

Guide to Disability and Health Care

in Canada

If you become sick or injured and cannot work, you may be able to get temporary disability benefits from the government while you are not working.

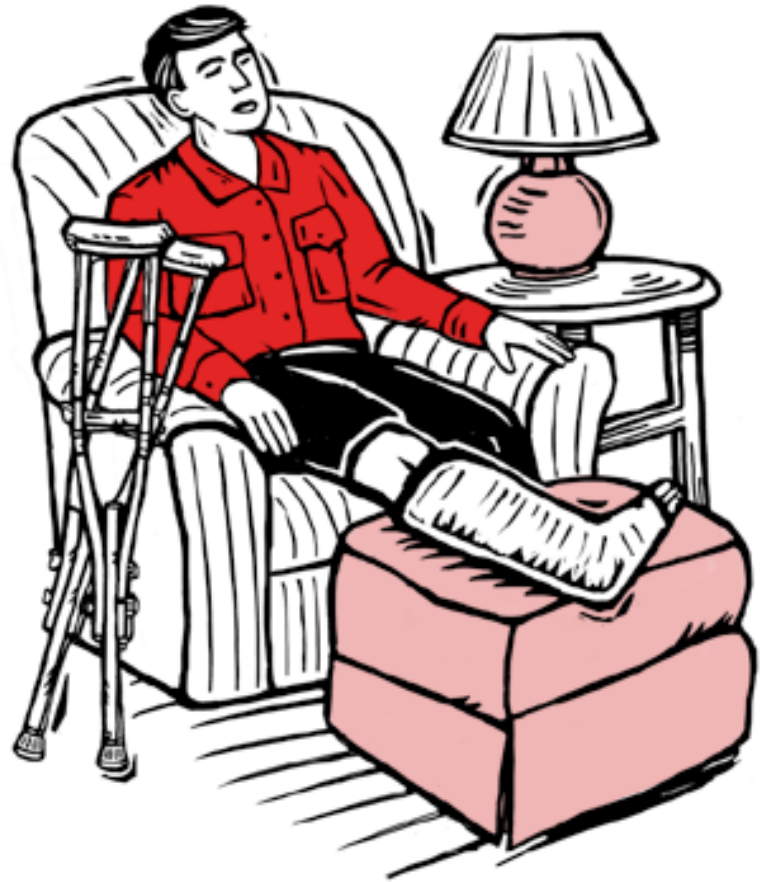
In Canada, there are federal and provincial programs that provide income support to disabled workers until they are well enough to go back to work.

This guide will help you understand the two main programs for workers with disabilities in Canada:

- Canada Pension Plan (CPP)
- Employment Insurance (EI)

Foreign workers with valid work permits may collect benefits if they otherwise qualify.

Workers without valid permits do not qualify for CPP or EI benefits.



What is the Canada Pension Plan (CPP)?

The CPP is a federal government program that pays monthly benefits to retired workers and to workers who cannot work because of a **disability**.

How do I qualify for the CPP?

- As you work and earn money on your job, you and your employer pay special premiums that go into the CPP system.
- To qualify for disability benefits, you must:
 - have worked at least four of the last six years;
 - be considered “disabled” by the CPP;
 - have earned at least the minimum salary allowed per year and paid enough into the CPP system. (In 2001, the minimum salary was \$3,740.)
- Quebec has its own similar plan called the Quebec Pension Plan (QPP) for workers in Quebec.

For more information on the CPP (and the QPP) and how to qualify for benefits, see [Guide to Social Security and Retirement in Canada](#).

What does “disabled” mean?

- You can get CPP disability benefits only if you have a disability that is severe and prolonged.
- “Severe” means that you are unable to work at any job – not just your regular job.
- “Prolonged” means that your condition is expected to last a long time or to cause death.

How long can I get CPP benefits?

Your CPP disability benefit is not a permanent benefit. From time to time, CPP may check to see if you have become able to work. You must let the CPP know if you return to work or if your medical condition changes to the point that you could return to work.



Can I get other CPP retirement and disability benefits at the same time?

- No. Once you turn age 65, your disability payments will stop and you will start getting retirement benefits only, which are usually lower.
- HOWEVER, if your spouse dies and if you qualify, you can get both disability and survivor benefits under the CPP.

I am in Canada on a temporary work visa. Do I have to contribute to the CPP?

Yes. If you have a valid work visa, your employer must make CPP deductions and report your earnings.

This means that when you retire, or if you become disabled, you may be able to qualify for benefits even if you are not living in Canada at the time.

