

2006

In the Event
of Disability



On-line services using

 **RégieNet**

On-line services

- Statement of Participation in the Québec Pension Plan;
- CompuPension, a tool for simulating retirement income;
- Application for a Retirement Pension;
- Change of address;
- Direct deposit;
- Forms and publications.

www.rrq.gouv.qc.ca

Some of the services, such as the Statement of Participation, CompuPension and the Application for a Retirement Pension require access to your personal file at the Régie. Therefore, in order to protect your personal information, we will ask you to confirm your identity using an identification code.

This publication does not have force of law.

In cases of conflicting interpretation, the Act respecting the Québec Pension Plan and its regulations prevail over the contents of this publication.

A large print version and a Braille version are also available. To order a copy, call the Régie at 1 800 463-5185.

To obtain an audiocassette, contact the Magnétothèque at 1 800 361-0635. To listen to a tape recorded version of this booklet, contact the Audiothèque at one of the following numbers:

Québec region: 418 627-8882

Montréal region: 514 393-0103

All the Régie's services are free of charge.

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Table of Contents

The Québec Pension Plan in brief	4
Disability benefits	5
Are you eligible?	6
Pension amounts and payment	9
How to apply	13
If you return to work	15
Pension for a disabled person's child	16
How are disability benefits paid?	16
Things you should check	17
Have you participated in the Canada Pension Plan?	17
Have you worked outside Canada?	18
Apply for your Old Age Security pension	19
Have you participated in a supplemental pension plan?	19
Was your disability caused by an accident?	20
If you are disabled or unable to work and you need assistance	20
Your satisfaction is our priority!	22
<i>Service Statement</i>	22
Services Commissioner	22
Maximum amounts of benefits	23



The Québec Pension Plan

in brief

The Québec Pension Plan is a compulsory public insurance plan. 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. These contributions are managed by the Caisse de dépôt et placement du Québec. The Québec Pension Plan is administered by the Régie des rentes du Québec.

If you have worked in Québec at some time since 1 January 1966, when the Québec Pension Plan began, you have probably contributed to it. If you contributed for the number of years required, you could be entitled to one or more of the following benefits, if an application is made:

Retirement pension;

Survivors' benefits (death benefit, surviving spouse's pension, orphan's pension following the death of a contributor to the Québec Pension Plan);

Disability benefits (disability pension, pension for a disabled person's child).

There are booklets on each of the situations that could give entitlement to the various types of pensions. You can download or order them from the Régie's Web site (www.rrq.gouv.qc.ca) or call one of the numbers shown on the back of this booklet.



Disability benefits



If your state of health has deteriorated to the point that you are no longer able to work and you have contributed sufficiently to the Québec Pension Plan, you could be entitled to a disability pension to replace part of your employment earnings.

In addition, if a disability pension is granted to you, you will receive a pension for a disabled person's child for each of your dependent children under age 18.

We understand that being ill is difficult and can cause anxiety. We therefore make every effort to process applications for a disability pension within a reasonable amount of time, and our personnel may call you directly if additional information is required.

Under what conditions can you be deemed to be disabled by the Régie des rentes du Québec? What happens if you are receiving an indemnity from another agency? This booklet answers those questions and many more.



Are you eligible?

To be eligible for a disability pension, you must be under age 65 and meet the 2 following conditions:

1. You must have contributed sufficiently to the Québec Pension Plan;
2. You must have a severe and permanent disability recognized by the Régie des rentes du Québec.



1. You must have contributed sufficiently to the Québec Pension Plan

You must have contributed for a minimum number of years in what is called your “contributory period”. That 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.

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.

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.





2. You must have a severe and permanent disability recognized by the Régie

You can be deemed to be disabled if your impairment is serious and likely to be permanent. You must be unable, because of your state of health, to do any type of substantially gainful work that would pay more than 12 372 \$ in 2006.

However, if you are between ages 60 and 65 and you had to leave your gainful employment because of your state of health, you could be considered disabled.

If you are receiving a retirement pension under the Québec Pension Plan and you believe that you may be eligible for a disability pension, you have 18 months after the first payment to file an application for a disability pension.

However, the Régie must deem that you became disabled before the sixth month after payment of the retirement pension began. You can then choose to cancel your retirement pension in order to receive a disability pension. Any retirement pension amounts already received must be repaid to the Régie.

Please note that factors such as language, education or work experience 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!

- 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 if you became entitled to the indemnity after 31 December 1985.
- 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, contact the Régie.

Pension amounts and payment

The maximum monthly disability pension in 2006 is 1 031 \$. It is made up of:

- a fixed portion of 397,58 \$ a month (paid to all beneficiaries);
and
- a portion that varies depending on the employment earnings recorded under your name in the Québec Pension Plan.



