

Tips for people transitioning from PWD to the Canada Pension Plan, Old Age Security, and the Guaranteed Income Supplement

Reach out to your local seniors agency for Information & Referral support and assistance with these benefits and forms!



1

When you turn 65, most people are no longer eligible for PWD monies. Instead you must apply for the Canada Pension Plan, Old Age Security and the Guaranteed Income Supplement. These are free to apply for.

2

The Canada Pension Plan (CPP) is a contribution based plan. If you worked at a job you probably contributed to CPP and may be eligible for a CPP monthly pension. The amount you may receive is dependent on how many years you contributed and the amount you contributed. You should apply for this if you worked. You may or may not be eligible but there is no harm in applying.

3

Apply for Old Age Security and the Guaranteed Income Supplement no matter if you've worked or how long you worked. In order to be eligible for Old Age Security you must:

- be turning 65 (apply shortly after turning 64)
- be a Canadian citizen or legal resident of Canada at the time your application is approved
- have lived in Canada for at least 10 years since turning 18.

4

The Guaranteed Income supplement (GIS) is a monthly amount to assist low income seniors. In order to receive the GIS you must be receiving Old Age Security. You also must:

- have an income lower than the maximum threshold
- file your income tax annually

5

Both the Old Age Security and Guaranteed Income Supplement are increased 4 times a year to help keep up with the cost of living. The amount is minimal, though, around \$10

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In most cases you need to apply to receive both OAS and GIS.

If you are divorced but was a full time caregiver during your marriage, you may be entitled to a portion of your ex-spouse's CPP. You will need their Social Insurance Number to apply

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PWD is a permanent designation. Anyone who is in receipt of PWD benefits retains their PWD health supplements when they transition to CPP/OAS/GIS, unless their income exceeds \$42,000 per year. There are no health benefits associated with CPP-Disability; neither while in receipt of CPP Disability benefits, nor upon transitioning to CPP Retirement benefits.

8

If you receive the Guaranteed Income Supplement (GIS) you should not leave Canada for more than 6 months at a time. Otherwise you will lose your GIS. Five months and 20 days would be a good limit

9

There is the Low Income Seniors bus pass. This must be applied for. It costs \$45.00 a calendar year. Once you get approved for the GIS we can help you apply. It is free to apply. You will be sent a sticker to put on your Compass card.

10

There is SAFER-the Shelter Allowance for Elderly Renters. This is a provincial program that provides a monthly rent supplement seniors who pay more than 30% and who meet the other qualifications. We can help you apply for this. It is free to apply.

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Some people on PWD have their rent directly paid for them. This does not happen when you are on OAS/GIS. You will need to pay rent monthly.

12

GIS payments are re-evaluated in July of every year. If you have not filed your income tax for the previous year, most likely you will be cut off the Guaranteed Income Supplement (GIS). Please file your income tax, we can help with this. If you get cutoff we can help but it is way better and far easier not to get cutoff in the first place