

Agreement on Social Security between Canada and Belgium

Qualifying for Canadian and Belgian benefits

The Agreement

The Agreement on Social Security between Canada and Belgium came into force on January 1, 1987.

The Agreement may help you qualify for Canadian and Belgian old age, disability or survivor benefits.

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, which came into force on January 1, 1966, for a minimum period.

If you do not qualify for a Canada Pension Plan benefit, Canada will consider periods of insurance under to the pension program of Belgium 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 insurance under the pension program of Belgium and periods of residence in Belgium after the age of 18 as periods of residence in Canada.

Qualifying for a benefit from Belgium

The pension program of Belgium covers employed persons. There are special schemes for self-employed persons and public employees.

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Qualifying for Canadian and Belgian benefits

To qualify for a benefit under the pension program of Belgium, you normally must have contributed to the program for a minimum number of years. For example, to qualify for a full Belgian old age pension, you normally must have reached the age of 65 (63 for women) and contributed to the program for at least 45 years (43 years for women).

The age and contribution requirements for men and women will be the same by 2009.

If you have not contributed to the Belgian pension program for the minimum period, you may not qualify for a Belgian benefit.

However, to determine eligibility for a Belgian benefit under the Agreement, if you are a Belgian or Canadian national, Belgium will consider periods of contribution to the Canada Pension Plan and periods of residence in Canada after the age of 18 as periods of insurance under the Belgian pension program.

Payment of your benefits

You may qualify for a benefit from Canada or Belgium, 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.

Applying for benefits or finding out more about the Agreement

If you want to apply for a benefit from Canada or Belgium under the Agreement, or if you need more information about the Agreement, please contact us:

On the Internet:

www.sdc.gc.ca

By phone:

From Canada or the United States:

1 800 277-9914

1 800 255-4786 (TTY)

From other countries:

+1 613 957-1954

By email:

On the Internet, please visit our "Contact Us" page at: www.sdc.gc.ca

By mail:

Social Development Canada
Ottawa, ON K1A 0L4
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By fax:

1 613 952-8901