

RÉGIE  
DES RENTES  
DU QUÉBEC

Beneficiary's Guide

# Disability Benefits

**Québec Pension Plan**

To find out more about your rights and obligations



Québec 



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

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This publication is available on audio cassette, in large print or in Braille at:  
**1 800 463-5185.**

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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 do not find all the answers to your questions, visit our Web site or call the Régie des rentes du Québec. 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, at any time, require a reassessment of your state of health. 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 will be 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 sending the Régie one of the following documents for each year in question:

### **If you were an employee:**

- ▶ the original of a TP4, T4 or Relevé 1 slip (the document will be returned to you);
- ▶ 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.

The Régie will notify you in writing of its decision. If the amount of your pension is increased, any amount owing will be paid retroactively.

## Payment of your pension

The payment of your pension does not start until 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 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.

## If you receive an 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 recognized by the Régie des rentes du Québec, the amount paid by the SAAQ includes the disability pension under the Québec Pension Plan. However, the Régie pays the pension for a disabled person's child.

## If you receive an indemnity from a private source

If you are entitled to a disability pension under the Québec Pension Plan and you are receiving salary insurance or disability insurance benefits from an insurance company or other private source, an amount equal to your disability pension is usually deducted from those benefits.

## If you return to work

If you return to work, even on a temporary or part-time basis, **you must inform the Régie immediately, by telephone or in writing, in accordance with the *Act respecting the Québec Pension Plan*.**

The Régie will not necessarily stop paying your pension. You will have to provide certain information to maintain entitlement to a disability pension.

In 2008, to remain entitled to a disability pension if you are an employee, **the total of your gross income cannot exceed 3 232 \$ for a period of three consecutive months.** For a self-employed worker, entitlement will be determined on the basis of net income and hours of work.

**Important!** In both cases, the total of your gross income for three consecutive months must be calculated each month, especially if your earnings vary from one month to another. However, you will be allowed to keep the disability pension amounts received for the three months following the month in which you returned to work.

## Combined pension

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 determined by the *Act respecting the Québec Pension Plan*.

## Your pension is taxable

Your disability pension is subject to income tax. At the beginning of each year, the Régie sends you a Relevé 2 slip, which you must enclose with your income tax return. 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;
- ▶ are employed and your earnings exceed 3 232 \$ for a period of three consecutive months in 2008;
- ▶ 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 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 (1/2% 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, the annual amount of your 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. This pension is added to your disability pension. Otherwise, it is paid to the person who is responsible for their care.

## The pension is taxable

The pension for a disabled person's child is subject to income tax. Therefore, at the beginning of each year, the Régie sends you a Relevé 2 slip for each child, indicating the total amount of 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

Direct deposit is a free service offered by the Régie. 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.

## Direct deposit outside Canada

Direct deposit is available in 27 countries.

Your pension can, in certain cases, be paid by direct deposit in U.S. dollars or in the currency of your country of residence. 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 deduction at source

If you wish, the Régie will deduct an amount from your pension for federal and provincial income tax purposes. It is up to you to 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 move, you must notify the Régie even if you are receiving your pension by direct deposit. Use the Service québécois de changement d'adresse: you can change your address with the Régie and 5 other government agencies at the same time.

**[www.adresse.info.gouv.qc.ca](http://www.adresse.info.gouv.qc.ca)**

**Services Québec: 1 877 644-4545**

To change your address only with the Régie, use our on-line service. Information on how to reach us is on the back of this booklet.

You must also notify us if you change your financial institution or bank branch. **Be sure to indicate your social insurance number.**

## 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

You can apply to the Régie for a review of its decision. 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 the Régie. 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

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.

## Use our on-line services

- ▶ Statement of Participation  
in the Québec Pension Plan
- ▶ CompuPension,  
a tool for simulating retirement
- ▶ Application for survivors' benefits
- ▶ Direct deposit
- ▶ Income tax deductions
- ▶ Change of address
- ▶ Duplicate income tax slips
- ▶ Liaison RRQ e-notification service
- ▶ Forms and publications

[www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca)



# How to reach us



## By Internet

[www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca)

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## By telephone

Québec region: **418 643-5185**

Montréal region: **514 873-2433**

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

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## TTY

Service for the hearing impaired

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

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## In person

In certain situations, it is possible to meet with a representative of the Régie. Call us for more information.