

CPP/QPP OFFSET BY WCBs FOR ALL BENEFIT TYPES - 2011

	Earnings Loss Benefits	Perm. Dis. Award Benefits	Dependency Benefits	Supplementary Allowances/ Benefits	Disabled Contributors' Child's Benefit and Orphan's Benefit:		Links to additional information (if any)
					EXCLUDED when calculating WCB benefits	INCLUDED when calculating WCB benefits	
AB	¹	No	No	Yes, in some cases ¹	N/A	N/A	
BC	No	Yes (s. 34(2)) ²	Yes (s. 17)	-	³	³	
MB	Yes, after Dec. 31, 1991 ⁴	No	No	Yes (pre-1992)	Yes	No	
NB	Yes	No ⁵	No ⁶	No	Yes	No	Policy No. 21-230 Deduction of CPP Disability Benefits From Loss of Earning and Income Tax Reimbursement
NL	Yes ⁷	-	Yes, CPP survivor benefits	-	Yes	No	Workplace Health, Safety and Compensation Act (s. 81) Policy EL-03R, EL-03
NT/NU	No	No	No	No	Yes	-	
NS	Yes ⁸	⁸	CPP is not deducted from survivor benefits.	Indirectly ⁹	No	No	
ON	Yes ¹⁰	No	Yes	Yes ¹¹	Yes	No	
PE	Yes ¹²	-	Yes, CPP survivor benefits ¹²	-	Yes	No	
QC	No ¹³	-	-	-	N/A	N/A	
SK ¹⁴	Yes	Yes	Spouse - Yes Child - No	No	Yes	No	POL 03/2008
YT ¹⁵	Yes	Yes	No	No	No	No	No

Note: '-' = Not applicable or none deducted, 'Yes' = Less CPP benefits

Source: Association of Workers' Compensation Boards of Canada – 2011

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- 1 Earnings Loss Supplements paid for periods before June 1, 1996, and supplements paid under s. 65 for pre-existing conditions, are offset by some CPP benefits.
 - 2 See policy item #36.20 – 37.10, *RS&CM* Volume II.
 - 3 Depends whether worker is alive or deceased. See policy items #36.10 – 37.10 and section 17 of *Act*.
 - 4 For accidents from January 1, 1992 to December 31, 2005, CPP disability benefits are considered when calculating a worker's wage loss benefits only when CPP disability benefits plus wage loss benefits exceed 90% of the worker's net actual loss of earning capacity. For accidents after December 31, 2005, CPP disability benefits are considered when calculating a worker's wage loss benefits only when CPP disability benefits plus wage loss benefits exceed 100% of the worker's net actual loss of earning capacity.
 - 5 See detailed information on New Brunswick's policy regarding Permanent Physical Impairment, Policy No. 21-250 Permanent Physical Impairment.
 - 6 Depends on whether dependant is a child (No), or a surviving spouse, post-January, 1982 (Yes).
 - 7 From May 1, 1986 to Dec. 31, 1992 an offset for CPP benefits may be applied against gross earnings. Effective Jan. 1, 1993, CPP benefits are considered as wages that the worker is capable of earning in calculating the loss of earning capacity compensation. Effective Sept. 1, 1998, 75% of net CPP benefits is offset.
 - 8 Where a loss of earnings (LOE) results from an injury, an earnings-replacement benefit is payable to the worker. The amount of any earnings-replacement benefit payable is the difference between: (a) an amount equal to 75% (for 26 weeks, then 85%) of the worker's net loss of earnings (LOE), and (b) the amount of any permanent impairment benefit payable. The LOE is the difference between: (a) the worker's net average weekly earnings before the loss of earnings commences; and (b) the net average weekly amount that the Board determines the worker is earning, capable of earning in suitable and reasonably available employment, and is receiving, or entitled to receive as a periodic benefit pursuant to the Canada/Quebec Pension Plan, in which case, the Board shall include fifty percent of the benefit, after the loss of earnings commences. (Policy 7.3.9).
 - 9 The benefit is income tested and CPP is counted as income.
 - 10 The WSIB offsets the portion of the CPP payment that exceeds the amount the WSIB has determined the worker is able to earn.
 - 11 The WSIB offsets CPP benefits from permanent disability benefit supplements. CPP benefits are not offset from future economic loss benefit supplements.
 - 12 Effective April 1, 2002 collateral benefits paid to a worker from the Canada Pension Plan (CPP) disability or Quebec Pension Plan (QPP) disability on April 1, 2002 or later for a period of wage loss will reduce the wage loss benefits paid by the Workers Compensation Board by 50% of the collateral benefits.
 - 13 The Commission deducts solely from the full earnings replacement benefits paid to the worker the amounts of the disability pension or of the retirement benefit which he has received from the Quebec Pension Plan (QPP) when the said QPP has made the payments in lieu of the Commission (i.e. for the same period of time when the right to the earnings replacement benefits has been recognized). The Commission refunds the Quebec Pension Plan all the monies paid. No disability pension, or retirement benefit, from the Quebec Pension Plan is payable to a beneficiary who already receives a full benefit from the Commission. However, the beneficiary may receive both a retirement benefit and full earnings replacement benefits if the retirement benefit has become payable to him/her prior to such earnings replacement benefits.
 - 14 After 12 months of loss of earning capacity, 50% of any benefits paid under CPP are treated as earnings, which reduce the compensation payable by 45% (90% of 50%) of the CPP benefits. Deducted from long-term earnings loss, but not from lump sum functional awards. The offset does not apply: (1) to minimum benefits; (2) to supplements made due to undue hardship on a retired worker's pension; and (3) to payments made under the former *Act*.
 - 15 If a worker is eligible for earnings loss benefits and the worker is also receiving or eligible to receive CPP/QPP disability benefits, the YWCHSB shall subtract 50% of the gross disability CPP/QPP benefits from the worker's average weekly earnings, as required by sec. 24 of the *Act*.

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