could not be further from the truth, asking for help shows your strength, determination and resilience. Another common concern is that we might not know who to ask for assistance or where to start. This can be especially daunting when it comes to government resources. What’s available? Am I eligible? How do I begin? It can seem like there are more questions than answers.

When it comes to Parkinson's and/or life with Parkinson's, reaching out to Parkinson Association of Alberta is always a great place to start. We help people throughout their Parkinson's journeys, meeting our folks where they're at as their needs change, providing support, information, education, navigation, and connections. Take this issue of Pulse Magazine for example. In this issue, we breakdown some of the government (federal, provincial, and territorial) resources, benefits and credits that may be available to assist you. Options can vary depending on things like how old you are, where you live, or how much money you've earned. Of course, we



can't cover everything in one magazine and things on government levels do tend to change quickly. This is where we come in!

Our Team can help you figure out or better understand what options might be beneficial for you and your unique circumstances. We can also point you in the right direction if you want to tackle this independently or walk with you through the process. You decide, whatever helps you feel like your strong and independent self! So, whether it's figuring out if there is financial support available for you, to assistance with modifying your house so you can stay at home safely longer, to saving for your future; all you have to do is ask and we'll be there to help.

SAVE  
THE  
DATE

2025  Parkinson  
Association of Alberta  
ANNUAL  
GENERAL  
MEETING

**SATURDAY, MAY 24 @ 10AM**

Virtual Zoom meeting with an in-person option in Calgary



# Plan For a Better Future

Disability Tax Credit, Canada Disability Savings Bond, and the Registered Disability Savings Plan

*Written By: Brett Leclair*



Navigating life with Parkinson's can bring financial challenges; the good news is the Government of Canada offers programs that may provide relief and long-term financial stability. In this article we'll go over three key financial initiatives that work together to reduce one's tax burden and encourage the building up of savings for individuals with a chronic disease. These initiatives are the Disability Tax Credit (DTC), the Canada Disability Savings Bond (CDSB), and the Registered Disability Savings Plan; each offering different ways to reduce financial burden on individuals and families impacted by Parkinson disease.

## The Disability Tax Credit (DTC)

The Disability Tax Credit (DTC) is a vital support for Canadians living with the progressive effects of Parkinson disease. It is a tax break designed to help offset the extra expenses that come with living with a disease. While looking at these documents understand that the Government of Canada refers to chronic conditions as a disability; though that language isn't wonderful, the help that government based programs can offer is.

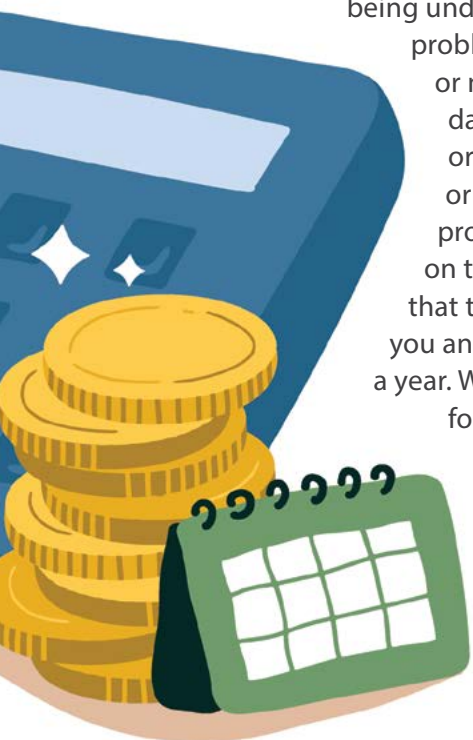
The DTC reduces the amount of tax you owe to help

keep more money in your pocket. If you qualify, the credit lowers the taxes you owe each year. If you don't pay much or any tax, a family member who supports you can often claim it instead. You can also apply for up to ten (10) years of backdated benefits if you've been eligible for the DTC but didn't apply before, which can provide a big financial boost. Additionally, once approved for the DTC, you can access other supports, like the Registered Disability Savings Plan (RDSP), which connects you to the Canada Disability Savings Bond and Grant. For people with Parkinson's, the DTC can help with the extra costs associated with managing



the condition, such as medications, therapies, or mobility aids.

To qualify, you need to have a long-term health condition that makes daily life harder. For those with Parkinson disease, this looks at the changes in one's mobility, walking, tremors, problems speaking or being understood, memory or problem-solving changes, or needing extra help with daily tasks like dressing or eating. Your doctor or another medical professional must confirm on the government form that these challenges affect you and have lasted at least a year. When filling out these forms, it's important to describe your worst days honestly. This program is here to help, so it's crucial to be clear about how your symptoms are affecting you.



The DTC isn't just about taxes though, it also acts as your gateway to other programs, like the Registered Disability Savings Plan (RDSP), which opens the door to even more financial help, including the Canada Disability Savings Bond.

