Civil Service Superannuation Board

Disability allowance fact sheet

At some point in your career, you may become disabled or too sick to work. The disability allowance is a monthly payment that supports you at a difficult time.

How it works

The disability allowance is the CSSB pension that you have accrued to your last paid date with your employer. The amount is based on the pension plan formula, which uses your years of service and earnings.

While you are receiving this benefit from the pension plan early, you are not actually retiring. Receiving the disability allowance will not decrease your pension at retirement.

For active members, the disability allowance is only paid if you have been approved for long term disability (LTD) benefits. You must apply for LTD through your employer.

Eligibility

Members must meet **all** requirements:

- an employee or a deferred member of the pension plan (deferred members have left employment but have still kept their pension with CSSB)
- ten or more years of qualifying service in the plan
- under 60 years of age, and age and service total less than 80 (e.g., you're 45 years old and have worked for 20 years, that's 65)
- not receiving a pension from CSSB
- can't work because of a permanent disability (i.e., a disability that is likely long term with no known recovery date or is likely to result in death)

How to apply

Manitoba government employees

1. Apply for LTD with your employer. Your application for LTD is automatically an application for the disability allowance, as referenced in your LTD application package.
2. Contact CSSB to tell us whether you're single or married (or in a common-law relationship). We need your marital status so we can send you the right documents.
3. CSSB will follow up and if you are approved, we will contact you to set up your disability allowance payments.

All other employees or deferred members

1. Fill out the disability allowance application form and send it to CSSB. Apply for LTD with your employer if this benefit is available.
2. CSSB will request a medical report from your doctor. You need to cover the cost of this report.
3. If applicable, CSSB will request information from your employer.
4. CSSB will review the information received and let you know if your application was approved or declined.
5. For approved applications, CSSB will contact you to set up your allowance and make payment arrangements.

How long the benefit lasts

Once approved, payment of the disability allowance continues for your lifetime unless you return to work, or you no longer meet the definition of disability.

If long term disability ends or is not approved

CSSB can only pay the disability allowance to members who are approved for LTD benefits, or to members who have ended their employment because of disability.

If you are thinking about ending your employment because of disability, you can apply to CSSB for the disability allowance before you make any decision. By doing this, we can help you determine whether you meet the requirements for the disability allowance before you decide if you'll leave your job.

Cost

You are responsible for any medical costs needed to support your application.

How to send your application to CSSB

- Upload to your Online Services account: member.mypension.ca/login
- Secure upload: https://next.paubox.com/public/cssb/upload
- Email: askus@cssb.mb.ca
- Fax: 204.945.0237
- Mail: 1200 – 444 St. Mary Ave Winnipeg, Manitoba R3C 3T1

Good to know

Pensionable service while receiving LTD benefits

For many employees receiving the disability allowance, you will continue to build pensionable service even though you're not working. Your employer looks after your pension contributions while you receive LTD benefits.

Not every employer offers this arrangement. Always check with your employer to make sure you understand your benefits.

How LTD payments connect with the disability allowance

Most LTD plans set a maximum amount that can be received from all income sources. Most LTD plans will require employees to apply for other income sources, such as your CSSB pension. The LTD plan will reduce LTD payments by the amount they expect you will receive from those other sources.

If you are approved for LTD, it's important to get your disability allowance set up as quickly as possible to minimize the impact of reduced LTD payments.

Disclaimer:
This fact sheet gives general information, not advice. If there's a difference between what's in this document and the governing legislation, the legislation applies. We want to make sure you have the right details for your own situation. Contact our office if you have questions.

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