

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 up-to-date information and amounts.

Use our online services:

- ▶ Change of address;
- ▶ Direct deposit;
- ▶ Statement of Participation in the Québec Pension Plan;
- ▶ Application for a retirement pension;
- ▶ Application for survivors' benefits;
- ▶ Consultation of pension plans supervised by the Régie;
- ▶ Forms and publications.

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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 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 meet the following four requirements:

- 1.** have a severe and permanent disability recognized by the medical advisors 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 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 work for which you would earn more than 13 840 \$ in 2011.

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 13 840 \$ in 2011.

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:

- ▶ 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.

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

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 stop doing your usual work 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 six months of your retirement, you could be eligible for a disability pension. However, your application must be received within a specific time frame. Contact the Régie for more information.

4. You must 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

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 2011, the monthly disability pension varies between 433,34 \$ and 1 153,34 \$.

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.

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 turn 18. In 2011, the monthly amount is 69,38 \$ 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 or by calling us.

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 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 your 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 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, 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 place of residence in Canada.

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 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:

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).

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 is committed to offering high-quality services that meet your expectations. To find out more about our commitments, consult the *Service Statement* on our Web site or call the Régie for a copy.

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 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 is available in alternate format by calling 1 800 463-5185.

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