## The Registered Disability Savings Plan (RDSP) and the Canada Disability Savings Bond (CDSB)

The Registered Disability Savings Plan (RDSP) is a specialized savings account that allows money to grow tax-free until it's withdrawn, providing an excellent way to build long-term financial stability. Similar to a tax-free savings account, this can be set up at most financial institutions. Sounds pretty straight forward, right? Where it gets interesting is when you take the next step which is the Canada Disability Savings Bond.

The Canada Disability Savings Bond (CDSB) helps Canadians with disabilities save for the future by

working through the RDSP. This program is especially valuable for people with Parkinson's, who might have financial impacts that reduce one's income due to their condition. Unlike many other savings programs, you don't have to contribute anything to get the bond just having the RDSP is enough. The government deposits money into your RDSP each year based on what bonds and grants you qualify for through the CDSB; and grows over time like any savings account. This ensures that even with potentially reduced yearly incomes, people with Parkinson's have access to financial support and growth.

If you qualify but didn't open an RDSP right away, you can still claim up to 10 years of bond payments once your account is set up. If you do save money in your RDSP, the government can add matching grants, which can multiply your contributions.

There are age requirements for both programs – under the age of 60 for RDSP and under the age of 49 for CDSB.

The DTC and CDSB work even better together. Getting approved for the DTC lets you open an RDSP, which unlocks access to the CDSB and other supports. The DTC saves you money right now by reducing taxes. The RDSP grows tax-free, so your savings add up faster over time, and the CDSB provides free savings for the future. Together, these programs provide a powerful combination of immediate and long-term financial support.

Canada's Disability Tax Credit, Registered Disability Savings Plan, and Canada Disability Savings Bond offer immediate tax relief and savings that grow over time and let you plan for a better future. By taking advantage of these opportunities, individuals and families can gain greater financial security and peace of mind.



# Canada Pension Plan and Canada Pension Plan Disability



## What You Need to Know

Written By: *Brienne Leclaire*

Canada Pension Plan (CPP) and Canada Pension Plan Disability (CPPD) are cornerstones of Canada's public pension system. Both provide financial support to Canadians during retirement and help in times of need, such as disability or the loss of a loved one. This article covers aspects of the CPP and CPPD including its benefits, eligibility criteria, and how to apply.

### What is the Canada Pension Plan?

Canada Pension Plan is a contributory program managed by the federal government. It is designed to replace a portion of your income when you retire, face a disability, or pass away (with benefits available for your family). The program is funded through contributions from workers, employers, and self-employed individuals.

CPP offers several benefits:

- 1. Retirement Pension:** Regular payments to provide income during retirement.
- 2. Disability Benefits:** Monthly income for contributors who cannot work due to a severe and prolonged disability.
- 3. Survivor Benefits:** Payments to the family of a deceased contributor, including a death benefit, survivor's pension, and children's benefits.

### Types of Disability Benefits

For those facing disabilities, the CPP provides two options:

- 4. Standard Disability Benefit:** For individuals under 65 who meet contribution and disability requirements.
- 5. Post-Retirement Disability Benefit:** For individuals aged 60 to 65 who are already receiving a CPP retirement pension but later become disabled.

### What constitutes a disability under CPPD?

Under Canada Pension Plan Disability, a disability constitutes an inability to maintain substantially gainful work due to a "grave condition" (more on that shortly), or an individual with a terminal illness. Gainful work is a job that pays wages equal to or greater than the maximum annual amount a person could receive



as a disability pension. So as an example, if you were a truck driver and can no longer drive because of your condition, you actually won't necessarily be approved as you may still be able to find other employment. A grave condition is a progressive medical condition like Parkinson's or Atypical Parkinsonism/Parkinson's Plus syndromes. A terminal illness is an illness that cannot be cured or adequately treated and is reasonably expected to result in death within six months.

## Who is Eligible for CPP?

To qualify for any CPP benefit, you must have worked in Canada and contributed through your earnings. Contributions are mandatory for workers aged 18 to 70 who earn above the annual minimum threshold. Other eligibility depends on the specific benefit you are applying for:

### Retirement Pension

- ✦ Must be at least 60 years old.
- ✦ Have made at least one valid CPP contribution.

### Disability Benefits

- ✦ Be under 65 for the standard benefit or between 60 and 65 and receiving CPP retirement pension for the post-retirement benefit.
- ✦ Have a severe and prolonged disability that prevents gainful employment.
- ✦ Made sufficient contributions in at least four of the last six years (or three of the last six years if you contributed for 25+ years).

### Survivor Benefits

- ✦ Available to family members of a deceased contributor, such as a spouse, common-law partner, or dependent children.

## How Does CPP Work?

### Contributions

- ✦ Employees contribute a percentage of their earnings, matched by their employers.
- ✦ Self-employed individuals pay both portions.

### Benefit Amounts

- ✦ Payments depend on how much and how long you have contributed.

- ✦ Early retirement reduces your benefit, while delaying it increases the amount.

### Inflation Adjustments

- ✦ Benefits are indexed annually to keep up with the cost of living.

