



This factsheet has been prepared for general information purposes. It is not a legal document. Please refer to the *Workers Compensation Act* and the *Rehabilitation Services and Claims Manual, Volumes I and II* for purposes of interpretation and application of the law.

Factsheet #1
Updated: January 2013

CANADA PENSION PLAN BENEFITS AND WORKSAFEBC BENEFITS

The Workers Compensation Act requires WorkSafeBC to deduct Canada Pension Plan (CPP) disability benefits from WorkSafeBC permanent disability benefits **when paid** for the same disability. CPP disability benefits end at age 65.

What are Canada Pension Plan disability benefits?

The CPP pays a monthly benefit to people who have contributed to the Plan, who are between the ages of 18 and 65 and who are disabled according to CPP legislation. It also pays monthly benefits for their dependent children.

The disabling condition can be physical or mental. Under the CPP legislation, your disability must be "severe and prolonged." "Severe" means your condition prevents you from working regularly at any job. "Prolonged" means your condition is long term or may result in your death. (Source - Human Resources Development Canada - May 2002).

For more information about the Canada Pension Plan, you may call the Canada Pension Plan toll free from anywhere in Canada.

For service in English: 1 800 277-9914

For service in French: 1 800 277-9915

Do Canada Pension Plan disability benefits affect my WorkSafeBC benefits?

If you are receiving CPP disability benefits, your WorkSafeBC permanent disability benefits may be reduced. This will happen if both CPP and WorkSafeBC benefits are paid for the same disability. Any amount received for dependent children will not affect your WorkSafeBC benefits.

For more information:
Website: www.labour.gov.bc.ca/wab



Lower Mainland/Fraser Valley/Kootenays: 1-800-663-4261
Northern & Central Interior: 1-800-663-6695
Vancouver Island: 1-800-661-4066

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CPP disability benefits are not deducted from wage loss (temporary disability) benefits or vocational rehabilitation allowances.

CPP Retirement benefits are not deducted from your WorkSafeBC benefits.

How does Canada Pension Plan affect my WorkSafeBC permanent disability benefits?

If you are receiving CPP disability benefits and WorkSafeBC permanent disability benefits for the same injury, WorkSafeBC may deduct 50 percent of the money CPP pays to you from your WCB permanent disability benefits.

WorkSafeBC will deduct 50 percent of the CPP money unless by doing so, the monthly disability benefits will be less than the minimum compensation rate.

If you are receiving CPP disability benefits for a different injury, CPP disability benefits are not deducted from your WorkSafeBC benefits.

If you are receiving CPP disability benefits, in part for the same injury and in part for a different injury, the WorkSafeBC will apply the percentage amount of your permanent disability award to the amount you receive in CPP disability benefits. The WorkSafeBC will then deduct 50% of that calculated amount from your WorkSafeBC benefits.

For example if you had a 25% award for a compensable leg injury and you were getting the full amount of CPP disability benefits because you had a number of other health conditions as well, WorkSafeBC would likely do the following, unless the resulting award is less than the minimum compensation rate.

CPP disability maximum (for 2012) = \$1,185.50

25% of \$1,185.50 = \$296.37

50% of \$296.37 = \$148.18 (WorkSafeBC can deduct 50% of the CPP benefits received).

What happens if I don't apply for Canada Pension Plan disability benefits?

You do not have to apply for CPP disability benefits. It is your choice. If you do not apply for CPP disability benefits, then your WCB permanent disability benefits will not be reduced.

Do I have to tell WCB if I apply for or receive Canada Pension Plan disability benefits?

If you are asked, it is the law that you must provide information to WorkSafeBC regarding CPP disability benefits. WorkSafeBC will ask you for the information they need from you. You should also

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be told of any consequences for not providing the information. If you do not provide the information WorkSafeBC asks for, your benefits can be reduced or suspended. Your benefits should be reinstated once you give them the information.

What if I disagree with a decision?

If you do not agree with the WorkSafeBC decision, you have the right to request a review. You must request a review within **90 days**. If you disagree with the Review Division decision you have **30 days** to file an appeal to the Workers' Compensation Appeal Tribunal.