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# Transition from PWD Benefits to Old Age Benefits

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This Help Sheet is for people who receive the Persons with Disabilities (PWD) benefit and are wondering what will happen to their income when they turn 65. We outline the process and the steps to follow to avoid any interruption in your income supports.

## Why Do I Have to Change Benefits?

The law governing PWD benefits requires you to pursue other sources of income that are available to you, including other federal benefit programs.

At the age of 65, many people become eligible for federal income benefits. Often, these monthly benefits are greater than the monthly PWD rate. If the old age benefits you are eligible to receive are less than your family would have gotten on PWD you can expect to be eligible for a top-up.

## What Should I Do?

Typically, before you turn 65, the Ministry of Social Development and Poverty Reduction (MSDPR) will remind you, by letter or MySelfServe, to apply for Old Age Security (OAS) and the Guaranteed Income Supplement (GIS). You are allowed to apply for OAS the month after you turn 64 and applying early will help to ensure a smoother transition of benefits.

In some cases, you may be eligible for automatic enrollment for OAS and GIS. If you are eligible for automatic enrollment Service Canada will mail you a letter the month after you turn 64. If you are not eligible for automatic enrollment you need to apply using the Application for the Old Age Security Pension and the Guaranteed Income Supplement which can be accessed online or at a Service Canada office.



Remember to file your taxes since you need to be up to date to avoid eligibility issues for OAS, GIS, and provincial health benefits.

MSDPR often asks you to confirm that you have applied for and/or been approved for federal benefits. If you don't do this, you could become ineligible for PWD. A good way to avoid issues with your eligibility is to keep copies of the confirmation documents you receive when you apply for federal benefits so you can present them when requested.

## **Do I Keep my PWD Health Benefits?**

If you stop receiving PWD income as a result of qualifying for a federal old age benefit, MSDPR will switch your file over to Medical Services Only (MSO) status. If you have a spouse under 65 your family must be eligible for Medical Services Plan (MSP) premium assistance to keep MSO benefits. See our Help Sheet 7 for more information about what is and is not available through MSO benefits.

## **Will I Qualify for a Bus Pass?**

You will be eligible for the \$45/year BC Bus Pass for Seniors if you are getting the GIS or are over 65 years old, and would qualify for the GIS, but do not meet the Canadian 10-year residency rule. Call 1-866-866-0800 or follow the instructions and use the links found at <https://tinyurl.com/ybutqcet>.

## **Tell Me More about the Old Age Benefits I May Qualify to Receive?**

Some programs you may be eligible to receive include:

### **Old Age Security**

Old Age Security is a federally-funded monthly pension paid to Canadian citizens and legal residents of Canada who have reached the age of 65. You must meet the residency requirements or have lived and worked in another country that has a social security agreement with Canada. See Revenue Canada's website for a list of these countries and the application form for each one. <https://www.canada.ca/en/revenue-agency/services/tax/canada-pension-plan-cpp-employment-insurance-ei-rulings/international-social-security-agreements-canada-pension-plan/what-purpose-international-social-security-agreements.html#tbl>.

### **Guaranteed Income Supplement**

The Guaranteed Income Supplement (GIS) provides a monthly non-taxable benefit to Old Age Security (OAS) pension recipients who have a low income and are living in Canada.



## **Senior's Supplement**

The Senior's Supplement is a monthly payment to low-income seniors who are receiving federal Old Age Security and the Guaranteed Income Supplement. If the income level of an eligible senior falls below a level guaranteed by the Province, the supplement is provided to make up the difference. Seniors do not need to apply for this --- it is paid automatically. BC guarantees single low income seniors eligible for GIS a monthly income of \$1,549.07. Please note that where one adult only receives GIS/OAS allowance and the Senior's Supplement, and the family is receiving a top-up from the Ministry, the system will automatically deduct these payments from their assistance and any remaining entitlement will be issued as a top up from the Ministry.

## **Canada Pension Plan**

Canada Pension Plan is a retirement pension for people who have contributed to the plan through paid employment. The amount you receive is determined by the amount of contributions you made when you were working. If you are on CPP Disability or CPP Early Retirement benefits when you turn 65, these will automatically switch to the CPP retirement pension.

## **Special Situations**

If you have not resided in Canada for at least 10 years you may not qualify for OAS and GIS benefits. If this is the case, you may be eligible to continue to receive PWD benefits. Contact the Ministry of Social Development and Poverty Reduction at 1-866-866-0800 for more information.



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