### Post-Retirement Contributions

- ✦ If you work while receiving CPP (and are under 70), additional contributions can increase your benefits.

## Applying for CPP Benefits

You must apply to start CPP and CPPD benefits; they are not automatically granted (except for the Post-Retirement Benefit). For CPP in some cases you may only need to select when you want to start your pension and not require any additional steps. You will need to gather some documentation, submit your application (via mail or online through your My Service Canada account), and then wait for your notification of decision. If denied, you can request a reconsideration or appeal.

It is important to note that some applications for CPP/ CPPD may be declined. Reasons for being declined can include not having made CPP contributions or if your disability does not meet their criteria.

## Additional Details

**Combining Benefits:** You can receive a combination of benefits, such as retirement and survivor benefits, though there are limits to the total amount.

**Pension Splitting:** Married or common-law partners can share CPP retirement pensions to reduce their overall tax burden.

**Support for Returning to Work:** Recipients of disability benefits may qualify for vocational rehabilitation support if they are able to rejoin the workforce.

Canada Pension Plan (CPP) and Canada Pension Plan Disability (CPPD) provide a critical financial support to Canadians throughout their lives, whether during retirement, in the face of a disability, or after the loss of a loved one. Understanding your eligibility and the application process can help you maximize your benefits and by staying informed, you can make the most of this program.

April is  
**Parkinson  
Awareness  
Month**



**SCAN TO  
LEARN MORE**



**This April, let's  
#PUSH  
For Parkinson's**



# UPCOMING EVENTS

**PARKINSON  
AWARENESS**

**MONTH**

## #PUSH for Parkinson's this April

This April, we will #PUSH for Parkinson's!

And when we say PUSH, we mean striding forward with purpose and intention.

Whether it's conquering a walk around the block, finishing a crossword, or making new connections, it's all about giving ourselves that little nudge!



## Sit 'n Stand Challenge

All April

Join us in our Sit 'n Stand Challenge as we aim to complete 100,000 Sit 'n Stands throughout April!

Use the handy tracking sheet on page 24.



## Lunch & Learns

April 4 & 25

Register for our free noon-hour webinars, and learn about the latest news and advancements in Parkinson's research taking place right here in Alberta, and around the world!



## Stand Up to Parkinson's April 7 & 11

Our 2nd annual Stand Up Events in Calgary (April 7) and Edmonton (April 11).

Come out and participate in a variety of fun, physical, mental and speech activities including our Sit 'n Stand Challenge. Plus some great snacks!



**FIND MORE INFORMATION AT  
PARKINSONASSOCIATION.CA**

# Support

Without the

**SENIOR  
DISCOUNT**

## Government Resources for Albertans Under 65

*Written By: Michaela Lay*



When talking about supports for those living with Parkinson disease, we often hear about Senior's benefits and government support for those over 65. And this is great, especially since 80% of people diagnosed with Parkinson's are over the age of 65; but what about the other 20%? Those diagnosed at age 60? In their 50s? Or even their 30s or 40s? Knowing this may leave you wondering what government resources are available to Albertans living with Parkinson's (and their loved ones) who have yet to reach their "golden years." The good news is there are options; let's delve into some of them.

### **Assured Income for the Severely Handicapped (AISH)**

I recently had a conversation with a client who had reached out because he was struggling to maintain employment due to worsening tremors and stiffness, making it difficult to perform his job as a mechanic. He worried about how he would continue supporting his family. After discussing his situation, together we explored Assured Income for the Severely Handicapped (AISH) as a possibility to assist him. While admittedly the name of the program isn't great, AISH provides financial and health benefits to eligible Albertans with a permanent medical condition that prevents them from earning a sustainable income.

This program includes a living allowance, child

benefits, health benefits (including prescription medication coverage), and personal benefits for specific needs. To apply, individuals must provide medical documentation confirming the severity and permanency of their disability.

### **Income Support/Alberta Supports**

For those who may not qualify for AISH but still need financial assistance, Alberta Supports provides income support to individuals facing temporary or ongoing financial challenges. This program helps cover basic living expenses such as food, shelter, and clothing. Additionally, Alberta Supports assists individuals in navigating other available resources, including employment and health-related services.



## Disability-Related Employment Supports

Remaining in the workforce with Parkinson's can be challenging, but Disability-Related Employment Supports help individuals with disabilities continue working by providing funding for job accommodations, assistive technology, specialized training, and mobility aids. This program is particularly beneficial for those who need adaptive tools to maintain their employment and financial independence.

## Alberta Adult Health Benefit

Sometimes you're still able to work or are doing okay in other areas of your life but the financial burden of covering all your medications is becoming daunting. For those struggling with high prescription costs, the Alberta Adult Health Benefit can be a crucial resource. This program covers essential medical services, including prescription drugs, dental and optical care, emergency ambulance services, and diabetic supplies.

It is available to individuals with low incomes who do not qualify for AISH but still require financial assistance with medical expenses.

