

## The Annual Canada Pension Plan Disability (CPPD) Newsletter

No.14, February 2015

### Take 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.
- **Family caregiver amount** – a non-refundable credit for those who support infirm dependents.
- **Child disability benefit** – a tax-free benefit issued with the Canada child tax benefit to families who care for children under 18 who are eligible for the disability tax credit.
- **Working income tax benefit** – a refundable tax credit for eligible, working, low-income individuals and families that includes a disability supplement.

For more information, visit [canada.ca/disability](http://canada.ca/disability) or call the Canada Revenue Agency at 1-800-959-8281.

### Programs and services for people with disabilities

- **Registered Disability Savings Plan** – a long-term savings plan with help available from the Government of Canada for those under age 49.
- **Opportunities Fund for Persons with Disabilities** – government-supported organizations deliver employment-related projects.
- **Enabling Accessibility Fund** – improving physical accessibility in communities and workplaces.
- **Social Development Partnership Program – Disability component** – removing barriers to help with social inclusion.
- **Canada Student Grant for students with permanent disabilities** and **Canada Student Grant for services and equipment for students with permanent disabilities**.

### Participating in Work and Your Community

#### Thinking about returning to work...

If yes, contact Service Canada. We can discuss your personal situation and offer you options and support through our Vocational Rehabilitation Program and return to work services.

#### If you are working...

If you work while receiving CPPD benefits, you need to contact us once your earnings reach \$5,300 in 2015 (gross income before taxes whether you are an employee or self-employed). Benefits are not stopped at this amount – rather it is an opportunity for us to offer you support to help you continue working, if you are able. We can keep you informed about how and when your employment earnings could impact your CPPD benefits. In addition, you may be able to participate in a paid work trial for three months while continuing to receive CPPD benefits. This gives you an opportunity to test your ability to work on a regular basis.

#### If your disability recurs after you return to work...

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. You will need to contact Service Canada within one year of stopping work.

#### Volunteering or going to school...

You can volunteer or attend school, participate in training or upgrade your skills without affecting your CPPD benefits; however, you need to notify Service Canada when you are in a paid education or training program or successfully complete a school, university, trade, technical training or rehabilitation program.

To find out more about Government of Canada programs, services and initiatives for persons with disabilities, visit:  
[canada.ca/disability](http://canada.ca/disability).





## IMPORTANT INFORMATION

You need to notify Service Canada if:

- your work-related earnings exceed \$5,300 in 2015;
- 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.

You are responsible for providing accurate and complete information when you apply for and while receiving Canada Pension Plan disability benefits. This will ensure that you receive the benefits for which you are eligible, and avoid disruptions to your payments and having to repay any amount you were not eligible to receive. Contact Service Canada to disclose or correct inaccurate or incomplete information. By doing this, you may avoid a monetary penalty, including interest, or potential 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 Old Age Security pension and, depending on your income, the Guaranteed Income Supplement (GIS). 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 Form ISP-3520, *Request for Voluntary Federal Income Tax Deductions*, to Service Canada.

Register for **My Service Canada Account (MSCA)** at [canada.ca/myservicecanadaaccount](http://canada.ca/myservicecanadaaccount) to:

- update your personal information;
- view your Canada Pension Plan Statement of Contributions;
- request to stop receiving your tax slips by mail and instead view and print your own T4 or NR4 slips; and
- sign up for direct deposit.

The Government of Canada is switching from cheques to direct deposit for all government payments. *If you are not already enrolled, make sure to visit MSCA to sign up for direct deposit now!*

If you live outside Canada or have a foreign bank account, you must sign up for direct deposit by telephone or by mail.

## Service Canada contact information

**CPP, including CPPD, and OAS, including GIS and the Allowance**

**Click** [servicecanada.gc.ca](http://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

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