

# PensionFacts



*Find out if you  
are eligible for a  
disability pension.*

## Disability pensions

A disability pension gives you a monthly pension payment while you are totally and permanently disabled.<sup>1</sup> It replaces any termination benefits or retirement pension you would otherwise be entitled to under the Pension Plan.

### Eligibility for a disability pension

To be eligible for a disability pension you must meet all of the following requirements:

- You must apply in writing to the Municipal Pension Plan (MPP) within two years from when you were last credited with service in the Plan (see the example on page 2). If you are denied long term disability (LTD) benefits, and you appeal that decision, you still need to apply within the two-year limit.
- You must have at least two years of contributory service and be under age 60 (55 for firefighters and police) when you apply.
- Your doctor and a doctor appointed by the MPP must agree that you are totally and permanently disabled.
- You must terminate employment.
- You must not be entitled to LTD benefits from an LTD plan that has been approved by the Pension Corporation.
- You must not have accepted a lump-sum payment to settle an LTD claim (you may be entitled to termination or retirement benefits in this situation).

### Applying for a disability pension

Write to the MPP within two years from when you were last credited with service in the Plan to advise us that you want to apply for a disability pension. We will send you an estimate of the monthly pension you may be entitled to receive.

You may be eligible for medical, extended health and dental benefits.

A disability pension is paid in one of two ways:

- single life pension, which is paid for as long as you live; or
- joint life last survivor pension, which is paid for as long as you live. If you die before your spouse, the pension continues to your spouse for as long as he or she lives.

1. Contact the plan for more information about what totally and permanently disabled means for the purposes of a disability pension.

- There is no bridge benefit with a disability pension; however, you may be eligible for a separate disability pension from the Canada Pension Plan (CPP). Contact CPP at 1 800 277-9914 for more information. Please read the fact sheet *Long-term Disability Benefits* for related information or call the Plan for details.

**EXAMPLE: Two-year deadline to apply**

You are last credited with service in the Plan in July 2008, perhaps because your paid sick leave ran out or your LTD benefits ended. In this case, you have until July 2010 (two years from July 2008) to apply for a disability pension.



*PensionFacts* is published for the Municipal 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.

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