Navigating these programs can feel overwhelming, but you don't have to do it alone. If you have questions about where to start, including eligibility, application processes, or other support options, reach out to the Client Services Team at Parkinson Association of Alberta. We are here to help you access the resources you need to live well with Parkinson's.



### How can **AMJ** step-in to support?

It can be challenging to navigate life's transitions with **Parkinson's**.

With over 90 years in moving experience, AMJ can assist you in navigating housing transitions with conscientious care, especially for people suffering with mobility issues.

Our services are customized to ease your stress with moving, downsizing, working with senior housing providers, or making difficult life choices like switching to long-term care.

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# Keeping You Mobile

## A Guide to Physical Accessibility & Modification Supports in Alberta

*Written By: Michaela Lay*



The other day, I had a chat with a client who had reached out to discuss how she was starting to feel a bit unsteady on her evening walks. She asked if we could help her stay safe so she could keep enjoying the sunset stroll she cherishes as part of her daily routine with her husband of 27 years.

**My answer... Absolutely!**

We get asked for insight like this all the time. One of our goals at Parkinson Association of Alberta is for everyone to live well with Parkinson's – whatever that may mean for each unique individual. We are firm believers that Parkinson's shouldn't define you, nor should it keep you from doing the things you loved to do pre-diagnosis; within reason of course as your safety is always priority number one! So, with that motivation I wanted to find options that would help this client to continue doing something she loved, safely. We talked about Alberta Aids to Daily Living, a walker clinic, and other ideas as potential options to help her stay active, after all we know that "motion is lotion" and physical

activity is so important for managing Parkinson's symptoms!

Like the lovely client I mentioned above, there will come a time at some point in your Parkinson's journey where you could use a little bit of extra help with mobility. When that time comes you may find yourself wondering what your options are, where you begin, or how much will it cost?? This article will focus on three government programs available to Albertans, Alberta Aids to Daily Living (AADL), the Residential Access Modification Program (RAMP), and the Seniors Home Adaptation and Repair Program (SHARP).



These programs provide access to different aspects of support to address accessibility needs to keep you and/or your loved one at home safely longer.

## Alberta Aids to Daily Living

Alberta Aids to Daily Living (or AADL for short) provides funding for basic medical equipment and supplies so clients can live independently at home and within their communities. Some examples of the equipment this funding may cover are:

- » Hearing aids
- » Bath/toileting equipment
- » Compression garments
- » Custom footwear
- » Home care beds
- » Continence supplies
- » Transfer aids
- » Mobility aids (including manual and power chairs)
- » Back supports

Alberta Aids to Daily Living benefits are covered by the province apart from a 25% cost-share the client is responsible for, up to a maximum of \$500 per family per benefit year. Low-income Albertans may be exempt from the cost-share and seniors 65 or older are exempt from cost-share on prosthetic, orthotic, breast prostheses and ocular prostheses.

Eligibility for this program requires Alberta residency, a long-term disability, chronic/terminal illness, and a clinical assessment.

## Residential Access Modification Program

Next up is the Residential Access Modification Program or RAMP. This program is potentially beneficial for those who would like to stay in their own home but need a specific modification in order to keep their home safe and accessible. Modifications such as a wheelchair ramp, widened doorways, a stairlift to navigate different levels of their home safely, or a walk-in tub to allow them to continue to bathe independently.

Funding for RAMP is up to \$7500/person/year to a maximum of up to \$15,000/person over ten (10) years. There are eligibility guidelines for this program AND for potential projects undertaken; these include residency, income thresholds, and completion deadlines. This program is especially beneficial for those who require structural changes that improve accessibility but may not have the financial means to cover the full cost of renovations.



## Seniors Home Adaptation and Repair Program

Finally, we have the Seniors Home Adaptation and Repair Program (SHARP) a low-interest home equity loan that can be utilized to cover repairs, adaptations/modifications, and renovations to their home.

With a loan maximum of up to \$40,000, seniors may also apply for retroactive funding (within 12 months). Interest is currently charged at 6.45% and may be adjusted. A caveat against your land title certificate will be registered to secure the loan you receive. Other eligibility and re-payment requirements apply.

Navigating these programs can feel overwhelming, but you don't have to do it alone. If you have any questions about AADL, RAMP, SHARP, or other available supports, don't hesitate to reach out to Parkinson Association of Alberta. Our team is here to provide guidance and assistance, helping you access the resources you need to live well with Parkinson's.

# Government Benefits for Caregivers & Care Partners

## Reduce the Financial Stress

Written By: Brett Leclaire



Caring for a loved one with a serious illness or disability can be physically and emotionally demanding. Trying to balance work, daily living, increasing needs on a loved one, and your own mental and physical health can be challenging; and you may find yourself needing to take some time off work. Fortunately, there are federal programs that may help alleviate some of the financial stress that can come with caring for someone with Parkinson's. Both Employment Insurance (EI) Caregiving Benefits and the Canada Caregiver Credit (CCC) offer valuable support to Care Partners/Caregivers.

