

**RETRAITE QUÉBEC**

Québec Pension Plan

# In the Event of Disability



Disability benefits under  
the Québec Pension Plan

**Votre**  
gouvernement

**Québec** 

Legal deposit – 2021  
Bibliothèque et Archives nationales du Québec  
ISBN – 978-2-550-88425-5 (printed)  
ISBN – 978-2-550-88426-2 (PDF)  
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# The Québec Pension Plan

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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 funded by contributions made by workers and employers.

If you have made sufficient contributions and meet all of the eligibility requirements, you and your family could be entitled to various benefits under the Québec Pension Plan, depending on the situation:

## **In the event of retirement:**

- retirement pension.

## **In the event of death:**

- death benefit;
- surviving spouse's pension;
- orphan's pension.

## **In the event of disability:**

- disability pension;
- pension for a disabled person's child;
- additional amount for disability for retirement pension beneficiaries.

# Disability benefits

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Has your state of health permanently deteriorated to the point where you can no longer work? If you are under age 65 and you have made sufficient contributions to the Québec Pension Plan, you could be entitled to disability benefits.

Regarding eligibility for that type of benefits,

- the fact that an insurance company or other agency or government department **considers your disability** does **not mean** that you will be **automatically** entitled to a disability pension under the Québec Pension Plan, since the eligibility requirements may be different;
- factors such as the language spoken, availability of employment and place of residence are not taken into consideration when your ability to work is assessed from a medical standpoint;
- **temporary disability** (or temporary incapacity to work) is not covered under the Québec Pension Plan.

## Note that...

The benefit amounts to which you could be entitled are indexed annually. See our website to find out the amounts in effect for the current year.

## The disability pension

If you have a severe and permanent disability that prevents you from returning to work, and you have made sufficient contributions to the Québec Pension Plan, you could be entitled to a disability pension.

### Eligibility requirements for a disability pension

To be eligible for a disability pension, you must meet the following **five requirements**.

#### 1. You must have a disability that is deemed to be severe and permanent by Retraite Québec's medical advisors

**Your disability is considered severe** if you are unable, because of your state of health, to do any type of full-time work.

Your disability is not considered severe if you can do work that takes your limitations into account and allows you to have income at least 12 times the maximum monthly amount of the pension disability related to the Québec Pension Plan's base plan.

If you are age 60 to 65, your disability could also be considered severe if you had to stop your usual work because of your state of health and you are no longer able to do that work regularly.

Your severe disability must also be **permanent**. A severe disability is permanent if it is of **indefinite duration**, without any possibility of improvement.

## 2. You must have made sufficient contributions to the Québec Pension Plan

To determine whether you have made sufficient contributions, we take into account contributions you made between the age of 18 and the month in which we deem you to be disabled. This is what we call your contributory period.

**If you are under age 65** and we deem you to be disabled because you are unable to do any type of full-time work, you must have contributed for at least:

- two of the last three years in your contributory period;

\_\_\_\_\_ **or** \_\_\_\_\_

- five of the last 10 years in your contributory period;

\_\_\_\_\_ **or** \_\_\_\_\_

- half of the years in your contributory period, but for a minimum of two years.

**If you are age 60 to 65** and we have deemed you to be disabled because you are unable to do your usual work, you must have contributed for at least **four of the last six years in your contributory period.**

If you have contributed to the Canada Pension Plan, we take those contributions into account when determining entitlement to benefits and calculating the amount of your pension.

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

To find out if you have made sufficient contributions and for an estimate of the disability benefits you could receive, **consult your Statement of Participation in the Québec Pension Plan.**

### 3. You must be under age 65

You must be under age 65 to be entitled to a disability pension. As of age 65, a disability pension is automatically replaced by a retirement pension under the Québec Pension Plan.

### 4. You must not be entitled to an unreduced income-replacement indemnity from the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)

No disability pension can be paid to you if you are entitled to an unreduced income-replacement indemnity from the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST).

### 5. You must not be receiving a retirement pension under the Québec Pension Plan or a similar plan.

If you are **receiving a retirement pension under the Québec Pension Plan** and we deem you to be disabled within **six months after your first pension payment**, you could ask that your retirement pension be cancelled so that you can receive a disability pension. However, you will have to repay the retirement pension amounts that you received. For more information, visit our website.

## How much is a disability pension?

A disability pension is made up of an identical amount for all beneficiaries and an amount that varies on the basis of your contributions and years of participation membership in the Plan. The disability pension is indexed every year.

However, if you are receiving an income-replacement indemnity from the Société de l'assurance automobile du Québec (SAAQ), certain rules apply to pension payments. To find out more, contact us.

If you are receiving an indemnity from an insurance company, the insurance company may deduct an amount equal to the disability pension you receive under the Québec Pension Plan. For more information, contact your insurance company.

**The pension disability is taxable**, but the deduction is not made automatically. If you prefer to have income tax deducted at source, you must inform us of the amount you would like to have deducted. Please note that the amounts you received in previous years and the amounts paid directly to your insurance company could also be taxable.

## The pension for a disabled person's child

If you are receiving a disability pension under the Québec Pension Plan, your children could be entitled to a pension for a disabled person's child until they turn 18, even if they work. The same rule applies to any children that have been living with you for at least one year at the time you are deemed to be disabled. The amount of the pension is the same for everyone and is indexed each year.

