Travelling with Old Age Security (OAS) and Guaranteed Income Supplement (GIS): what a long stay outside Canada changes

The Guaranteed Income Supplement (GIS) and the Allowance stop when a person stays outside Canada for more than 6 months in a row, however long they lived here. The Old Age Security (OAS) pension keeps paying abroad only for people with at least 20 years in Canada after age 18. The Canada Pension Plan (CPP) has no rule about where the person lives.

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https://oasguide.ca/en/library/leaving-canada-for-six-months

The GIS and the Allowance stop after 6 months away, whatever the residence history

A long trip outside Canada can stop the Guaranteed Income Supplement (GIS) even for someone who has lived here all their life. Service Canada's page for GIS recipients says the supplement cannot be collected by a person who is outside Canada for more than 6 months.[1] The GIS is the monthly payment added to the Old Age Security (OAS) pension for people with a low income. The Allowance, paid to some people aged 60 to 64, carries the same limit.[2]

The 20-year residence rule that protects the OAS pension abroad does not help with either payment. An Employment and Social Development Canada toolkit says the GIS, the Allowance, and the Allowance for the Survivor stop when a person leaves Canada for more than 6 months.[3] Payments are looked at again only once the person returns and contacts Service Canada.[3]

The law counts whole calendar months and leaves out the month of departure

Service Canada's pages use the plain phrase "more than 6 months". The Old Age Security Act is more exact. Under paragraph 11(7)(c), no GIS is paid for a month spent entirely outside Canada once the person has already been away for six consecutive months.[4] The month the person left is not counted in those six. Paragraph 19(6)(c) sets the same count for the Allowance.[4]

The following dates are an illustration of the wording, not a ruling on any file. A person who leaves on November 10 starts the count in December, so six consecutive months end on May 31. The first month the Act could bar would be June, and only if all of June is spent abroad. Service Canada applies the law to each file, and the dates of travel are the facts it works from.

A different count applies when a person stops living in Canada rather than travelling. Paragraph 11(7)(d) bars the GIS for months that begin six months or more after the person stopped living in Canada.[4] Moving abroad is covered in the OAS Guides page on living outside Canada.

The OAS pension continues abroad after 20 years of residence

The OAS pension follows a separate rule in section 9 of the Act. Payment is suspended once a pensioner has been outside Canada for six consecutive months, again not counting the month of departure. Payment resumes in the month the person returns.[4] The suspension does not apply to a person who had lived in Canada for at least 20 years after age 18 when they left.[4]

Service Canada describes two ways to reach those 20 years:[5]

- At least 20 years of residence in Canada after turning 18.
- Time lived and worked in a country that has a social security agreement with Canada, where the combined time in both countries is at least 20 years.

A snowbird with 30 years in Canada therefore keeps the OAS pension through a long winter abroad. The same person with a low income would still lose the GIS for any month the supplement rule reaches. A newcomer with 12 years in Canada could lose both payments on the same trip.

Notice is expected before the trip and again after the return

Service Canada asks people leaving for more than 6 months to contact it before they go. Its pages say this can help prevent overpayments that may have to be repaid later.[15] They also ask people to contact Service Canada on their return to restart payments.[1]

The Old Age Security Regulations set a shorter trigger for giving notice. An applicant or beneficiary who is absent from Canada for more than one month is to notify the Minister immediately.[6] The same section asks for notice of the return within one month of coming back.[6] A three-month winter trip is well inside the GIS limit, but it is still longer than one month.

An unreported absence can come to light later. Service Canada says it compares information with the Canada Border Services Agency.[15] Its pages also say a person can be fined for giving false or misleading information or for leaving information out on purpose.[1] Any GIS or Allowance paid for months the law bars may have to be repaid, and the OAS Guides page on overpayments explains how repayment and requests for relief work.

The Canada Pension Plan has no rule about where the person lives

The Canada Pension Plan (CPP) retirement pension has two basic conditions. A person has to be at least 60 years old and have made at least one valid contribution.[7] Neither condition concerns where the person lives, and the trip rules above apply only to OAS benefits.

Service Canada already pays OAS and CPP to people outside the country. Its international pages say these cheques are issued in the currency of the country where they are mailed, for the countries on its list.[8] For a couple who spend each winter abroad, the CPP is therefore the one public pension that a long trip does not touch, whatever the person's years in Canada.

Questions about a particular trip belong with Service Canada, which holds the file and applies the rules. The dates of departure and return are worth keeping in writing, because they are the facts both the GIS rule and the notice rule depend on.

Notes

1. Government of Canada, “Guaranteed Income Supplement: Receiving your benefit”, page modified 2026-10-08. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/while-receiving.html (accessed 2026-10-10)

2. Government of Canada, “Allowance: Receiving your benefit”, page modified 2026-05-26. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/allowance/while-receiving.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. See subsections 9(1) and 9(2) for the OAS pension, paragraphs 11(7)(c) and 11(7)(d) for the GIS, and paragraph 19(6)(c) for the Allowance. Justice Laws Website (Government of Canada), “Old Age Security Act (R.S.C., 1985, c. O-9)”, current to 2026-09-30, last amended on 2025-10-01. https://laws-lois.justice.gc.ca/eng/acts/O-9/FullText.html (accessed 2026-10-30)

5. Government of Canada, “Old Age Security: While receiving OAS”, page modified 2026-10-08. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/while-receiving.html (accessed 2026-10-10)

6. See subsection (1) of the section headed "Notices by or on Behalf of an Applicant or Beneficiary". 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: Do you qualify”, page modified 2026-10-01. https://www.canada.ca/en/services/benefits/publicpensions/cpp/eligibility.html (accessed 2026-10-10)

8. Government of Canada, “Lived or living outside Canada: While receiving pensions and benefits”, page modified 2026-06-30. https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-international/while-receiving.html (accessed 2026-10-10)

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