

Beneficiary's Guide
**Disability
Benefits**

Québec Pension Plan

To find out more about your rights and obligations



It's all on-line

The information contained in this document is also available on our Web site. There you can find the **most up-to-date information** and amounts.

Use our on-line services:

- ▶ Change of address;
- ▶ Direct deposit;
- ▶ Income tax deductions;
- ▶ Duplicate income tax slips;
- ▶ Application for survivors' benefits;
- ▶ Forms and publications.

*Sign up for our Liaison RRQ
e-notification service...*

It's free!



www.rrq.gouv.qc.ca

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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 Web site or call us. Our Internet address and telephone numbers are given on the back of this booklet. When contacting the Régie, you must give your social insurance number so we can locate your file.

Important!

- ▶ 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 Web site.
- ▶ The amount of your pension is indexed each year in January to the cost of living.
- ▶ The Régie 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 employment earnings recorded under your name in the Québec Pension Plan during your contributory period.

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. It is important to check that the amounts shown on the Statement are correct.

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

If you were an employee:

- ▶ the original of a Relevé 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:

- ▶ a Notice of Assessment from Revenu Québec or the Canada Revenue Agency.

Send them to the address indicated on your Notice of Acceptance. After studying the documents submitted, the Régie will notify you in writing of its 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 the Régie deems you to have become disabled. For example, if the Régie considers 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 CSST

If you are currently receiving an indemnity from the Commission de la santé et de la sécurité du travail (CSST), you must notify the Régie. 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, the Régie des rentes du Québec cannot pay you directly. However, the Régie pays the pension for a disabled person's child.

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 the Régie 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 **1 000 \$ 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;
- ▶ taxable benefits (e.g., lodging, automobile, salary and group insurance premiums, etc.);
- ▶ vacation pay and bonuses;
- ▶ income received as an office holder (e.g., municipal councillor);
- ▶ income received from serving on a board of directors;
- ▶ rental income, if it entails work by the beneficiary.

For a self-employed worker, entitlement is determined on the basis of net income and hours of work.

Important!

- ▶ If the Régie **no longer considers you to be disabled** after you return to work or your employment earnings increase, you will still be paid your disability pension for the three months following your return to work.
- ▶ Every year, Revenu Québec sends the Régie information concerning your employment income.

If you again become unable to work

If you stop receiving your pension following your return to work and you stop working again for health reasons, you must file a new application for a disability pension. You can fill out the simplified form on our Web site if it has been less than 24 months since your disability pension ended. We will process your application on a priority basis and check whether we can quickly reinstate payment of your pension. If the Régie deems you to be disabled again for the same reason in the 5 years following the cessation of payment of your disability pension, there will be no waiting period.

Can you receive more than one type of benefit from the Régie?

Yes. You can be entitled to a disability pension and a surviving spouse's pension at the same time. If so, the Régie pays the two pensions in a single monthly amount (referred to as a *combined pension*). However, the amount paid is not necessarily equal to the sum of the two pensions. A combined pension is subject to a maximum amount set by law.

Your pension is taxable

Your disability pension is subject to income tax. This is why the Régie sends you a Relevé 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 during the preceding year.

When does payment end?

Payment of a disability pension ends if you:

- ▶ cease to be disabled;
or
- ▶ are employed and your earnings exceed the maximum allowed by law;
or
- ▶ are entitled to an unreduced income replacement indemnity paid by the CSST.

It is important to notify the Régie if one of these events occurs or if your employment income exceeds 1 000 \$ a month in order to avoid having to repay any benefits.

Important!

When you reach age 65, your disability pension will be automatically replaced by a retirement pension. 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.

For example, if you receive a disability pension between the ages of 62 and 65, your annual retirement pension will be reduced by 18% (3 years X 6%).

Pension for a disabled person's child

To whom is it paid?

Your children and any other children in your care 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 who is responsible for their care. If you become the biological or adoptive parent of a child after you started receiving your pension, the child could also receive a pension if you apply for one.

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, the Régie sends you a Relevé 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 who is 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 ceases to be your dependent, in the case of a child who is not your son or daughter;
or
- ▶ if 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
- ▶ your disability pension ceases to be paid.

Other useful information

Direct deposit

This service allows your pension to be paid directly into your account at the financial institution of your choice in Canada, on the last working day of the month.

You can sign up for direct deposit by Internet or telephone. Be sure to have a personal cheque at hand in order to provide the necessary information.

If you change your financial institution

You must notify us if you change your financial institution or bank branch. You can inform the Régie of any such changes by Internet or by telephone. Be sure to have a personal cheque at hand in order to provide the necessary information. Do not close your old account until the first pension payment has been deposited in the new one.

If you live outside Canada

If you live outside Canada, you may also be able to use direct deposit, since it is available in some thirty other countries. See our Web site 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 safe and eliminates transaction fees for cashing cheques in Canadian dollars or other currencies. If you

would like to sign up for this service, you can obtain the application form on our Web site or by calling the Régie.

Income tax deductions at source

If you wish, the Régie will deduct an amount from your pension for federal and provincial income tax purposes. You decide how much will be deducted. You can apply for income tax deductions by Internet or by calling the Régie.

If you move

If you receive your pension:

- ▶ by **cheque**, let us know your new address as soon as possible to avoid a delay in receiving your payments;
- ▶ by **direct deposit**, be sure to let us know of any changes in your address, or you will not receive your annual income tax slips. Failure to notify us could affect payment of your pension.

Use the **Service québécois de changement d'adresse** to change your address:

- ▶ On-line: www.adresse.info.gouv.qc.ca
- ▶ By telephone: Services Québec at
1 877 644-4545.

Other assistance programs are available

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

The Régie's decision can be reviewed

If you would like to provide new or additional information, call us.

You can also apply to the Régie 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 sent by the Régie. The application form is available on our Web site or by calling us. You must provide any documents in support of your application for review.

If the Régie has not rendered a decision within 90 days after receiving your application for review (or 180 days if the Régie had to ask for additional information), you can lodge an appeal with the Administrative Tribunal of Québec without waiting for the Régie's review decision.

You will receive the Régie's new decision

Following your application for review, the Régie will inform you in writing of its decision. If you still do not agree with the decision, you have 60 days to appeal against it before the Administrative Tribunal of Québec.

The Régie's commitments

The Régie is committed to offering you the high-quality services that you expect. To find out more about our commitments and our service standards, consult the *Service Statement* on our Web site or call the Régie.

Services Commissioner

If you are not satisfied with the results obtained

The Services Commissioner handles complaints and comments with complete independence and confidentiality and with no risk of personal repercussions for you. The Services Commissioner can make recommendations to improve our programs and services.

To reach the Services Commissioner, simply call the Régie. You can also use the direct e-mail service on our Web site.

How to reach us



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**



TTY

Service for the hearing impaired

Toll-free: **1 800 603-3540**

This publication does not have force of law. In cases of conflicting interpretation, consult the *Act respecting the Québec Pension Plan* and its regulations.

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

Version originale française disponible sur demande.