



FÉDÉRATION DU PERSONNEL DE SOUTIEN
DE L'ENSEIGNEMENT SUPÉRIEUR (CSQ)

FPSES

INFORMATION CAPSULE

DID YOU KNOW...

WITH RESPECT TO THE PENSION PLAN – TERMINAL ILLNESS BENEFIT

If you should have a **terminal illness** and **you are not eligible** to begin receiving your pension benefits without penalty, you can request to receive from **CARRA** a **terminal illness benefit**. In such a case, you would be eligible for a **reimbursement** of either the total amount of your **contributions** to your pension plan over the years, plus accrued interest, **or** the value of the pension **benefits** you have accumulated, whichever amount is higher. Only the person who submits a medical report indicating that he or she is suffering from a terminal illness from which he or she will probably die within two years would be eligible for this reimbursement. If this applies to you, contact your union if you are interested in finding out more about making such a request.

For more information, talk to your union or click on the link « sécurité sociale » on the CSQ web site: www.csq.qc.net

Other Information Capsules or Application Guides can be found on the FPSES website under the tab “**Guides d’interprétation**”. This will answer many of your questions.

Feel free to contact your local union for further information or to suggest new topics.

