

Community Inclusion - CPPD

Canada Pension Plan (CPP) provides disability benefits (disability pension and post-retirement disability benefit) to people who have made enough contributions to the CPP and who are disabled and cannot work at any job on a regular basis. Benefits may also be available to their dependent children.

To qualify for disability benefits (disability pension and post-retirement disability benefit) under the Canada Pension Plan (CPP), a disability must be both "severe" and "prolonged," and it must prevent you from being able to work at any job on a regular basis.

- **Severe** means that you have a mental or physical disability that regularly stops you from doing any type of substantially gainful work.
- **Prolonged** means that your disability is long-term and of indefinite duration or is likely to result in death.

Both the "severe" and "prolonged" criteria must be met simultaneously at the time of application. There is no common definition of "disability" in Canada.

Even if you qualify for a disability benefit under other government programs or from private insurers, you may not necessarily qualify for CPP disability benefits (the disability pension and post-retirement disability pension).

Medical adjudicators will determine, based on your application and supporting documentation, whether your disability is both severe and prolonged.

If you have a terminal illness, complete the terminal illness application for a disability benefit under the Canada Pension Plan and ask your treating doctor or nurse practitioner to complete the terminal illness medical attestation. A decision on your disability application will be made within **5 business days** of receiving a complete terminal illness application, including the terminal illness medical attestation.



For the purposes of CPP, a terminal medical condition is a disease state that cannot be cured or adequately treated and is reasonably expected to result in death within six (6) months.

CPPD

To qualify for CPP disability benefits (CPPD), you must have contributed to the CPP in:

- four of the last six years; or
- three of the last six years if you have contributed for at least 25 years.

I stayed at home and raised my children

If you had zero or low earnings because you were the primary caregiver raising your children, the child-rearing provision could help you qualify for CPP disability benefits.

I applied too late for a CPP disability benefit

If you are applying for a CPP disability benefit but stopped working so long ago that you are now too late to apply but you meet all the other conditions of eligibility, you may still be eligible for a benefit. This is called the late applicant provision

You may be eligible if:

- you had enough years of CPP contributions when you first became severely disabled; and
- you have been continuously disabled (as defined by CPP legislation) from that date up to the present time.



TIPs for Filling Out CPPD Forms

I am separated or divorced

The CPP contributions you and your spouse or common-law partner made during the time you lived together may be equally divided after a divorce or a separation. This may help you qualify for CPP disability benefits.

I lived and worked in another country

If you lived and worked in a country other than Canada, the credits you accumulated in that country may help you qualify for CPP disability benefits.

I was physically or mentally unable to apply

If you were physically or mentally incapable of forming or expressing the intent to make an application for CPP disability benefits, and you were also incapable of asking someone else to apply on your behalf, you should request the **incapacity provision**. You must apply **within a year** after you regained your capacity.



How much could you receive

In 2024, the Canada Pension Plan (CPP) disability

benefit (CPPD) amounts are:

- **Basic payment:** \$583.32 per month
- **Maximum monthly payment:** \$1,606.78 per month
- **Children's benefit:** \$294.12 per month

If you are receiving CPP disability benefits (disability pension or post-retirement disability benefit), your dependent children may also be eligible for a children's benefit. *CPP disability benefits are not designed to pay for such things as medications and assistive devices.*

If you are aged 60 to 64

If you are aged 60 to 64 and you think you might qualify for a CPP disability pension, you may also want to apply for a CPP retirement pension and a disability pension at the same time. You cannot receive both benefits at the same time, but you may qualify to begin receiving a retirement pension while you wait for your CPP disability benefits (disability pen-

sion and post-retirement disability benefit) application to be assessed, which usually takes longer. If you are already receiving a CPP retirement pension when you apply for disability benefits, you may be entitled to switch to CPP disability pension if:

- your application for disability benefits is approved
- you are still under the age of 65
- you have been receiving your CPP retirement pension for less than 15 months at the time you apply for your disability benefits
- you meet the minimum contributory requirements
- you have been deemed to be disabled, as defined by the CPP legislation, before the effective date of your retirement pension.

If you are not eligible for the CPP disability pension under the criteria above, you may be eligible for the CPP post-retirement disability benefit to be paid in addition to your CPP retirement pension.

If you are receiving the CPP disability pension when you turn 65, it will automatically be converted to a retirement pension. You will not need to apply. The resulting CPP retirement pension will be less than your disability pension. If you are receiving the CPP post-retirement disability benefit, it will stop when you reach age 65. However, you can also apply for the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS). Your spouse or common-law partner may also be eligible for the Allowance benefit if he or she is aged 60 to 64 (up to and including the month of his or her 65th birthday).

