



Government
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Canada Pension Plan Disability Program

Staying in Touch



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Your annual Canada Pension Plan Disability (CPPD) newsletter

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

In this issue

- Are there other benefits and services you and your family may be entitled to receive? Read more on **page 2**.
- Planning to return to work? We can help you succeed. Find out how on **page 3**.
- Thinking of returning to school or volunteering? Find out more on **page 4**.
- Interested in a savings plan for yourself or a loved one with a disability? Read about the new Registered Disability Savings Plan on **page 5**.

This publication is also available in alternative formats (Braille, CD, large print, computer diskette, or audiocassette) by calling 1 800 O-Canada (1-800-622-6232). TTY users should call 1-800-926-9105.

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

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Canada 

Benefits and services for you and your family

The Government of Canada offers several benefits and provisions that you or your family could be eligible for:

Credit Splitting

When a marriage or common-law relationship ends by divorce, separation, or the end of a common-law union, the Canada Pension Plan (CPP) pension credits that the couple built up during the time they lived together can be divided equally between them. Credits can be split even if one spouse or common-law partner did not pay into the CPP.

For more information on Credit Splitting, please call 1-800-277-9914 or visit servicecanada.gc.ca.



CPPD Children's Benefit

While you are receiving your CPPD benefit, your dependent child under 18 (or your child who is between 18 and 25 and who is attending school full-time) is eligible for a benefit of \$213.99 (for 2009) per month. These benefits are not automatic—when a new child enters your life through birth, adoption, marriage, or common-law relationship, you or your children must apply.

Child Rearing Provision

If you had low or zero earnings during the time you were raising children who were under the age of seven and born after December 31, 1958, the Child Rearing Provision could help you qualify for a benefit or have your monthly benefit amount increased.

For more information on the CPPD Children's Benefit or the Child Rearing Provision, please call 1-800-277-9914 or visit servicecanada.gc.ca.

Compassionate Care Benefit

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 be eligible for the Employment Insurance Compassionate Care Benefit. Compassionate Care Benefits may be paid up to a maximum of six weeks.

For more information, please call 1-800-206-7218 or visit servicecanada.gc.ca.

Participating in paid employment

Clients sometimes ask:

“CPPD recognizes that I have a disability and cannot work at any job; why are you talking to me about employment?”

CPPD clients with severe disabilities tell us that they want to work to the extent that they are able. Increasingly, there are community services that assist persons with disabilities to transition to work and employers who are ready to hire them. CPPD also provides supports to facilitate this process.

Did you know?

- Last year, about 5,000 CPPD clients told us they were working for pay.
- Almost half continued to work regularly, enabling them to leave the CPPD benefit.

Automatic Reinstatement: A financial safety net if you return to regular work

Did you know that you can have your CPPD benefits automatically restarted if you go back to work but cannot continue working because of your disability? You do not have to reapply; you and your doctor each need to complete a simple one-page form to restart your benefits.

More than 930 clients used Automatic Reinstatement since its launch four years ago. There is no limit to the number of times you can use this provision. Your children's benefits will also be restarted if they remain eligible.

When do I have to let CPPD know I am working and earning?

You can earn up to \$4,600 in 2009 before you need to contact us (gross income before taxes whether you were employed or self-employed). This is not a point at which your benefits are stopped; rather, it is an opportunity for us to assess whether you can return to regular employment and to offer support to help you continue working if you are able.

For some people, this might be the first step back to regular employment, and for others, the ability to work only occasionally provides extra income in their daily lives.



Steve's story

Struggling with severe depression and a traumatic past, Steve* first applied for and was granted CPPD benefits 16 years ago. Today, Steve is no longer receiving benefits and he has been working for eight months as a researcher earning more than \$35,000 per year. He has gone from being homeless and living in his car to being financially independent and happy at his job.

The path to employment didn't happen overnight. Steve experienced a number of difficult starts. His journey included working enough to go off the CPPD benefit for a few months, and then returning to benefits using Automatic Reinstatement.

We asked Steve to share the secret to his eventual success. "You have to give yourself time to find a way that works for you," Steve advises. "You have to find the courage to keep going forward, to learn to believe in yourself, to find people that believe in you. Keeping faith in yourself by staying motivated and healthy—that's your side of the bargain."

With the support of his CPPD case worker and vocational rehabilitation service provider, Steve set goals and a path to achieve them, which included volunteering and completing a degree.

"The real value of CPPD's return-to-work supports is that they encourage good citizenship," says Steve. "I have the right and the responsibility to be a participating member of society, but I needed a supportive team to get me back into the workforce."

Steve is still setting new goals. He was hired competitively, wants to continue working, and hopes to move up in the organization. He knows that Automatic Reinstatement of CPPD benefits is there as a safety net if his disability stops him from working during the next two years.

