

*Canada Pension Plan*

in all likelihood already be in financial difficulty. What assurance can the minister give us in this regard?

**Miss LaMarsh:** I understand the special problem which exists in respect of the hon. member's constituency. May I suggest, first that in respect of an individual going to his or her own doctor to establish, in the initial stages, an eligibility for disability benefit, in most cases the expense involved will have to be looked after by the individual. I can say categorically that in most cases, and I will give you the limitations in a moment, any expense over and above that will be borne by the pension plan rather than by the individual.

The limitation which occurs to me, particularly in regard to transportation, would apply to the case, as the hon. member has suggested, of an individual having to fly from Baffin island to Ottawa, for example. The best I can assure the hon. member of at this moment is that very careful consideration will be given in this regard, because the principle intended to be followed under the provisions of the pension plan is that the individual who is either a contributor or a dependant should not be unnecessarily burdened. After all, the whole idea of a pension plan is to provide benefits rather than creating costs.

**Mr. Rhéaume:** I appreciate the fact that the hon. lady could not possibly have worked out all these details as yet, and that before final policy has been decided some experience will be required. I do not for one second want her to limit this question to the remote areas of this country. Perhaps the hon. lady will recall the situation which developed in the administration of the disabled persons allowances program, in respect of which many hundreds of cases throughout the prairies in particular involved individuals travelling and incurring expenses they were not able to meet. I am satisfied with the answer the minister has given, realizing there is no method by which she could have worked out all these details as yet. In general my understanding is that in the case of extraordinary expenses to the applicant, say other than going to see one's family doctor, the federal government will devise some scheme to alleviate the situation and will see to it that no financial obstacle so great that a person would not be able to establish eligibility is placed in his way.

[Mr. Rhéaume.]

**Mr. Chatterton:** Mr. Chairman, my question refers to a person who is covered under the Public Service Superannuation Act and it is prompted because such a person is included under the Canada pension plan. If a civil servant becomes disabled, the P.S.S.A. provides for his retirement at that time. At the time of his retirement under the P.S.S.A. because of disability, and having conformed to the requirements of the bill now before us as to time of contributions and so on, he would get a disability pension of 75 per cent plus the flat rate under the Canada pension plan. Is that correct?

**Miss LaMarsh:** I am sorry, I was not familiar with the P.S.S.A. title. I am accustomed to thinking in terms of the federal civil service plan. If an individual is disabled he will get full Canada pension plan benefits and there would then be no adjustment with respect to the P.S.S.A.

**Mr. Chatterton:** Let us say a person has had 33 years service under the Public Service Superannuation Act and has contributed for a minimum of two years under the Canada pension plan. He would get his disability pension under the Public Service Superannuation Act which would be based on his number of years of service, 2 per cent for each year of service, and then he would get a pension under the Canada pension plan of 75 per cent of what?

**Miss LaMarsh:** He would have to have five years.

**Mr. Chatterton:** I am sorry. Let us say he had contributed for five years as the minimum requirement. He would then get 75 per cent of what pension?

**Miss LaMarsh:** He gets both. He gets the retirement pension to which he is entitled under the government service provisions.

**Mr. Chatterton:** But he gets 75 per cent of the pension under the Canada pension plan. Let us say he has worked for five years and no more and has been at the maximum pensionable earnings of \$5,000. What would his pension be under the Canada pension plan?

**Miss LaMarsh:** It is 75 per cent of \$104, which is the maximum, plus the \$25 flat rate.

**Mr. Chatterton:** If he has contributed for five years under the Canada pension plan, which is five tenths, his maximum pension would then be \$52, would it not, and he would get 75 per cent of that?