

# Retirement 101

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# Retirement 101

## Questions & Answers

### A: General

**Q1. How soon in advance do I need to inform the City regarding my intention to retire?**

A. There is no policy. However, it is advisable that you provide a minimum of two (2) months, preferably longer to ensure a smooth transition for yourself and for operations.

While two (2) months' notice might be sufficient for lower-level positions (below WG 6), three (3) to six (6) months (or longer) is more appropriate for Wage Grade 6 to senior-level positions.

\* More notice is recommended if you are in an individual contributor role, or have special/in-depth organizational knowledge.

**Q2. If and when I submit notice of retirement, can I change my mind?**

A. There is no policy on this. Depending on the specific circumstances and on operational needs, a request to change your retirement date may or may not be accepted. The City would look at each situation on a case by case basis and determine how to address the situation.

**Q3. Is there an advantage to retiring at the beginning of the year?**

A. It depends. Your retirement date is an individual choice. Vacation days and float days re-set on January 1, so retiring in January may be a good decision to maximize your payout amount.

**Q4. How would my retirement plan work if I resigned rather than retired from the City?**

A. If you chose to resign, regardless of age, you are NOT eligible for retirement benefits.

**Q5. Should the official retirement date be at the end of a month, e.g. January 31, or can it be January 15?**

A. Your retirement date is an individual choice. Most employees retire at the end of the month as OMERS pays retirees at the beginning of the month, and the pension payment commences on the first of the month following retirement. In addition, by retiring at the end of the month, you receive full month of pension credit. Once your pension has been established, it will be deposited into your bank account the first business day of every month.

*Note: Your first pension deposit can take up to 30 business days to be processed.*

**Q6. How many days do you need to work into a new year to be entitled to full vacation and floating days?**

A. Vacation days and float days re-set on January 1, so retiring in January may be a good decision to maximize your payout amount.

**B. Performance Pay (Only available upon City Council approval)**

**Q7. Is there a requirement to stay until after the non-union performance planner is signed and processed in order to get your performance pay increase and/or cost of living allowance (COLA) retroactive to January 1 onward?**

A. No. You should complete your performance planner and have a performance discussion with your manager prior to your retirement date. If and when City Council approves the budget and the implementation of COLA and performance payments are approved, the City will adjust your salary retroactive to January 1, provided you are eligible.

**Q8. As I will be retiring mid-year, how will my pay for performance be affected?**

A. When you retire during mid-year, you will not be eligible for any performance pay increase for the time worked during that same calendar year since your salary, as of your retirement date (e.g. June 30th), reflects your full compensation entitlement.

**Q9. If I retire on December 31, is it true that I will not receive any further performance payment for that year?**

A. Yes, it is true. You would not be eligible for any further performance pay increases since your salary as of December 31 would reflect your full compensation entitlement as of that date. If you retire on December 31 or before, it is not necessary for you to complete a performance planner.

**Q10. If I work until the end of November and then use my sick pay gratuity as salary continuation up to the end of January when I retire, would I be eligible for performance pay?**

A. No. If your sick pay gratuity is used as salary continuance, you are not eligible for performance pay. Payment of sick pay gratuity is only available upon resignation or retirement. You are no longer an active employee once salary continuance of your sick pay gratuity begins. The only service accrued while on salary continuance is OMERS service.

## C. Vacation Entitlement upon Retirement

### Q11. How does vacation entitlement work for the year in which you retire?

A. (i) When you retire, you will receive all of the following:

- when an employee who receives vacation in arrears retires (typically hired before December 31, 2018), the balance of your current year's vacation entitlement, any outstanding balance carried forward from previous years (carried over vacation) plus any unused balance carried forward from previous years, plus an additional amount equivalent to the pro-rated number of days for the current years' service that have not yet been received (referred to as vacation savings pay (VSP). This additional amount is prorated from January 1<sup>st</sup> of the year of their retirement to the last day of the month in which they retire. This total amount of vacation can be paid out in a lump sum upon retirement, or taken as paid time off until retirement. However, such time shall not be considered as ongoing service for purposes of continued vacation accrual.
- when an employee who receives vacation in advance retires (typically hired after January 1, 2019), they will be paid out the unused balance of the current year's vacation entitlement accrued to the end of the month of their retirement plus any balance carried forward from the previous year.
- Employees who have taken paid vacation time off that had been advanced for the year but not yet accrued, will have the value of the excess vacation deducted from their final pay.

