

In the Event of Disability

Québec Pension Plan

Disability benefits under the Québec Pension Plan





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 audio format, screen reader format, large print and Braille at: **1 800 463-5185**.

To listen to a tape recorded version of this booklet, contact the Audiothèque at:

Québec: **418 627-8882**

Montréal: **514 393-0103**

Version originale française disponible sur demande.

Legal deposit | 2nd quarter 2009
Bibliothèque et Archives nationales du Québec

ISBN | 978-2-550-56038-8 (printed)
978-2-550-56039-5 (PDF)

Table of Contents

The Québec Pension Plan	4
Disability benefits	5
Eligibility requirements for a disability pension	5
Amount of the disability pension	9
Pension for a disabled person's child	9
How to apply	10
What to do if...	11
You do not live in Québec	11
You have worked outside Canada	11
You have participated in a supplemental pension plan	12
Your disability was caused by an accident	12
You are temporarily disabled or currently unable to work	12
The Régie's commitments	13
Protection of personal information	14
Services Commissioner	14
Use our on-line services	15

The Québec Pension Plan

The Québec Pension Plan is a compulsory public insurance plan administered by the Régie des rentes du Québec. 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. If you have made sufficient contributions, and if you meet all of the eligibility requirements, you could be entitled to one or more of the following benefits under the Québec Pension Plan:

- ▶ **Retirement pension;**
- ▶ **Survivors' benefits:**
death benefit,
surviving spouse's pension,
orphan's pension;
- ▶ **Disability benefits:**
disability pension,
pension for a disabled person's child.

Disability benefits

If you have a severe and permanent disability that prevents you from returning to work, and you have contributed sufficiently to the Québec Pension Plan, you could be entitled to a disability pension.

In addition, if a disability pension is granted to you, you will receive an additional pension for each of your dependent children under age 18.

Temporary disability (or temporary incapacity to work) is not covered under the Québec Pension Plan.

Eligibility requirements for a disability pension

To be eligible for a disability pension, you must:

- 1 have a severe and permanent disability recognized by the medical advisers at the Régie des rentes du Québec;
- 2 have contributed sufficiently to the Québec Pension Plan;
- 3 be under age 65;
- 4 not be receiving an unreduced income replacement indemnity from the Commission de la santé et de la sécurité du travail (CSST) to which you became entitled after 31 December 1985.

1 You must have a severe and permanent disability recognized by the medical advisers at the Régie des rentes du Québec

You have a disability that is considered severe if you are unable, because of your state of health, to do any type of work for which you would earn more than 13 272 \$ in 2009.

Your disability is not considered severe by the Régie if you can do work that takes your limitations into account and for which you would earn more than 13 272 \$ in 2009.

Your severe disability must also be permanent. A severe disability is permanent if it is expected to **last indefinitely**, without any possibility for improvement.

Note that factors such as language, education, work experience or job availability 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! The fact that an insurance company or other agency or government department considers you to be disabled does not automatically mean that you will be entitled to a disability pension under the Québec Pension Plan, since the eligibility requirements may be different.

2 You must have contributed sufficiently to the Québec Pension Plan

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.

Your contributory 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.

If you have contributed to the Canada Pension Plan, the Régie takes those contributions into account when determining entitlement to benefits and calculating the amount of your pension.

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.

To find out if you have made sufficient contributions and for an estimate of the disability benefits you could receive, consult your Statement of Participation in the Québec Pension Plan.

3 You must be under age 65

You must be under age 65. As of age 65, you are eligible for a retirement pension under the Québec Pension Plan.

If you are between ages 60 and 65 and you had to leave your usual occupation because of your state of health, you could be eligible for a disability pension.

If you are receiving a retirement pension under the Québec Pension Plan and your state of health worsens during the first 6 months of your retirement, you could be eligible for a disability pension. However, the period during which you can apply is limited. Contact the Régie for more information.

4 You must not be receiving an un-reduced income replacement indemnity from the Commission de la santé et de la sécurité du travail (CSST) to which you became entitled after 31 December 1985

No disability pension can be paid to you if you are receiving an un-reduced 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.

Amount of the disability pension

The amount of the disability pension is determined on the basis of your contributions and years of participation in the Plan. In 2009, the monthly disability pension varies between a minimum of 424,40 \$ and a maximum of 1 105,96 \$.

If you are receiving an income replacement indemnity from the Société de l'assurance automobile du Québec (SAAQ), certain rules apply to pension payment. To find out more, call the Régie.

If you are receiving an indemnity from an insurance company, it is possible that the insurance company may deduct an amount equal to the disability pension you receive under the Québec Pension Plan. For more information, contact your insurance company.

Pension for a disabled person's child

If you receive a disability pension under the Québec Pension Plan, your children or any dependent children are also entitled to a pension for a disabled person's child until they reach age 18. In 2009, the monthly amount is 67,95 \$ for each child under age 18.

How to apply

To receive a disability pension, you must apply for it in writing. The Application for a Disability Pension form is available on our Web site, from Services Québec, at CLSCs or from 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, and send it to the Régie as soon as possible. You are responsible for paying any fees charged for completing the report.

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

What to do if...

You do not live in Québec

If you no longer live in Québec but live elsewhere in Canada, and you have contributed to both the Québec Pension Plan and the Canada Pension Plan, contact Human Resources and Skills Development Canada toll-free at **1 800 277-9914**. If you now live outside Canada, the benefits accumulated under both plans are taken into consideration. However, you must apply for your pension under the plan that applies in your last Canadian place of residence.

You worked outside Canada

If you have worked in another country, you may be entitled to a disability pension from that country.

Note that 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 other countries may be reduced if you are receiving a pension under the Québec Pension Plan.

For further information about social security agreements, see our Web site or call one of the following numbers:

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

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

You have participated in a supplemental pension plan

If you have participated in a supplemental pension plan (also called a “pension fund”), it is important to know whether the plan offers a disability pension. To find out about your benefits, call the plan administrator.

Important! To find the contact information for your plan administrator, use the consultation service for pension plans supervised by the Régie on our Web site.

Your disability was 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).

You are temporarily disabled or currently unable to work

Contact your insurance company, because you may be entitled to salary insurance or disability benefits.

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 commitments

The Régie des rentes du Québec has made commitments to, among other things, provide the public with easy-to-use on-line services, a clear and simple Web site, service by telephone if that makes it easier to handle your situation, and assistance to guide you through the procedures.

In addition, the Régie has committed itself to replying to your application for a disability pension within a maximum of 150 days, provided the medical information initially received is sufficient. The time period begins the moment the Régie has in hand your application form and the Medical Report completed by your physician.

To find out more about the Régie's commitments and service standards, consult the *Service Statement* on our Web site or call the Régie.



Protection of personal information

The Régie des rentes du Québec obtains personal information from citizens, government departments and public agencies. The Régie protects that information and makes sure that it is used by **duly authorized** personnel in carrying out their duties.

However, the Régie can transmit 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.

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 income
- ▶ **Duplicate income tax slips**
- ▶ Application for a **retirement pension**
- ▶ Application for **survivors' benefits**
- ▶ **Consultation of pension plans**
supervised by the Régie
- ▶ **Change of address**
- ▶ **Direct deposit**
- ▶ **Income tax deductions**
- ▶ *Liaison RRQ* infoletters
- ▶ **Forms and publications**

www.rrq.gouv.qc.ca



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**



In person

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