



Now and Tomorrow
Excellence in Everything We Do



Staying in Touch

No. 10, February 2011 – 10th Anniversary Issue

Your annual Canada Pension Plan Disability (CPPD) newsletter

Welcome to the 10th anniversary issue of *Staying in Touch*! To mark this special event, we are showcasing CPPD return-to-work supports and services and featuring “**Jane’s story**”—a personal account of how a long-time CPPD benefit recipient made a successful transition back to work. She is one of almost 17 000 CPPD beneficiaries who returned to the labour force over the last 10 years as more employment opportunities opened up for people with disabilities.

In this issue

- Do you know what other benefits and services you and your family may be entitled to receive? Read more on [page 2](#).
- Jane’s return to the workforce—an inspiring story about hard work, determination and success. Read more on [page 3](#).
- Take a quiz on [page 4](#) and test your knowledge of how CPPD supports return-to-work efforts.
- Learn more about planning a secure financial future for you and your family. See [page 6](#).

Service Canada delivers the Old Age Security
and Canada Pension Plan 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 are attending school full time) are eligible for \$218.50 per month (for 2011) in **CPPD children's benefits**. 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 provision ensures that reduced earnings will not result in lower CPP benefits and that you get the highest possible payment.

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

- The **Canada Child Tax Benefit (CCTB)** is a monthly tax-free benefit to help eligible families with the cost of raising children under the age of 18. The maximum monthly CCTB amount per child for the period from July 2010 to June 2011 is \$112.33. The CCTB may also include:
 - the **National Child Benefit Supplement** for low-income families—the maximum monthly supplement amount is \$174 for the first child, \$154 for the second child and \$146.50 for the third and each subsequent child; and
 - the **Child Disability Benefit**, a monthly tax-free benefit of up to \$205.83 per child under the age of 18 who has a severe and prolonged physical or mental impairment.
- 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 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 or call **1-800-206-7218** for more information.

Jane's story

After 15 years on the CPPD benefit, Jane* returned to the workforce as a result of hard work, determination, and support from CPPD.

"It was a long, hard struggle, and at times, I didn't think I would be able to achieve my goal," confesses Jane, who had stopped work in 1993 due to lifelong health problems.

When she found her health improving in 2007, Jane contacted Service Canada to enquire about employment assistance available through the Vocational Rehabilitation Program. They put Jane in contact with case workers, who provided the support and encouragement she needed to train for office administrative work.

"Without CPPD and the case workers, I would not be talking to you today," admits Jane frankly. "I knew I could phone them at any time, and they would support me."

Jane eventually found a job within the private sector, but soon left due to health and accessibility concerns.

"It was scary at first," says Jane, "but CPPD makes it possible to try to go back to work, and Automatic Reinstatement was there if it didn't work out."

Still determined, Jane resumed her job search with support from her case worker, and obtained a temporary clerical job with the provincial government in March 2008.

Despite a delayed start due to a knee injury, Jane was so successful at her job that she was offered a permanent position within one year.

"It has been an amazing journey," says Jane. "I hope with all my heart I can stay where I am until the day I retire."

When asked for advice for other CPPD recipients, Jane doesn't hesitate: "Go for it! Phone the 1-800 number—the support is there for you."

*Name has been altered to respect privacy.

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 10 to 16, 2011, and find volunteer opportunities by visiting volunteer.ca.

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 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 or call **1 800 O-Canada (1-800-622-6232)** for more information.

Participating in paid employment

Use this quiz to test your knowledge of how CPPD supports return-to-work efforts.

1. I started receiving CPPD benefits last year. Do people receiving CPPD try to return to work?

Yes! Sometimes circumstances change (e.g. conditions improve), allowing some CPPD recipients a gradual return to work at their own pace. Last year, over 5 000 CPPD recipients told us they were working for pay.

2. True or false: Work-related income under a certain level does not need to be reported to CPPD.

TRUE! You may earn up to \$4,800 in 2011 before you need to contact us (gross income before taxes, whether you are employed or self-employed). This is not a point at which your CPPD benefits are stopped; rather, it is an opportunity for us to offer support to help you continue working if you are able.

For some, this is a first step towards regular employment and leaving the benefit. For others, working occasionally provides extra income while they continue to receive benefits.

3. What happens to my CPPD benefits once I report that I am working?

Once you begin working regularly, you may participate in a **three-month work trial** with no change in your CPPD benefits. This allows you time to build stamina and test whether you are able to continue working.