(ii) How is my vacation savings pay calculated?

In accordance with the vacation policy, retiring employees will receive their vacation savings pay earnings from January 1 to their retirement date using the table below.

Vacation Threshold	Vacation Savings Pay Rate
3 weeks	6%
4 weeks	8%
5 weeks	10%
6 weeks	12%

(iii) When will I receive my vacation savings pay out?

This payment will be on your final pay.

### Q12. Do I accrue service with the City when using vacation entitlement prior to retirement?

A. Yes. You accrue service when your employment is extended by using vacation credits.

### Q13. To bridge the time to retirement, can I use vacation and sick pay gratuity? Do I have to use all entitled vacation before using the sick pay gratuity?

A. Yes. You can use your unused vacation, in whole or part, and then if eligible take your sick pay gratuity as salary continuance, to bridge to retirement. Any unused vacation and/or sick pay gratuity would be paid out on your final pay.

**Q14. If I take vacation for the month of December and I would like to retire at the end of January, will I receive full vacation entitlement in January which allow me to use it as salary continuance until I retire?**

A. Vacation days and float days re-set on January 1, so retiring in January may be a good decision to maximize your payout amount. Please note the amount of vacation entitlement is dependent upon whether you are in vacation accrual or vacation advance.

**Q15. Is it advantageous to take vacation as time or paid out in lump sum?**

A. Taking vacation as a payout or taking it as time is an individual choice. Notwithstanding, having vacation paid off as a lump sum provides extra cash, which subject to CRA taxable deductions (CPP, EI, Income Tax,)

## **D. Retiree Benefits (pre/post 65)**

On February 14, 2002, City Council approved a harmonized benefit plan for all permanent management and exempt staff. This harmonized plan, known as the New Retiree Plan, became effective April 1, 2003 and included active and retiree benefits.

Special grand-parenting provisions allowed eligible employees to elect to receive grandparented retiree benefits based on predecessor municipal policy. An employee who had at *least 10 years of service* (as defined under OMERS) or was within (5) five years of eligibility to retire as of April 1, 2003, was given a one-time (*irrevocable*) option to elect to receive coverage under their Current Retiree Plan or the New Retiree Plan. If you do not remember which option you chose, you may contact TEAM Central.

### **Q16. What health benefits will I have after I retire (pre/post 65)?**

A. It depends. You are either in the current (harmonized plan effective April 1, 2003) or your former municipality's plan. Please see attached chart which outlines summary of benefit coverage at retirement.

### **Q17. Upon retirement, do retirees lose their benefit coverage?**

A. It depends. Please see attached chart which outlines summary of benefit coverage at retirement.

### **Q18. Does life insurance stop at age 65? What is the life insurance once you retire?**

A. Please see attached chart which outlines summary of benefit coverage at retirement. At age 65, you have to option to convert your Group Life Insurance to an individual policy. Submit your conversion application to Manulife within 31 days of your 65th birthday in order to avoid the "proof of good health" medical requirement.

Contact Manulife Financial at 1-800-268-6195 if you need assistance

### **Q19. I elected my former municipality's post-65 grandparented retiree benefits. Will the benefits extend to my spouse? What if I pass away, will my surviving spouse be covered?**

A. Yes. Grandparented retiree benefits will cover your eligible spouse, dependents and also cover your surviving spouse, except under the Former North York Grandparented Plan

### **Q20. Who would be the benefit carrier for retiree benefits?**

A. At this time, Green Shield Canada for Health and Dental plans and Manulife for Group Life Insurance, unless City reviews its current benefit carrier and seeks RFP submissions for another carrier.

