



## Agreement on Social Security between Canada and the United States

# Qualifying for benefits from Canada and the United States

### The Agreement

The Agreement on Social Security between Canada and the United States came into force on August 1, 1984.

The Agreement may help you qualify for old age and disability benefits from Canada and the United States if you contributed to both the Canada Pension Plan and the pension program of the United States, or if you lived in Canada and the United States.

The Agreement may also help you qualify for survivor benefits from Canada and the United States if you are the widow, widower or child of a person who contributed to the pension programs of the two countries.

Social security legislation and agreements are complex. This sheet contains only *general* information and may not describe all the provisions that apply to your situation.

### Qualifying for a Canadian benefit

The Canadian pension programs included in the Agreement are the Canada Pension Plan and the Old Age Security program.

Under the Canada Pension Plan, you can receive a benefit when you retire or if you become disabled. The Plan may also pay benefits to your survivors after you die. To qualify for a benefit, you normally must have contributed to the Plan for a minimum period.

If you do not qualify for a Canada Pension Plan benefit, Canada will consider your periods of contribution to the pension program of the United States after the age of 18 as periods of contribution to the Canada Pension Plan.

The Old Age Security program covers most persons who live or have lived in Canada. The Old Age Security pension is payable at the age of 65 to persons who meet certain residence conditions. To qualify for this pension in Canada, you normally must have lived in this country for at least 10 years after the age of 18. You normally need 20 years of residence in Canada after the same age to receive an Old Age Security pension outside Canada.

What happens if you do not qualify for a Canadian Old Age Security pension because you have not lived in Canada for the minimum number of years? Under the Agreement, Canada will consider periods of contribution to the pension program of the United States after the age of 18 and January 1, 1952, as periods of residence in Canada.

## Qualifying for a benefit from the United States

The pension program of the United States is similar to the Canada Pension Plan and covers most persons who work in the United States.

To qualify for a benefit under the pension program of the United States, you normally must have contributed to the program for a minimum number of quarters. For example, to qualify for a full old age pension you normally must have reached the age of 65 (the age of entitlement may vary according to your year of birth) and contributed to the pension program for at least 40 quarters (10 years).

If you have not contributed to the pension program of the United States for the minimum period, you may not qualify for a benefit. However, under the Agreement, the United States will consider periods of contribution to the Canada Pension Plan as periods of contribution under the pension program of the United States as long as you have contributed to the pension program of the United States for at least six quarters (1½ years).

## Payment of your benefits

You may qualify for a benefit from Canada or the United States, or both. Under the Agreement, each country will pay a benefit based *solely* on your periods of contribution or periods of residence under its pension program.

## For more information

You can find more information on the Social Security Agreement between Canada and the United States on HRDC's Web site. The address is:

- [www.hrdc-drhc.gc.ca/ibfa](http://www.hrdc-drhc.gc.ca/ibfa)

## How to apply for benefits

If you want to apply for a benefit from Canada or the United States under the Agreement, or if you have questions, please call or write us.

**From Canada or the United States,** you can contact us, free of charge, at:

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

**From other countries,** please call:

- +1 613 957-1954

You can also write to us at:

- Income Security Programs  
Human Resources Development Canada  
Ottawa, ON K1A 0L4  
CANADA
- E-mail:  
[isp-psr.mail-poste@hrdc-drhc.gc.ca](mailto:isp-psr.mail-poste@hrdc-drhc.gc.ca)
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