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# Staying in Touch

No. 11, February 2012

## Your annual Canada Pension Plan Disability (CPPD) newsletter

Welcome to the February 2012 issue of *Staying in Touch*! Our theme this year is “supporting families and communities”—read on to learn more about other benefits and services you and your family may be eligible to receive.

### Highlights in this issue

- Find out more about how CPPD can support your return to work. See [page 3](#).
- Share in CPPD recipient Paul's return-to-work experience—an inspiring story about hard work, determination and success. See [page 4](#).
- Discover tips for a healthier lifestyle. See [page 4](#).
- Learn more about planning a secure financial future for you and your family. See [page 5](#).

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

# Benefits and services for you and your family from the Government of Canada

## Are you raising children?

While you are receiving the CPPD benefit, your dependent children under 18 (or your children who are between 18 and 25 and attending school full time) are eligible for a **CPPD Children's Benefit** of \$224.62 (for 2012) per month. These benefits are not automatic—when a new child enters your care and custody through birth, adoption, marriage or a common-law relationship, you or your child must apply.

The CPP takes into consideration that caring for young children can mean leaving the workforce or working fewer hours. If your earnings either stopped or were lower because you were raising your children under the age of seven, you can ask the CPP to exclude that period of time from the calculation of your benefit. This is called the **Child Rearing Provision**. This applies to the person who received a Family Allowance benefit or was the spouse of a Family Allowance recipient. It also applies to those who are eligible for the Canada Child Tax Benefit. The Child Rearing Provision ensures that reduced earnings will not result in lower CPP benefits and that you get the highest possible payment.

For more information on the Children's Benefit or the Child Rearing Provision, please visit [servicecanada.gc.ca](http://servicecanada.gc.ca) or call 1-800-277-9914.

The **Canada Child Tax Benefit** (CCTB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under the age of 18. The maximum monthly CCTB amount per child for the period from July 2011 to June 2012 is \$113.91. The CCTB may also include:

- the **National Child Benefit Supplement** for low-income families—the maximum monthly supplement amount is \$176.50 for the first child, \$156.08 for the second child, and \$148.50 for the third and each subsequent child; and
- the **Child Disability Benefit**, a monthly tax-free benefit of up to \$208.66 per child under the age of 18 with severe and prolonged impairment in physical or mental functions.

The **Universal Child Care Benefit** is a taxable \$100 monthly payment to families for each child under the age of six to help cover the cost of child care.

To learn more about these benefits, visit [cra.gc.ca/benefits](http://cra.gc.ca/benefits) or contact the Canada Revenue Agency at 1-800-387-1193.

## Does a family member require caregiver assistance?

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 Employment Insurance **compassionate care benefits**. These benefits may be paid up to a maximum of six weeks. Visit [servicecanada.gc.ca](http://servicecanada.gc.ca) or call 1-800-206-7218 (TTY: 1-800-529-3742) for more information.

## Participating in paid employment

Last year, about 5 000 CPPD recipients told us they had returned to work; of those, almost half continued to work regularly enough to leave the CPPD benefit. Here's how we support you in your return-to-work efforts:

**Earnings exemption** – you may earn up to \$5,000 in 2012 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 offer support to help you continue working if you are able.

**Work trial** – once you earn \$5,000 and are working regularly, you may participate in a work trial for up to three months while you continue to receive CPPD benefits. This trial allows you time to test your ability to work on a regular basis.

**CPPD Vocational Rehabilitation Program** – if you qualify, this program may offer career counselling, retraining and job search assistance.

**Automatic Reinstatement** – you can have your CPPD benefits quickly restarted within two years if you cannot continue working because of your disability. This provision has helped many clients with cyclical conditions such as mental illness and cancer, among others.

## Participating in the community

Not ready to rejoin the workforce? You may volunteer or upgrade your skills without affecting your CPPD benefits.

### Make a difference – Volunteer

Volunteering is a great way to make a difference in your community and in your own life. Celebrate National Volunteer Week from April 15 to 21, 2012, and find volunteer opportunities by visiting [volunteer.ca](http://volunteer.ca).

### Recognizing leadership

Would you like to celebrate Canadians who help improve the well-being of families and communities? For more information on recognizing deserving individuals, groups, businesses or not-for-profit organizations through the Prime Minister's Volunteer Awards, visit [pm.gc.ca/awards](http://pm.gc.ca/awards).

### Thinking of returning to school?

In today's labour market, two out of three jobs require a post-secondary education. Financial support is available for all qualifying students, including a mix of supports such as non-repayable grants for students with permanent disabilities. Canada Student Loans and Grants, together with provincial or territorial programs, can help you pay for school. Visit [CanLearn.ca](http://CanLearn.ca) or call **1 800 0-Canada (1-800-622-6232)** for more information.

## Paul's story

Before leaving his job due to the debilitating effects of multiple sclerosis (MS), Paul\* defined himself by his work. After more than a decade on CPPD benefits, he is now back at work full-time and is best recognized for his bravery and determination.

From the onset of his illness, Paul was determined to regain his career, but at times this goal seemed unlikely. "When this first happened, I was totally devastated," recalls Paul. "I went through a depression for four or five years."

Eventually, Paul's depression began to lift and he started a new treatment regimen that improved his well-being. "When I started to feel like myself, I started to think about going back to work," he shares.

It was around this time that Paul received a copy of the *Staying in Touch* newsletter. That is how he learned about the CPPD Vocational Rehabilitation Program and contacted a case worker.

