

RETRAITE QUÉBEC

Québec Pension Plan

In the Event of Disability



To find out about
disability benefits

Votre 
gouvernement

Québec 

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The **Québec Pension Plan (QPP)** is a compulsory public insurance plan. It is funded by contributions made by workers and employers.

If you have made sufficient contributions to the QPP and meet the requirements, you and your family could be entitled to various benefits, depending on the situation.

At 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 contributor's child

Disability benefits under the QPP

Disability pension

Have you stopped working or have your employment earnings decreased considerably due to your state of health? You could be entitled to a disability pension.

What requirements must be met to receive a disability pension?

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

Your medical condition must prevent you from doing any type of work on a full-time basis. It must also be permanent, that is, it must be of indefinite duration, without any possibility for improvement.

Your disability is not considered severe if:

- you can do work adapted to your limitations;
- you earn a gross income of \$20 746 or more (before taxes) in 2024, that is, at least \$1728 per month.

If you are **between ages 60 and 65**, we can deem you to be disabled if your state of health prevents you from doing your usual work or has required you to reduce your work hours for at least three months. For each of those three months, your income must not exceed \$1728.

2. You must have made sufficient contributions to the Plan

You are contributing to the QPP if you meet the following two requirements:

- You are age 18 or over.
- Your employment earnings exceed \$3500 per year.

Are you under age 60? You made sufficient contributions to the Plan to receive a disability pension if you are in one of the following situations:

- You have contributed for at least two of the last three years in your contributory period.
- You have contributed for at least five of the last 10 years in your contributory period.
- You have contributed for half of the years in your contributory period and for at least two years.

Your contribution period begins in the month following the one during which you turned 18. It ends in the month during which Retraite Québec deems you to be disabled.

Are you between ages 60 and 65? You must have contributed for at least three of the last six years in your contributory period to receive a disability pension.

If you have contributed to the Canada Pension Plan, your contributions will allow us to determine your entitlement to receive a disability pension and the amount of your pension.

Have you contributed to the pension plan of a country with which Québec has a social security agreement? Your contributions could allow you to receive a disability pension under the QPP.

Consult your **Statement of Participation under the Québec Pension Plan** to find out whether you made sufficient contributions to be entitled to disability benefits. Your Statement of Participation is available in My Account, on our website.

3. You must be under age 65

You must be under age 65 to be entitled to a disability pension.

If you are between ages 60 and 65 and we have deemed you to be disabled, you could receive a disability pension in addition to your retirement pension until age 65. The amount of the disability pension is identical for all beneficiaries.

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

5. You are not receiving a pension under the Canada Pension Plan

Worth knowing about...

- An insurance company or other agency could deem you to be disabled. It does not automatically entitle you to a disability pension under the QPP. The eligibility requirements of those agencies may be different.
- Your language, your place of residence and the different jobs offered in your area are not taken into consideration when your ability to work is assessed from a medical standpoint.
- **Temporary disability** (or temporary inability to work) is not covered under the QPP.

How much is the disability pension?

The disability pension under the QPP that you will receive each month varies from one person to the other. It is made up of:

- an amount of \$583.29, which is the same for all beneficiaries;
- an amount that varies based on employment earnings entered in your file under the Québec Pension Plan.

In 2024, the disability pension under the QPP can reach a maximum of \$1606.75 per month. It is indexed each year in January, that is, adjusted to the cost of living. You can find an estimate of your disability pension on your Statement of Participation under the QPP in My Account on our website.

If you are between ages 60 and 65, each month you will receive:

- a disability pension, that is, the amount that is identical for all beneficiaries. For 2024, the amount is \$583.29 and is adjusted to the cost of living each year;
- a retirement pension under the Plan. You will automatically receive it because it replaces the portion of the disability pension that varies based on employment earnings entered in your file and you will no longer receive it as of age 60. The retirement pension is indexed each year in January, that is, adjusted to the cost of living.

If you are receiving other benefits

If you are receiving a **surviving spouse's pension**, your disability pension can reduce the amount. Between ages 60 and 65, you could also receive a retirement pension, in addition to the disability pension and the surviving spouse's pension. The sum of the three pensions will be limited to a certain maximum, which will depend on your situation.

If you are receiving an **income replacement indemnity from the Société de l'assurance automobile du Québec (SAAQ)**, special rules apply to your pension payment. For more information, call us.

Benefits paid by another country cannot reduce the amount of your disability pension under the QPP. However, benefits paid by another country may be reduced if you are receiving a disability pension under the QPP.