### Employment Insurance Caregiving Benefits

The Employment Insurance (EI) Caregiving Benefits provide financial assistance to Care Partners/Caregivers who need to take time off work to care for a critically ill, injured, or palliative family member. These benefits replace a portion of your income in the same way regular Employment Insurance would, ensuring that you can focus on providing care without the added stress of a loss of income.

There are two main types of caregiving benefits under EI: the Family Caregiver Benefit for Adults and the Compassionate Care Benefit. The Family Caregiver Benefit for Adults supports Care Partners/Caregivers of family members aged 18 or older who are critically ill or injured. When looking at Parkinson disease, the Government of Canada has classified it as a critical illness under the program unless they have moved to end of life care. The Compassionate Care Benefit is designed for those providing end of life care to a family member. These benefits allow caregivers to take time off work either continuously or intermittently, depending on their needs.

To qualify, Care Partners/Caregivers must provide a medical certificate confirming the family member's condition and meet the requirement of having worked enough insurable hours (typically around 600 hours) within the past 52 weeks. It is important to note that if a person is already living with a chronic medical condition such as Parkinson's, caregivers aren't eligible for benefits unless there is a change in their loved one's health or symptoms.

### Canada Caregiver Credit (CCC)

The Canada Caregiver Credit (CCC) is a non-refundable tax credit that supports Care Partners/Caregivers who assist a spouse, common law partner, or dependent with a physical or mental impairment. The Canada Caregiver Credit is very similar to the Disability Tax Credit but is specifically for those providing care. Unlike direct financial payments, the Canada Caregiver Credit helps reduce the amount of taxes a Care Partners/Caregivers pays each year. This again looks

at helping free up funds to manage caregiving related expenses such as medical visits, home care, and assistive devices.

This tax credit applies to individuals providing daily living assistance or essential care for someone with a recognized condition such as Parkinson's. Care Partners/Caregivers need to provide a medical certificate to confirm the condition of the person they are supporting. They do not need a signed statement from a medical practitioner if the CRA already has an approved Form T2201, Disability Tax Credit Certificate for the person being cared for. Although it does not provide direct payments, the Canada Caregiver Credit offers significant annual relief that can make a big difference at the end of the year.

To summarize, the Employment Insurance (EI) Caregiving Benefits can provide essential income replacement during times of acute need, such as



hospitalization or worsening symptoms. While the Canada Caregiver Credit helps offset ongoing caregiving costs through tax relief, ensuring as caregivers you can focus more on your loved ones well being. For Care Partners/ Caregivers supporting individuals with Parkinson's, both programs offer crucial support. Parkinson disease and Atypical Parkinsonism (Parkinson's Plus Syndromes) involve progressive symptoms, such as motor control difficulties, cognitive challenges, and emotional

strain, which require continuous care over many years. Care Partners/Caregivers are a significant part of maintaining a good quality of life and living well with Parkinson's; this is why programs such as these aim at making a substantial impact on reducing financial stress so that they can continue to provide the amazing support they always do.

## May is National Care Partner & Caregiver Awareness Month



Activities include:

- Care Partner Panel Q&A
- Care Partner 101's, Programs & Support Groups
- Care Partner Yoga



# Government Resources in Northwest Territories and Saskatchewan

## You're Covered Outside the Border

Written By: Candice Mandin



Wondering about Government resources in your region, outside of Alberta, but not sure where to start? We've got you covered! Parkinson Association of Alberta recently expanded our service area to include the Parkinson's Community in Northwest Territories! And, we also have many clients from Saskatchewan –from border or border-adjacent cities like Lloydminster, La Loche, Macklin, and Leader to those cities and towns further east like Prince Albert, Saskatoon, Regina, and Swift Current. In this article we'll provide an overview of what is available to you if you live in one of these regions. So, let's dig in!

### Northwest Territories (NWT)

We'll begin with resources offered in the Northwest Territories. We've broken them down into the following categories: Financial, Health, Home/Housing, and Support Services.

#### Financial

##### Income Assistance for Seniors and Persons with Disabilities

For both seniors and those that may be experiencing disability at any age, there is financial assistance provided by the government to help meet basic needs, such as housing and utilities. Funding is based on household income, which community you live in, and is applied for yearly.

##### NWT Senior Citizen Supplementary Benefit (SCSB)

This benefit provides financial support to help lower-income seniors already receiving the following Federal benefits: Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) or the Spouse's Allowance (SA), to help pay for living costs. You're automatically considered for this benefit if you are receiving any of the above federal benefits.

#### Health

##### Non-Insured Health Benefits program (NIHB)

This program provides eligible First Nations and Inuit clients with coverage for a range of health benefits that are not covered through other social programs, private insurance or provincial/territorial health insurance. The program covers vision care, dental care, mental health counseling, medical supplies and equipment (some examples: hearing aids, diabetic supplies, wheelchairs or walkers), prescription drugs, and approved medical travel to access services outside of your community.

##### Métis Health Benefits Program

Métis residents can access this benefit program, administered by Alberta Blue Cross on behalf of the Government of the NWT. The program covers vision care, dental care, mental health counseling, medical supplies and equipment, prescription drugs, and approved medical travel costs.

