

## Client Services Policy Manual

Policy Number: **EL-03 (R)**  
Subject: **Canada Pension Plan Disability Benefits to be Deducted**  
Chapter: **Earnings Loss**

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### Policy Statement

Where a worker's Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) disability benefits are related to the work injury, the Act provides that those benefits must be offset from the compensation payable to the worker.

### General

In calculating the compensation payable to a worker (who is entitled to receive CPP or QPP disability benefits that are related to a work injury), WorkplaceNL will:

1. calculate 85 per cent of a worker's net weekly pre-injury earnings to determine weekly wage loss benefits; and
2. offset 75 per cent of the net weekly CPP or QPP disability benefits from the worker's weekly wage loss benefits.

### Maximum Compensable Earnings

For workers who are in receipt of the maximum compensable earnings as per section 80(8) of the Act, WorkplaceNL offsets 75 per cent of the net CPP or QPP disability benefits from the established weekly wage loss rate based on the prescribed maximum.

Where WorkplaceNL is making a determination on the average weekly net earnings that a worker is estimated to be capable of earning at suitable employment under section 74 of the Act, and the worker is in receipt of CPP or QPP disability benefits, consideration will be given to Policy RE-15, Determining Suitable Employment and Earnings.

### Implementation

This policy applies to workers whose entitlement to CPP or QPP disability benefits commenced on or after January 1, 1993. Those workers whose entitlement to CPP or QPP disability benefits precedes January 1, 1993 shall continue to be governed by Policy EL-03, Integration of CPP Disability Benefits and WorkplaceNL Benefits (effective June 25, 1987).

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**Reference:** Workplace Health, Safety and Compensation Act (the Act), Sections 19, 43.1, 74, 80 and 81(3)  
Policies: EL-01, Earnings Loss Benefit Calculation  
EN-02, Proportionment  
EL-03, Integration of CPP Disability Benefits and WorkplaceNL Benefits

### Amendment History

Original Effective Date	1993 01 01
Revision #1	2004 03 18
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