

Beneficiary's Guide

The Additional Amount for Disability

Québec Pension Plan

To find out more about your rights and obligations



It's all online

The information contained in this document is also available on our Web site. There you can find the most up-to-date information and amounts.

You can consult your file online at any time using our My Account online service.

Also take advantage of our other online services:

- Direct deposit;
- Change of address;
- Request for income tax deductions;
- Duplicate income tax slips;
- Application for Survivors' Benefits Under the Québec Pension Plan;
- Electronic bulletins.

www.retraitequebec.gouv.qc.ca

Legal deposit

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The additional amount for disability

To learn about your rights and obligations as the beneficiary of the additional amount for disability paid under the Québec Pension Plan, read this booklet carefully and keep it for future reference.

If you have any questions, visit our Web site or call us. Our Internet address and telephone numbers are given on the back of this booklet. When contacting us, be sure to give your social insurance number so we can access your file.

Important!

- We can require a reassessment of your state of health at any time. We will inform you in writing and, if necessary, contact you to obtain additional information.
- Even if your retirement pension is subject to pension sharing between spouses, the additional amount for disability cannot be shared.

How much is it?

The **additional amount for disability** is the same for everyone. It is about 450\$ a month. It is indexed each year and added to your retirement pension.

Payment

Payment of the additional amount for disability starts four months after the month as of which we deem you to have become disabled. For example, if we consider that you became disabled in January, payment of your pension will start in May due to the waiting period.

The additional amount for disability will be paid on the last working day of the month. You can find the payment dates on your Notice of Acceptance and on our Web site.

If you return to work

If you start to work again, even on a temporary or part-time basis, **you must inform us immediately**, in accordance with the *Act respecting the Québec Pension Plan*.

You will have to provide certain information so that we can determine whether to continue paying the additional amount for disability.

If we continue to pay you the additional amount for disability, contact us whenever your employment earnings exceed **1 000 \$ a month** to avoid having to repay amounts to which you are not entitled.

Income that is considered employment earnings includes:

- gross salary (before taxes);
- the net business income of a self-employed worker;
- net remuneration from activities as a an intermediate or family-type resource (e.g., a foster family or home);

- taxable benefits (e.g., lodging, automobile, salary and group insurance premiums, etc.);
- vacation pay and bonuses;
- income received as an office holder (e.g., municipal councillor);
- remuneration for serving on a board of directors;
- rental income, if it entails work by the beneficiary.

For a self-employed worker, entitlement is determined on the basis of net income and hours of work.

Important!

- If we **no longer consider you to be disabled** after you return to work or your employment earnings increase, you will still be paid the additional amount for disability for the three months following your return to work.
- Every year, Revenu Québec send us information concerning your employment earnings.

If you again become unable to work

If you stop receiving the additional amount for disability following your return to work and you stop working again for health reasons, you must file a new application for disability benefits. You can complete the simplified New Application for Disability Benefits form on our Web site, if it has been less than 24 months since payment of your additional amount for disability ended. We will process your application on a priority basis and verify whether you are once again eligible.

The surviving spouse's pension

You could be entitled to a surviving spouse's pension while receiving a retirement pension and the additional amount for disability. If so, we pay all your benefits in a single monthly payment, known as a combined pension. The amount is subject to a maximum determined by law. It is not necessarily equal to the sum of the individual benefits. Therefore, the surviving spouse's pension could decrease.

The pension for a disabled person's child

The pension for a disabled person's child cannot be paid for children of a person receiving the additional amount for disability.

The benefit is taxable

Your additional amount for disability is taxable. This is why, at the beginning of each year, we send you a RL-2 slip, which you must enclose with your income tax return. The slip shows the total amount you received the previous year for your retirement pension and the additional amount for disability.

When does payment end?

Payment of your additional amount for disability ends when you reach **65 years of age** or before if you:

- cease to be disabled;
_____ **or** _____
- are employed and your earnings exceed the maximum allowed by law.

Important!

As of **age 65**, you could be entitled to an Old Age Security pension. Contact Service Canada: **1 800 622-6232**.

Other useful information

Direct deposit

This service allows your benefits to be paid directly into your account, on the last working day of the month. You can sign up for direct deposit online or by telephone.

Be sure to have your banking information, including the number of the account where the deposit will be made.

Changing accounts?

If you have already signed up for direct deposit and are changing your financial institution or branch, use our online service or call us to change your banking information.

Do not close your old account until the first pension payment has been deposited in the new one.

If you live outside Canada

Direct deposit is also available in several other countries. See our Web site for the countries in which direct deposit is possible.

If you live in one of those countries, you could receive your pension by direct deposit in the currency of your country of residence. This service is reliable, safe and economical, in most cases, provides an advantageous exchange rate and eliminates transaction fees for cashing cheques in Canadian dollars. To take advantage of this service, complete the appropriate direct deposit authorization form on our Web site or call us.

Income tax deductions

If you wish, you can ask us to deduct an amount from your benefits for federal and provincial income tax purposes. You decide how much will be deducted. You can request income tax deductions by filling out the online form on our Web site or by calling us.

If you move

If you receive your benefits:

- by **direct deposit**, you need to inform us of any address changes, or you may not receive your annual income tax slips. This could also affect your payments;
- by **cheque**, let us know your new address as soon as possible to avoid late payments.

Use the **Service québécois de changement d'adresse** to change your address:

- Online: **www.adresse.info.gouv.qc.ca**
- By telephone: Services Québec at
1 877 644-4545

Other assistance programs

The Québec and Canadian governments offer other assistance programs. To find out more, call:

Services Québec: **1 877 644-4545**

Service Canada: **1 800 622-6232**

Our decision can be reviewed

If you would like to provide new or additional information, call us!

You can also ask us to review the decision we rendered with respect to your benefits. However, you must file an application within 90 days of the date of our decision. You can obtain the Application for Review of a Decision form on our Web site or by calling us. You must provide all necessary documents in support of your application for review.

If we have not rendered a decision within 90 days after receiving your application for review (or 180 days if we had to ask for additional information) you can lodge an appeal with the Administrative Tribunal of Québec without waiting for our review decision.

You will receive our new decision

Following your application for review, we will inform you in writing of our new decision. If you still do not agree with the decision, you have 60 days to appeal it before the Administrative Tribunal of Québec.

Our commitments

We are committed to offering high-quality services that meet your expectations. To find out more about our commitments, consult our *Service Statement* on our Web site or call us for a copy.

Commissaire aux plaintes et à l'amélioration des services

If you are not satisfied after dealing with us

The Commissaire aux plaintes et à l'amélioration des services handles complaints and comments with complete independence and confidentiality, and can make recommendations to improve our programs and services.

To reach the Commissaire aux plaintes et à l'amélioration des services, simply call us. You can also use the direct email service on our Web site.

How to reach us



Online

My Account

Access your file **24/7**

www.retraitequebec.gouv.qc.ca



By telephone

Québec region: **418 643-5185**

Montréal region: **514 873-2433**

Toll-free: **1 800 463-5185**

This publication is also available in alternate formats by calling **1 800 463-5185**.

Version originale française disponible sur demande.

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