You should know that:

- Payment of the disability pension begins in the fourth month following the one as of which the Régie deems you to be disabled. This is called the waiting period. For example, if the Régie deems you to be disabled as of January 2006, payment of your pension will begin in May 2006.
- The Régie cannot set the starting date for payment of your pension at more than 12 months before the date on which it receives your application.
- Your disability pension under the Québec Pension Plan is taxable. You must add your pension payments to your other income each year when you file your income tax return.
- Each year, in January, your disability pension increases on the basis of changes in the cost of living.



- Your disability pension is automatically replaced by a retirement pension when you reach normal retirement age, that is, 65. The amount of your pension will be reduced by 0,5% for every month (6% a year) during which you received a disability pension between ages 60 and 65. The same reduction rules apply to contributors under age 65 who receive an early retirement pension.

How can you contest a decision rendered by the Régie?

You can ask the Régie to review all decisions it renders with respect to pensions or benefits. However, you must file an application within 12 months of the date of the decision sent by the Régie. You can obtain the application form on our Web site or by contacting the Régie. You must provide any documents in support of your application for review.

The Régie will inform you in writing of its new decision. If you do not agree with the decision, you have 60 days to appeal it to the Administrative Tribunal of Québec.

The Statement of Participation: complete information about your benefits under the Québec Pension Plan

The Statement will indicate:

- the monthly amount of the retirement pension to which you will be entitled at age 60 and at age 65 if you stop contributing to the Plan now;
- the amount of the retirement pension that you will receive at age 60 or 65 if you continue to contribute at the same rate as you have during the last few years.



And if you have made sufficient contributions:

- the disability benefits that could be payable;
- the amount of the surviving spouse's pension and other benefits to which your family could be entitled.

It is important to ensure that all the employment earnings on which you have contributed to the Plan are recorded in your file.

The Régie automatically sends you a Statement of Participation every 4 years.

However, you can:

- consult the statement on our Web site at: www.rrq.gouv.qc.ca; or
- complete the application form for a statement of participation on our Web site and send it to us by Internet; or
- telephone the Régie at one of the numbers shown on the back of this booklet; or
- obtain a form at one of our client service centres, at Services Québec or from the office of your member of the National Assembly.

Are you receiving an indemnity from an insurance company?

Some people are entitled to salary insurance benefits or disability insurance benefits from an insurance company. If that is your case, it is possible that the insurance company may deduct an amount equal to the disability pension you receive under the Québec Pension Plan.



Important!

The fact that an insurance company considers you to be disabled does not automatically mean that you will be entitled to a disability pension under the Québec Pension Plan. The Plan's eligibility conditions may be different, so you will have to be deemed to be disabled by the Régie des rentes du Québec.



How to apply

- To receive a disability pension, you must apply for it in writing. Application forms are available on our Web site, at our client service centres, 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.





Our commitment

In its *Service Statement*, the Régie has committed itself to replying within a maximum of 150 days, provided the medical information initially received is sufficient for it to render a decision. We cannot begin processing your application until we have in hand your application form and the Medical Report completed by your physician. We meet this commitment in 95% of cases, and in 3 out of 4 cases, you will not have to wait more than 75 days. For information about our other commitments and our results, see the *Service Statement* on our Web site.

If you return to work

If you are receiving a disability pension and you return to work, even temporarily or on a part-time basis, under the *Act respecting the Québec Pension Plan*, you must inform the Régie immediately by telephone or in writing.

The Régie will not necessarily stop paying your pension. You will have to provide specific information so that we can decide, on the basis of the criteria defined in the *Act*, whether to continue paying your pension or to stop payment.

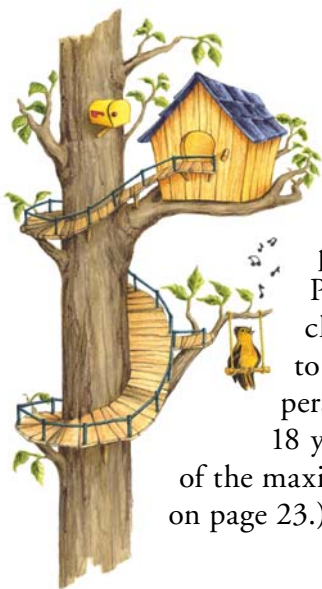
For example, for 2006, **your total gross income must not exceed 3 093 \$ for any period of three consecutive months**. If the Régie can no longer consider you to be disabled after you return to work, you can keep the disability pension amounts received during the first three months following your return to work.

If you receive benefits from the Régie to which you are not entitled, you will have to repay them.



Pension for a disabled person's child

If you receive a disability pension under the Québec Pension Plan, your dependent children are also entitled to a pension for a disabled person's child until they reach 18 years of age. (See the table of the maximum amounts of benefits on page 23.)



How are disability benefits paid?

Disability pensions and pensions for a disabled person's child are paid each month either by direct deposit or by cheque.

You can sign up for direct deposit if you live in Québec, elsewhere in Canada or in any one of 27 other countries. See the list of countries in which you can receive direct deposit on our Web site.



