


Old Age Security and the Canada Pension Plan

February 2004

 Government of Canada
Gouvernement du Canada

Canada

Canada's public pensions are internationally recognized as among the best in the world. The Government of Canada continues to adapt its services and programs to better serve the evolving needs of Canadians. Read on to find out if you are receiving all the benefits to which you are entitled, and take advantage of an additional way of getting your tax information slips.

NEW! An additional way to obtain your tax information slips

In addition to contacting us by telephone, by mail or in person, you have another option. You can now obtain your Old Age Security (OAS) and Canada Pension Plan (CPP) tax information slips from the Internet. The choice is yours.

This secure service is found at www.hrdc.gc.ca/isp under "E-Services". The Tax Information Slips online service allows you to:

- view and print your OAS and CPP tax information slips from the Internet for your income tax return.
- **notify** us online if you wish to stop receiving your OAS and CPP tax information slips by mail.

Each time you use this service, you will need your access code,* which can be found in the upper-right corner of your enclosed tax information slip. **Keep this top portion of your slip** to keep your access code safe and secure. Protect your personal information at all times.

Use our online services whenever and wherever you choose. Visit E-Services at www.hrdc.gc.ca/isp frequently to view existing and upcoming online services.

* This e-service is not yet available to you if:

- you receive an OAS or CPP benefit as a result of a social security agreement with another country, or
- you are between 18 and 25 years of age and receive a CPP children's benefit.

If this is your situation, an access code will not appear on your tax information slip.

Old Age Security benefits for seniors with a low income

Most people over 65 in Canada qualify for the Old Age Security (OAS) pension. If you have a low income, you may qualify for additional benefits from the Old Age Security program through the:

- **Guaranteed Income Supplement** (GIS) for OAS pensioners;
- **Allowance** for 60- to 64-year-old spouses/common-law partners of GIS recipients; or
- **Allowance for the survivor** for 60- to 64-year-old widowed spouses/common-law partners.

These benefits are based on income and marital status. They are not sent automatically; you must apply for them.

If you're single and your annual income is less than \$13,200 (not counting your OAS pension), you may qualify for the GIS. The allowable income level is higher for couples. Please contact us for more information.

Because the GIS is based on yearly income, keep in mind that even if you did not qualify in a previous year, **you may qualify now.**

Renew your benefits by filing an income tax return

You must renew your GIS, Allowance or Allowance for the survivor benefit every year. Most people can do this by filing an income tax return by April 30. If you don't file a return, you must complete a renewal application form.

Income tax deductions for OAS and CPP recipients

If you live in Canada, you can call 1 800 277-9914 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 a hand completing your income tax return?

The Community Volunteer Income Tax Program of the Canada Customs and Revenue Agency (CCRA) can help most low-income Canadians with simple tax situations complete their tax returns. This service is free.

Call **1 800 959-8281**

or visit www.ccra.gc.ca/volunteer

You can also file your tax return over the phone using TELEFILE by calling **1 800 959-1110**, or on the Internet using NETFILE at www.netfile.gc.ca

International benefits

Canada has social security agreements with 46 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.

Call **1 800 277-9914**

1 800 255-4786 (TTY) or go to:
www.hrdc.gc.ca/ibfa

From outside Canada or the U.S., call **(613) 957-1954** or write to:

**International Operations
Income Security Programs
Human Resources
Development Canada
Ottawa ON K1A 0L4
Canada**

Getting the most from the Canada Pension Plan

The CPP pays retirement, survivor, death and disability benefits to those who qualify. The province of Quebec operates its own plan that has similar benefits to the CPP. It's called the Quebec Pension Plan.

○ If you are widowed...

The CPP offers a lump-sum death benefit to the estate of the contributor. Widowed spouses/common-law partners of CPP contributors can get monthly survivor benefits. Dependent children up to the age of 25 are also eligible.

○ If you are divorced or separated...

CPP contributions made by you or your spouse/common-law partner during your marriage or common-law relationship can be divided equally after divorce or separation.

○ If you are married or in a common-law relationship...

You and your spouse/common-law partner can apply to share your CPP retirement pensions if you are both 60 or over. This may result in income tax savings.


○ If you have children...


If your children were born after December 31, 1958, you can apply for the child rearing drop-out (CRDO) provision. This provision recognizes the time spent raising your children under the age of seven and may help to increase your benefits.

Be sure to tell us if...

- you move — we'll need your new address,
- your spouse/common-law partner or family member who receives an OAS or CPP benefit dies,
- your marital status changes while you are receiving the GIS, Allowance or Allowance for the survivor,
- you leave Canada for more than six months while receiving OAS, GIS, Allowance or Allowance for the survivor benefits, or
- a child for whom you receive a CPP benefit is no longer in your care.

Contact us

 [1 800 277-9914
1 800 255-4786 (TTY)

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 [On the Internet or
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** If you contact us by phone or by mail, please remember to give us your social insurance number. Do not send us personal information by e-mail.*