Old Age Security Benefits and Canada Pension Plan
Service Canada

Service Canada was created in 2005 to improve the delivery of government programs and services to Canadians, by making access to them faster, easier, and more convenient.

Service Canada offers single-window access to a wide range of Government of Canada programs and services for citizens through more than 600 points of service located across the country, call centres and the Internet.

Call Click Visit
My Service Canada Account

My Service Canada Account provides a single point of access to view and update your information with Employment Insurance (EI), Canada Pension Plan (CPP) and Old Age Security (OAS). More questions about My Service Canada Account? Find out more through our Frequently Asked Questions.

When using this service:

- **You must have an Access Key.** The Government of Canada has replaced the epass Canada service with a new service called Access Key. For more information, visit our epass to Access Key Frequently Asked Questions page.
- **Don't forget to protect your security.** To protect your security, we recommend that you logout, clear your browser's cache and close down your browser after you have finished with your online session.
- **You must have cookies enabled** in your browser. If cookies are disabled in your browser's security settings, you'll have trouble signing in and will not be able to use this service. If you are unsure about whether cookies are enabled on your computer, see the Enabling cookies section.
- **If you are using bookmarks** to access the Access Key login page, you may experience technical difficulties when logging in to My Service Canada Account and could be asked to try the service again later.

Already have an account?

- **Login to My Service Canada Account**

Don't have an account yet?

- **Register Now**

What can I do with My Service Canada Account?

- **View your important (EI) messages, payment information, account balances,** etc.
Statement of Contributions

- Is mailed regularly to contributors
- View and print it from “My Service Canada Account”
- Can be mailed to you upon request
Canada’s Retirement Income System

PUBLIC
- Canada Pension Plan / Quebec Pension Plan
- Old Age Security Program

PRIVATE
- Private pensions and savings
Old Age Security Benefits

- Old Age Security Pension (OAS)
- Guaranteed Income Supplement (GIS)
- Allowance
- Allowance for the Survivor
Changes to the OAS

The Government of Canada has introduced:

- Measures that gradually increase the age of eligibility for the OAS pension and GIS between the years 2023 and 2029 from 65 to 67,
- A voluntary deferral of the OAS pension, and
- Proactive enrollment in OAS and GIS.

People currently receiving OAS benefits will not be affected!
OAS Pension

You may qualify for a full OAS pension if:

- You have resided in Canada for at least 40 years after age 18 and before your application is approved; or
- Meet the 10 year residency rule.

If you cannot meet the requirements for the full OAS pension **you many qualify for a partial OAS pension if**:

- You have resided in Canada for at least 10 years after the age of 18.
International Social Security Agreements

Co-ordinates the pension programs of the two countries if you have lived in both countries to:

- Make it easier for you, if you have lived and/or worked in Canada to qualify for the OAS benefits.
- Make it easier for you, if you have lived and/or worked abroad to qualify for foreign benefits.
Portability

To receive OAS outside of Canada you must:

- Have 20 years of residence in Canada after age 18; or
- Meet the 20 year residence requirement through an International Social Security Agreement.

The GIS, Allowance, and the Allowance for the Survivor may only be paid outside of Canada for the month of departure and following 6 months.
Incarceration

Incarceration in a federal penitentiary of a provincial or territorial correctional facility can:

- Result in the suspension of OAS benefits.
- Have an impact on benefits payable to the spouse or common-law partner.
Reconsideration & Appeal Process

- Reconsideration
- Appeal to the Office of the Commissioner of Review Tribunals
Canada Pension Plan (CPP)

- CPP is a mandatory program
- Began in January 1966
- Employment-based contributions
- Payable outside of Canada
- Québec has a program with similar benefits (QPP)
CPP Benefits

Retirement pension

Post Retirement benefit

Disability benefit
  - Children’s benefit

Survivor benefits
  - Death benefit
  - Survivor’s pension
  - Children’s benefit
The CPP retirement pension is a monthly taxable benefit paid to people who have contributed to the CPP.

- Age Requirements
- Minimum contribution requirements
- Payments
- Actuarial Factors
- Provisions
- Applying
Child Rearing Provision

- You or your spouse/common-law partner received Family Allowance payment or were eligible for the Child Tax Benefit (even if you did not receive the benefit; and
- Your earnings were lower than your career average because you were the primary caregiver of a dependent child under the age of seven who was born after December 31, 1958.
Pension Sharing/Credit Splitting

**Pension Sharing**

For couples that are at least 60 years of age and apply for or receive CPP.

- If there is a difference in the amount you each receive, you can request to share your pension.
- If only one of you is a CPP contributor, you share that one pension.

The overall benefits paid do not increase or decrease with pension sharing.

**Credit Splitting**

- “Credits” may be divided upon divorce, legal annulment or separation of partner.
- “Credit Splitting” may create future eligibility or increase/decrease entitlement to CPP benefits.
Post-Retirement Benefit

If you already receive a CPP retirement pension and you work, you may become eligible for the Post-Retirement Benefit. This benefit allows you to receive an additional CPP retirement benefit by making further contributions to the CPP.

- **Under age 65**: contributions are mandatory
- **65 but under 70**: optional. If you choose not to contribute, you must complete the Canada Revenue Agency form *Election to stop contributing to the CPP or Revocation of a prior election (CPT 30)*.
- **70 or older**: you no longer make contributions to CPP even if you are working.
CPP Disability Benefits

For CPP contributors who cannot work at any job due to a “severe” and “prolonged” mental or physical disability.

- **Eligibility**
  - Age
  - Contributions and medical requirements

- **Application procedures**

- **Late applicant provision**

Children’s benefits are payable to the dependent child of a disability recipient.
Survivor’s Benefits

- Death Benefit
- Survivor’s Pension
- Children’s Benefits

- Eligibility Criteria
- Application Procedures
- Pay Entitlement
Reconsideration and Appeal Process

- Reconsideration
- Appeal to the Office of the Commissioner of Review Tribunal (OCRT)
- Appeal to the Pension Appeal Board (PAB)
Privacy and Protection of Personal Information

- Personal information that you give to Service Canada will not be released without your consent.

- To release your CPP or OAS information to a third party you must complete, sign and submit the “Consent to Communicate Information to an Authorized Person” form.
CPP/OAS Penalties

- Under the CPP and OAS Acts, an administrative monetary penalty and interest can be imposed if a beneficiary makes a false or misleading statement.

- This new provision meant to discourage misrepresentation came into force April 1, 2010 and was applied as of October 1, 2010.
Responsibilities of the Beneficiary

- Be informed
- Apply in writing
- Provide required documents
- Report income annually
- Report any absences from Canada
- Advise Service Canada of any changes in life circumstances
For More Information:

Call  
CPP/OAS Call Centre  
1-800-277-9914 (English)  
1-800-255-4786 (TTY)  
General ~ 1-800-O-Canada

Click  
www.servicecanada.gc.ca

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The information contained in this presentation is considered current as of August 15/2012