

RETRAITE QUÉBEC

Québec Pension plan

Beneficiary's Guide

Disability Benefits



To find out more about
your rights and obligations

Québec 

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Disability benefits

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

If you have any questions, visit our website or call us. See the back of this booklet to find out how.

- Your disability pension and the pension for a disabled person's child are always paid on the **last working day of the month**. Payment dates are shown on your Notice of Acceptance and on our website.
- The amount of your pension is indexed each year in January to the cost of living.
- 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.

The disability pension

Amount of your pension

The amount of your monthly disability pension is calculated on the basis of the pensionable employment earnings on which you made contributions to the Québec Pension Plan.

If you are not entitled to the maximum disability pension, the earnings that were taken into consideration are shown on the Statement of Employment Earnings enclosed with your Notice of Acceptance. Be sure to check that the amounts shown on the Statement are correct.

If any of the earnings for certain years are wrong, you can have them corrected by providing us with one of the following documents for each year in question.

If you were an employee:

- the original RL-1, TP4 or T4 slip (the document will be returned to you);

_____ or _____

- a letter from your employer indicating your years of service, your earnings and your contributions to the Québec Pension Plan.

If you were self-employed, or an intermediate or family-type resource (foster family or home):

- a notice of assessment from Revenu Québec or the Canada Revenue Agency.

Send the documents to the address indicated on your Notice of Acceptance. We will study the documents and notify you in writing of our decision. If your pension is increased, any amount owing will be paid retroactively.

Payment of your pension

Payment of your pension 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. During this **waiting period**, you can receive benefits from other sources, such as salary insurance benefits under an employer-sponsored plan or employment insurance sickness benefits.

If you receive an indemnity or benefits from another organization

Indemnity from the CNESST

If you are currently receiving an indemnity from the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST), **you must notify us immediately**. The same is true if you received an indemnity for more than 15 days, or if you are to receive one in the months to come.

Indemnity from the SAAQ

If you are receiving an indemnity from the Société de l'assurance automobile du Québec (SAAQ) following an automobile accident that resulted in a disability, we cannot pay you a disability pension directly. However, we can pay a pension for a disabled person's child under the Québec Pension Plan.

Benefits from a private source

If you are receiving salary insurance or disability insurance benefits from an insurance company or other private source, an amount equal to your disability pension under the Québec Pension Plan is usually deducted from those benefits.

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 your pension.

If we continue to pay you your disability pension, contact us whenever your income is more than **\$1000 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 (In this case, entitlement to a disability pension is determined on the basis of net income and hours of work.);
- the net remuneration of an intermediate or family-type resource (foster family or home);
- taxable benefits (e.g., lodging and automobile allowances, salary and group insurance premiums, etc.);
- vacation pay and bonuses;
- income received as an office holder (e.g., salary as a municipal councillor);
- remuneration for serving on a board of directors;
- rental income, if it entails work by the beneficiary.

- If we **no longer consider you to be disabled** after you return to work, you will still be paid your disability pension for the three months following the change in your situation.
- Every year, Revenu Québec sends us information concerning your employment income.

If you become unable to work again

If payment of your disability pension ended following your return to work and you stop working again for health reasons, you must file a new application for disability benefits. You need only fill out the simplified New Application for Disability Benefits under the Québec Pension Plan, available on our website, if it has been less than 24 months since your disability pension ended. We will process your application on a priority basis and verify your eligibility. If we deem you to be disabled again for the same reason in the five years following the cessation of payment of your disability pension, there will be no waiting period.

Your pension is taxable

Your disability pension is subject to income tax. This is why we send you an RL-2 slip, which you must enclose with your income tax return, at the beginning of each year. The slip shows the total amount that you received as a disability pension under the Québec Pension Plan during the preceding year.

Can you receive more than one pension under the Québec Pension Plan?

Yes. You could receive a disability pension and a surviving spouse's pension at the same time if your spouse is deceased. In such a case, we pay the two pensions in a single monthly amount (referred to as a **combined pension**). However, a combined pension is subject to a maximum amount set by law, and the amount paid is not necessarily equal to the sum of the two pensions. Your surviving spouse's pension may therefore be reduced.

In addition, if you are receiving an indemnity from the Société de l'assurance automobile du Québec (SAAQ) and we deem you to be disabled for the same medical reason, the amount of your surviving spouse's pension could be reduced.

Contact us for more information.

When does payment end?

