

The Annual Canada Pension Plan Disability (CPPD) Newsletter

No.13, February 2014

Read about benefits and services for which you may be eligible.

RDSP - Planning for the future – The Registered Disability Savings Plan (RDSP) is a long-term savings plan that helps Canadians with disabilities and their families save for the future. Canadian residents who are eligible for the Disability Tax Credit have until December 31 of the year in which they turn 59 to open an RDSP.

To help you save, the Government will pay a Canada Disability Savings Bond of up to \$1,000 a year into the RDSPs of low-income and modest-income Canadians. No contributions are necessary to receive the bond!

The Government will also pay a Canada Disability Savings Grant of up to \$3,500 a year to match contributions you make into an RDSP.

Grants and bonds will be paid until December 31 of the year in which the beneficiary turns 49.

With written permission from the RDSP holder, anyone may contribute to the RDSP. If you or someone you know qualifies to open an RDSP and is interested in a long-term savings plan, consider this Plan! To learn more, visit www.hrsdc.gc.ca/disabilitysavings.

Participating in Work and Your Community

If you work while receiving CPPD benefits, Canada Pension Plan Regulations require that you inform us without delay. We ask that you contact us once your earnings reach \$5,200 in 2014 (gross income before taxes whether you were an employee or self-employed). Service Canada will then be in a position to discuss your personal situation and offer you support, which could include participating in a work trial or vocational rehabilitation. Should your CPPD benefits stop due to a return to regular work, and your disability recurs within two years, your benefits can be quickly re-established through automatic reinstatement. Contact Service Canada.

Are you taking full advantage of tax credits or benefits?

- **Disability tax credit** – a non-refundable tax credit for individuals with a severe and prolonged impairment in physical or mental functions.
- **Working income tax benefit** – a refundable tax credit for eligible working low-income individuals that includes a disability supplement.
- **Child disability benefit** – issued with the tax-free monthly Canada child tax benefit to families who care for children under 18 that qualify for the disability amount.
- **Caregiver tax credit** – a non-refundable credit for those who care for infirm dependents.

For more information, visit cra.gc.ca/disability or call the Canada Revenue Agency at 1-800-959-8281.

Programs and services for people with disabilities:

- **Opportunities Fund for Persons with Disabilities** – government-supported organizations deliver projects.
- **Enabling Accessibility Fund** – improving physical accessibility.
- **Social Development Partnership Program - Disability component** – removing barriers to help with social inclusion.

For more information, contact Service Canada.

- **Grant for students with permanent disabilities and Grant for services and equipment for students with permanent disabilities**, visit CanLearn.ca.

To find out more about Government of Canada programs, services and initiatives for persons with disabilities, visit actionplan.gc.ca/disabilities.





IMPORTANT INFORMATION

You need to notify Service Canada if:

- your work-related earnings exceed \$5,200 in 2014;
- within one year of stopping work, your return to work is unsuccessful;
- you are in a paid education or training program or have successfully completed a school, university, trade, technical training or rehabilitation program;
- your medical condition improves;
- your address, phone number or direct deposit information changes; or
- a child enters or leaves your custody.

Reporting these changes will ensure that you receive the right benefits for which you are eligible, and you will avoid disruptions to your payments and having to repay any amount you were not eligible to receive.

You are responsible for providing accurate and complete information when you apply for Canada Pension Plan disability benefits and throughout the entire period for which you receive benefits. By doing this, you will avoid any monetary penalty, including interest, and having to pay back benefits that you would not have been entitled to otherwise. Contact Service Canada to disclose or correct inaccurate or incomplete information. This corrective action on your part may exempt you from penalty or prosecution.

WHEN YOU TURN 65 – At 65, your CPPD benefit automatically changes to a CPP retirement pension, which will likely be less than your disability benefit. However, you may be eligible for the OAS pension and, depending on your income, the Guaranteed Income Supplement. Your spouse may also be eligible for the Allowance benefit.

CPPD BENEFITS ARE TAXABLE - To have tax withheld from your CPPD benefit, complete and return to Service Canada Form ISP-3520, *Request for Voluntary Federal Income Tax Deductions*.

Service Canada contact information

CPP and OAS benefits, including CPPD

Click servicecanada.gc.ca

Call 1-800-277-9914
(toll-free in Canada and the United States) or
1-613-957-1954
(call collect from outside Canada and the United States) (TTY) 1-800-255-4786

Visit a Service Canada Centre

Mail Service Canada
PO Box 8522
Ottawa ON K1G 3H9
CANADA

Registered Disability Savings Plan, Opportunities Fund for Persons with Disabilities, Enabling Accessibility Fund, Social Development Partnership Program-Disability component

Call: 1 800 O-Canada (1-800-622-6232)
(TTY: 1-800-926-9105)

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