### **Q21. What are the post-retirement benefits that I will be entitled to?**

A. It depends. Please see attached chart which outlines summary of benefit coverage at retirement.



**Q22. How do I find out what my benefit coverage is in advance of retiring, as this may influence my date of retirement.**

A. Please see attached chart which outlines summary of benefit coverage at retirement. You may also contact TEAM Central.

**Q23. Do my benefits continue after I retire and for how long?**

A. It depends. Please see attached chart which outlines summary of benefit coverage at retirement.

**Q24. If I decide to remain working with the City after age 65, what benefits am I eligible for?**

A. The Health, Dental, Group Life Insurance and Accidental Death & Dismemberment will remain the same as under 65 coverage. For drugs, the pharmacist will have to submit the claims to the Ontario Drug Benefit plan first before submitting to Green Shield Canada. The Group Life Insurance and Accidental Death & Dismemberment will reduce to \$20,000 respectively from age 69 onwards.

**Q25. I elected grand parented retiree benefits upon retirement. Do vision care benefit periods (currently every 24 months) re-start upon retirement, or is it based on my last claim?**

A. Vision care is every 24 consecutive months, taking into consideration the date from the last paid claim.

**Q26. Are temporary and part-time employees eligible for City's Retiree Benefits?**

A. No. Temporary and part time employees are not entitled to retiree benefits.

## **E. Sick Pay Gratuity-SPG (if eligible)**

Employees who had over 10 years of service as of March 1, 2008 may be entitled to a sick pay gratuity upon *retirement depending on their former Municipality's eligibility requirements*. The Sick Pay Gratuity (SPG) eligible payment will be made based on the following:

- Number of frozen sick days in their bank as at retirement date
- Service as of March 1, 2008
- Salary at the time of retirement
  
- If hired after amalgamation and have at least 10 years of service as of March 1, 2008, employees will receive an amount equal to ½ of the cumulative sick pay credits up to a maximum of 3 months, if eligible.
  
- If hired before amalgamation and have at least 10 years of service as of March 1, 2008, employees will be subject to the provisions from their former municipality's policy on sick gratuity payout. Upon retirement, the employee receives the amount that is based on the service requirement and the corresponding payment period according to provisions from former municipality. For details on these provisions, see the attached Sick Pay Gratuity Payout Guideline.

### **Q27. Does my "locked in sick bank" get paid upon retirement?**

A. It depends. If eligible, payout threshold is based upon the years of service as of March 1, 2008 under the provision of the former municipality. If you have over 10 years of service as of March 1, 2008, you may be entitled to a sick pay gratuity upon retirement, depending on your former municipality eligibility criteria.

Your sick pay gratuity (SPG) can be paid out as a lump sum upon separation, transferred to a RRSP or used as a salary continuation if eligible\*

\* Non-union employees of the former Metro, Toronto and Etobicoke as per approved previous municipality policies, who are retiring with a pension, minimum age 55, and eligible for a SPG, may receive their SPG as salary continuation in order to contribute to the pension plan prior to retirement

### **Q28. How do I arrange for my sick pay gratuity payout?**

A. An election form is included within your retirement. Please contact Team Central for

### **Q30. How do I find out how much my sick pay gratuity will be?**

A. Contact TEAM Central with the City's Pension, Payroll & Employee Benefits Division.

### **Q31. Is it more beneficial to take the sick pay gratuity payout as lump sum or salary continuance?**

A. Assuming that you qualify for salary continuation option (which is only available to former Metro, former Toronto and former Etobicoke non-union employees), the option of taking your sick pay gratuity payout as lump sum or salary continuation is an individual choice. If eligible, you must be at least age 55 at the commencement of the salary continuation.

**Q32. I plan to use my sick pay gratuity as salary continuance from November into January. Will I be eligible for a vacation re-refresh?**

A.