##### Extended Health Benefits Seniors' Program

If you are a Métis or non-Indigenous NWT resident and over 60 years old, you are eligible for the

Extended Health Benefits Seniors' Program through the Government of the NWT, Health and Social Services. This benefit covers vision care, dental care, prescriptions, medical supplies and equipment, and approved medical travel costs.

## Home/Housing

### Seniors Aging in Place

To help NWT seniors keep living independently for as long as possible in their communities, there is the Seniors Aging in Place program. Eligible homeowners 60 and older can receive forgivable loans of up to \$15,000. This funding supports repairs/upgrades that make homes more efficient and less expensive to operate when it comes to heating, electricity and water. Minor home adaptations to improve accessibility, like grab bars, are also eligible.

### Mobility Modifications

For those of you that are under 60, needing to make modifications to your home for accessibility or safety, there are options for you as well. Through the Mobility Modifications financial assistance program, Housing NWT provides forgivable loans of up to \$50,000 to low or middle-income homeowners for renovations that improve accessibility in your home and allow you to stay there safely for as long as possible.

### Seniors Home Repair

If you're a senior needing more extensive repairs/renovations to your home, such as widening doorways, installing ramps, stair lifts or bathroom modifications, the Seniors Home Repair Program provides homeowners of low or middle income with forgivable loans up to \$50,000 to put towards home renovations or modifications, to improve accessibility and safety for you in your home.

## Saskatchewan (SK)

## Financial

### Senior Income Plan (SIP)

A monthly supplement is provided to seniors who have little or no income other than the federal Old Age Security (OAS) pension and Guaranteed Income Supplement (GIS). Different amounts are provided for seniors living in their own home and those living in special care homes.

### Saskatchewan Pension Plan (SPP)

A voluntary, defined contribution pension plan that's available to residents of Saskatchewan (over the

### Seniors Home Heating Fuel Subsidy

To keep you safe and warm in your home, The Senior Home Heating Subsidy provides financial assistance to low-to-modest income seniors to help with the cost of heating their homes. Seniors may be eligible to receive a set amount depending on household income and the community in which they live. This can help to avoid temperature related damages such as frozen pipes but can also help protect your health as low temperatures can increase the risk of hypothermia and other serious health issues. People with Parkinson's are particularly affected by temperature changes and benefit from consistent room temperature.

### Canada-NWT Housing Benefit (CNHB)

If you are renting, and not receiving any other housing benefits, under or over the age of 65, this is a federally funded program that helps with rental costs for households paying more than 30% of their gross income on rent. To be eligible, you must have lived in NWT for 12 months and have an income lower than the Core Need Income Threshold (CNIT) for your particular community.

## Support Services

### Single Window Service Centres

The Single Window Service Centres of the Government of the Northwest Territories are staffed by Government Services Officers (GSO) located in 22 communities. Seniors/Elders can call the local GSO to schedule appointments for regular home visits, to complete application forms for government programs and services, and to get referrals. Service is sometimes available in an Indigenous language. Government Service Officers are trained to help with applying for the programs listed above, as well as federal benefits' applications, health care card renewal, Public Trustee or Guardian applications, birth, death and marriage certificates.

age of 18). They are tax-sheltered, tax-deductible investments, professionally managed by independent investment firms.

The SPP is locked-in, meaning contributions must stay with the plan until you're at least 55 years old. You can make lump sum payments, transfer from another financial institution, set up on-line banking payments, or have pre-authorized contributions from your bank or credit card. No minimums are required.

## Health



### Eye Examinations

Eye examinations are covered for seniors who receive income assistance from the Seniors Income Plan (SIP). Eligible seniors can receive one eye examination per year. Annual eye examinations are also covered for individuals who have a confirmed diagnosis of type 1 or type 2 diabetes.

### Seniors' Drug Plan

Eligible seniors 65 years and older pay \$25 for prescription drugs listed on the Saskatchewan Formulary or approved under Exception Drug Status. Ask

your physician or pharmacist if your medications may qualify for Exception Drug Status.

### Saskatchewan Aids to Independent Living (SAIL)

Persons with physical disabilities or certain chronic health conditions (at any age) may be eligible to receive supplies and equipment from the SAIL program. Some examples include wheelchairs, walkers, home oxygen, orthotics, compression garments.

### Senior Citizens' Ambulance Assistance Program (SCAAP)

For residents 65 years and over, the Senior Citizens' Ambulance Assistance Program (SCAAP) caps ground ambulance fees at \$135 per eligible trip and covers inter-facility transfers within the province. You're eligible for the capped rate if you don't have insured coverage by any other government service such as Health Canada, Workers Compensation (WCB) or Saskatchewan Government Insurance (SGI).

## Housing

### Rental Housing for Seniors

The Government of Saskatchewan has two options for seniors who are renting:

**The Social Housing Program** is available for seniors with low income and assets at or below the eligible amount. Rent is based on 30 per cent of gross household income (subject to minimum and maximum rents). A security deposit is required.

