

# In the Event of Disability

Disability benefits under the Québec Pension Plan



# It's all online

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.

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

Take advantage of our other online services:

- Statement of Participation in the Québec Pension Plan;
- CompuPension and SimulR, our retirement income simulator tools;
- Application for a retirement pension;
- Application for survivors' benefits;
- Consultation of pension plans supervised by the Régie;
- Electronic bulletins.

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

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# 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 funded by contributions made by workers and employers. If you have made sufficient contributions and meet all of the eligibility requirements, you could be entitled to one or more of the following benefits under the Plan:

## **In retirement:**

- retirement pension.

## **In the event of death:**

- death benefit;
- surviving spouse's pension;
- orphan's pension.

## **In the event of disability:**

- disability pension;
- pension for a disabled person's child;
- additional amount for disability for retirement pension beneficiaries.

## **Important!**

This publication takes into account the most recent amendments to the *Act respecting the Québec Pension Plan* concerning disability benefits.

# Disability benefits

Disability benefits consist of:

- the disability pension;
- the pension for a disabled person's child;
- the additional amount for disability for retirement pension beneficiaries.

## 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.
- Factors such as the language spoken, availability of employment and place of residence are not taken into consideration when a contributor's ability to work is assessed from a medical standpoint.
- Temporary disability (or temporary incapacity to work) is not covered under the Québec Pension Plan.
- Your application for disability benefits must be received within a specific time frame. Contact the Régie as soon as possible for more information.

## The disability pension

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.

### Eligibility requirements for a disability pension

To be eligible for a disability pension, you must meet the following **four requirements**.

1. **You must have a disability deemed to be severe and permanent by the medical advisors at the Régie des rentes du Québec**

**Your disability is considered severe** if you are unable, because of your state of health, to do any type of full-time work.

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 14554\$ for 2013.

If you are age 60 to 65, your disability could also be considered severe if you had to stop your usual work because of your state of health and you are no longer able to do that work.

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

## 2. You must have contributed sufficiently to the Québec Pension Plan

To determine whether you have made sufficient contributions, the Régie takes into account contributions you made between the age of 18 and the month in which we deem you to be disabled. This is what we call your contributory period.

**If you are under age 65** and the Régie deems you to be disabled because you are unable to do any type of work on a full-time basis, you must have contributed for at least:

- two of the last three years in your contributory period;  
**or**
- five of the last 10 years in your contributory period;  
**or**
- half of the years in your contributory period, but for a minimum of two years.

**If you are age 60 to 65** and the Régie has deemed you to be disabled because you are unable to do your usual work, you must have contributed for:

- four of the last six years in your contributory period.

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 of contribution 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 to be eligible for a disability pension. As of age 65, a disability pension is automatically replaced by a retirement pension.

### **4. You must not be receiving an unreduced income replacement indemnity from the Commission de la santé et de la sécurité du travail (CSST)**

No disability pension can be paid to you if you are receiving an unreduced income replacement indemnity from the Commission de la santé et de la sécurité du travail (CSST) and 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 2013, the monthly disability pension varies between 453,49\$ and 1 212,87\$.

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, 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.

## The pension for a disabled person's child

If you receive a disability pension under the Québec Pension Plan, your children or any children that have been living with you for at least one year could be entitled to a pension for a disabled person's child until they turn 18. In 2013, the monthly pension is 72,60\$ for each child under age 18.



## If you are receiving a retirement pension

If the Régie deems you to be disabled within six months after your first retirement pension payment, you could ask that your retirement pension be cancelled so that you can receive a disability pension. **Note that you will have to repay the retirement pension amounts that you received.**

**Since 1 January 2013**, if the Régie deems you to be disabled after that six-month period, you could be eligible to receive **an additional amount for disability**, which is added to the amount of your retirement pension.

## The additional amount for disability

Since 1 January 2013, beneficiaries of a retirement pension who cannot cancel that pension in favour of a disability pension could receive the **additional amount for disability**.

### Eligibility requirements for the additional amount for disability

To be eligible for the additional amount for disability, you must meet the following **four requirements**:

- 1. You must have a disability deemed to be severe and permanent by the medical advisors at the Régie des rentes du Québec**

You must be unable to do any type of work on a full-time basis. 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 14 554\$ in 2013.

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

## 2. You must have contributed sufficiently to the Québec Pension Plan

You must show that you recently worked, which is to say that you contributed for at least four of the last six years in your contributory period.

## 3. You must be under age 65

You must be under age 65 to be eligible for the additional amount for disability. When you turn 65, payment of the additional amount ceases although you will continue to receive your retirement pension.

## 4. The time period for cancelling your retirement pension has expired

If the Régie determines that you became disabled after your first six retirement pension payments were made, you could be entitled to the additional amount for disability.

## How much is the additional amount for disability?

The **additional amount for disability** is a set monthly amount that is indexed in January each year and added to your pension until you turn 65. In 2013, that amount is 453,49\$ a month.

## Important!

- Children of a beneficiary of the **additional amount for disability** are not entitled to the pension for a disabled person's child.
- Beneficiaries of a retirement pension under the Canada Pension Plan are not entitled to the **additional amount for disability**.

## How to apply

If you would like to apply for one of the disability benefits, you must file a written application. The Application for Disability Benefits form is available on our Web site or by calling us, and you can check the status of your application using the online My Account service.

Your attending physician must complete the Medical Report form that is provided with the application form, and send it to the Régie as soon as possible. You are responsible for paying any related medical fees.

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 your application can have an impact on the type of disability benefit that will be payable as well as the starting date of the benefit. For further information, contact the Régie as soon as possible.

# What to do if...

## You do not live in Québec

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

## You worked outside Canada

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

### **Important!**

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

For further information about the social security agreements that Québec has with some 30 countries, see our Web site or call:

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 or a refund. 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, which can be found 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).

## Your disability is temporary

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 is committed to providing the quality services you expect. To find out more about our commitments and our service standards, see 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

The Services Commissioner handles complaints and comments with complete independence and confidentiality. The Services Commissioner can make recommendations to improve our services and programs.

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

# How to reach us



## Online

**MyAccount** > RRQ

Access your file **24/7**

[www.rrq.gouv.qc.ca](http://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 is available in alternate formats by calling **1 800 463-5185**.

*Version originale française disponible sur demande.*