

## Agreement on Social Security between Canada and the Republic of Poland

### Qualifying for Canadian and Polish benefits

#### The Agreement

The Agreement on Social Security between Canada and the Republic of Poland came into force on October 1, 2009.

The Agreement may help you qualify for Canadian and Polish 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 creditable periods under the pension program of Poland 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 while living in Canada, you normally must have lived in this country for at least 10 years after the age of 18. To qualify while living outside of Canada, you normally must have lived in Canada for at least 20 years after the age of 18.

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 creditable periods under the pension program of Poland after the age of 18 as periods of residence in Canada.

The Agreements cover residents of Quebec with respect to the Old Age Security program. However, the Province of Quebec negotiates its own understandings with respect to the Quebec Pension Plan.

#### Qualifying for a Polish benefit

The pension program of Poland is similar to the Canada Pension Plan and covers most employed and self-employed persons in Poland.

To qualify for a benefit under the pension program of Poland, you normally must have contributed to the program for a minimum number of years. For example, to qualify for a Polish old age pension at the age of 65 for men and 60 for women, you normally must have contributed to the pension program for at least 25 years (20 for women).

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If you have not contributed to the program for the minimum period you may not qualify for a Polish benefit. However, to determine eligibility for a Polish old age benefit under the Agreement, Poland will consider periods of contribution to the Canada Pension Plan and periods of residence in Canada after the age of 18 as creditable periods under the pension program of Poland.

### Payment of your benefits

You may *qualify* for a Canadian or Polish benefit, or both; however, under the Agreement, each country pays your benefit based *solely* on your creditable periods under that country's pension program. In other words, Canada would pay the benefit amount for the portion of creditable periods to the Canadian pension programs and Poland would pay the benefit amount for the portion of creditable periods under the pension program of Poland.

### Applying for benefits or finding out more about the Agreement

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

**On the Internet:** [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

**By phone:** *From Canada or the United States:*  
1-800-454-8731  
1-800-255-4786 (TTY)

*From other countries:* +1-613-957-1954

**By mail:** International Operations  
Service Canada  
Ottawa, ON K1A 0L4  
CANADA

**By fax:** +1-613-952-8901