"It's been nothing but a fantastic journey ever since," he relates about his experience with the program. "I had all the support you could ask for or expect."

One of the first steps on his new career path was choosing to do a health and safety course at a local college. "I had three good friends killed in workplace accidents," he explains. "I'm trying to make a difference." After the course, he did an eight-week work placement, which resulted in the offer of a full-time job.

In the future, if Paul experiences a health setback, Automatic Reinstatement for CPPD will be there for him. "With MS, you don't know what it's going to bring you from day to day," he explains, but both he and his employer have adapted.

"I'd encourage anyone who's on disability and thinking about returning to work to make the call [to the Vocational Rehabilitation Program]," advises Paul. "If you're already thinking about returning to work, you're almost there. Give it every effort you can."

To follow Paul's advice, you can call 1-800-277-9914 and ask to speak to a CPPD vocational rehabilitation case manager, or visit [servicecanada.gc.ca](http://servicecanada.gc.ca) for more information.

*\*Name has been changed to respect privacy.*

## Healthy living

Do you have questions about health issues like heart disease and drug safety, lifestyle issues like stress relief and travel health or want food safety tips? Go to Health Canada's *It's Your Health* series at [health.gc.ca/iyh](http://health.gc.ca/iyh) for over 150 easy-to-read articles on a wide range of health and safety issues.



## Budgeting and money management

### It pays to know

If you're looking for objective information on banking, credit cards, budgeting or beating debt, as well as programs to teach financial life skills, visit [fcac.gc.ca](http://fcac.gc.ca). The Financial Consumer Agency of Canada's website has tip sheets, publications and interactive tools on many financial products and services.

### Save on your income tax

You may be eligible for the Canada Revenue Agency's **Disability Tax Credit** (DTC), a non-refundable tax credit used to reduce income tax payable on your income tax and benefit return. Although you may not take advantage of the DTC, you may still want to apply for it since eligibility for the DTC is a requirement for several other programs and benefits.

The **Working Income Tax Benefit** (WITB) is a refundable tax credit intended to provide tax relief for eligible low-income individuals and families who are in the workforce. If you are eligible for the WITB and the DTC, you could also be eligible for the disability supplement.

When you file your income tax return, you may be eligible to claim some of the **medical expenses** your family paid in any 12-month period ending in 2011 and not claimed for 2010. You may also be able to claim the **caregiver amount** if you have a dependant living with you who is 18 years of age or older and is dependent on you due to a physical or mental impairment.

For more information, call the Canada Revenue Agency at **1-800-959-8281** (TTY: **1-800-665-0354**) or visit:

<b>Disability Tax Credit</b>	<a href="http://cra.gc.ca/disability">cra.gc.ca/disability</a>
<b>Working Income Tax Benefit</b>	<a href="http://cra.gc.ca/witb">cra.gc.ca/witb</a>
<b>Medical expenses</b>	<a href="http://cra.gc.ca/medical">cra.gc.ca/medical</a>
<b>Caregiver amount</b>	<a href="http://cra.gc.ca">cra.gc.ca</a>

### Did you know?

If you live in Canada, you can have income tax deducted from the monthly CPP payment instead of paying a lump sum at tax time. Contact Service Canada at **1-800-277-9914** for more information.

## Planning for your future

The **Registered Disability Savings Plan** (RDSP) helps people with disabilities and their families save for the future. Canadian residents under age 60 who are eligible for the Disability Tax Credit can open an RDSP.

The Government of Canada offers a **matching grant** of up to \$3,500 a year on eligible contributions. For low- and modest-income Canadians, a **bond** of up to \$1,000 a year may be available even if no

contribution is made. Grants and bonds will be paid until the year the beneficiary turns 49.

In addition, enhancements were recently made to the RDSP, the grant and the bond, to provide more flexibility to Canadians with disabilities and their families when saving for the future.

Visit [disabilitysavings.gc.ca](http://disabilitysavings.gc.ca) or call **1-800-622-6232** for more information.



## What happens when I turn 65?

Once you turn 65, your CPPD benefit will automatically change to a CPP retirement pension, which 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**. 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. To learn more about recent changes to the CPP retirement pension, contact Service Canada.

Administrative penalties under the Canada Pension Plan and Old Age Security are now in force. Individuals who want to come forward and correct inaccurate or incomplete information or to disclose information that they did not divulge during previous dealings with Service Canada should contact Service Canada for help to begin the process.

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## Be sure to tell Service Canada if:

- your work-related earnings are more than \$5,000 in 2012 (even if previously declared to another organization such as the Canada Revenue Agency or a social assistance office);
- your return to work was unsuccessful;
- your medical condition has improved;
- a child enters or leaves your care and custody;
- you complete an academic or training program; or
- your address, phone number or direct deposit information changes.

Promptly reporting these changes will ensure that you receive all the benefits for which you are eligible. You will also avoid having to repay any amount you were not eligible to receive.

## How to contact Service Canada

<b>CLICK</b>	<a href="http://servicecanada.gc.ca">servicecanada.gc.ca</a>
<b>CALL</b>	<b>1-800-277-9914</b> (toll-free in Canada and the United States)  <b>613-957-1954</b> (call collect from outside Canada and the United States)
	<b>TTY: 1-800-255-4786</b>
<b>VISIT</b>	<b>a Service Canada Centre</b>
<b>BY MAIL</b>	<b>Service Canada</b> <b>PO Box 8522</b> <b>Ottawa ON K1G 3H9</b> <b>CANADA</b>