**The Seniors Housing Program** provides rental housing to individuals and couples who are 55 years of age or

older, at a fixed amount. This program is offered in all communities when there are no eligible applicants for Social Housing Program units in the community. If you're needing accessible housing, they can also help you explore options in your area.

### Life Lease Housing for Seniors

Available in select Saskatchewan communities, the Life Lease Program offers moderate-income seniors with the opportunity to live in an affordable apartment-style home, in exchange for a deposit and a monthly occupancy fee. This can be a good fit for you if you're wanting better affordability and less home/property maintenance to look after.

### Personal Care Home Benefit

The Personal Care Home Benefit (PCHB) provides seniors with monthly financial assistance to help them with the cost of living in a licensed personal care home. The amount of the benefit received depends on your income and marital status.

The amount of the supplement will be the difference between a monthly income threshold of \$2,500 and your monthly income.

### Saskatchewan Housing Benefit

If you are under 65, or over 65 and not receiving any other housing benefits, you can also access the Saskatchewan Housing Benefit. It is a monthly benefit to help renters pay for shelter and utility costs. You are eligible for this benefit if more than 35% of your income goes toward housing costs and you fall below the income threshold of between \$43,100 and \$63,800 depending on household size.



As you can see there are a variety of options that may be beneficial throughout the Parkinson's journey for you and/or your loved ones. If you would like to have a more in-depth conversation about which benefits might best suit your needs or would like to be connected directly to these programs, please do not hesitate to reach out to us.

### Sources:

[www.nwthc.gov.nt.ca](http://www.nwthc.gov.nt.ca), [www.nwtsseniorsociety.ca](http://www.nwtsseniorsociety.ca),  
[www.ece.gov.nt.ca/en](http://www.ece.gov.nt.ca/en), [www.saskatchewan.ca](http://www.saskatchewan.ca)



# STRATEGIC PLAN

## 2025 TO 2027



### VISION

A community where all affected by Parkinson disease and Atypical Parkinsonism feel supported, connected and informed.

### MISSION

Parkinson Association of Alberta empowers individuals and families throughout their Parkinson's journey, responding to each unique need with knowledgeable and compassionate support.

### CORE VALUES

**COLLABORATION**  
**COMPASSION**  
**CREATIVITY**  
**EMPOWERMENT**  
**TRANSPARENCY**

### 3 YEAR STRATEGIC PRIORITIES

#### CULTIVATE GROWTH & INNOVATION

Fostering a mindset of continuous learning and improvement across all levels of the organization to increase capacity while maintaining quality of support as the Parkinson's population increases.

- Expand & specialize staff; capitalize on current strengths and skillsets
- Faster stability & engagement as a culture
- Enhance systems & infrastructure, explore opportunities for complementary technologies

#### AMPLIFY AWARENESS AND ADVOCACY

Building awareness, raising the profile of PAA, and advocating for greater understanding of Parkinson disease and Atypical Parkinsonism.

- Expand relationships across community neurologists, primary physicians, continuing care, pharmacists and other allied health professionals
- Identify and participate in relevant working groups and conferences
- Increase outreach with all levels of Government

#### REIMAGINE RESOURCES & RESEARCH

Tailor & expand programs, services, educational offerings and research support to meet the evolving needs of diverse communities.

- Ensure support is accessible and needs-based
- Expand reach & footprint
- Grow & diversify programming
- Enhance educational resources

#### EXPAND FUNDING & PARTNERSHIPS

Developing sustainable funding models & strengthening strategic partnerships to ensure long-term financial stability.

- Expand & strengthen partnerships
- Explore opportunities for sustainable funding including social enterprise
- Enhance systems & infrastructure, explore opportunities for complementary technologies

### 2025 PRIORITIES

#### PRIORITY #1:

Diversify funding & build strategy around partnerships.

#### PRIORITY #2:

Increase brand awareness & improve engagement with clients & the community.

#### PRIORITY #3:

Improve accessibility to enhance service delivery & client impact.

#### PRIORITY #4:

Unify internal team by clarifying roles & strengthening collaboration.

#### PRIORITY #5:

Modernize systems, explore new technologies & streamline processes.

# Supporting Alberta Seniors

## We Can Help!

Written By: Charlene Heavener



The province of Alberta offers a variety of programs to help support seniors.

### Alberta Seniors Benefit

Seniors (those 65 or older) with Alberta residency and a low income may be eligible for financial assistance for certain living expenses through the Alberta Seniors Health Benefit. Living expenses are determined on an individual basis for seniors living in their own home, renting their home, residing in a lodge setting, continuing care or other residence.

In addition to age and residency requirements there are also income thresholds for this program. It is important to note that if you or your spouse or partner have chosen to defer or delay receipt of Old Age Security (OAS), you are not eligible for seniors' financial assistance programs.

### Coverage for Seniors Program

The Coverage for Seniors program provides premium-free coverage for some health related services not covered under the Alberta Health Care Insurance Plan (AHCIP).

