

What are CPP disability benefits?

Canada Pension Plan (CPP) disability benefits are monthly benefits paid to CPP contributors who cannot regularly work at any job because of a severe and prolonged physical and/or mental disability.

What are the potential advantages of receiving WCB and CPP benefits at the same time?

Your overall monthly income is often higher. Also, your dependent children may be eligible for a monthly child benefit from CPP if you are approved for a disability benefit. The monthly children's benefit has no effect on your Workers Compensation Board of Manitoba (WCB) wage loss benefits. Your CPP retirement benefits will also likely be higher if you receive CPP disability benefits before age 65.

Are CPP disability benefits taxable?

CPP disability benefits are taxable. However, if this is your only taxable income, the tax implications should be reduced due to the basic personal tax credit on both provincial and federal taxes.

What impact does collecting CPP disability have on my WCB wage loss benefits?

CPP disability benefits received as a result of your work-related injury or illness are considered to be a collateral benefit. The WCB would adjust your wage loss benefits so that the combination of wage loss and CPP disability benefits does not exceed 100% of your loss of earnings. The combined total amount of the two benefits each month is normally more than what you would receive if you were only collecting WCB wage loss benefits.

If you are approved for CPP disability benefits, your entitlement will typically be back-dated and cover a time period when you previously received WCB wage loss benefits. This means you may need to use your initial cheque from CPP disability to offset the overpayment.

If your eligibility for CPP disability is only partially the result of the work-related injury or illness, the WCB may only use a portion of your CPP disability benefit to adjust your WCB wage loss benefits, resulting in more money for you.

What impact does collecting CPP disability benefits have on my CPP retirement benefits?

Your CPP retirement benefits will likely be higher if you receive CPP disability benefits before age 65 than if you do not collect these disability benefits. Because CPP considers you to have a severe and prolonged disability that affects your contributions to the CPP fund, the timeframe used to calculate your eventual CPP retirement benefits will be adjusted, protecting the value of your retirement pension from CPP.



Does the change in WCB wage loss benefits affect my WCB retirement annuity?

Your WCB annuity may be lower once you turn 65. For more information, please refer to the WCB Retirement Annuities fact sheet.

Who can I talk to if I'd like more information?

If you'd like more information about receiving WCB and CPP disability benefits at the same time - or an estimate on your WCB retirement annuity - call your WCB Case Manager.

To begin the process of estimating how CPP disability benefits will impact your WCB wage loss benefits, call CPP and ask them what your disability benefit would be if you qualified. You can then forward this to your WCB Case Manager to have a calculation completed.

How do I apply?

To apply for CPP disability benefits, you and your doctor must fill out separate application forms and submit them to Service Canada.

If you disagree with CPP's decision about your application for disability benefits, they have an appeal process. These appeal forms can be picked up from any Minister of Employment and Social Development Canada (ESDC) office and submitted through your local Service Canada Centre.

Where do I get additional information on CPP Disability Benefits?

For service in English: call toll-free 1-800-277-9914

For service in French: 1-800-277-9915

TTY (ATS) device: 1-800-255-4786

Online

English: www.esdc.gc.ca/en/cpp/disability/index.page

French: www.edsc.gc.ca/fr/rpc/invalidite/index.page

In Person: Visit a Service Canada Centre

This publication is provided for general information. It is not intended to be legal advice, and should not be relied on as such. For more specific information, see *The Workers Compensation Act and Regulations and WCB Policies*. These documents are available on the WCB website at wcb.mb.ca.