



Date  
SIN

NAME  
ADDRESS  
CITY, PROVINCE/TERRITORY  
POSTAL CODE

### **Important Reminder For Canada Pension Plan Disability Recipients**

DEAR ... :

Please find attached some important information about the Canada Pension Plan Disability benefit you are now receiving.

As you know, your benefit was approved because your disability keeps you from being able to do any type of paid work on a regular basis and is long-term.

We review our client files from time to time to ensure benefits are being paid only to those who continue to be eligible for benefits. We may review your file sometime in the future. Please take a few minutes to read the enclosed fact sheet about the process. This is an important document and should be kept in a safe place for further reference.

As the document outlines, you have the responsibility to let us know if you go back to work or if your medical condition changes and this enables you to work. You also need to tell us if you successfully complete a school or training program. It is important that you report any changes as soon as possible to avoid having to pay back payments you were not entitled to receive.

You should also tell us if you change your mailing address or your financial institution (if you receive your CPP disability payment by direct deposit). This will ensure that you continue to receive your benefits and that we can reach you if your file is being reviewed.

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Although we realize that you might not be well enough to return to work, CPP is committed to supporting you if, at any time, you wish to try. Our staff can counsel you on some return to work options and explain the support services we offer to help our disability clients make a successful transition back into the work force.

Please call us toll free at 1-800-277-9914 to report any changes mentioned above or to discuss any questions you may have about your responsibilities or about help we can provide if you try to return to work. Please note that you **DO NOT** have to contact us if your condition has not improved or has worsened.

We have also enclosed a brochure about our Vocational Rehabilitation Program. We recognize that new technology, medical treatments and skills training are making it possible for more people with disabilities to be part of the work force. This program is designed to help clients prepare for returning to work. If you want to know more about Vocational Rehabilitation, please call us toll-free. You will find the number in the brochure.

We trust this information will be of assistance to you.

Yours sincerely,

Director  
Disability Benefits Division

Encl.



## ***Disability Benefits*** **CANADA PENSION PLAN**

### ***Facts about Reassessing Eligibility***

Here are answers to questions often asked by those receiving Canada Pension Plan (CPP) disability benefits.

#### ***How long can I receive CPP disability benefits?***

You can continue to receive benefits as long as you are under age 65 and as long as your condition continues to be “severe” and “prolonged” according to the CPP. This means your disability must keep you from doing any kind of paid work on a regular basis and is likely to be long-term.

#### ***Why does the CPP review files?***

People’s medical conditions change. The CPP must make sure that only those who qualify continue to receive benefits.

#### ***Do I have to tell the CPP when my medical condition improves or if I start working?***

Yes. You must report, in writing, any changes to your condition that affect your ability to work if:

- your medical condition improves.
- you return to work and have total earnings of \$3,800 or more in the calendar year 2001.
- you successfully complete a school, or training program.

**Please note:** You do not need to report volunteer work.

To find out which Human Resources Development Canada office you should send your new information to, please call the number listed at the end of this fact sheet.

#### ***If I tell the CPP that my medical condition has improved, does that mean my benefit will be stopped?***

Reporting a change in your condition will **not necessarily** mean that your benefits will be stopped. The CPP reviews each case on an individual basis. We review your medical condition and your ability to work to ensure you continue to be eligible to receive benefits. Once the review is complete, we will inform you of our decision.

#### ***What will happen if I delay in reporting my return to work?***

It is important that you report all work activity as soon as you have total earnings of \$3,800 or more in the calendar year 2001. By doing this you will avoid having to pay back payments you were not eligible to receive.

If you misinform or mislead the CPP in order to continue to receive benefits this may be considered fraud.

### ***I want to try going back to work but am not sure my medical condition will let me. How will this affect my benefits?***

If you are medically capable of performing only minimal or occasional work, then your benefits will not be affected. If you want to try to go back to work our staff can tell you about the return to work supports and services that we have in place to help you.

One of our services to help you go back to work is called the **Vocational Rehabilitation Program**. If you need more information, please call us at the number provided on the last page.