**By request, the name has been changed to protect the privacy of the client.*

Participating in your community

Don't feel ready to go back to work? You can volunteer, attend school, participate in training, or upgrade your skills without affecting your CPPD benefits.

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

Returning to school

The Government of Canada recently announced a series of changes to student financial assistance programs, including more effective support for students with permanent disabilities. The new programs will take effect starting in the 2009-2010 school year.

Visit canlearn.ca or call the National Student Loans Service Centre at 1-888-815-4514 for more information on federal student financial assistance programs.

Finances and taxes

Disability Tax Credit

Many people who receive the CPPD benefit may also be eligible for the Disability Tax Credit. The Disability Tax Credit reduces the amount of income tax that a person pays.

Canada Revenue Agency guide RC4064, *Medical and Disability-Related Information*, describes the Disability Tax Credit and other tax deductions and credits that you may be able to claim. For a copy of this guide and the application form, call the Canada Revenue Agency at 1-800-959-2221 or visit cra.gc.ca/disability.

Working Income Tax Benefit

The Working Income Tax Benefit (WITB) is a refundable tax credit that can be claimed by eligible low-income individuals and families beginning with their 2007 income tax returns. A disability supplement to the WITB is also available for individuals (other than a dependant) who qualify for the Disability Tax Credit, meet the eligibility criteria for the WITB, and have earned income over a certain level.

For more information, call the Canada Revenue Agency at 1-800-959-8281 (TTY users call 1-800-665-0354) or visit cra.gc.ca.

Planning for your future

NEW The Registered Disability Savings Plan (RDSP) Grant and Bond

The RDSP is a practical and useful tool to help individuals who qualify for the Disability Tax Credit and their families prepare for the future.

Long-term savings in an RDSP can supplement future income, enable home ownership, and enhance quality of life for Canadians with a severe and prolonged disability.

The Government will match RDSP contributions with Canada Disability Savings Grants, based on level of income. Low- and middle-income beneficiaries can also receive Canada Disability Savings Bonds, even if no contributions are made. RDSPs can be opened until the year the beneficiary turns 59. The Grant and Bond can be received until the year they turn 49.

For more information about the RDSP, call 1-800-959-8281 (TTY 1-800-665-0354) or visit cra.gc.ca.

For more information about the grant or bond, email rdsp-reei@hrsdc-rhdsc.gc.ca or visit hrsdc.gc.ca. Please do not send personal information such as your Social Insurance Number via email.

The deadline to open an RDSP, to make contributions that qualify for the 2008 Grant, and to apply for the 2008 Bond has been extended to March 2, 2009.

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.

Your CPP retirement pension will likely be less than your disability benefit. However, you can also apply for the Old Age Security (OAS) pension and, depending on your income, the Guaranteed Income Supplement (GIS). Your spouse may also be eligible for the Allowance benefit. You will receive an application form for OAS at least six months before you turn 65.

Staying in touch with CPPD

Let Service Canada know if:

- you return to work and earn \$4,600 or your return to work was unsuccessful; even though you may have declared your earnings to another government body such as Canada Revenue Agency or Employment Insurance, or to another payer such as a private long-term disability insurer, you must contact us directly to report earnings;
- your medical condition has improved;
- a child enters or leaves your care and custody (by birth, adoption, marriage, common-law relationship, death, etc.);
- you complete an academic or training program; 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 all benefits to which you are entitled. You will also avoid having to repay any amount you were not entitled to receive.

Online services

Speed up transactions online!

You can view and print your CPP and OAS tax slips, change your address and direct deposit information, view your most recent payment amounts, and view your CPP Statement of Contributions.

To use these online services, visit servicecanada.gc.ca and select “Access My Service Canada Account.”

People residing outside Canada can only view and print their address and payment destination.

Contact Information

For information on the programs and services included in this issue, please use the contacts provided below.

To stay in touch with CPPD and for information on OAS or CPP Benefits, contact Service Canada:

Call

1-800-277-9914 for service in English
1-800-277-9915 for service in French
613-957-1954 (outside Canada and the U.S.)
1-800-255-4786 (TTY)

Click servicecanada.gc.ca

Visit a Service Canada Centre

By Mail PO Box 8522, Ottawa, ON K1G 3H9

For a copy of the Disability Tax Credit application form, call the Canada Revenue Agency (CRA):

1-800-959-2221 for service in English or French

For information about the Working Income Tax Benefit, call the CRA:

1-800-959-8281 for service in English
1-800-959-7383 for service in French
TTY 1-800-665-0354

For information about the Registered Disability Savings Plan (RDSP), call the CRA:

1-800-959-8281 for service in English
1-800-959-7383 for service in French
TTY 1-800-665-0354

Information is also available on the CRA website: cra.gc.ca

For more information about the RDSP Grant or Bond, email HRSDC:

rdsp-reei@hrsdc-rhdsc.gc.ca

To protect your personal information, please do not send your Social Insurance Number via email.