

2002

# In the Event *of Disability*





The Régie des rentes du Québec

Recipient of the 2001  
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This publication does not have force of law.

In cases of conflicting interpretation, the *Act respecting the Québec Pension Plan* and its regulations prevail over the contents of this publication.

A large print version is also available. To order a copy, call the Régie at 1 800 463-5185.

To obtain an audiocassette, contact the Magnétothèque at 1 800 361-0635.

To listen to a tape recorded version of this booklet, contact the Audiothèque at one of the following numbers:

Québec region: (418) 627-8882

Montréal region: (514) 393-0103

All the Régie's services are free of charge.

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# The Québec Pension Plan *in a nutshell*

The Québec Pension Plan is a compulsory public insurance plan. Its purpose is to provide workers and their families with basic financial protection in the event of retirement, death or disability.

The Plan is financed by contributions from workers and employers. These contributions are managed by the Caisse de dépôt et placement du Québec. The Québec Pension Plan is administered by the Régie des rentes du Québec.

If you have worked in Québec at some time since 1 January 1966, when the Québec Pension Plan began, you have probably contributed to it. If you contributed for the number of years required, you could be entitled to one or more of the following benefits, if an application is made.

**Retirement pension:** a pension for contributors age 65 or over or contributors who are at least 60 years of age and have stopped working or are considered to have stopped working.

**Survivors' benefits:** a surviving spouse's pension, an orphan's pension and a death benefit following the death of a contributor to the Québec Pension Plan.

**Disability benefits:** a pension for disabled contributors and their dependent children (pension for a disabled person's child).

There are booklets on each of these types of pensions. To obtain them, visit our Internet site or call one of the numbers shown on the back of this booklet.



# Disability benefits



If your state of health has deteriorated to the point that you are no longer able to work and you have contributed sufficiently to the Québec Pension Plan, you could be entitled to a disability pension to replace part of your employment earnings.

In addition, if a disability pension is granted to you, you will receive a pension for a disabled person's child for each of your dependent children under age 18.

We understand that being ill is difficult and can cause anxiety. We therefore make every effort to process applications for a disability pension within a reasonable amount of time and our personnel can call you directly if additional information is required.

Under what conditions can you be deemed to be disabled by the Régie des rentes du Québec? What happens if you are receiving an indemnity from another agency? This booklet answers those questions and many more.



## Are you eligible?

To be eligible for a disability pension, you must be under age 65 and meet the following conditions:

1. you must have contributed sufficiently to the Québec Pension Plan;
2. you must have a permanent disability recognized by the Régie.

### 1. You must have contributed sufficiently to the Québec Pension Plan

You must have contributed for a minimum number of years in what is called your “contributory period”. That period begins at age 18 or in 1966, when the Plan came into effect, and ends in the month as of which the Régie deems you to be disabled.

You must have contributed for at least:

- 2 of the last 3 years in your contributory period, or
- 5 of the last 10 years in your contributory period, or
- half of the years in your contributory period, but for a minimum of 2 years.

If you have participated in the pension plan of a country with which Québec has a social security agreement, those years can be added to your participation in the Québec Pension Plan, possibly making you eligible for a disability pension.



## 2. You must have a permanent disability recognized by the Régie

You can be deemed to be disabled if your impairment is serious and likely to be permanent. You must be unable, because of your state of health, to do any type of substantially gainful work that would pay more than 11 472 \$ in 2002.

However, if you are between ages 60 and 65, you must be unable to regularly pursue the gainful occupation that you had at the time you stopped working due to your disability.

Please note that factors such as language, education, work experience or geographic isolation are not taken into consideration in assessing your ability to work. The Régie takes into account only your state of health.

*Important!*

If you are receiving a retirement pension and you believe that you may be eligible for a disability pension, you have 18 months after the first payment to file an application for a disability pension.

However, the Régie must deem that you became disabled within six months after payment of the retirement pension began. You can then choose to cancel your retirement pension in order to receive a disability pension. Any retirement pension amounts already received must be repaid to the Régie.



## Pension amounts and payment

The maximum monthly disability pension in 2002 is 956 \$. It is made up of:

- a fixed portion of 364,46 \$ a month (paid to all beneficiaries);
- a portion that varies depending on the employment earnings recorded under your name in the Québec Pension Plan.

### You should know that:

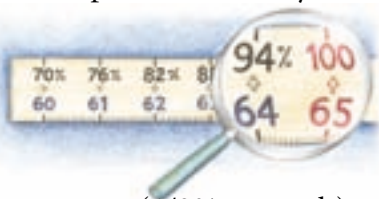
- Payment of your disability pension begins in the fourth month following the one as of which the Régie deems you to be disabled. This is called the waiting period. For example, if the Régie deems you to be disabled as of January 2002, payment of your pension will begin in May 2002.
- The Régie cannot set the starting date for payment of your pension at more than 12 months before the date on which it receives your application.
- A disability pension cannot be paid to you in the following cases:

If you receive an unreduced income replacement indemnity from the Commission de la santé et de la sécurité du travail (CSST), and if you became entitled to the indemnity after 31 December 1985.

