



BCTF

British Columbia Teachers' Federation A Union of Professionals
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CANADA PENSION PLAN and SIP

Disability pension

The Canada Pension Plan (CPP) provides, if you are eligible, a monthly disability pension equal to a flat rate plus an earnings related portion calculated at 75% of your CPP retirement benefit.

Your disability must be a physical or mental impairment which is both severe (i.e., prevents you from pursuing any substantially gainful employment) and prolonged (i.e., the disability is of indefinite duration).

Payments begin in the fourth month following the month in which you became disabled. Payments may be made retroactively for a maximum of 12 months. To determine whether or not you are eligible you must make application to your nearest Government of Canada Income Security Programs office.

The CPP disability pension may be received in addition to your paid sick leave and your SIP: Short-term benefit.

Your SIP: Long-term benefit will be reduced by the amount of the initial disability pension paid, exclusive of allowances for dependent children, and any future cost of living adjustments.

Your eventual CPP retirement pension is based on your potential contributory months from the later of age 18, or 1966, to the earlier of the date you apply for your retirement pension or age 70. If you do not make contributions during some of these months, your CPP retirement pension may be affected. However, since the months during which you are in receipt of a CPP disability pension are not part of your contributory period, *it is to your advantage to apply for a CPP disability pension* even though the SIP: Long-

term benefit is reduced by the amount of the CPP disability pension. In this way, your eventual CPP retirement pension will be enhanced.

If you are 60 years or older, you may be eligible for a CPP retirement pension.

Your SIP: Long-term benefit will be reduced by the amount of the initial CPP retirement benefit paid, exclusive of any future cost of living adjustments.

Note: this reduction does not apply to persons in receipt of CPP retirement benefits on June 30, 1988.

Please note that any CPP benefits received retroactively for periods while in receipt of long-term benefits represent monies owed and payable to the long-term plan.

Please inform Great West Life Assurance Company if you are receiving either of these pensions.