Private disability insurance

You might already be receiving disability benefits from a private insurance company. The benefits could be integrated with the disability pension under the QPP. In other words, based on the date on which we deem you to be disabled, your insurance company could **reduce or cancel your benefits**. You could also have to repay the benefits you already received, in whole or in part. For more information on your insurance contract, contact your insurance company.

Taxable amount

Your disability pension is taxable income. We will not automatically make income tax source deductions from your pension. However, you can ask us to do so.

At the beginning of each year, you receive a taxation slip which indicates the amount of disability benefits that you received the previous year. **You must enclose it with your income tax return** because that amount is added to your income **to calculate your taxes.** If you receive a retroactive payment, that is, for previous years, the payment and related interest are also taxable. Therefore, they are added to your income of the corresponding years.

First payment

Once your application has been sent, you will receive a decision. If your application is accepted, the letter will show you the amount of your first payment and the date on which you will receive it. Note that there is a waiting period during which you will not receive any pension. Normally, you will receive your first payment in the fourth month following the month during which you were deemed to be disabled.

Example of a waiting period before your first payment

January	February, March, April	May
We deem a person to be disabled.	Three-month waiting period	The waiting period has ended. Payment of the pension begins.

Thereafter, you will receive your disability pension on the last working day of each month. Consult the payment dates on our website.

Were you entitled to an income replacement indemnity from the CNESST? You could receive your disability pension as of the month following the month during which you stopped receiving that indemnity.

We could deem you to be disabled again **for the same reason** within five years after payment of your disability pension has ended. In that case, you will receive your disability pension without waiting.

End of your pension payment

Payment of your disability pension ends when you reach age 65. It also ends if you are no longer disabled or if your employment earnings increase and exceed the maximum allowed.

Your employment earnings increase or you return to work

All employment earnings of \$20 746 or more in 2024, that is, at least \$1728 per month, have an impact on your disability benefits. If you believe that your employment earnings could exceed that amount, contact us. That way, you can avoid having to repay amounts to which you were not entitled.

Your state of health is improving

You will no longer be receiving a disability pension if you are no longer disabled. In that case, payment of the pension for a disabled contributor's child will also end. Notify us of any change related to your state of health. That way, you can avoid having to repay amounts to which you were not entitled.

You are age 65

You will no longer receive the disability pension at age 65. You will only keep your retirement pension. The change will be made automatically.

You could be entitled to the Old Age Security pension from the federal government. However, you must apply for it.

Pension for a disabled contributor'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 contributor's child until they turn 18. However, the pension is paid **upon request only**. For 2024, the pension for a disabled contributor's child is \$93.39 per month, for each child under age 18. The pension is indexed, that is, adjusted to the cost of living, each year in January.

How to apply

To apply for a disability pension or a pension for a disabled contributor's child, you must complete the Application for Disability Benefits under the Québec Pension Plan on our website. You can also request the document by telephone. Thereafter, you can track your application using the online My Account service.

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 will have to pay the fees charged by your physician for preparing the Medical Report.

My  Account

My connection to
Retraite Québec

retraitequebec.gouv.qc.ca/myaccount/en

Return your application to us as soon as you have completed it, without waiting for the Medical Report. The date on which we receive your application can have an impact on the amount of your disability pension and on the starting date. For further information, contact us as soon as possible.

What to do if...

You do not live in Québec

If you no longer live in Québec but live elsewhere in Canada and 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 accrued in both plans. However, you can file your pension application with the agency that administers the plan that applies 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 QPP.

For further information about the social security agreements that Québec has with more than 30 countries, visit our website or call one of the following numbers:

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

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

You were a member of a workplace pension plan

(e.g., a pension fund, RREGOP or a VRSP)

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

Your disability was caused by an accident

If your disability results from a **work-related accident**, you must contact the CNESST. If your disability was caused by a **traffic accident**, you must contact the SAAQ.

Your disability is temporary

If you are receiving salary insurance or disability benefits, contact your insurance company. You may be entitled to a benefit.

You can also get information on assistance available from the Gouvernement du Québec and the Government of Canada. For more information, call:

Services Québec: **1 877 644-4545**

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

To serve you better

Retraite Québec is committed to:

- offering high-quality services that meet your expectations. Consult our *Service Statement* online.
- handling complaints and comments with complete independence and confidentiality. The Bureau du **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 Bureau du commissaire. For further information, visit our website.

Protection of personal information

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 area:

514 873-2433

Québec area:

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 française disponible sur demande.