Do I have to apply for Old Age Security (OAS)? Automatic enrolment and when an application is needed

Many people do not have to apply for the Old Age Security (OAS) pension, because Service Canada enrols them automatically and sends a letter around their 64th birthday. A person who gets no letter, or a letter asking them to apply, has to apply, online or on form ISP-3550. The Canada Pension Plan (CPP) retirement pension always needs an application.

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Service Canada enrols many people without an application

Many people never fill in an application for the Old Age Security (OAS) pension, because Service Canada enrols them automatically. A person who receives no enrolment letter, or a letter asking them to apply, does have to apply.[1] OAS is the monthly federal pension paid from age 65 to people who meet its residence rules.

The enrolment letter is sent around the 64th birthday when Service Canada already has the information it needs. It says the person is enrolled automatically and does not need to apply.[1] The Old Age Security Act allows this. Subsection 5(4) lets the Minister waive the application on the day a person turns 65, if the information on hand shows they qualify.[2] Subsection 5(5) requires notice in writing before that happens, along with the information relied on.[2]

The waiver is not guaranteed even after a letter arrives. Under subsection 5(8), the Minister can still require an application before the 65th birthday.[2] Service Canada's pages also ask people to act when the letter contains errors.[1]

Three situations call for an application instead

Service Canada's pages and its program toolkit describe three cases in which a person has to apply:[13]

- No enrolment letter has arrived by the month after the 64th birthday.
- A letter from Service Canada asks the person to apply.
- The information in the enrolment letter is incorrect.

The toolkit says a person with no letter by the month after turning 64 should contact Service Canada.[3] Two ways of applying are available from inside Canada. The online application is in My Service Canada Account, for people at least one month past their 64th birthday who are not already receiving OAS.[1] The paper form is the Application for the OAS and the GIS (ISP-3550), mailed with certified true copies of the documents it asks for.[1] A person applying from outside Canada has to use the paper form.[1]

Timing affects the first payment. The toolkit says that for an application made 6 months or more ahead, Service Canada will try to pay the first month after the 65th birthday.[3]

The Guaranteed Income Supplement (GIS) is often assessed at the same time

The Guaranteed Income Supplement (GIS) is a monthly payment for people with a low income who receive OAS. When a person is enrolled automatically for OAS, the toolkit says Service Canada also looks at whether they are eligible for the GIS.[3] Service Canada's GIS page says it will try to enrol people automatically, and those not enrolled get a letter inviting them to apply.[4]

Form ISP-3550 covers both the OAS pension and the GIS, so one application can ask for both.[4] A separate form, the Application for the Guaranteed Income Supplement (ISP-3025), is for someone who already receives OAS.[4] The toolkit says a separate GIS application is

needed when the person never applied for it, or chose not to on form ISP-3550.[3]

Automatic enrolment starts OAS at 65 unless the person asks to delay

Enrolment sets a start date of 65. A person can delay OAS to as late as age 70, and the payment increases by 0.6% for each month of delay, up to 36% at 70.[5] Subsection 5(7) of the Act lets a person decline the waiver in writing before turning 65.[2] Service Canada's pages describe a simpler route. In My Service Canada Account, the profile page has an option called Delay Receiving OAS/GIS Pension.[1]

The toolkit says the choice to delay must be given in writing no later than 6 months after the 65th birthday.[3] Two consequences follow from a delay, according to Service Canada:[53]

- The GIS is not paid while OAS is delayed, and GIS amounts do not increase because of the delay.
- No retroactive payment is made for the months in the deferral period.

A late application recovers no more than 11 months

The cost of missing both the letter and the application is limited back pay. Service Canada's page on when to start says a person already over 65 can receive payments for up to a maximum of 11 months from the date the application is received.[5]

The Act reaches the same number in two steps. Subsection 8(2) allows approval to take effect no earlier than one year before the application was received, or the 65th birthday if that is later.[2] Subsection 8(1) then starts payment in the month after approval.[2] The Old Age Security Regulations repeat the one-year limit in section 5.[6] For the GIS, paragraph 11(7)(a) states the limit directly: eleven months before the month the application is received.[2]

As an illustration only, a person who turned 65 in March 2025 and applied in October 2026 would be paid from November 2025 onward. The months from April to October 2025 would not be paid.

The Canada Pension Plan always needs an application

Automatic enrolment belongs to OAS only. Service Canada's CPP page says a person must apply to receive the CPP retirement pension.[7] The one automatic change it describes is for people on a CPP disability benefit, which becomes a retirement pension at 65.[7]

The CPP application can be made up to 12 months before the chosen start date. It is normally made online in My Service Canada Account, and the paper form ISP-1000 is used in some cases, such as by people living outside Canada.[7] An OAS enrolment letter, however welcome, says nothing about the CPP, which waits for its own application.

Notes

1. Government of Canada, “Old Age Security: Apply, delay, or change your start date”, page modified 2026-09-09. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/apply.html (accessed 2026-10-10)

2. See subsections 5(4) to 5(8) on the waiver of the application, subsections 8(1) and 8(2) on when the pension begins, and paragraph 11(7)(a) on the GIS. Justice Laws Website (Government of Canada), “Old Age Security Act (R.S.C., 1985, c. O-9)”, last amended on 2022-06-23. https://laws-lois.justice.gc.ca/eng/acts/O-9/FullText.html (accessed 2026-10-10)

3. Employment and Social Development Canada, “The Old Age Security program toolkit”, page modified 2025-11-07. https://www.canada.ca/en/employment-social-development/programs/old-age-security/reports/oas-toolkit.html (accessed 2026-10-10)

4. Government of Canada, “Guaranteed Income Supplement: Apply”, page modified 2026-09-09. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/apply.html (accessed 2026-10-10)

5. Government of Canada, “Old Age Security: When to start your retirement pension”, page modified 2026-10-02. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/when-start.html (accessed 2026-10-10)

6. See subsection 5(2), which applies when the applicant turned 65 before the application was received. Justice Laws Website (Government of Canada), “Old Age Security Regulations (C.R.C., c. 1246)”, last amended on 2026-01-01.

https://laws-lois.justice.gc.ca/eng/regulations/C.R.C.,_c._1246/FullText.html (accessed 2026-10-10)

7. Government of Canada, “Canada Pension Plan retirement pension: Apply”, page modified 2026-10-01. https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/apply.html (accessed 2026-10-10)

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