Vacation days and float days re-set on January 1, so retiring in January may be a good decision to maximize your payout amount contingent that you report to work on your first scheduled day/shift of the new year.

**Q33. Can I receive part of my sick pay gratuity as salary continuance and the rest paid out?**

A. Yes you may, if your former municipality provided eligibility for this.

**Q34. Is there a maximum amount of sick time you can use to bridge to retirement?**

A. Salary continuance using sick pay gratuity is based on predecessor municipal policies and employee service as of March 1, 2008. Please refer to the Short Term Disability Plan – Sick Pay Grant Guidelines.

**Q35. Who is eligible for the salary continuation using sick pay gratuity?**

A. Only former Metro, Toronto and Etobicoke employees qualify for salary continuation.

**Q36. I am an exempt employee with 142+ days in my frozen sick bank. Am I entitled to receive all of those days as SPG or only a portion? Also, is it correct that the sick pay gratuity payout is at your rate of pay at the time of retirement?**

Please refer to the Short Term Disability Plan – Sick Pay Grant Guidelines with respect to your sick pay gratuity payout. Sick pay gratuity payout is based on salary at the time of retirement. A non-union employee must be on an alternate rate pay for at least one year to be eligible for the acting salary at retirement.

**Q37. How does the City calculate how much sick pay gratuity I can use towards my RRSP?**

A. You may be able to tax shelter a portion of your lump-sum payments () by transferring money to a registered retirement savings plan (RRSP) or registered pension plan (RPP) based on the following:

- You can transfer money to your RRSP based on your unused contribution room. Your latest Notice of Assessment from the Canada Revenue Agency provides information on RRSP contribution room.
- If you were hired before 1996, you can transfer money to your RRSP or RPP based on the eligible portion of your lump sum payments. The basic formula allows you to shelter \$2,000 for each calendar year or portion of a year of service before 1996 that you were employed by your previous municipality. You can add \$1,500 for each of those years before 1989 that you did not belong to OMERS and did not buy back service. You will be advised about your eligible portion if your application is approved.

You may want to consult with an independent financial advisor to help you determine your tax sheltering option.

To transfer lump-sum payments to a bank or other financial institution complete the Direct Transfer of a Retiring Allowance form included with the paperwork that you will receive following your application approval and return it to your Payroll Representative. Any amount not transferred to an RRSP will be taxed at source and directly deposited to your current financial institution on file.

A manual cheque is produced and sent to your financial institution for deposit. A copy of the manual cheque is sent to you for your records.

**Q38. Can I use some of my sick pay gratuity as salary continuance and put the remaining into an Additional Voluntary Contribution (AVC) or RRSP?**

A. Yes. Assuming that you qualify for salary continuation option (which is only available to former Metro, former Toronto and former Etobicoke non-union employees), and you have RRSP room. You can split a portion for salary continuance with the balance transferred to your RRSP. However, you cannot transfer your SPG directly to the OMERS AVC. You can transfer your SPG to an RRSP and then transfer from the RRSP to the OMERS AVC.

**Q39. Under the CRA rules, there is a provision for retiring allowances. Retiring allowances may be transferred to a tax-deferred RRSP. Does my SPG qualify as a retiring allowance?**

A. Yes. Refer to Q&A #37.

**Q40. Will I receive full benefits coverage while on salary continuation using my sick pay gratuity?**

A. While on salary continuation leading to retirement, employees will continue to receive health, dental and group life insurance. All other benefits will be discontinued including short and long-term disability, accidental death and dismemberment, vacation accrual, sick accrual etc.

## F. OMERS Pension

### Q41. How can I determine if I'm eligible for an unreduced pension?

- A. Check your OMERS 2019 Pension Report, page 1, under Section #1 for your "early retirement date, with no penalty". A copy of your pension report can be obtained by logging onto myomers.com or by contacting OMERS Client Services at 416-369-2444, where additional questions can also be answered.

