



Agreement on Social Security between Canada and the Philippines

Qualifying for Canadian and Philippine benefits

The Agreement

The Agreement on Social Security between Canada and the Philippines came into force on March 1, 1997. A Supplementary Agreement amending that Agreement came into force on July 1, 2001.

The Agreement may help you qualify for Canadian and Philippine old age and disability benefits if you contributed to both the Canada Pension Plan and the Philippine Social Security System (SSS) and/or the Philippine Government Service Insurance System (GSIS), or if you resided in Canada and in the Philippines.

The Agreement may also help you qualify for Canadian and Philippine survivor benefits 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 periods credited under the Philippine pension program 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 pension is payable at the age of 65 to persons who meet certain residence conditions. To qualify for a Canadian Old Age Security 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 credited under the Philippine pension program after the age of 18 as periods of residence in Canada.

Qualifying for a Philippine benefit

The Philippine pension program consists of the Social Security System (SSS) and the Government Service Insurance System (GSIS). The SSS provides benefits to all private employees and self-employed persons. The GSIS provides benefits to all employees in the public sector.

To qualify for a benefit under the Philippine pension program, you normally must have resided in the Philippines or contributed to the SSS and/or the GSIS for a minimum number of years. For example, to qualify for a Philippine old age benefit under the SSS, you normally must have been credited with contributions to the System for at least 120 months. To qualify for an old age benefit under the GSIS, you normally must have accumulated at least 15 years of service.

If you have not contributed to the SSS and/or the GSIS for the minimum period, you may not qualify for a Philippine benefit. However, under the Agreement, the Philippines will consider periods of contribution to the Canada Pension Plan and periods of residence in Canada after the age of 18 as credited periods under the SSS and/or the GSIS.

Payment of your benefits

You may qualify for a Canadian or Philippine benefit, 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 Philippines on HRDC's Web site. The address is:

- www.hrdc-drhc.gc.ca/ibfa

How to apply for benefits

If you want to apply for a Canadian or Philippine benefit under the Agreement, or if you have questions, please call or write us.

From Canada or the United States, you can reach us at:

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

From other countries, please call:

- +1 613 957-1954

You can also contact us at:

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