## The additional amount for disability

Beneficiaries of a retirement pension under the Québec Pension Plan who cannot cancel that pension in favour of a disability pension could receive the additional amount for disability. The additional amount for disability is added to the retirement pension until you turn 65. The **additional amount for disability** is the same for everyone and is indexed each year.

### Eligibility requirements for the additional amount for disability

To be eligible for the additional amount for disability, you must meet the following **four requirements**:

#### 1. You must have a disability that is deemed to be severe and permanent by Retraite Québec's medical advisors.

You must be unable to do any type of full-time work. Your disability is not considered severe if you can do work that takes your limitations into account and allows you to have income at least 12 times the maximum monthly amount of the pension disability related to the Québec Pension Plan's base plan. See our website to find out the maximum annual income you can obtain.

Your severe disability must also be permanent. A severe disability is permanent if it is expected to **last indefinitely**, without any possibility of improvement.

#### 2. You must have made sufficient contributions to the Québec Pension Plan.

You must have contributed for at least **four of the last six years in your contributory period**.

### 3. You must be under age 65.

You must be under age 65 to be eligible for the additional amount for disability. When you turn 65, payment of the additional amount ceases although you will continue to receive your retirement pension.

### 4. You can no longer cancel your retirement pension under the Plan

You could be entitled to the additional amount for disability if you are receiving a retirement pension under the Québec Pension Plan and can no longer cancel it.

#### **Note that...**

- **The children of a beneficiary** who is receiving the additional amount for disability are not entitled to the pension for a disabled person's child.
- **Beneficiaries of a retirement pension under the Canada Pension Plan (CPP)** are not entitled to the additional amount for disability under the Québec Pension Plan. However, they can be entitled to a post-retirement disability pension under the CPP. For more information, contact Service Canada.

## How to apply

You must file a written application in order to receive disability benefits. You can find the form entitled Application for Disability Benefits Under the Québec Pension Plan on our website or call us to have one sent to you. You can track your application using the online My Account service.



[retraitequebec.gouv.qc.ca/myaccount/en](https://retraitequebec.gouv.qc.ca/myaccount/en)

Your attending physician must complete the Medical Report form that is provided with the application, and send it to us as soon as possible. You are responsible for paying any related medical fees.

Send us your application form as soon as you have filled it out. Do not wait for the completed Medical Report from your physician. The date on which we receive your application can have an impact on the type of disability benefits to which you are entitled as well as the starting date of the benefits. For further information, contact us as soon as possible.

# What to do if...

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## You do not live in Québec

If you no longer live in Québec but do live elsewhere in Canada and you have contributed to both the Québec Pension Plan and the Canada Pension Plan, contact Service Canada toll-free at **1 800 277-9914**. If you now live outside Canada, you retain all the benefits you accumulated under both plans, and you can file your application for retirement benefits under the plan that applied in your last place of residence in Canada.

## You worked outside Canada

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

**Receiving benefits from another country** will in no way reduce the amount of your disability pension under the Québec Pension Plan. However, pensions from some countries may be reduced if you are receiving a pension under the Québec Pension Plan.

For further information about the international social security agreements that Québec has with more than 30 countries, visit our site or call:

Montréal region: **514 866-7332**, ext. **7801**

Toll-free: **1 800 565-7878**, ext. **7801**

## You have participated in a pension plan at work (e.g., a pension fund, the RREGOP, a VRSP)

It is important to know whether the plan offers a disability pension or a refund. To find out about your benefits, call the plan administrator or the person responsible for pension plans in your human resources department.

## Your disability was caused by an accident

If your disability was caused by a **work-related accident**, you must contact the CNESST. If your disability was caused by a **traffic accident**, you must contact the Société de l'assurance automobile du Québec (SAAQ).

## Your disability is temporary

Contact your insurance company because you may be entitled to salary insurance or disability benefits.

The Gouvernement du Québec and federal government offer other assistance programs. For information, call:

Services Québec: **1 877 644-4545**

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

# To serve you better

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## Retraite Québec is committed to:

- offering high-quality services that meet your expectations. To find out more about our commitments, consult our Service Statement online.
- handling complaints and comments with complete independence and confidentiality. The **Commissaire aux plaintes et à l'amélioration des services** can make recommendations to improve our programs and services. You can call us to leave a comment or file a complaint with the Commissaire. For further information, visit our website.

## Protection of personal information

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We obtain personal information from citizens, government departments and public agencies. We protect that information and make sure that it is used by duly authorized personnel in carrying out their duties.

However, we can release the information to certain government departments and public agencies in accordance with written agreements approved by the Commission d'accès à l'information du Québec.

# How to reach us

## Online

**retraitequebec.gouv.qc.ca**

## By telephone

Montréal region:

**514 873-2433**

Québec region:

**418 643-5185**

Toll-free:

**1 800 463-5185**

1163-RRQ (2021-02) A

This document has no legal value. It provides general information that may change after it is published. We suggest that you consult our website for up-to-date information.

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

*Version originale française disponible sur demande.*

**Retraite**  
**Québec** 

Partenaire de votre  
**sécurité financière**