### Q42. If I want to retire earlier than age 65 (for those with a normal retirement age of 65), are there any penalties/reductions associated with early retirement?

- A. The penalty imposed is a 5% reduction for each full year that you are shy of either age 65, or 30 years of service or the 90 factor. For example, if you are a 62 year old employee with 20 years of service and an 82 factor, your penalty would be 15% as OMERS takes the smallest penalty (i.e. 3 years from age 65, 10 years from 30 years of service and 8 years from the 90 factor). The best way for you to find out what your pension will be is to either process your own (using myOMERS.com) or request a pension estimate from OMERS Client Services at 416-369-2444.

### Q43. Am I correct to say that we receive our OMERS pension monthly – at the beginning of each month?

- A. Yes. OMERS pays on the first business day at the beginning of the each month. **Your first pension deposit can take up to 30 business days to be processed.** Once your pension has been established, it will be deposited into your bank account on the first business day of every month.

### Q44. Does my CPP reduce the amount I will get from my OMERS pension?

- A. Yes, but only when you reach age 65. The reduction to your OMERS pension may not equal the amount you receive from CPP as there are a number of factors taken into consideration. If you were to retire before age 65, OMERS provides you with two pension figures. One figure is what your pension will be up to age 65 and a second, lower figure as to what your pension will be after age 65. The increased pension you receive before age 65 includes an amount referred to as the 'bridge benefit'. Also, if you retire before age 65 (i.e., at age 60) and request to commence receiving your CPP at age 60 at a reduced amount as opposed to waiting until age 65, it will have no impact to your OMERS pension, i.e. you still receive the bridge benefit until age 65.

### Q45. If, upon retirement, I die, what percentage of my pension will my spouse continue to receive?

- A. Your spouse will receive  $66\frac{2}{3}$  of your life time pension (i.e., the pension amount paid after age 65). This amount is increased by 10% for each eligible child up to a maximum of 100% of the pension earned.

### Q46. With regards to sick pay gratuity, can I put a lump sum into the Additional Voluntary Contributions (AVC) account offered by OMERS or RRSP?

- A. No, not directly to the OMERS AVC account. You can transfer your sick pay gratuity payout to your RRSP assuming you have sufficient 'room' and then from the RRSP you can transfer to

OMERS AVC.

**Q47. Can I have income taxes deducted from my OMERS pension?**

A. Yes. Income tax is deducted at source based on the tax bracket you fall into.

**Q48. I understand pensions are indexed. What is the percentage annually, and is it at the beginning of each year or is it on the month I retired in? If this goes up annually, does my reduced OMERS pension increase as well from age 60 to 65?**

A. Yes. OMERS pensions are fully indexed to inflation up to a maximum of 6%. The cost of living increase is measured on the year to year basis (measured from October to October) based on the increase of the Consumer Price Index (CPI). The increase is applied January 1 of each year to all pensions. The only exception is that you must be in receipt of an OMERS pension for a full year in order to receive the full increase. Normally, your first increase is pro-rated to reflect the number of months you received a pension. For example, if you retired June 30, 2019 then as of January 1, 2020 of the following calendar year you would receive a prorated increase of 6/12's. You would receive the full increase January 1, 2021, and each subsequent year

**Q49. If I retire before age 60 and decide to start receiving CPP at age 60, will the amount indicated on my OMERS statement will be reduced by CPP amount, or OAS amount or both at age 65?**

A. No. refer to Q42.

Old Age Security (OAS) can only start at age 65 and has no bearing on the OMERS pension. However, the OMERS pension may have an impact on OAS. OAS is not available to high income earnings. OAS ceases when an individual's income is above \$125,696.

**Q46. My normal retirement age is 65, and I would have the 90 factor when I turn 55. However, what would happen to my pension if I wanted to leave before age 55?**

A. If you leave before the month in which you turn age 55 then it is considered a resignation, not a retirement and you will not qualify for early retirement benefit coverage by the City. OMERS will provide you with 'termination options' on your pension.

