

Beneficiary's

Guide

Disability benefits



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.

All our services are free of charge.

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Table of contents

Disability benefits

The disability pension

Amount of your pension	5
If you receive an indemnity from the CSST	6
If you receive an indemnity from the SAAQ	7
Are you receiving salary insurance or disability insurance benefits?	7
If you return to work	8
Can you receive two pensions?	8
Your pension and income tax	9
When does payment end?	9

Pension for a disabled person's child

To whom is it paid?	11
Taxation of the pension	11
When does payment end?	11

Other useful information

Direct deposit	12
If you move	13
If you are dissatisfied with a decision	13

Your satisfaction is our priority!

Services Commissioner	15
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Disability benefits

To learn about your rights and obligations as the beneficiary of disability benefits paid under the Québec Pension Plan, read this booklet carefully and keep it for future reference.

If you do not find all the answers to your questions, do not hesitate to contact the Régie des rentes du Québec. The address and telephone numbers are given on the back of this booklet. When contacting the Régie, you must give your social insurance number so we can locate your file.

Important!



- Your disability pension and the pension for a disabled person's child are always paid on the last working day of the month. Payment dates are shown on your Notice of Acceptance, on our Internet site and in a document that will be sent to you at the beginning of the year with your income tax slips.
- Your pension is indexed each year in January to reflect the rise in the cost of living.

The disability pension

Amount of your pension

The amount of your disability pension is calculated on the basis of the employment earnings recorded under your name in the Québec Pension Plan.

If you are not entitled to the maximum disability pension, the earnings that were taken into consideration are shown on the Statement of Employment Earnings enclosed with your Notice of Acceptance. It is important to check that the amounts shown on the Statement are correct. Please note that amounts followed by an asterisk (*) indicate that given your employment earnings, you did not contribute the maximum amount allowed for that year.

If any of the amounts are wrong, you can have them corrected by sending the Régie one of the following documents for each year in question:

- the original of a TP4, T4 or Relevé 1 slip (this document will be returned to you);
- a letter from your employer, indicating the year, your earnings and your contributions to the Québec Pension Plan;
- a Notice of Assessment from the Québec Ministère du Revenu or the Canada Customs and Revenue Agency, if you were self-employed.

After studying the documents submitted, the Régie will notify you in writing of its decision. If the amount of your pension is increased, any amount owing will be paid retroactively.

Important!

- The Régie cannot set the starting date of your disability at more than 12 months before the month in which it received the application.
- Furthermore, payment of your pension does not start until four months after the month as of which the Régie deems you to have become disabled. This is called the waiting period. For example, if the Régie considers that you became disabled in January, payment of your pension will start in May.

If you receive an indemnity from the CSST

If you receive an unreduced income replacement indemnity for more than 15 days from the Commission de la santé et de la sécurité du travail (CSST), you are not entitled to a disability pension (and your child is not entitled to a pension for a disabled person's child) for any month in which you received the indemnity.

If you are now receiving an unreduced income replacement indemnity from the CSST, or if you receive one in the future, you must notify the Régie. If you draw a disability pension and an unreduced CSST indemnity at the same time, you will have to repay the disability pension payments to the Régie.

If you receive an indemnity from the SAAQ

If you became disabled as the result of an automobile accident, you receive an indemnity from the Société de l'assurance automobile du Québec (SAAQ). If the accident resulted in a disability recognized by the Régie des rentes du Québec, the amount paid by the SAAQ includes the disability pension under the Québec Pension Plan. However, the Régie pays the pension for a disabled person's child directly to you.

Are you receiving salary insurance or disability insurance benefits?

If you are entitled to a disability pension under the Québec Pension Plan and you are receiving salary insurance or disability insurance benefits from an insurance company or other private source, an amount equal to your disability pension is usually deducted from the benefits paid by your employer or insurance company. You can ask your employer or insurance company for further information.

Important!

The Régie can, at any time, reassess your state of health. In that case, we will inform you in writing and contact you, if necessary, to obtain additional information.

If you return to work

If you are receiving a disability pension and you return to work, even on a temporary or part-time basis, you are required by law to immediately inform the Régie by telephone or in writing.

The Régie will not necessarily stop paying your pension. You will have to provide certain information so that we can decide whether the criteria set out in the *Act respecting the Québec Pension Plan* have been respected.

For example, for 2004, the total of your gross income cannot exceed 2 978 \$ for a period of three consecutive months. If the Régie deems you to no longer be disabled following your return to work, you will still be entitled to the disability pension amounts received for the three months following the month in which you returned to work.

Important!

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

Can you receive two pensions?

You can be entitled to a disability pension and a surviving spouse's pension at the same time. If so, the Régie pays the two pensions in a single monthly amount (referred to as a combined pension). However, the amount paid is not

equal to the sum of the two pensions. The Régie must deduct the fixed portion of either the disability pension or the surviving spouse's pension, whichever is lower. A combined pension is subject to a maximum amount determined by the *Act respecting the Québec Pension Plan*.

