

# NAVIGATING BENEFITS AT AGE 65 IN ONTARIO

December 2025

## DO YOU WORK WITH OLDER ADULTS RECEIVING ODSP?

Support older adults as their benefits change at 65. Here is what you need to know and how you can help.

### OAS OLD AGE SECURITY



Monthly benefit based on age & years lived in Canada after age 18

### GIS GUARANTEED INCOME SUPPLEMENT



Additional monthly benefit for low-income OAS recipients

### CPP CANADA PENSION PLAN



Monthly benefit based on contributions from working years  
(Available as early as age 60)

## WHAT HAPPENS AT 65?

Most people on ODSP transition to OAS/GIS and/or CPP when they turn 65. Common changes include:

- Income may increase (but not always)
- Ontario Drug Benefit (ODB): coverage no longer linked to ODSP once on OAS
- Residual ODSP may be available for high disability-related costs
- Subsidized (rent-geared-to-income) housing: rent may increase with higher income

**IMPORTANT:** ODSP recipients **should not** take CPP early (60-65), as it reduces CPP and ODSP amounts (see Additional Resources on backside)

### KEY FACTS ABOUT OAS & GIS

#### OAS Eligibility

- Full OAS: 40 years of residency in Canada between ages 18-65
- ◐ Partial OAS: 10-39 years of residency
- ◑ Fewer than 10 years: Additional considerations apply (e.g., international agreements; see backside)

#### Enrolment

- Most people are automatically enrolled
- If no letter arrives by the month after turning 64, they must apply

Scan the QR code or [click here](#) to learn more about OAS/GIS



### QUICK TIPS!

- On OAS/GIS application form, **do not** check the box to opt out of GIS
- Even with partial OAS, people **may** still qualify for GIS and receive additional benefits

### Before & After 65

#### TYPES OF SUPPORT

#### BEFORE 65

#### AT 65 +

Main Income Support

ODSP / OW

OAS + GIS + CPP

Drug Coverage

ODB (through ODSP)

ODB Seniors Program

Disability Support

ODSP

Possible ODSP Top-Up

CPP

CPP Disability (if applicable)

CPP Retirement



## SMART SAVING STRATEGIES FOR LOW-INCOME ADULTS

### TFSA TAX-FREE SAVINGS ACCOUNT



- A good option
- No tax on interest or withdrawals
- Does not affect OAS, GIS or CPP amounts

### RRSP REGISTERED RETIREMENT SAVINGS PLAN



- Not usually helpful
- Little benefit for people with low/no taxable income
- Withdrawals are taxed

**EXCEPTION** For adults aged 65-71 who are just slightly above the GIS cutoff, buying RRSPs can lower assessed income, potentially increasing GIS.



Learn more about  
TFSA's & RRSPs



TFSA's ([link](#))



RRSPs ([link](#))

## KEY QUESTIONS TO ASK PEOPLE AS THEY NAVIGATE THEIR BENEFITS TRANSITION

- What benefits do you currently receive?
- Have you received a letter from Service Canada about your OAS enrolment? [If age 64]
- Do you understand how your benefits change at 65?
- How long have you lived in Canada?
- What savings accounts do you have? (TFSA, RRSP, neither)
- Do you need help completing OAS/GIS/ CPP application forms?



### OAS & GIS FOR NEWCOMERS (<10 YEARS IN CANADA)

59 countries have agreements with Canada, allowing **partial OAS** eligibility after **one year** of residence.

Scan for list  
of countries



([link](#))

If a person **has** lived in one of the 59 countries:

- Ask if they were sponsored ("broken down" sponsor may affect eligibility)
- If eligible for GIS, amount increases 10% for each year of residence over 10 years

If a person **has not** lived in one of the 59 countries:

- They can apply for partial OAS after 10 years of residency

### ADDITIONAL RESOURCES



Realize's Financial  
Empowerment Resources  
([link](#))



Open Policy Ontario's "Retiring  
on a Low Income" Resources  
([link](#))