**Q50. If I take out the commuted value of my pension just before my 55<sup>th</sup> birthday, how does that affect retirement benefits?**

A. You can only qualify for retiree benefits if you are a permanent employee and leave your employment in the month of your 55<sup>th</sup> birthday. In order to "take out" your pension you must terminate employment before your 55<sup>th</sup> birthday. Therefore, if your 55<sup>th</sup> birthday is February 20<sup>th</sup>, as long as you are eligible for retiree benefits and exit between February 1 and February 19, you can qualify for retiree benefits. Contact your TEAM Central for additional information

**Q51. What is the difference between credited and eligible service with OMERS?**

A. Qualifying Service is the sum of your credited service and eligible service.

- **Credited service** is the number of years and months of paid service you have in the OMERS Plan.
- **Eligible service** is service with any OMERS participating employer that isn't credited service. An example would be service worked at the City of Toronto prior to enrollment in OMERS.

If you have 30 or more years of qualifying service or the 90 factor (age plus qualifying service) as of your proposed separation date you are eligible for an **unreduced pension**.

For example: an employee with 30 years of service started as a temporary employee. They enrolled in the OMERS pension plan five (5) years after their start date. This employee had no breaks in pension service, is age 58 and elects to take early retirement. When OMERS calculates their pension, it will be based on 25 years of **credited service** (years enrolled in OMERS).

However, this employee is also eligible to retire on an unreduced pension because they have 30 years of employment, 25 years of credited service + 5 years of eligible service (employed but not enrolled in OMERS) as the qualification for unreduced pension is age 65, 30 years of service or the 90 factor (age + years of service).

For more information about qualifying service, you may visit OMERS at <https://www.omers.com/Members/Maximize-Your-Pension/Buying-Service> or by contacting OMERS Client Services at 416-369-2444. Both your Pension report and Service Summary which outlines your accrued Qualifying Service as of December 31, 2019, are available at myomers.com. Add your qualifying service for 2020 to the qualifying service information from OMERS.

**Q52. Can I get verification for past service from an OMERS client and have that time added to my pension? Do I have to buy it back to get it added to my account?**

A. If you worked with another OMERS employer, you would have to contact them and request verification of your employment and then OMERS would add it as eligible service to your pension record.

## Resources Available To You

If your question does not appear on this document, contact TEAM Central using one of the following methods:

- Using the City's network: [insideto.toronto.ca/teamcentral](https://insideto.toronto.ca/teamcentral)
- Outside the City's network: [toronto.ca/teamcentral](https://toronto.ca/teamcentral)
- Call TEAM Central at 416-338-0016, M-F, 8:30 a.m. to 5 p.m., and select option 2 to speak to a Human Resources representative or option 4 to speak to a Pension, Payroll and Employee Benefits representative (retirement, pension, pay, benefits, RRSP, sick pay gratuity).

Visit the City of Toronto's Intranet – Pension, Payroll & Employee Benefits (PPEB) website:

[http://insideto.toronto.ca/pen\\_payroll\\_empl\\_benefits/forms.htm#employee\\_benefit](http://insideto.toronto.ca/pen_payroll_empl_benefits/forms.htm#employee_benefit)

If you have specific questions about your OMERS pension or didn't find the information you are looking for on the website, please call OMERS Client Services at 416-369-2444 or 1-800-387-0813. You can obtain a copy of OMERS Member handbook on-line. The Member Handbook covers all aspects of your OMERS membership, starting from the day you enrol.

If you would like an estimate of what your OMERS pension will be when you retire, please visit [myOMERS](#) or [http://www.omers.com/pension/About\\_myOMERS.aspx](http://www.omers.com/pension/About_myOMERS.aspx)

If you have questions regarding CPP or OAS benefits, or to apply, contact Income Security Programs Office at 1-800-277-9914 (Note: CPP and OAS are Federal Government plans and not administered by the City of Toronto).