Your pension and income tax

- Your disability pension is subject to income tax. Therefore, at the beginning of each year, the Régie will send you a Relevé 2 slip, which you must enclose with your income tax return. The slip shows the total amount that you received as a disability pension during the preceding year.
- If you wish, you can ask the Régie to deduct an amount from your pension every month for federal and provincial income tax purposes. It is up to you to decide how much will be deducted. You can apply for income tax deductions by using the form found on our Internet site or by calling the Régie at one of the numbers shown on the back of this booklet.

When does payment end?

Payment of a disability pension ends if you:

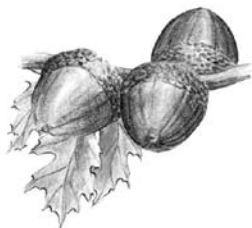
- cease to be disabled;
- are gainfully employed (see the section *If you return to work*);
- are entitled to an unreduced income replacement indemnity paid under the *Act respecting industrial accidents and occupational diseases* (CSST).

It is important to notify the Régie if one of these events occurs in order to avoid having to repay any benefits.

Important!

When you reach age 65 (the normal retirement age), your disability pension will be automatically replaced by a retirement pension. You do not have to file an application. However, the amount of your retirement pension will be reduced by 6% for each year (1/2% per month) in which you received a disability pension between the ages of 60 and 65.

For example, if you receive a disability pension between the ages of 62 and 65, the initial amount of your retirement pension will be reduced by 18% (3 years X 6%). The reduction is the same for a contributor under age 65 who applies for a retirement pension before age 65.




Pension for a disabled person's child

To whom is it paid?

A pension for a disabled person's child is paid for a child under 18 years of age who is your dependent. The pension for a disabled person's child is added to your disability pension payment.

Important!



A pension for a disabled person's child is paid until age 18, even if the child works.

Taxation of the pension

The pension for a disabled person's child is subject to income tax. Therefore, at the beginning of each year, the Régie sends you a Relevé 2 slip for each child, indicating the total amount of benefits paid during the preceding year.

Even if the pension is not paid directly to the child, it must nevertheless be considered as the child's personal income, and not as your income.

When does payment end?

Your child will stop being entitled to a pension for a disabled person's child when:

- the child turns 18;
- the child becomes entitled to an orphan's pension or a pension for a disabled person's child under the Canada Pension Plan;
- your disability pension ceases to be paid.

Other useful information

Direct deposit

Direct deposit is a free service offered by the Régie. This service allows your pension to be paid directly into your account at the financial institution of your choice in Canada. If you live in another country, you may also be able to benefit from direct deposit, since it is available in 26 other countries, including the United States of America.



You can sign up for direct deposit by Internet, telephone or mail. If you sign up by Internet or telephone, be sure to have a personal cheque at hand in order to provide the necessary information. If you sign up by mail, use the application form that can be found on our Internet site, at our client services centres, at most banks and caisses Desjardins and at the riding office of your member of the National Assembly.

If you live outside Canada and the United States of America

Your pension can, in certain cases, be paid by direct deposit in U.S. dollars or in the currency of your country of residence. This service is safe and eliminates transaction fees for cashing cheques in Canadian dollars or other currencies. If you would like to benefit from this service, you can obtain the application form on our Internet site or by contacting the Régie.

Important!

If you opt for direct deposit, your pension will be deposited in your account on the last working day of the month.

If you move

If you are signed up for direct deposit

You must notify the Régie if you move. You must also notify us if you change your place of banking or bank branch. But be careful! Do not close your old account until the first pension payment has been deposited in the new one. You can inform the Régie of any such changes by Internet, telephone or mail, making sure to indicate your social insurance number.

If you receive your pension by cheque

Please advise us of your new address as soon as possible to ensure that you receive your next cheque on time. You can inform us by Internet, telephone or mail.

If you are dissatisfied with a decision

You can ask the Régie to review any decision regarding your pension (starting date, pension payment, etc.), if you believe that the decision is not justified. However, if you choose to do so, you must apply no later than 12 months after the date of the notice of acceptance and submit any information or documents that support your application for review.

After reviewing your file, the Régie will inform you in writing of its new decision.

Important!

Under the *Act respecting Access to documents held by public bodies and the Protection of personal information*, the information you provide to the Régie des rentes du Québec is confidential. It cannot be given to any other person without your authorization. However, the *Act* provides that such information may be disclosed to other public bodies, for example, for the purpose of research.

Your satisfaction is our priority!

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 mail or through the Internet. You can also call the Régie. (See the back cover of this brochure.)



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

 **Régienet**

On-line services

By telephone

Québec region (418) 643-5185

Montréal region (514) 873-2433

Toll-free 1 800 463-5185



Service for the hearing impaired

(TDD/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 services centres. Our addresses and telephone numbers are available on our Internet site under “How to reach us”, or you can contact us by telephone.

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

Régie des rentes

Québec