Payment of a disability pension ends if you are:

- no longer disabled;

_____ **or** _____

- employed and your earnings exceed the maximum allowed by law;

_____ **or** _____

- entitled to an unreduced income replacement indemnity paid by the CNESST.

It is important to notify us if any of the above situations apply to you or if your employment income exceeds **\$1000 a month** in order to avoid having to repay any amounts to which you are not entitled.

When you **turn 65**, your disability pension will be automatically replaced by a retirement pension. The amount of your retirement pension will be reduced to take into account the years during which you received a disability pension. The reduction also depends on your year of birth.

If you were born before 1 January 1954

The amount of your retirement pension will be reduced by 6% for each year (0.5% per month) in which you received a disability pension between the ages of 60 and 65.

Example

If you receive a disability pension from age 62 to 65, your annual retirement pension will be reduced by 18% (3 years \times 6%). The reduction in the amount of your retirement pension will apply for the duration of your retirement.

If you were born in or after 1954

Depending on the amount of your retirement pension and the year in which you begin receiving it, your pension will be reduced by 6% to 7.2% for each year (0.5% to 0.6% per month) in which you received a disability pension between the ages of 60 and 65.

Example

If you receive a disability pension from age 62 to 65, your annual retirement pension will be reduced by 18% (3 years \times 6%) to 21.6% (3 years \times 7.2%). The reduction in your retirement pension will apply for the duration of your retirement.

Pension for a disabled person's child

To whom is it paid?

Your children and any other children who have been living with you for at least one year when we deem you to have become disabled are entitled to a pension for a disabled person's child until age 18, even if they work. If they live with you, this pension is added to your disability pension. Otherwise, it is paid to the person or the organization responsible for their care. If you become the biological or adoptive parent of a child after you start receiving your pension, the child could be eligible for the pension if you file an application. If the child for whom you are receiving a pension for a disabled person's child is no longer in your care, **contact us as soon as possible** to ensure that the pension is paid to the new beneficiary and that you do not have to repay amounts to which you are not entitled.

Amount of the pension

The amount of the pension for a disabled person's child is the same for everybody. It is around \$75 a month. The pension is indexed annually.

The pension is taxable

The pension for a disabled person's child is subject to income tax. This is why, at the beginning of each year, we send you an RL-2 slip for each child indicating the total benefits paid during the preceding year.

The pension for a disabled person's child is taxable as the child's income, and not as the income of the person or the organization responsible for the child's care.

When does payment end?

Payment of a pension for a disabled person's child ends when:

- the child turns 18;
_____ or _____
- the child who is not your son or daughter stops living with you;
_____ or _____
- the child becomes the beneficiary of another pension for a disabled person's child or an orphan's pension under the Québec Pension Plan or the Canada Pension Plan;
_____ or _____
- payment of your disability pension ends.

Other useful information

Direct deposit

Signing up for direct deposit allows you to receive your pension directly in your account on the last working day of each month.

To sign up for direct deposit, use our online service or call us. Have your banking information at hand, including the number of the account into which the deposits will be made.

If you change 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 website 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, and 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 International Direct Deposit – Québec Pension Plan form available on our website or call us.

Income tax deductions at source

You can ask us to deduct an amount from your pension for federal and provincial income tax purposes. You decide how much will be deducted. You can request income tax deductions online or by calling us.

If you move

If you receive your pension:

- by **direct deposit**, be sure to inform us of any changes in your address. Otherwise, you will not receive your annual income tax slips, and payment of your pension could be affected;
- by **cheque**, let us know your new address as soon as possible to avoid any delay in receiving your 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 apply for a review of the decision that was rendered concerning your pension. However, you must file an application within 90 days of the date of the decision we sent you. The application form is available on our website or by calling us. You must provide all the documents relevant to your application for review.

You will receive our new decision

Following your application for review, we will inform you of our decision in writing.

To serve you better

We are committed to:

- offering you the high-quality services that you need and expect. Consult our online *Service Statement*;
- handling complaints and comments with complete independence and confidentiality. The **Commissaire aux plaintes et à l'amélioration des services** can make recommendations aimed at improving our services and programs. You can reach them by telephone. To find out more, visit our website.

How to reach us

Online

www.retraitequebec.gouv.qc.ca

By telephone

Montréal region:

514 873-2433

Québec region:

418 643-5185

Toll-free:

1 800 463-5185

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

Version originale française disponible sur demande

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