Contacting Service Canada on behalf of a CPP disability recipient

You can authorize a person to give information to and receive information from Service Canada on your be-



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half by signing in to My Service Canada Account (MSCA) or by completing the Consent to Communicate Information to an Authorized Person form (ISP1603CPP). Both you and the person you are authorizing must sign the printed form and mail it to the Service Canada Centre closest to you. Mailing addresses are provided on the form.

This form **does not provide authority** for the person to apply for benefits on your behalf, change your payment address, or request/change the withholding of tax. If an individual is incapable of managing his/her own affairs, another person or agency (a Trustee or someone with a Power of Attorney) may be appointed to act on the individual's behalf. Contact Canada Pension Plan for the appropriate documentation.

Medical report

Whether you apply online or with a paper application, you must complete sections 1 and 2 of the Medical Report for a Canada Pension Plan Disability Benefit (ISP-2519) and give it to your doctor or nurse practitioner. They must fill in sections 3 to 9 and send Service Canada the completed report.

If you are receiving a disability benefit from an insurance company or a provincial or territorial agency, you can ask them to

send Service Canada your most current medical records instead of a completed Medical Report for a Canada Pension Plan Disability Benefit.

Application checklist

If you are applying for the disability benefit online, ensure that you also print, complete and sign the form Consent for Service Canada to Obtain Personal Information and mail it to Service Canada or bring it to a Service Canada office. Complete Sections 1 and 2 of the Medical Report for a Canada Pension Plan Disability Benefit or the Terminal Illness Medical Attestation form before giving it to your doctor or

nurse practitioner.

- **Do not wait** for your doctor or nurse practitioner to complete the medical report or medical attestation form before sending your completed application to Service Canada.
- If you are completing a paper application, write your Social Insurance Number at the top of each page and sign all areas that require your signature.
- If you are a parent or guardian, you could request the child-rearing provision (included in the application form) and the children's benefit (included in the application form).
- If you are unable to fill out the forms, a family member or a friend can help you. Make sure that you sign where necessary.



CPPD Checklist for VAD Appointments

- ID showing full legal name, date of birth, recent picture and signature.
- Social insurance number is needed.
- ID for spouse or partner showing full legal name, birth date, recent picture and signature.
- ID for any dependent children that you or your spouse/partner have showing full legal name and date of birth.
- Proof of Alberta address: your name with street or rural land address, not a box number.
- Records of living in another country – dates, social identification number
- Work history – start end & dates, address, duties, mailing address and phone number
- Family doctor's name, address and phone number
- Name, address and phone number of any hospital visits you have



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seen about your medical condition.

- List of medication, dosage and how often
- List of any treatments, test that are past, current, and future dates and locations
- Direct deposit information or a Void cheque

Children

Information about your children will be used to determine if they are eligible to receive the children's benefit. If you are not a custodial parent, Service Canada may contact the custodial parent to further assess and determine who should receive the children's benefit on behalf of the children. If your children are between the ages of 18 and 25, we may contact them directly.

Details of your disability **will not** be shared with the custodial parent or your children. However, your name, the names of your children and the fact that you may receive a disability benefit will be shared. Submitting information is voluntary. If you decide not to provide information about your children, we may not be able to determine if they can receive the child benefit at the time of your application. The custodial parent or your children between the ages of 18 and 25 may apply for the child benefit at a later date. However, if the children are eligible to receive the benefit, Service Canada can only pay retroactive payments for up to 12 months.

Charges for filling out the form

Service Canada will pay your health care professional up to \$85.00 for completing your medical report or your terminal illness medical attestation. They are responsible for sending invoices for payment. Should they charge more than the set amount, you are responsible for covering any extra costs.



Appeals

The Tribunal needs to understand why you believe the ESDC reconsideration decision is wrong. In your Notice of Appeal, please explain the reasons for your appeal. In your explanation, you should address:

- Why you think the ESDC decision is wrong
- How you can prove to the Tribunal that you

should receive the benefit you were denied. If you have documents that could support your argument provide them to the Tribunal.

The Tribunal member needs to fully understand the reason(s) for your appeal because they will use your information, as well as the information from the other parties, to make a decision. Leaving out important or relevant information can impact the outcome of your appeal.

Documents to submit in support of your appeal

- Medical reports
- Specialist's reports
- Multidisciplinary evaluations (for example functional capacity assessments)
- Worker's Compensation Board or Worker's Safety and Insurance Board file
- Proof of attempts to work or attempts to find work

To file an appeal, please complete the Notice of Appeal – Income Security – General Division form. Make sure that you include all the required information, and to attach the reconsideration decision of the Minister of Employment and Social Development Canada (ESDC) when submitting your Notice of Appeal – Income Security – General Division form.

You cannot appeal to the Tribunal until you have your ESDC reconsideration decision. If you have misplaced your ESDC reconsideration decision, call or visit a Service Canada office.

To find the Service Canada office nearest you, go to www.canada.ca or call 1-800-622-6232.

