

Staying in Touch



A newsletter for people receiving a Canada Pension Plan disability benefit

No. 4, February 2005

Welcome to the fourth edition of *Staying in Touch*, your annual Canada Pension Plan Disability (CPPD) newsletter. This newsletter is our way of keeping you up to date on new developments in CPPD and other Government of Canada services and programs of interest.

People with disabilities play an important and vibrant role in Canadian society. The Government of Canada is committed to their full inclusion in our workplaces, in training and learning and in community life. Social Development Canada will continue to work with persons with disabilities, federal and provincial governments and our partners in the private and voluntary sectors to develop policies and programs that make it possible for all Canadians to participate fully in our society.

This publication is also available in alternative formats.

Cette publication est aussi disponible en français, sous le titre *Maintenir le lien*.



Coming soon – TAKING THE RISK OUT OF RETURNING TO WORK

People with severe disabilities often face significant obstacles when they try to return to work. Many hesitate to try because they are afraid that once their disability benefits stop, they won't be able to get them back if they can't continue working.

That's why we are about to launch a new provision: Automatic Reinstatement of CPP disability benefits. Once in place, it will protect your benefits for two years after your return to work. You must contact us when you go back to work. Then, if you are unable to continue working during the first two years because your disability returns, we will be able to re-start your benefits as soon as we receive your request. If you are thinking of trying to return to work and would like to find out whether this change to the CPP applies to you, please contact us.

How can CPP HELP ME GO BACK TO WORK?

Every year, changes in technology, medical treatments and skills training make it possible for more of our clients to re-enter the workforce, and we continue to improve the support we provide for them. In addition to automatic reinstatement, we offer the following supports:

- **Allowable earnings** – You can now work and earn up to \$4,100 in 2005 without losing your CPP disability benefit. If you can work only once in a while, you may be able to earn more than \$4,100 while still receiving your benefit.
- **Vocational rehabilitation** – This program helps clients who are interested in returning to work once their medical condition has stabilized. You can talk to a case manager to determine whether you are eligible.

- **Work trial** – If you return to work on a regular basis, your CPP disability benefit will continue for up to three months. This gives both you and the CPP time to evaluate your ability to work regularly.
- **Fast-track reapplication** – If you return to work and your benefit is stopped, but later (within five years) you find you can't continue to work because your condition has returned or worsened, we offer a shorter process you can use to speed up your reapplication.



Volunteering – A FIRST STEP

Your disability benefit helps to provide income if you cannot work because of illness or injury. But are you aware that CPPD allows you to volunteer your time for unpaid work, without affecting your benefits?

Meet Lanie Woodfine, a 36-year-old native of St. John's, Newfoundland, who has cerebral palsy. Three years ago, her disability progressed to the point where her mobility became severely limited, making it impossible for her to continue working.

She began receiving CPP disability benefits in 2002, but grew restless during long periods at home alone. She decided to become a community volunteer.

"I wanted to make a difference," she says. "To truly experience life, you need to be a part of it. It is easy to be isolated and alone when you have challenges that can hinder your ability to participate in the community."

Ms. Woodfine volunteers as a peer counsellor with the Canadian Paraplegic Association and is a member of the Independent Living Resource Centre. She also works with a program for youths alleged to have committed a minor offence.

With her CPP disability benefit, Ms. Woodfine was able to continue her studies. She credits her CPPD vocational

rehabilitation case manager with putting her in touch with a talented rehabilitation specialist. Together, they encouraged Ms. Woodfine to complete her education and helped with plans to return to the workforce.



Lanie Woodfine

"When I graduate, I hope to find employment in the field of social services, so that I may do for others what CPPD and my rehabilitation specialist have done for me," Ms. Woodfine says. "These individuals have shown care and compassion for the challenges I have faced in completing my studies. They want me to succeed as much as I do. It is great to have that kind of support when you need it." CPP will support Ms. Woodfine in her efforts to find and keep employment. Only when she is successfully established in the workforce will her disability benefit stop.

