

2010

# WCB facts

Workers Compensation Board of Manitoba

## **BENEFITS FROM OTHER SOURCES** **CPP Disability Benefits**

In addition to receiving wage loss benefits from the WCB for your workplace injury or illness, you may be entitled to benefits from other sources. One other source is the Canada Pension Plan (CPP) Disability Benefits.

### **What are CPP disability benefits?**

Monthly benefits paid to CPP contributors who cannot regularly work at any job because of a severe and prolonged mental or physical disability. There are also benefits for eligible children.

### **How do I qualify for these benefits?**

You must:

- be under age 65;
- be able to establish that you cannot regularly work at any job because of a severe and prolonged mental or physical disability; and
- meet CPP contributory requirements.

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

- Your overall income level will likely be higher.
- A monthly benefit may be paid to your eligible children.
- Your CPP retirement pension will likely be higher.

**When you are considering applying for CPP disability benefits, you should be aware that:**

- You cannot receive full benefits from both WCB and CPP for the same workplace injury or illness

# **BENEFITS FROM OTHER SOURCES**

## **CPP Disability Benefits**

**PAGE 2**

- If you are approved for benefits from CPP, typically your entitlement will be back-dated. This means you may have received full benefits from both WCB and CPP for the same workplace injury or illness. If this is the case, some or all of the retroactive cheque from CPP Disability will have to be repaid to WCB.
- If your application for CPP Disability benefits is denied and you are not satisfied with the decision, there is an appeals process available to you.
- CPP benefits will be considered when calculating future WCB wage loss benefits, however, your combined income from both sources will likely be higher.
- Your WCB retirement benefit may be lower, but your CPP retirement benefit will likely be higher.
- CPP benefits are taxable.

### **Does the WCB require me to apply for these benefits?**

You are not required to apply for CPP disability benefits.

### **Where do I get additional information on CPP Disability Benefits?**

Call toll-free:

For service in English: 1 800 277-9914

For service in French: 1 800 277-9915

TTY (ATS) device: 1 800 255-4786

Online:

English: [www.servicecanada.gc.ca/eng/isp/cpp/cpptoc.shtml](http://www.servicecanada.gc.ca/eng/isp/cpp/cpptoc.shtml)

French: [www.servicecanada.gc.ca/fra/psr/rpc/rpctabmat.shtml](http://www.servicecanada.gc.ca/fra/psr/rpc/rpctabmat.shtml)

# **BENEFITS FROM OTHER SOURCES**

**CPP Disability Benefits**

**PAGE 3**

## **In Person:**

Visit a Service Canada Centre. To make an appointment at the office nearest you, call 1 800 277-9914 for service in English, or 1 800 277-9915 for service in French. You can also visit Service Canada's website ([www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)), and click on "Find a Service Canada Centre Near You" to locate offices by province, territory, city, town or postal code. You can also find local offices in the government listings of your phone book.

## **Who can I talk to at the WCB if I have more questions about receiving WCB and CPP Disability Benefits at the same time?**

Your case manager will be able to provide you with additional information about receiving benefits from the WCB and CPP at the same time.