



Staying in Touch



No. 6, February 2007

Welcome to
Staying in Touch,
your annual
Canada Pension
Plan Disability (CPPD)
newsletter.

IN THIS ISSUE

- It's the second anniversary of Automatic Reinstatement! Find out how it's making a difference in the lives of clients on **page 3**.
- Wondering what happens to your CPPD benefits when you turn 65?
Read more on **page 2**.
- Thinking of returning to work?
Consider the questions on **page 3**.
- Have you applied for the Disability Tax Credit?
For important information that could help lower your taxes, see **page 5**.
- Do you know which family members can take advantage of Employment Insurance (EI) Compassionate Care Benefits?
Read more on **page 5**.
- Thinking of going to school or university?
Find out more about loans and grants on **page 4**.

Understanding your benefits

Seniors are the fastest growing segment of Canada's population. Each year, 17,000 Canadians who receive a CPPD benefit turn 65.

What happens to my CPPD benefit when I turn 65?

Once you turn 65, your CPPD benefit will automatically change to a CPP retirement pension. You will not need to apply again. Your CPP retirement pension is based on how much and for how long you contributed to the CPP or the Quebec Pension Plan.

Will my CPP retirement payments be higher or lower than my CPPD amount?

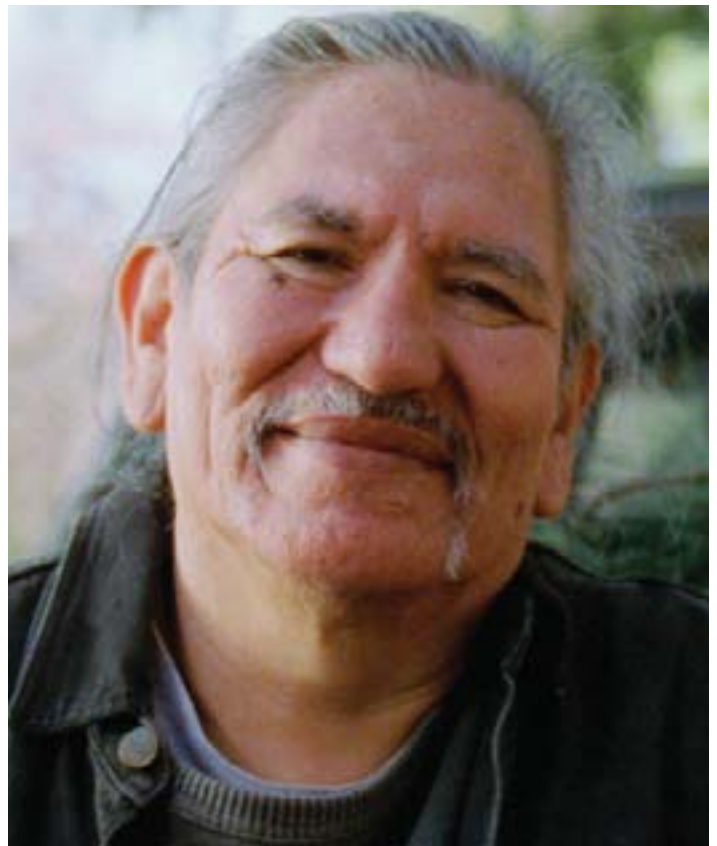
Your CPP retirement pension will likely be less than your disability benefit. However, you can apply for the Old Age Security (OAS) pension and, if your total income is low enough, you can also apply for the Guaranteed Income Supplement (GIS). The combination of these benefits will probably bring your income after you turn 65 to more than the amount of your CPPD benefit alone. You will be sent an application form for OAS at least six months before you turn 65.

Once you apply for OAS, you will receive more information about the GIS. The OAS program also offers the Allowance to low-income seniors from 60 to 64 years of age who are spouses or common-law partners of OAS/GIS recipients. Contact us for more information on any of these benefits.

What other benefits might I be eligible for? Do I have to apply for these 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 also offers the Allowance for the Survivor.

These benefits are not provided automatically—you, your spouse, your children, or your estate must apply. See page 6 for more information on how to contact Service Canada.



Automatic Reinstatement of CPPD Benefits – Working for You

Over 300 CPPD clients have benefited from Automatic Reinstatement since its launch two years ago. People who had gone back to work but then could not continue working because their disability returned have taken advantage of a rapid resumption of benefits.

We recently talked to a number of you who used Automatic Reinstatement and it seems your experience was positive. You told us the information about Automatic Reinstatement was clear and easy to follow, and knowing it was there made you feel more comfortable about trying to return to work.

Thinking about returning to work?

Here are some questions to help you communicate your needs or concerns about returning to work. There are no right or wrong answers.

- What is the best type of work for me?
- What job qualifications do I need to return to work?
- How can I prepare to return to work?
- How can I improve my job-finding skills?
- How does working affect my current benefits?

