

Beneficiary's Guide

Disability Benefits

Québec Pension Plan

To find out more about your rights and obligations



It's all online

The information contained in this document is also available on our Web site. Consult it for the most up-to-date information and amounts.

You can consult your file at any time using our My Account online service.

Take advantage of our other online services:

- Direct deposit;
- Change of address;
- Income tax deductions;
- Duplicate income tax slips;
- Application for Survivors' Benefits Under the Québec Pension Plan;
- Electronic bulletins.

www.retraitequebec.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 you contact us, be sure to give your social insurance number so that we can access 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.
- We 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 pensionable employment earnings recorded under your name for the purposes of 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. Be sure to check that the amounts shown on the Statement are correct.

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

If you were an employee:

- the original RL-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 or an intermediate or family-type resource (foster family or home):

- a notice of assessment from Revenu Québec or the Canada Revenue Agency.

Send the documents to the address indicated on your Notice of Acceptance. We will study the documents and notify you in writing of our 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 we deem you to have become disabled. For example, if we consider 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 CNESST

If you are currently receiving an indemnity from the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST), you must notify us. 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, we cannot pay you a disability pension directly. However, we pay the pension for a disabled person's child under the Québec Pension Plan.

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 us 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;
- the net remuneration of an intermediate or family-type resource (foster family or home);
- taxable benefits (e.g., lodging and automobile allowances, salary and group insurance premiums, etc.);
- vacation pay and bonuses;
- income received as an office holder (e.g., salary as a municipal councillor);
- remuneration for serving on a board of directors;
- rental income, if it entails work by the beneficiary.

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

Important!

- If we **no longer consider 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 us information concerning your employment income.

If you again become unable to work

If payment of your disability pension ended following your return to work and you stop working again for health reasons, you must file a new application for disability benefits. You need only fill out the simplified New Application for Disability Benefits, available 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 verify your eligibility. If we deem you to be disabled again for the same reason in the five years following the cessation of payment of your disability pension, there will be no waiting period.

Your pension is taxable

Your disability pension is subject to income tax. This is why we send you an RL-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.

Can you receive more than one pension under the Québec Pension Plan?

Yes. You can receive a disability pension and a surviving spouse's pension at the same time. In such a case, we pay the two pensions in a single monthly amount (referred to as a *combined pension*). However, a combined pension is subject to a maximum amount set by law, and the amount paid is not necessarily equal to the sum of the two pensions. Your surviving spouse's pension may therefore be reduced.

In addition, if you are receiving an indemnity from the Société de l'assurance automobile du Québec (SAAQ) and we deem you to be disabled for the same medical reason, the amount of your surviving spouse's pension could be reduced.

Contact us for more information.

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 CNESST.

It is important to notify us if any of the above situations apply to you 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 to take into account the years during which you received a disability pension. The reduction also depends on your year of birth.

If you were born before 1 January 1954

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 from age 62 to 65, your annual retirement pension will be reduced by 18% (3 years X 6%). The reduction to your retirement pension will apply for the duration of your retirement.

If you were born in or after 1954

Depending on the amount of your retirement pension and the year in which you begin receiving it, your pension will be reduced by 6% to 7,2% for each year (0,5% to 0,6% per month) in which you received a disability pension between the ages of 60 and 65.

For example, if you receive a disability pension from age 62 to 65, your annual retirement pension will be reduced by 18% (3 years X 6%) to 21,6% (3 years X 7,2%). The reduction to your retirement pension will apply for the duration of your retirement.

Pension for a disabled person's child

To whom is it paid?

Your children and any other children who have been living with you for at least one year 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 start receiving your pension, the child could be eligible for the pension if you file an application.

Amount of the pension

The amount of the pension for a disabled person's child is the same for everybody. It is around 70 \$ a month. The pension is indexed annually.

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, we send you an RL-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 who is not your son or daughter stops living with you;
_____ **or** _____
- 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** _____
- payment of your disability pension ends.

Other useful information

Direct deposit

Signing up for direct deposit allows you to receive your pension directly in your account on the last working day of each month.

To sign up for direct deposit, use our online service or call us. Have your banking information at hand, including the number of the account into which the deposits will be made.

Changing accounts?

If you have already signed up for direct deposit and are changing your financial institution or branch, use our online service or call us to change your banking information.

Do not close your old account until the first pension payment has been deposited in the new one.

If you live outside Canada

Direct deposit is also available in several 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 reliable, safe and economical, and in most cases, provides an advantageous exchange rate and eliminates transaction fees for cashing cheques in Canadian dollars. To take advantage of this service, complete the appropriate direct deposit authorization form on our Web site or call us.

Income tax deductions at source

You can ask us to deduct an amount from your pension for federal and provincial income tax purposes. You decide how much will be deducted. You can request income tax deductions online or by calling us.

If you move

If you receive your pension:

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

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

- Online: **www.adresse.info.gouv.qc.ca**
- By telephone: Services Québec at **1 877 644-4545**.

Other assistance programs

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**

Our decision can be reviewed

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

You can also apply 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 we sent you. The application form is available on our Web site or by calling us. You must provide all the documents relevant to your application for review.

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

You will receive our new decision

Following your application for review, we 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.

Our commitments

We are committed to offering you the high-quality services that you expect. To find out more about our commitments, consult our *Service Statement* on our Web site or call us to receive a copy.

Commissaire aux plaintes et à l'amélioration des services

If you are not satisfied after dealing with us

The Commissaire aux plaintes et à l'amélioration des services handles complaints and comments with complete independence and confidentiality, and can make recommendations to improve our programs and services.

To reach the Commissaire aux plaintes et à l'amélioration des services, simply call us. You can also use the direct email service on our Web site.

How to reach us



Online

My Account

Access your file **24/7**

www.retraitequebec.gouv.qc.ca



By telephone

Québec region: **418 643-5185**

Montréal region: **514 873-2433**

Toll-free: **1 800 463-5185**

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.

Retraite

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