If you are still working regularly after three months, benefits are usually stopped. If your medical condition only allows you to work occasionally, your CPPD benefits will continue.

4. True or false: CPPD can help me start a new career if I can't return to my old job.

TRUE! CPPD offers the **Vocational Rehabilitation Program** to help beneficiaries make a successful transition from income support to regular employment. To learn more, visit servicecanada.gc.ca or call **1-800-277-9914** and ask to speak to a CPPD vocational rehabilitation case manager.

5. What if I am unable to continue working because my medical condition returns or gets worse?

With **Automatic Reinstatement**, you can have your CPPD benefits quickly restarted if you are under age 65 and if you stop work within two years due to your medical condition.

There is no limit on the number of times you can use Automatic Reinstatement. Your CPPD children's benefits will be restarted if your children remain eligible. These features are especially useful for those with episodic conditions, mental illness or cancer who want to work as often as they can.

More than 2 000 beneficiaries have had their benefits reinstated since the launch of Automatic Reinstatement six years ago. Visit servicecanada.gc.ca or call **1-800-277-9914** for more information.



Contact Service Canada if:

- your work-related earnings are more than \$4,800 in 2011 (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.

New *Canada Pension Plan* and *Old Age Security Act* administrative penalties and disclosure policy

New penalty provisions under the *Canada Pension Plan* and the *Old Age Security Act* have been in effect since October 1, 2010. These provisions allow the Government of Canada to impose financial sanctions on anyone who receives or tries to receive benefits by knowingly making false or misleading statements, or omitting information.

A person can come forward and correct inaccurate or incomplete information or disclose information not previously disclosed. A disclosure, if made before any investigation has started, may exempt an individual from penalty and potential prosecution. Visit servicecanada.gc.ca for more information.

Contact information

PROGRAM	CONTACT
Canada Pension Plan and Old Age Security benefits, including CPPD	Click: servicecanada.gc.ca Call: 1-800-277-9914 (toll-free in Canada and the United States) 1-613-957-1954 (call collect from outside Canada and the United States) 1-800-255-4786 (TTY) Visit: a Service Canada Centre Mail: PO Box 8522 Ottawa, ON K1G 3H9
Employment Insurance compassionate care benefits	Click: servicecanada.gc.ca Call: 1-800-206-7218 1-800-529-3742 (TTY)
Registered Disability Savings Plan Disability Tax Credit Working Income Tax Benefit	Click: cra.gc.ca Call: 1-800-959-8281 1-800-665-0354 (TTY)
Registered Disability Savings Plan Canada Disability Savings Grant and Bond	Click: hrsdc.gc.ca Call: 1 800 0-Canada (1-800-622-6232)
Canada Child Tax Benefit Universal Child Care Benefit	Click: cra.gc.ca Call: 1-800-387-1193

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Paper
Cat. No.: HS61-3/2011E
ISBN: 978-1-100-15066-6

PDF
Cat. No.: HS61-3/2011E-PDF
ISBN: 978-1-100-15067-3

Managing your money

Make better financial decisions

The Financial Consumer Agency of Canada has a website with information and interactive tools about financial well-being, including budgeting tips and choosing the right credit card or bank account for your needs. Visit moneytools.ca for more information.

Did you know?

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

Save on your income tax

You may be eligible for the **Disability Tax Credit (DTC)**, which reduces the income tax you pay. Even if you are not taking advantage of reduced income tax, you may still want to apply for the DTC, as qualifying for this tax credit is part of the eligibility requirements for other programs and benefits. Visit cra.gc.ca/disability or call the Canada Revenue Agency (CRA) at **1-800-959-8281** (TTY: **1-800-665-0354**) for more information.

Keep more of your earnings

The **Working Income Tax Benefit (WITB)** is a refundable tax credit that is intended to provide tax relief for eligible low-income individuals and their families who are already in the workforce and to encourage other Canadians to enter the workforce. If you are eligible for the WITB and CRA's Disability Tax Credit, you may also be able to claim a disability supplement. Visit cra.gc.ca/witb or call the CRA at **1-800-959-8281** for more information.

Planning for your future

The Registered Disability Savings Plan, grant and bond

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. Visit disabilitysavings.gc.ca or call **1 800 0-Canada (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 the recent changes to the CPP retirement pension, visit servicecanada.gc.ca or call **1-800-277-9914**.