For more information about CPPD's return to work supports and services, contact us at 1-800-277-9914 and ask to speak to a Vocational Rehabilitation Case Manager.

How Automatic Reinstatement works:

- You tell us when you return to regular work. Your benefits are stopped and we provide you with an information package explaining how to use Automatic Reinstatement should you need it.
- If, **within two years** of the date your benefits stopped, you cannot continue working because of your disability, you can ask to have your benefits reinstated.
- You have up to **one year** from the month you stopped working to ask for your benefits to be reinstated.

Remember:

- If your children are still eligible, their benefits are reinstated too.
- There is no limit to the number of times you can use Automatic Reinstatement.

How much can I earn before contacting CPP?

You can earn up to \$4,300 (gross income before taxes in 2007) before you need to contact us. This is not a point at which benefits are stopped; it is an opportunity to talk with CPP staff who will provide support and services to help you continue working.

Remember: you can choose to call us any time if you need work-related supports and services.

Participating in the community

You can participate in volunteer and school activities while continuing to receive CPPD benefits.

Volunteering

Louise has been receiving CPPD benefits for nearly five years. Although her medical condition had not improved, she wanted to give back to her community. Staff at the local community centre helped her find a part-time position doing reception duties for two half-days a week. She loves volunteering because it gets her out of the house, she meets new people every day, and it gives her a chance to learn some new skills.

Attending School or University

After a fall at his workplace that caused a severe and permanent injury, Martin, in his early 50s, applied and qualified for CPPD benefits. As he lacked skills to do other types of work, he was encouraged to consider getting his high school equivalency. Now he is enrolled in a college diploma program and he has applied for financial support through the Canada Student Loans Program. He will contact CPP when he graduates to discuss plans for returning to work.

Did you know?

If you have a permanent disability and qualify for a Canada Student Loan, you may also receive grants that you don't have to repay. These include:

- Canada Study Grant for the Accommodation of Students with Permanent Disabilities
- Canada Access Grant for Students with Permanent Disabilities

To learn more about loans and possible grants, contact the National Student Loans Service Centre.

Public Institutions Division:
1-888-815-4514
Private Institutions Division:
1-866-587-7452
1-888-815-4556 (TTY)

or visit www.canlearn.ca

Have you applied for the Disability Tax Credit?

Many people who receive the CPPD benefit may also be eligible for the Disability Tax Credit, but have not claimed it. Have you?

The Disability Tax Credit reduces the amount of income tax that a person pays. If you are eligible, you can reduce your federal income tax by up to \$1,028 in 2006. You can transfer all or part of the amount to your spouse or common-law partner or to another supporting person. Form T2201, Disability Tax Credit Certificate, contains a self-assessment questionnaire. Use it to see if you are eligible for the disability credit.

The Canada Revenue Agency guide RC4064, *Medical and Disability-Related Information*, also describes other tax deductions and credits that you may be able to claim. For a copy of Form T2201 and the guide, call the Canada Revenue Agency at 1-800-959-2221 or visit their website at www.cra.gc.ca/disability.



My Service Canada Account

Complete the "View and Update My Service Canada Account" registration process now and you can use online services to change your address, your direct deposit information, or to view your most recent payment amounts. Next year, you could file your tax return earlier by accessing your Canada Pension Plan and Old Age Security tax slips as early as February 1.

To register and use online services, visit servicecanada.gc.ca and select "View and Update My Service Canada Account."



Compassionate Care Benefits – Employment Insurance

When someone must take time off work to care for a gravely ill family member who is at risk of dying, he or she may qualify for the **EI Compassionate Care Benefit**. Effective **June 11, 2006**, the definition of "family member" was broadened to include brothers, sisters, grandparents, uncles, aunts, and others. For more information visit servicecanada.gc.ca.

Staying in touch with CPPD

Let us know if:

- you are returning to work or your return to work was unsuccessful;
- your medical condition has improved;
- a child enters or leaves your care and custody (by birth, marriage, common-law relationship, or death); or
- your address, telephone number, or direct deposit information changes.

By reporting these changes, you will avoid any disruptions to your disability payments and receive any benefits to which you are entitled. You will also avoid having to repay any amount you were not entitled to receive.

Contact Service Canada

For information on CPP and OAS programs:

By telephone:

1-800-277-9914

1-800-255-4786 (TTY)

1-613-957-1954 (From outside Canada and the U.S.)

By mail:

Service Canada

PO Box 8522

Ottawa ON K1G 3H9

Canada

Or visit: servicecanada.gc.ca

Please remember, if you contact us by telephone or by mail, we will need your Social Insurance Number.

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

By telephone:

1-800-O-Canada (1-800-622-6232)

1-800-926-9105 (TTY)

Service Canada delivers the Canada Pension Plan and Old Age Security programs on behalf of Human Resources and Social Development Canada.

