

2004

In the Event
of Disability





The Régie des rentes du Québec

**Recipient of the 2001
Grand Prix québécois de la qualité**

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 and a Braille version are 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 brief

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;

Survivors' benefits (death benefit, surviving spouse's pension, orphan's pension following the death of a contributor to the Québec Pension Plan);

Disability benefits (disability pension, pension for a disabled person's child).

There are booklets on each of the situations that could give entitlement to the various types of pensions. You can download them from the Régie's Internet site (www.rrq.gouv.qc.ca) 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 may 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 severe and permanent disability recognized by the Régie des rentes du Québec.**



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 severe and 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 11 913 \$ in 2004. However, if you are between ages 60 and 65 and you have left your gainful employment because of a severe and permanent disability, you can be considered to be disabled even if you are still able to do other types of work.

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

Important!

If you are receiving a retirement pension under the Québec Pension Plan 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 before the sixth month 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 2004 is 992,77 \$. It is made up of:

- a fixed portion of 382,14 \$ 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:

- Each year, in January, your disability pension increases on the basis of changes in the cost of living.
- Your disability pension under the Québec Pension Plan is taxable. You must add your pension payments to your other income each year when you file your income tax return.
- 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 the waiting period. For example, if the Régie deems you to be disabled as of January 2004, payment of your pension will begin in May 2004.
- 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.

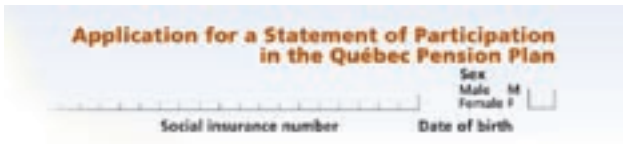


If you receive an income replacement indemnity from the Société de l'assurance automobile du Québec (SAAQ) that is greater than the disability pension to which you would be entitled. However, a pension for a disabled person's child can be paid for each of your minor children.

- 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 refer to your *Statement of Participation* in the Québec Pension Plan, which the Régie automatically sends you every four years. If you have not received one, you can ask for it by using the form that is 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 an insurance company?

Some people are entitled to salary insurance benefits or disability insurance benefits from an insurance company. If that is your case, it is possible that the insurance company may deduct an amount equal to the disability pension you receive under the Québec Pension Plan.

Important!

The fact that an insurance company considers you to be disabled does not automatically mean that you will be entitled to a disability pension under the Québec Pension Plan. The Plan's eligibility conditions may be different, so you will have to be deemed to be disabled by the Régie des rentes du Québec.



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.

Important!

Send us your application form as soon as you have filled it out. Do **NOT** wait for the completed Medical Report from your doctor. The date on which we receive an application can affect the date on which a pension begins.



Our commitment

It usually takes the Régie 75 days to process an application for a disability pension. In its *Service Statement*, the Régie has 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.

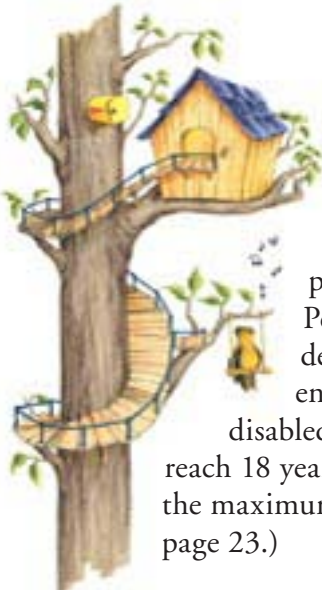
The Régie will not necessarily stop paying your pension. You will have to provide specific information so that we can decide, on the basis of the criteria defined in the *Act*, whether to continue paying your pension or to stop payment.

For example, for the year 2004, **your total gross income must not exceed 2 978 \$ for any period of three consecutive months.**

If the Régie can no longer consider you to be disabled after you return to work, you can keep the disability pension amounts received during the first three months following your return to work.

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



An illustration of a tree with a wooden birdhouse on a branch. A yellow bird is perched on a lower branch, and another yellow bird is flying nearby. The tree has green leaves and a brown trunk.

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 23.)

How are disability benefits paid?

Disability pensions and pensions for a disabled person's child are paid each month either by cheque or by direct deposit.

You can sign up for direct deposit if you live in Québec, elsewhere in Canada or in any one of 26 other countries, including the United States of America.

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 elsewhere in Canada, call 1 800 277-9914 (toll-free). 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 place 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.

Receiving benefits from another country will in no way reduce 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, visit our Internet site or contact the office for social security agreements at the Régie des rentes du Québec:

Montréal region: (514) 866-7332, extension 7801

Toll-free: 1 800 565-7878, extension 7801

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. (See page 10.)

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 company 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 l'Emploi, de la Solidarité sociale et de la Famille. 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 limit 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, de la Solidarité sociale et de la Famille:

Québec region: (418) 643-4721

Toll-free: 1 888 643-4721



Your satisfaction is our priority!



**To find out more about our
commitments to you:**

Service Statement

The Régie des rentes du Québec has made commitments to provide the public with: 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 will treat your complaints and comments completely independently. The Commissioner has the power to make recommendations to facilitate the resolution of disputes and improve client service. Complaints are kept strictly confidential and there is no need to fear personal repercussions.

You can contact the Services Commissioner by mail or through the Internet. You can also call the Régie. (See the back cover of this brochure.)



Maximum amounts of benefits

Type of benefit	Beneficiary's age	Rate payable	Maximum monthly amount 2004
Retirement pension	60	70%	569,92 \$
	61	76%	618,77 \$
	62	82%	667,62 \$
	63	88%	716,47 \$
	64	94%	765,32 \$
	65	100%	814,17 \$
	66	106%	863,02 \$
	67	112%	911,87 \$
	68	118%	960,72 \$
	69	124%	1009,57 \$
	70 or over	130%	1058,42 \$
Disability pension	under 65		992,77 \$
Pension for a disabled person's child	under 18		61,18 \$
Surviving spouse's pension (for the widow or widower)	under 45		
	- no dependents		403,18 \$
	- with dependent children		660,12 \$
	- disabled		687,45 \$
	between 45 and 54		687,45 \$
	between 55 and 64		704,90 \$
	65 or over		488,50 \$
Orphan's pension	under 18		61,18 \$
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



By telephone

Québec region (418) 643-5185

Montréal region (514) 873-2433

Toll-free 1 800 463-5185



Service for the hearing impaired
(TDD or TTY required)

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. Our addresses and telephone numbers are available on our Internet site under “How to reach us”, or you can contact us by telephone.

We suggest that you call us before coming to the office. In most cases, you can obtain the information you need by telephone.