Things you should check



Have you participated in the Canada Pension Plan?

If you have worked elsewhere in Canada, you have contributed to the Canada Pension Plan. The Régie des rentes du Québec takes into account contributions made to both plans in determining entitlement to benefits and in calculating the amount.

If you live in Québec and you contributed to both plans, you must file your pension application with the Régie des rentes du Québec. If you live elsewhere in Canada, call Social Development Canada at 1 800 277-9914 (toll-free). If you live outside Canada, the benefits accumulated under both plans are taken into consideration, and you must apply for your pension to the plan that applies in your last Canadian place of residence.



Have you worked outside Canada?

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

Receiving benefits from another country will in no way reduce the amount of a 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, extension 7801

Toll-free: 1 800 565-7878, extension 7801





Apply for your Old Age Security pension

At age 65, you will be entitled to an Old Age Security pension. The Old Age Security pension is paid by the federal government to all Canadians age 65 or over who have lived in the country for a certain number of years. The Old Age Security program also offers a Guaranteed Income Supplement, an Allowance and an Allowance for the survivor.

For more information about the Old Age Security Program, see the federal government Web site at www.sdc.gc.ca or contact Social Development Canada toll-free at 1 800 277-9914.

Have you participated in a supplemental pension plan?

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

Important!

To find the contact information for your plan administrator, see the **Consultation of pension plans supervised by the Régie** section on our Web site.



Was your disability 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).



If you are disabled or unable to work and you need assistance

If you are disabled or unable to work, note that the Québec government has help to offer in the form of a benefit for a person with a severely limited capacity for employment (income security), tax credits for disabled persons, home care programs, assistance for renovation or other forms of financial assistance. Note that the eligibility conditions may vary. To find out more, call Services Québec, at 1 800 363-1363.

The Canadian government also offers assistance, including tax credits for disabled persons or for those who feel unable to work. For more details on the subject, contact Service Canada, at 1 800 O-Canada (1 800 622-6232).



The Régie des rentes du Québec protects confidential information

The Régie des rentes du Québec obtains personal information from citizens, government departments and public agencies. We protect 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. Those departments and agencies are:

- the Canada Pension Plan;
- the Registrar of Civil Status;
- the Ministère de l'Emploi et de la Solidarité sociale;
- the Régie de l'assurance maladie du Québec (RAMQ);
- Revenu Québec;
- the Société de l'assurance automobile du Québec (SAAQ);
- the Commission de la santé et de la sécurité du travail (CSST).

The Régie also provides information about certain pension plans to the 3 following agencies:

- the Commission administrative des régimes de retraite et d'assurances (CARRA);
- the Commission de la construction du Québec (CCQ);
- the Conseil du trésor.





Your satisfaction is our priority!

**To find out more about our
commitments to you:**

Service Statement

The Régie des rentes du Québec has made commitments to provide the public with: reliable service, simple procedures, courteous and personalized service, adequate information about your rights and responsibilities, efficient management, competent employees and accessible and rapid services.

You can obtain a copy of the *Service Statement* on our Web site, at our client service centres or from the office of your member of the National Assembly.

Services Commissioner

If you believe your situation has not received all the attention it deserves, you can contact the Services Commissioner, who will treat your complaints and comments completely independently. The Commissioner has the power to make recommendations to facilitate the resolution of disputes and improve client service. Complaints are kept strictly confidential, and there is no need to fear personal repercussions.

You can contact the Services Commissioner by Internet or by mail. You can also call the Régie (see the back cover of this booklet).



Maximum amounts of benefits

Type of benefit	Beneficiary's age	Rate payable	Maximum monthly amount 2006
Retirement pension	60	70%	591,21 \$
	61	76%	641,88 \$
	62	82%	692,56 \$
	63	88%	743,23 \$
	64	94%	793,91 \$
	65	100%	844,58 \$
	66	106%	895,25 \$
	67	112%	945,93 \$
	68	118%	996,60 \$
	69	124%	1 047,28 \$
	70 or over	130%	1 097,95 \$
Disability pension	under 65		1 031,02 \$
Pension for a disabled person's child	under 18		63,65 \$
Surviving spouse's pension (for the widow or widower)	under 45		
	- no dependents		418,54 \$
	- with dependent children		685,86 \$
	- disabled		714,30 \$
	between 45 and 54		714,30 \$
	between 55 and 64		716,31 \$
Orphan's pension	65 or over		506,75 \$
	under 18		63,65 \$
Death benefit			Single payment 2 500 \$



How to reach us

For more information about the Québec Pension Plan and the system for financial security after retirement, contact the Régie:

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



Service for the hearing impaired
(TDD or TTY required)

1 800 603-3540

By mail

Régie des rentes du Québec

Case postale 5200

Québec (Québec) G1K 7S9

In person

At one of our client service centres.

We suggest that you call us before coming to the office. In most cases, you can obtain the information you need by telephone.