"Figure out what interests you and make some inquiries," she says. "I've learned that volunteering can give your life depth and purpose you never thought possible. The key is finding pursuits and activities that stimulate you, and not being afraid to try."

Get all the **BENEFITS YOU ARE ENTITLED TO**

Benefits for seniors — Once you turn 65, your CPP disability benefit will automatically change to a CPP retirement pension; you do not need to apply. Your monthly retirement payment is always lower than your disability benefit, but may be augmented by other programs available to seniors, such as Old Age Security (OAS).

Survivor benefits — The CPP pays benefits to the families of deceased CPP contributors who qualify. These include the death benefit, the survivor's pension and the children's benefit. The OAS

program offers the Allowance for the survivor to eligible seniors.

Credit splitting — CPP records all clients' contributions to the Plan during their working life. In most cases, if a marriage or common-law relationship ends, the CPP credits built up while the couple lived together can be divided equally. These credits can be split even if one spouse or common-law partner did not pay into the CPP. This is important when it comes to calculating your retirement income.

Why wait to receive your tax slips by mail? GET THEM ONLINE!

Social Development Canada's online **Tax Information Slips** service lets you access your Canada Pension Plan (CPP) and Old Age Security (OAS) tax slips earlier, allowing you to file your income tax sooner. Your tax information slips are available online as early as February 1st!

This secure service is now also available if you receive your OAS or CPP benefit as a result of a social security agreement with another country.

The Tax Information Slips service is found at www.sdc.gc.ca under "E-Services". It allows you to:

- view and print your OAS and CPP tax slips directly from the Internet for your income tax return
- view and print your OAS and CPP tax slips from last year*

- notify us online if you wish to stop receiving your OAS and CPP tax slips by mail

Remember that you will need your access code each time you use this service. The code is located on the upper right corner of your enclosed tax information slip.

Keep this top portion of your tax slip to keep your access code safe and secure. If this service was available to you in 2004, you can also use the access code found on last year's tax slip.

This service is part of Social Development Canada's commitment to enhance our services and reduce costs by delivering services online. Visit "E-Services" at www.sdc.gc.ca to learn more.

*You will be able to view last year's tax slips only if this service was available to you in 2004.

Quick Facts

- Last year, approximately 290,000 persons with disabilities and 92,000 of their children received \$3 billion in disability benefits.
- CPP disability benefits are taxable; you can ask the CPP to deduct tax from your monthly benefit payments.
- Approximately 2,000 CPPD clients attempt to return to work each year.

We want to STAY IN TOUCH

Call CPP when:

- you are returning to regular work
- you would like help to return to work
- your return to work was unsuccessful
- you have earned \$4,100 or more from employment in 2005
- your medical condition is improving
- you adopt or have a baby
- you change custody arrangements for children under 18 years of age
- you change your address
- your direct deposit information changes

- you successfully complete an educational program
- you have questions



No need to call CPP when:

- you are working and earn less than \$4,100 in 2005
- you have recently visited your doctor and there is no change in your medical condition
- you return to school
- you volunteer

CPP may contact you in the future to update information on your file or to offer support or other services.

Tax and tax credit information

For information about tax deductions and credits that can be claimed by people with disabilities, refer to the Canada Revenue Agency's guide: *Information Concerning People with Disabilities* (RC4064). View the guide online at www.cra.gc.ca/disability or order it by calling 1 800 959-2221.

CPP Disability help and information

How to reach CPP

By telephone:

Toll-free from Canada and the U.S.

1 800 277-9914 (for information)

1 800 255-4786 (for TTY users only)

From outside Canada and the U.S.

(English and French): 1 613 957-1954

In person:

You can find your local SDC office in the government listings in your phone book

By mail:

P.O. Box 8953, Station "T", Ottawa, ON K1G 3J2

On the Internet or

by email, please visit: www.sdc.gc.ca

For general information about other Government of Canada programs and services:

1 800 O Canada (1 800 633-6232)

Information on the Internet for persons with disabilities:

www.pwd-online.ca