



## Irrevocable Consent to Deduct and Pay an Insurer

**Instructions:** Please read the Information Sheet on pages 3 and 4 before completing Section 1 of this form; your Insurer completes Section 2.

### Section 1 - Your consent to Deduct and Pay a One-time Retroactive Canada Pension Plan (CPP) Disability Payment to an Insurer

\_\_\_\_\_  
(Please print) Your first name

\_\_\_\_\_  
Your last name

\_\_\_\_\_  
Your Social Insurance Number

I have read the Information Sheets on pages 3 and 4. If my application for CPP Disability benefits is approved, I understand that:

- An amount payable to my Insurer will be deducted from the retroactive payment of my CPP Disability benefits and Service Canada will make no further payments directly to my Insurer after that time.
- My consent to pay a one-time retroactive CPP Disability payment to my Insurer is **irrevocable**, which means that, once signed, I cannot cancel my consent at any time.
- My Insurer will only be reimbursed for those months where both CPP Disability benefits and long-term disability insurance benefits were payable and the reimbursement payment will not exceed any amounts paid by my Insurer during that period.
- My consent is not valid if received by Service Canada more than one year after I have signed it.

I hereby give my irrevocable consent for Service Canada to pay a one-time retroactive CPP Disability payment to the Insurer named in Section 2 of this form.

I am (*check one*):

the person named above

a legal representative of the person named above

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Year    Month    Day

**Note**, if you do not want to give your consent for Service Canada to pay a one-time retroactive CPP Disability payment to your Insurer, do not sign this form and advise your Insurer.

If you do sign, keep a photocopy for your records and return pages 1 and 2 to your Insurer. They will forward it to the nearest Service Canada Centre once they have completed section 2.

**Protecting your privacy:** Service Canada cannot give your personal information to any person or organization without your written consent, except where authorized by CPP legislation. You (or your legal representative) have the right to request a copy of the information in your file at any time.

**IMPORTANT:** You can obtain an application for CPP Disability benefits by calling Service Canada at 1-800-277-9914 or print the application from the Internet at: [www.sdc.gc.ca](http://www.sdc.gc.ca)

**Ce formulaire est disponible en français.**



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Section 2 - Insurer Information (to be completed by Insurer)		
<hr/> Legal name of Insurer (as it appears in the Approval, Deduction and Payment Agreement with SDC)		
<hr/> Mailing address		
<hr/> City	<hr/> Province or Territory	<hr/> Postal Code
<hr/> Insurer contact name (Please print)	<hr/> (    )    -	<hr/> (    )    -
	Telephone number	Fax number

**Note to Insurer:** Please mail completed sections 1 and 2 of this form to the nearest Service Canada Centre address listed on page 5.



## Irrevocable Consent to Deduct and Pay an Insurer

### INFORMATION SHEET

#### Why would I give permission for Service Canada to reimburse my Insurer?

Your disability insurance policy allows your Long-term Disability (LTD) Insurer to reduce the monthly payment amount they pay to you by the amount of your CPP Disability benefit. This also means that your Insurer is entitled to recover some or all of the benefits paid to you for the period when both benefits were payable. The payment cannot exceed the amount of LTD insurance benefits paid to you.

By giving Service Canada permission to reimburse your Insurer directly, you will avoid having to pay back your Insurer yourself. In other words, this eliminates a payment you would otherwise owe to your Insurer.

If you would like more information on this before making a decision, please discuss it with your Insurer.

#### What does “Irrevocable” Consent mean?

Irrevocable consent means that you cannot change or withdraw it after signing the consent form and your insurer must send the form to Service Canada within one year of your signature for it to be valid.

#### Are there any other payments that Service Canada would make directly to my Insurer?

No. This is a one-time reimbursement payable to your Insurer from your retroactive CPP Disability benefit payment and no other payments will be made directly to your Insurer.

