

member news



Disability pension changes

Access to Municipal Pension Plan (MPP) disability pensions may change for some plan members because of a decision made by the Municipal Pension Board of Trustees. The changes outlined below will not affect anyone who is currently receiving an MPP disability pension, or who terminates employment before July 1, 2008.

The definition of “totally and permanently disabled” now clarifies that access to a disability pension is based on a medical assessment, not on the employer’s ability to offer a suitable job to a disabled employee. This means an individual may not be eligible for an MPP disability pension if a medical assessment shows the individual is employable elsewhere.

Disability pensions will now be calculated to reflect whether an employee worked full time or part time before their disability. This will ensure that disability pensions are calculated fairly for part-time and full-time employees.

Before applying for an MPP disability pension, plan members must apply for employer group disability benefits (LTD) if they are available. LTD benefits can offer advantages over an MPP disability pension. For example, while members are receiving approved LTD benefits, the value of their pension continues to increase even though the member doesn’t make contributions to the Plan. Members who have accepted a lump-sum payment to settle an LTD claim are not eligible for a disability pension from the Plan.

To learn more about disability pensions and employer LTD benefits, see the *Disability Pensions* and *Long-term Disability Benefits* fact sheets.

Please contact the Plan if you want to discuss your particular situation.

Municipal Pension Plan

PO Box 9460
Victoria, BC V8W 9V8
MPP@pensionsbc.ca
Victoria: 250 953-3000
Vancouver: 604 660-5366
Toll-free: (BC) 1 800 668-6335
Fax: 250 953-0421