### ***What is the 3 month paid trial work period?***

This is one of the work incentives that the CPP has put into place to help you return to work. It allows you to continue to receive benefits during a three month work trial. This gives you and the CPP time to evaluate your ability to work regularly. If after the 3 months you are still working, your benefits will stop.

If you must stop working after your benefits have been cancelled, and this is due to the same medical condition, you may also be able to use our fast-track re-application process.

However, to requalify you must have paid enough contributions to the CPP, since your benefits ended.

### ***How would the CPP know if I went back to work?***

We would expect that you would either call the CPP or inform us in writing. Remember, you must only report your return to work when you have total earnings of \$3,800 or more in the calendar year 2001.

The CPP also receives information from:

- **the Canada Customs and Revenue Agency** — your records let CPP know that you had earnings.
- **Employment Insurance (EI)** — EI supplies us with records of employment for individuals who are receiving disability benefits.
- **information provided by third parties** — who may tell the CPP about clients who are receiving disability benefits even though they are working or able to work.

The CPP investigates all such reports.

### ***How does the CPP review my file?***

When we review your file, the CPP may ask for information about your medical condition and activities that can help determine if you are able to do any type of paid work on a regular basis. With your permission, we may also ask other sources for such information. The CPP may ask you to undergo a medical examination.

Please notify the CPP if you are moving. If you cannot be contacted, the CPP may have to temporarily stop your payments.

### ***When my benefits are cancelled, will I owe the CPP money?***

To make sure you will not owe the CPP money, you must notify us immediately if:

- your medical condition improves.



- you return to work and have total earnings of \$3,800 or more in the calendar year 2001.
- you successfully complete a school, or training program.

If you do have to pay some money back, the CPP can make arrangements for you to pay back the money gradually.

### ***For More Information***

If you need more information about the Canada Pension Plan, please call free of charge:

**1 800 277-9914 English**

**1 800 277-9915 French**

If you would like more information about our Vocational Rehabilitation Program please call:

**1 800 461-3422**

If you have a hearing or speech impairment and you use a TDD/TTY device please call:

**1 800 255-4786**

For faster telephone service call Tuesday to Friday during the middle weeks of the month. Please have your social insurance number (SIN) ready.

**Internet at: <http://www.hrdc-drhc.gc.ca/isp>**



Income Security Programs  
P.O. Box 8953, Station "T"  
Ottawa, Ontario  
K1G 3J2

Client Identification (ID) Number

October 7, 2002

**- IMPORTANT -**

**KEEP THIS LETTER  
FOR YOUR RECORDS**

**WRITE YOUR ID NUMBER ON  
ALL LETTERS SENT TO INCOME  
SECURITY PROGRAMS**

Dear CPP Client:

It has been about one year since you started receiving Canada Pension Plan (CPP) disability payments. At this point, I would like to provide you with important information about CPP Disability and tell you why it is important for us to stay in contact with you.

While you are receiving CPP Disability payments, you will receive our yearly newsletter "Staying In Touch".

### **How long will your CPP disability payments continue?**

Your disability payments will continue as long as you meet the following rules:

- Your disability prevents you from doing any type of work on a regular basis.
- You are under 65 years old. When you reach 65, your disability payments will automatically be changed to a CPP retirement pension.

### **Important Information**

Please read the enclosed important information:

- how and why CPP stays in touch with you;
- what you need to tell CPP if your situation changes;
- what you do not need to tell CPP; and
- how much you can earn while still receiving your disability payments.

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## **Other benefits or pensions**

Please also read the enclosed information about other CPP benefits or pensions that you or your family may be able to receive in the future.

## **Call or write to us if you have questions**

If you have any questions or want to report any changes in your situation, please call or write to us at the following:

### **By telephone**

- English – General Inquiries: 1 800 277-9914 (toll-free)
- French – General Inquiries: 1 800 277-9915 (toll-free)
- TTY/TDD users: 1 800 255-4786 (toll-free for people with speech or hearing impairments)

### **By mail**

- Write to us at Income Security Programs, P.O. Box 8953, Station “T”, Ottawa, Ontario, K1G 3J2

We keep our mailing lists as up to date as possible. If your circumstances have changed and this letter should not have been mailed, we apologize.