If you receive an income replacement indemnity from the Société de l'assurance automobile du Québec (SAAQ) that is greater than the disability pension to which you would be entitled. However, a pension for a disabled person's child can be paid for each of your minor children.



- Your disability pension is automatically replaced by a retirement pension when you reach normal retirement age, that is, 65. The amount of your pension will be reduced by 6% for every year (1/2% a month) during which you received a disability pension between ages 60 and 65. The same reduction rules apply to contributors under age 65 who receive an early retirement pension.



For example, Simon began receiving his disability pension at exactly 64 years of age. When he turns 65, his disability pension will be replaced by a retirement pension, which will be reduced by 6%.

### To find out how much your pension could be, ask for a Statement of Participation

To obtain an estimate of your disability pension, simply ask the Régie to send you your Statement of Participation in the Québec Pension Plan. Application forms are available on our Internet site, at our client services centres, from Communication-Québec and at the office of your member of the National Assembly. You can also call one of the numbers shown on the back of this booklet.

When you receive your Statement of Participation, you can check whether all the employment earnings on which you contributed to the Québec Pension Plan are accurately recorded under your name.

## Are you receiving an indemnity from a private agency?

Some people are entitled to salary insurance benefits or disability insurance benefits from a private organization such as an insurance company. If that is your case, you should ask the agency or organization whether the amounts to which you are entitled will decrease if you begin receiving a disability pension from the Régie.

### How to apply

- To receive a disability pension, you must apply for it in writing.

Application forms

are available on our Internet site, at our client services centres, from Communication-Québec, at CLSCs, and at the office of your member of the National Assembly. You can also call one of the numbers shown on the back of this booklet.

- Your attending physician must complete the Medical Report form, which is provided with the application form. You are responsible for paying any fees charged for completing the report.



## Our commitment

It usually takes the Régie 75 days to process an application for a disability pension. In its *Service Statement*, the Régie committed itself to replying within a maximum of 150 days, provided the medical information initially received is sufficient for it to render a decision. We cannot begin processing your application until we have in hand your application form and the medical report completed by your physician.

## How to cancel your application

If you wish to cancel your application for a disability pension, you have 6 months after the first pension payment to file an application for cancellation. Any amounts already received must be repaid to the Régie.

## If you return to work

If you are receiving a disability pension and you return to work, even temporarily or on a part-time basis, under the *Act respecting the Québec*

*Pension Plan*, you must inform the Régie immediately by telephone or in writing.



The Régie will not necessarily stop paying your pension. You will have to provide specific information so that we can decide, on the basis of the criteria defined in the *Act*, whether to continue paying your pension or to stop payment.

*Important!*

If you receive benefits from the Régie to which you are not entitled, you will have to repay them.

## Pension for a disabled person's child

If you receive a disability pension under the Québec Pension Plan, your dependent children are also entitled to a pension for a disabled person's child until they reach 18 years of age. (See the table of the maximum amounts of benefits on page 19.)

## How are disability benefits paid?

Pensions are paid each month either by cheque or by direct deposit.

Direct deposit can save you a lot of inconvenience. If you live in Québec, elsewhere in Canada or in any one of 26 other countries, including the United States of America, you can take advantage of this service.

You can sign up for direct deposit by Internet, by telephone or by mail. If you sign up by telephone, be sure to have a personal cheque on hand so that you can provide the necessary information to the Régie's clerk.



To sign up by mail, you must fill out the form that is available on our Internet site, at our client services centres, at most banks and caisses Desjardins and at the office of your member of the National Assembly.



## Things you should check

### Have you participated in the Canada Pension Plan?



If you work in Québec, you contribute to the Québec Pension Plan. If you have worked elsewhere in Canada, you probably contributed to the Canada Pension Plan. The Régie des rentes du Québec takes into account all of the contributions to both the Québec Pension Plan and the Canada Pension Plan in determining entitlement to benefits and in calculating the amount.

If you live in Québec and you contributed to both plans, you must file your pension application with the Régie des rentes du Québec. If you live in another province, you must send your application to an office of Human Resources Development Canada. If you live outside Canada, the benefits accumulated under both plans are taken into consideration and you must apply for your pension to the plan that applies in your last Canadian province of residence.



## Have you worked outside Canada?



If you have worked in another country, you may be entitled to a disability pension from that country.

If Québec has a social security agreement with that country, the years of participation can be added to your contributions under the Québec Pension Plan.

The countries with which Québec has social security agreements are: Austria, Barbados, Chile, Croatia, Cyprus, Denmark, Dominica, Finland, France, Germany, Greece, Ireland, Italy, Jamaica, Luxembourg, Malta, Norway, the Philippines, Portugal, Saint Lucia, Slovenia, Sweden, Switzerland, the United States of America and Uruguay.

