



Old Age Security and the Canada Pension Plan

February 2006



Canada

Seniors are vital members of our communities and have earned the right to enjoy a quality of life we can all take pride in. The Government of Canada is committed to addressing the needs of seniors today and in the future.

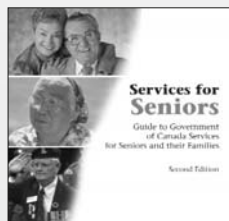
What's new?

As of January 1, 2006, the **Guaranteed Income Supplement (GIS)** increased by \$18 a month for single recipients and \$29 a month for couples. It will increase by the same amount again on January 1, 2007.

Seniors entitled to receive the GIS in January 2006 will automatically qualify for the **Energy Cost Benefit**. Between January and March 2006, single seniors will receive a one-time payment of \$125 and senior couples will receive \$250.

In September 2005, Service Canada was launched to provide Canadians with one-stop, easy-to-access, personalized service. Service Canada is your source for information on Government of Canada services. To find out more about the many services and benefits available to you, call **1 800 O-Canada (1 800 622-6232)** (TTY users: **1 800 926-9105**) or visit the Service Canada website at servicecanada.gc.ca.

Services for Seniors and People with Disabilities



Services for Seniors is a guide to more than 120 programs and services provided by the Government of Canada. It covers everything from income support to housing, health and safety issues.



The new *Services for People with Disabilities* guide includes information on more than 60 Government of Canada programs and services for people with disabilities.

For a free copy, call **1 800 O-Canada (1 800 622-6232)**. For TTY users: **1 800 926-9105**. Visit servicecanada.gc.ca or your local Service Canada Centre. The guides are also available in alternative formats (large print, Braille, audio cassette or computer diskette) by calling **1 800 O-Canada**.

Old Age Security program

Most people over 65 in Canada qualify for the Old Age Security (OAS) pension. Those who have a **low income** may qualify for additional benefits through the:

- **Guaranteed Income Supplement (GIS)** — for OAS pensioners with little or no income apart from the OAS pension;
- **Allowance** — for 60- to 64-year-old spouses or common-law partners of GIS recipients; or
- **Allowance for the survivor** — for widowed spouses or common-law partners between the ages of 60 and 64 who have a low income.

These benefits are based on income and marital status. They are not provided automatically; **you must apply for them**. Because the GIS is based on income, **you may qualify now** even if you did not qualify in a previous year. If you think you might be eligible, contact us at **1 800 277-9914** (for TTY users: **1 800 255-4786**).

You must renew your GIS, Allowance, or Allowance for the survivor benefit every year. You can re-apply by simply filing an income tax and benefits return by April 30. However, if you receive a renewal form in the mail, you must complete and return the form to make sure that there is no interruption in your benefit payments.

Getting the most from the Canada Pension Plan

The Canada Pension Plan (CPP) pays retirement, survivor, death, and disability benefits to those who qualify.

- **If you are widowed** you may be eligible for monthly survivor benefits. Dependent children up to the age of 25 may also be eligible (those between 18 and 25 must be in school full time). The CPP also offers a lump-sum death benefit to the estate of the contributor to help with funeral expenses.
- **If you divorce or separate**, CPP contributions made by you or your spouse or common-law partner during your marriage or common-law relationship can be divided equally.
- **If you and your spouse or common-law partner** are both 60 or over, you can apply to share your CPP retirement pensions. This could result in income tax savings.
- **If your children were born after December 31, 1958**, the child rearing provision may help you qualify to increase your payments. In calculating your benefits, the CPP can leave out the time when you had no income or a low income because you were raising children under the age of seven. Be sure to apply. Contact us at **1 800 277-9914** (for TTY users: **1 800 255-4786**).

Have your CPP and OAS file reviewed free of charge

If you have questions about whether you are eligible for any of these benefits, contact us at **1 800 277-9914** (for TTY users: **1 800 255-4786**) and we will review your file free of charge.

YOUR TAXES

Use your Personal Access Code to view your tax slips online and more!

Service Canada's online Tax Information Slips service lets you access your Old Age Security, Canada Pension Plan, and Employment Insurance tax slips earlier, so you can file your income tax return sooner.

Please note: the access codes on your tax slips over the last two years are no longer valid.

To view your tax information slips online, you now need a Personal Access Code (PAC). To apply for your PAC, call **1 877 454-4051** or visit servicecanada.gc.ca and follow the links for Tax Information Slips Online. This code will also provide access to other OAS and CPP online services. You can also use your new Personal Access Code to:

- view the most recent OAS or CPP payment rates, or change your mailing address or direct deposit information online.
- view your CPP Statement of Contributions online. All Canadians who have contributed to the Canada Pension Plan, and especially those who receive a CPP survivor benefit, are encouraged to review their personal account.

Income tax deductions for OAS and CPP recipients

If you live in Canada, you can call **1 800 277-9914** (for TTY users: **1 800 255-4786**) to have income tax deducted from your monthly OAS and CPP benefits. This way, you will have your deductions spread over your monthly pension payments instead of paying a lump sum at tax time.

Need help completing your income tax return?

The Community Volunteer Income Tax Program of the Canada Revenue Agency can help most low-income Canadians with simple tax situations. This service is free.

By phone: **1 800 959-8281**

Online: www.cra.gc.ca/volunteer

You can now file your tax return over the phone. Call TELEFILE at **1 800 959-1110**.

Or you can file online, using NETFILE at www.netfile.gc.ca.

Be sure to tell us if...

- you move or your banking information changes
- someone in your family who receives benefits is no longer eligible or dies
- your marital status changes while you are receiving benefits
- you leave Canada for more than six months while receiving benefits
- a child under 18 for whom you receive a CPP benefit is no longer in your care

International benefits

Canada has social security agreements with 49 countries. If you lived or worked in another country, you or your family may be eligible for old age, retirement, disability, or survivor benefits from that country, from Canada, or from both. To find out more, contact us:

By phone: **1 800 277-9914**
1 800 255-4786 for TTY users


Online: servicecanada.gc.ca


From outside Canada or the U.S.:

By phone: **(613) 957-1954**


By mail: **International Operations**
Service Canada
Ottawa ON K1A 0L4
Canada

Contact us

 **1 800 277-9914**
1 800 255-4786 for TTY users

 **Service Canada**
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 To find your nearest **Service Canada Centre**, call us or visit our website.

*To respond, we will need your social insurance number.
Remember: Do not send us personal information by email.*