I encourage you to read and keep the enclosed information including this letter.

Yours sincerely,

Director  
Disability Benefits Division

Encl.



# Canada Pension Plan (CPP) Disability

## Important Information

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### Staying in touch

One of the ways CPP stays in touch with you is to review your file from time to time. We may contact you to ensure that we are aware of any changes in your situation. As well, it is important that you contact us as soon as possible if your situation changes. We need up-to-date information from you to ensure that you receive the best possible service.

### What you need to tell CPP

Changes in your situation may affect your disability payments. You need to tell CPP as soon as possible if there are changes in any of the following:

- **Personal Information:** you change your mailing address, telephone number, bank or bank account for direct deposit;
- **Health:** your health improves enough that you may be able to return to work on a regular basis;
- **Work Activities:** you return to work for any employer, or become self-employed and earn \$3,900 or more in 2002 (gross income before taxes) – this amount may change slightly from year to year;
- **School or Training Program:** you successfully complete any school or training program; or
- **Dependent Children:** a dependent child enters or leaves your care and custody (by birth, adoption, marriage, common-law relationship, or death).

**Important:** By reporting the above changes on time, you will avoid having to pay back any payments that you were not supposed to receive.

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## **What you do not need to tell CPP**

You can do any of the following activities without telling CPP and still receive your disability payments:

- do volunteer work;
- go back to school or take a training program; or
- try to do some work and earn up to \$3,900 in 2002 (gross income before taxes).

## **What happens if I earn more than \$3,900 in 2002?**

Once you earn \$3,900 from work in 2002, please call us toll-free at one of the following numbers:

- English: 1 800 277-9914
- French: 1 800 277-9915
- TTY/TDD users: 1 800 255-4786 (for people with speech or hearing impairments)

We would like to talk to you about your work situation. If you can only work once in a while, you **may** be allowed to earn more than \$3,900 while still receiving CPP disability payments.

There is no fixed amount at which disability payments are automatically stopped. Everyone's medical condition and ability to work are unique and we look at each person's situation individually.

If you and your doctor agree that you may be able to return to work on a regular basis, our vocational rehabilitation services may be able to help you reach your work goals. If you would like more information about our vocational rehabilitation services, please call 1 800 461-3422.



## Canada Pension Plan (CPP)

### Other Benefits or Pensions

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The disability benefit is not the only payment provided by CPP. You or your family **may** be able to receive any of the following benefits or pensions at some time:

- **Children's Benefit:** A monthly payment for dependent children of a person receiving CPP disability payments, or for children of a deceased person who had paid enough into CPP.
- **Retirement Pension:** A monthly pension you can begin to receive as early as age 60 or as late as age 70. It is your choice when to apply. If you want to start getting your pension before you turn 65, you must stop working or work only a few hours a week. The amount of money you will receive each month depends on the amount you have paid into CPP and at what age you apply.
- **Survivor's Pension:** A monthly pension paid to the surviving spouse or common-law partner of a deceased person who had paid enough into CPP.
- **Death Benefit:** A one-time payment of up to \$2,500 paid to the estate of a deceased person. If there is no estate, this benefit can also be paid to the closest living relative or to the person or agency who paid for the funeral.  
If you need more information or have any questions, please contact us.

#### How to contact us

##### By telephone in Canada or the United States, call toll-free:

- English - General Inquiries: 1 800 277-9914
- French - General inquiries: 1 800 277-9915
- TTY/TDD users:                    1 800 255-4786 (for people with speech or hearing impairments)

##### In person or by mail:

- Call the above 1 800 number and ask for the address of our office located nearest to you or write to us at Income Security Programs, PO Box 8953, Station "T", Ottawa, Ontario, K1G 3J2

##### Internet:

- [www.hrhc-drhc.gc.ca/isp](http://www.hrhc-drhc.gc.ca/isp) (For general information about CPP)