If you have either worked or lived in another country and want to know how you may still qualify for CPP benefits, see [Guide to Social Security and Retirement in Canada](#).

How much will my benefits be?

- The amount will depend on how long you worked and the amount you paid into the CPP system before you became disabled.
- Usually, workers who earned more get more benefits, BUT workers with lower incomes usually get a higher proportion of their normal wages.

Will my family be able to get CPP benefits?

- Once you start getting CPP disability benefits, your dependent children may be able to receive children's benefits.
- "Dependent" means that the child is:
 - age 18 or younger OR age 18 to 25 and going to school or university full-time; AND
 - either your natural or adopted child, or any child that is under your care or control.

What happens if my disability is not permanent, but I am still too sick to work for a while?

- Canada's Employment Insurance (EI) is a program that gives weekly income support to help workers who have lost their jobs through no fault of their own.
- The program is paid for through insurance premiums taken out of your pay and through premiums from employers.
- If you lose your job or are unable to work for a while because of sickness, injury or quarantine, you can apply for Employment Insurance.

How do I qualify for EI sickness benefits?

You may apply for and receive EI benefits, if:

- you stop working due to sickness, injury or quarantine;
- you have a valid work visa and are willing to work but cannot because of your disability;
- you worked at least 600 hours during the past 52 weeks and had EI premiums deducted from your pay during this period.

How long can I get EI sickness benefits?

You may qualify to receive EI sickness benefits for up to 15 weeks.

Will I be able to collect benefits if I get hurt or sick on the job?

If your job caused your temporary disability, you may be able to get help under workers' compensation insurance.

For more information, see the [Guide to On-the-Job Injuries in Canada](#).

What about medical costs from my disability?

Each province provides free or low-cost health insurance for its residents. If you are covered under a provincial health plan already, then normally any medical care for your disability should be covered as well.



Health care for foreign temporary workers

To get health insurance under a provincial plan, you must be a resident of that province.

“Resident” usually means that:

- you are a Canadian citizen OR a lawful permanent resident who makes his or her home in the province; AND
- you are present in that province for at least some part of the year (usually 6 months or more);
- many foreign temporary workers, including farm workers, do not meet the residency requirements of most provinces, BUT... if you are a temporary worker in Manitoba, you may enroll in the health plan if you have an Employment Authorization that is valid for at least 12 months.

CCMSAWP workers:

If you are a migrant farm worker in Canada under the CCMSAWP program, you have the right to health insurance under the Employment Agreement that you signed when you began working.

Employers of other migrant and seasonal workers working under private labour contracts are not required to provide health insurance to their workers.

What about migrant and seasonal farm workers?

If you are a migrant or seasonal farm worker, then you probably work only during parts of the year.

Canada Pension Plan

- Working only part of the year may make it hard for you to pay enough into the CPP system to get benefits later. Also, the CPP requires that you pay CPP contributions for at least four of the last six years to be able to receive benefits.
- You must earn at least \$3,500 a year to contribute to CPP for retirement benefits, and \$3,900 a year for disability benefits.

Employment Insurance

- HOWEVER, it may be easier for you to get Employment Insurance if you need it, so long as you qualify.
- This is because the EI program counts the hours that you worked, and there is no required number of working years as for the CPP.

CCMSAWP workers

- If you are working in Canada as a foreign temporary worker under the Commonwealth Caribbean and Mexican Seasonal Agricultural Worker Program (CCMSAWP), then you have a better chance of getting benefits.
- Most CCMSAWP workers return to Canada each year. Over time, many CCMSAWP workers will pay enough into the CPP system to get retirement benefits later.
- For more information on your rights as a CCMSAWP worker, see [Guide to the Commonwealth Caribbean and Mexican Seasonal Agricultural Worker Program \(CCMSAWP\) in Canada](#).
- Foreign workers who entered Canada illegally are NOT eligible for either CPP disability benefits or Employment Insurance.

How do I apply for disability benefits?

- For CPP benefits: You must apply in writing. To receive an application kit, call the CPP at: 1-800-277-9914. The kit contains all the information you will need to apply.
- For Employment Insurance: You may apply at your local Employment Centre, Human Resources and Skills Development Canada office (or online at www.hrdc-drhc.gc.ca).

Can I get help once I decide to go back to work?

- The CPP's Disability Vocational Rehabilitation services help workers with disabilities return to work.
- The services can provide: job counseling, job training, or help with job searching skills.



Commission for Labor Cooperation