Please note that receiving benefits from another country in no way reduces the amount of a pension under the Québec Pension Plan. However, pensions from some other countries may be reduced if you are receiving a pension under the Québec Pension Plan.

For further information, contact the Direction des ententes de sécurité sociale of the Québec Ministère des Relations avec les citoyens et de l'Immigration:

**Montréal region: (514) 873-5030**

**Toll-free: 1 800 565-7878**



## Apply for your Old Age Security pension!

When you reach age 65, your disability pension under the Québec Pension Plan will automatically be replaced by a retirement pension. However, at that time, you will probably also be entitled to an Old Age Security pension. The Old Age Security pension is paid by the federal government to all Canadians age 65 or over who have lived in the country for a certain number of years. The Old Age Security program also offers a Guaranteed Income Supplement, an Allowance and an Allowance for the survivor.

## Have you participated in a supplemental pension plan?



If you have participated in a supplemental pension plan, (also called a “pension fund” or a private pension plan), it is important to know whether the plan offers a disability pension. To find out about your benefits, ask the plan administrator.

## Was your disability caused by an accident?

If your disability was caused by a work-related accident, you must contact the Commission de la santé et de la sécurité du travail (CSST). If your disability was caused by an automobile accident, you must contact the Société de l'assurance automobile du Québec (SAAQ).



## If you have no means of subsistence

If you are not eligible for benefits from the Québec Pension Plan, the CSST or the SAAQ, you may be eligible for the financial support program of the Québec Ministère de la Solidarité sociale. You

must show, using a medical report, that your physical or mental health is seriously compromised, that the impairment is likely to be permanent and that your

age, training and work experience limits your chances for finding work that

would enable you to provide for your needs. The program applies when either spouse in a family is in such a situation.

For additional information on the program, contact the Ministère de l'Emploi et de la Solidarité sociale:

**Québec region: (418) 643-4721**

**Toll-free: 1 888 643-4721**



# Your satisfaction is our priority!

## Service Statement



The Régie publishes a *Service Statement* to inform the public of the commitments it makes to them: reliable service, simple procedures, courteous and personalized service, adequate information about your rights and responsibilities, efficient management, competent employees and accessible and rapid services. You can obtain a copy of the *Service Statement* on our Internet site, at our client services centres or at the office of your member of the National Assembly.



## Services Commissioner

If you believe your situation has not received all the attention it deserves, you can contact the Services Commissioner who is directly responsible to the President and General Manager of the Régie. Complaints and comments are kept strictly confidential and are used to improve our programs and services. The Commissioner has the power to make recommendations to facilitate the resolution of disputes and improve client service.

To reach the Services Commissioner, simply call the Régie. The information clerk who takes your call will forward your request to the Services Commissioner, who will return your call within two working days. You can also send a letter through our Internet site or write to the following address (be sure to indicate your telephone number):

**Services Commissioner**  
**Régie des rentes du Québec**  
**Case postale 5200**  
**Québec (Québec) G1K 7S9**  
**Internet: [www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca)**  
**Fax: (418) 643-9586**



# Maximum amounts of benefits

Type of benefit	Beneficiary's age	Rate payable	Maximum monthly amount 2002
Retirement pension	60	70%	552,13 \$
	61	76%	599,45 \$
	62	82%	646,78 \$
	63	88%	694,10 \$
	64	94%	741,43 \$
	65	100%	788,75 \$
	66	106%	836,08 \$
	67	112%	883,40 \$
	68	118%	930,73 \$
	69	124%	978,05 \$
	70 or over	130%	1 025,38 \$
Disability pension	under 65		956,02 \$
Pension for a disabled person's child	under 18		58,35 \$
Surviving spouse's pension (for the widow or the widower)	under 45		
	- no dependant		389,13 \$
	- with dependant children		634,18 \$
	- disabled		660,24 \$
	between 45 and 54		660,24 \$
between 55 and 64		695,37 \$	
65 or over		473,25 \$	
Orphan's pension	under 18		58,35 \$
Death benefit			Single payment 2 500 \$



# How to reach us

For more information about the Québec Pension Plan and the system for financial security after retirement, contact the Régie:

## By Internet

[www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca)

## By telephone

Québec region (418) 643-5185

Montréal region (514) 873-2433

Toll-free 1 800 463-5185



Service for the hearing impaired  
(TDD/TTY) 1 800 603-3540

## By mail

Régie des rentes du Québec

Case postale 5200

Québec (Québec) G1K 7S9

## In person

At one of our client services centres or during one of our periodic visits to certain cities and towns.

The schedule and addresses are available on our Internet site under “How to reach us”. You can also call us.

**Régie des rentes**

**Québec**

