



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.

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CPP DISABILITY AND WORKSAFEBC BENEFITS

What are CPP disability benefits?

The Canada Pension Plan pays a monthly disability 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 CPP legislation, your disability must be “severe and prolonged.” “Severe” means your condition makes you “incapable regularly of pursuing any substantially gainful occupation.” “Prolonged” means your condition is “likely to be long continued and of indefinite duration or is likely to result in death.”

For more information about the CPP, you may call the CPP toll free from anywhere in Canada:

English: 1 800 277-9914

French: 1 800 277-9915

Do CPP disability benefits affect my WorkSafeBC benefits?

If you are receiving CPP disability benefits, your WorkSafeBC permanent disability benefits may be reduced if both CPP and WorkSafeBC benefits are paid for the same disability.

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 are not deducted from wage loss (temporary disability) benefits or vocational rehabilitation allowances. Also, CPP Retirement benefits are not deducted from your WorkSafeBC benefits.

For more information:

Website: gov.bc.ca/workersadvisers



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

CANADA PENSION PLAN AND WORKSAFEBC BENEFITS

How do CPP disability benefits affect my WorkSafeBC permanent disability benefits?

If you are receiving CPP disability benefits and WorkSafeBC permanent disability benefits for the same injury, WorkSafeBC will deduct 50% of your CPP benefits from your WorkSafeBC permanent disability benefits. Any amount received from the CPP for dependent children will not be included in the calculation. Also, if the deduction would take you under the minimum compensation rate, it will be reduced so that you will still receive the WorkSafeBC benefit at 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, WorkSafeBC will apply the percentage amount of your permanent disability award to the amount you receive in CPP disability benefits. 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 calculate the deduction as follows:

CPP disability maximum (for 2016) = \$1,290.81
25% of \$1,290.81 = \$322.70
50% of \$322.70 = \$161.35

What is the minimum compensation rate?

The minimum compensation rate is adjusted each year. In 2018, the rate for total permanent disability is \$1,759.04 per month. For permanent partial disability, the rate is adjusted by the degree of disability. For example, the minimum rate for a 25% disability is: \$1,759.04 X 25% = \$439.76.

What if I disagree with a decision?

If you do not agree with a WorkSafeBC decision, you have the right to request a review. You must file your request for 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.