

# PensionFacts

---



College Pension Plan

*Information about receiving long-term disability benefits from an approved group disability plan.*

## Long-term Disability Benefits

If you are off work for an extended period due to illness or injury, you may qualify for long-term disability benefits (LTD) provided through your employer or union. If the LTD plan has been approved by the Pension Corporation and you apply for and are accepted onto LTD:

- you continue to accumulate pensionable and contributory service in the pension plan as if you had been working, and
- your highest average salary, which is used to calculate your pension, is indexed to keep pace with the cost of living.

Your employer or union can confirm whether you are covered by an approved LTD plan.

Even though your LTD plan may reduce the LTD benefit by other income you receive, such as Canada Pension Plan disability benefits and Workers' Compensation Board payments, you should still apply for LTD from your plan provider to establish your claim so that we can credit you with service in the pension plan without your having to make contributions.

If you or your employer have started a WCB claim on your behalf for work-related injuries, and you are awaiting a determination of your claim, you should also apply for LTD benefits.

Because you accumulate service while you are receiving LTD benefits, you continue to receive a pension adjustment statement each year to file with your income tax return. Read the fact sheet entitled *Your Pension and Canada Revenue Agency* for more information.

If you are not receiving benefits from an approved LTD plan, or if those benefits end, you may be eligible for a disability pension. There is a two-year time limit to apply for a disability pension. Read the fact sheet called *Disability Pensions* for more information.

If you accept a lump-sum payment to settle your long-term disability claim and end your benefits:

- you will no longer accumulate pensionable and contributory service, and
- you will not be eligible for a disability pension.

If you accept a lump-sum payment, you may be entitled to termination or retirement benefits. Contact the plan for more information.

---

*PensionFacts* is published for the College Pension Plan by the Pension Corporation. This publication is based on the relevant plan documents (statutes, regulations and rules). If there is a discrepancy between this publication and the plan documents, the plan documents apply.

**College Pension Plan**

PO Box 9460  
Victoria, BC V8W 9V8  
CPP@pensionsbc.ca  
Victoria: 250 953-4324  
Toll-free: (BC) 1 888 440-0111  
Fax: 250 953-0412