#### When would Service Canada not reimburse my Insurer?

Service Canada will not reimburse your Insurer:

- if your Insurer reduces their benefit payments to you by the amount of the CPP Disabled Contributor's Children's Benefits that your children are entitled to and/or,
- if your Insurer reduces the benefit payment to you by a presumed CPP Disability benefit amount before a decision is made on your CPP Disability application

#### Can I choose not to give my consent?

Yes, you can. If you choose not to give your consent, do not sign this form and advise your Insurer accordingly.

Service Canada will then send you any retroactive CPP Disability benefits you may be eligible to receive and you will be responsible for reimbursing your Insurer for the period when you were eligible for both CPP Disability and LTD benefits.

#### Are my CPP Disability benefits taxable?

Yes. Your CPP Disability benefits are taxable income under the *Income Tax Act*, including any amount paid directly to your Insurer for a retroactive period.



## Irrevocable Consent to Deduct and Pay an Insurer

### INFORMATION SHEET

#### Am I Eligible for the Disability Tax Credit?

There is a tax credit that people with severe disabilities can claim to reduce the amount of income tax payable. To find out if you are eligible contact the Canada Revenue Agency at:

- 1 800 959-8281
- 1 800 665-0354 for TTY users
- or by Internet at <http://www.cra-arc.gc.ca/disability/>

#### How long will my consent remain valid?

If your Insurer sends this form to Service Canada within 12 months of the date you signed it, you cannot cancel your permission for Service Canada to send a one-time retroactive payment directly to your Insurer.

#### If you have questions about CPP Disability, contact Service Canada:

##### By phone

- 1 800 277-9914 (English)
- 1 800 277-9915 (French)
- 1 800 255-4786 for TTY users

##### By telephone for residents of other countries

- Call long distance at (613) 957-1954 or you may visit the Canadian Embassy or Consulate in your area to make this call without cost to you.

##### By Mail

- see page 5

##### By e-mail

- [servicecanada.gc.ca](mailto:servicecanada.gc.ca)

##### By Internet

- [servicecanada.gc.ca](http://servicecanada.gc.ca)



## Service Canada Centres

If you require information about Canada Pension Plan Disability benefits and you are in **Canada or the United States**, you can phone our toll-free number **1 800 277-9914**. People with speech or hearing impairments using a teletypewriter device (TTD/TTY), please call **1 800 255-4786**. Our lines are busiest at the beginning and end of each month, so if your business can wait, it's best to call at other times. Please have your social insurance number ready. You can also write to us at the address in the province where you currently reside, as indicated below. If you are living outside of Canada, your letter should be mailed to the office in the province where you last resided.

### **NEWFOUNDLAND AND LABRADOR**

Service Canada Centre  
P.O. Box 9430  
St. John's, NF  
A1A 2Y5

### **MANITOBA AND SASKATCHEWAN**

Service Canada Centre  
P.O. Box 818  
Station Main  
Winnipeg, MB  
R3C 2N4

### **NOVA SCOTIA/PRINCE EDWARD ISLAND**

Service Canada Centre  
P.O. Box 1687  
Postal Station "M"  
Halifax, NS  
B3J 3J4

### **ALBERTA / NORTHWEST TERRITORIES AND NUNAVUT**

Service Canada Centre  
P.O. Box 2710, Main Station  
Edmonton, AB  
T5J 4C2

### **NEW BRUNSWICK / QUEBEC**

Service Canada Centre  
P.O. Box 250  
Fredericton, NB  
E3B 4Z6

### **BRITISH COLUMBIA AND YUKON**

Service Canada Centre  
P.O. Box 1177  
Victoria, BC  
V8W 2V2

### **ONTARIO (Timmins)**

Service Canada Centre  
70 Cedar Street South  
P.O. Box 2013  
Timmins, ON  
P4N 8C8

### **ONTARIO (Chatham)**

Service Canada Centre  
65 William Street South  
P.O. Box 2020  
Chatham, ON  
N7M 6B2

### **ONTARIO (Scarborough)**

Service Canada Centre  
P.O. Box 5100  
Postal Station "D"  
Scarborough, ON  
M1R 5C8