Benefits include:

» Home Nursing Care: Home nursing care up to \$200.00 per family each benefit year for nursing care provided in the patient's home by written order of a physician. These services must be provided by a registered nurse or licensed practical nurse who is not a relative of the patient.

- » Prescription medications: These are medications that are listed in the Alberta Drug Benefit List. The co-payment is 30% to a maximum of \$25.00. There are a few cases when you might have to pay more than \$25 co-payment. To avoid surprises, ask your pharmacist about the cost of the prescription before it is filled.
- » Diabetic Supplies: Plan members with diabetes are eligible for coverage of diabetic supplies such as test strips, needles, syringes and lancets purchased from a licenced pharmacy to a maximum of \$2400.00 per benefit year.
- » Ambulance Service: Ambulance services are covered to the maximum rate established by the Alberta government for treatment. Transportation is provided to and from a general active treatment hospital in the event of illness or injury. Transportation MUST be provided in a ground vehicle- not by air. This does NOT include interfacility transfer via ambulance.
- » Clinical Psychology Services: Coverage for clinical psychological services is up to \$60 per visit, to a maximum of \$300 per family each benefit year for treatment of mental or emotional illness by a registered psychologist.
- » Chiropractic Services: Coverage for chiropractic services is up to \$25.00 per visit to a maximum of \$200.00 per person each benefit year.

## Dental and Optical Assistance for Seniors

Eligible seniors (income thresholds apply) can get help covering basic dental and optical services.

### Dental Assistance



A maximum of up to \$5,000 every five (5) years is available for select dental services. Financial assistance will cover ONLY the amounts noted within the government's fee schedule; it is important to be aware that you will still be billed for the remainder of the cost as well as fees charged by the dental providers. Pre-authorization is also required before you move forward with the service.

Basic dental services that may be covered under this program include:

- » Diagnostic services (examinations and x-rays).
- » Preventive services (polishing and scaling).
- » Restorative services (fillings).
- » Extractions.
- » Root canals.
- » Procedures relating to gum disease.
- » Dentures (removable, basic full and partial dentures).

You may require dental services that are NOT covered by the program, so it is always important to get clarification. It is important to note the Dental Assistance for Seniors program does not provide full coverage of the fees charged by Alberta dental

providers. All dental services and procedures supported by this program must be completed by a dental provider located within Alberta.

### Optical Assistance:

A maximum of up to \$230 every three (3) years is available for eligible seniors towards the purchase of prescription eyeglasses. Speak to the vendor to confirm your eligibility before you move forward with the service.

Seniors 65 years and older are eligible for one eye exam per benefit year (July 1 to June 30) through the AHCIP (Alberta Healthcare Insurance Plan).

Optical funding covered under this program includes:

- » Prescription eyeglasses
- » Prescription sunglasses
- » Prescription lenses (including contact lenses)
- » Frames
- » Eyeglass repairs



It is important to note that the Alberta government has been making changes and this information may change or have changed. Client Services Coordinators are available to provide information and answer questions, please call our toll-free number, 1-800-561-1911, for assistance.



# KEEP TRACK OF YOUR SIT 'N STANDS IN APRIL!

# SIT 'N STAND TRACKER

Name:

City:

Goal:

Day	Total Sit 'n Stands	Day	Total Sit 'n Stands
1		16	
2		17	
3		18	
4		19	
5		20	
6		21	
7		22	
8		23	
9		24	
10		25	
11		26	
12		27	
13		28	
14		29	
15		30	

**TOTAL # OF SIT 'N STANDS**

Send your final total Sit 'n Stands to [communications@parkinsonassociation.ca](mailto:communications@parkinsonassociation.ca)

# SPRING

## CALGARY REGION

Airdrie **APRIL 8**  
Calgary **APRIL 1**  
Cochrane **APRIL 10**  
High River/Nanton/Okotoks **APRIL 22**

## LLOYDMINSTER REGION

Lloydminster **APRIL 24**

## RED DEER REGION

Lacombe **APRIL 16**  
Olds **APRIL 8**  
Red Deer **APRIL 16**

## EDMONTON REGION

Edmonton **APRIL 3**  
Fort Saskatchewan **APRIL 22**  
Leduc **APRIL 9**  
Parkland (Spruce Grove/Stony Plain) **APRIL 22**  
St Albert **APRIL 8**  
Sherwood Park **APRIL 8**

## LETHBRIDGE/MEDICINE HAT REGION

Lethbridge **APRIL 17**  
Medicine Hat **MARCH 19**

\* REGISTRATION IS REQUIRED.

\* ALL SOCIALS REQUIRE A MINIMUM NUMBER OF REGISTRANTS TO RUN

# SOCIALS



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OR VISIT [PARKINSONASSOCIATION.CA](http://PARKINSONASSOCIATION.CA)



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Association of Alberta

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BENEFITS!**

**JOIN OUR SAFE & CARING  
COMMUNITY OF SUPPORT**

[parkinsonassociation.ca](http://parkinsonassociation.ca)