



uOttawa

L'Université canadienne
Canada's university

Disability and your pension

What's in this fact sheet?

This fact sheet explains the impact on your pension if you become disabled. For more information, contact Human Resources, Pension Sector:

Telephone: (613) 562-5800 ext. 1206

E-mail: pension@uOttawa.ca

In person: Tabaret Hall, Room 019

What happens if you become disabled?

You may have already considered what would happen to you and your family if you were unable to work, but have you ever wondered how a long-term disability would affect your future pension? Under the University of Ottawa Retirement Pension Plan, your pension continues to grow while you are receiving benefits under the University's Long-Term Disability Plan.

Terms you need to know

Average earnings

The average of your earnings over the 60 highest-paid months recognized by the University for this purpose.

Credited service

Your credited service is the days, months and years that you contribute to the University's pension plan including service that you transferred from a previous employer, or service while you were receiving benefits from the University's Long-Term Disability Plan.

Your pension – while you are disabled

While you are on Long-Term Disability, you remain a pension plan member and continue to earn a pension until you leave the University, retire or die, whichever comes first.

You stop contributing to the plan but continue to accumulate credited service – you make no contributions to the plan while you are on Long-Term Disability, but you continue to build up service under the pension plan as if you were still at work.

Your pensionable earnings increase – to protect your pension from inflation, your earnings for pension purposes will continue to increase when the salary scale for employees in your position increases (based on your earning when you became disabled) and your future pension benefits will be based on these earnings. However, if this salary increase is greater than the average industrial wage increase in Canada, your earnings will increase by this average wage increase.



Disability and your pension

Your pension – when your disability ends

What happens to your pension...	
If you return to work	If you return to active employment, you begin to contribute to the pension plan again. If you return to work on a part-time basis as a partially-disabled employee, you contribute to the plan based on your reduced work schedule, but accumulate credited service as if you were working your regular work schedule.
If you do not return to work	If you leave the University when your disability ends, Human Resources, Pension Sector will provide you with a statement that outlines the options for your earned pension.
If you reach age 65	If your disability continues until your normal retirement date – that is, when you reach age 65 – your Long-Term Disability benefits end and your pension automatically begins. Human Resources, Pension Sector will provide you with a statement that outlines your earned pension.
If you die	If you die while you are on Long-Term Disability, Human Resources, Pension Sector will provide your executor with a statement that outlines the options for your earned pension.

In all cases, your pension will be calculated based on your average pensionable earnings and the credited service you accumulated in the pension plan, including the period while you were on Long-Term Disability.

Go to the [Plan essentials](#) fact sheet for more information on your pension benefits when you leave the University, retire or die.

Other things you need to know

Pension adjustment

Every year while you are a member of the plan, a pension adjustment is reported on your tax slip. The pension adjustment is an estimate of the value of the pension benefits you earned in a year and reduces the amount you can contribute to an RRSP the following year. If you go on Long-Term Disability, you continue to participate in the pension plan and receive a pension adjustment. Go to the [Plan essentials](#) fact sheet for more information about pension adjustments.

Sick leave and disability

While you are on sick leave with pay, you continue to pay your contributions to the pension plan and accumulate credited service. Long-Term Disability benefits, if you are eligible, begin after 119 calendar days of sick leave.

If you are on approved unpaid sick leave, you can choose to make current payments (contribute during your leave or buy back within one year of the end of your leave) or buy back later (more than one year after the end of your leave). Pension plan members who become disabled and do not participate in the Long-Term Disability plan are considered to be on approved unpaid sick leave.

Go to the [Leaves of absence](#) fact sheet for more information.

This fact sheet is for general information purposes only and is not intended to provide you with any personalized financial, insurance, legal, accounting, tax or other professional advice. While the University of Ottawa has made every effort to ensure the accuracy of the information, complete details are contained in policies, documents, contracts, pension plan text, and applicable legislation. These official documents govern the operation of the pension plan and take precedence over the information in this fact sheet in the case of inconsistency or error.



uOttawa

L'Université canadienne
Canada's university