



**DISABILITY CLAIMS** ADVOCACY CLINIC INC.

*We have you covered...*

## *What is CPP Disability (CPPD)?*

### **What is Canada Pension Plan Disability (CPPD)?**

Canada Pension Plan is administered by the federal government. The department responsible for CPP is Employment and Social Development Canada (ESDC) - Service Canada. CPP(D) is the largest disability benefit program in Canada. It provides eligible individuals and their dependent children a benefit, if they are disabled and incapable of working. Applicants must meet the criteria of disability based on rules contained in the CPP Act.

### **Who is entitled to receive CPP Disability?**

CPP Disability benefits are payable to individuals aged 18 to 64 that have made the valid amount of contributions into the CPP program. There are specific rules on CPP contributions. In order to obtain this information you can request your Record of Earnings from Service Canada, or seek advice from our office. Typically you must have worked 4 of the last 6 years and made the minimum contribution amount in each of those years.

If you believe you meet the criteria for CPP Disability Benefits, there is an application process. There are several forms that make up the CPPD application. Some of these include an application for benefits, a questionnaire, and a medical form to be filled out by your physician. As of the 2016/17 fiscal year report, 55% of applicants are denied disability benefits on their first application.

### **How do I qualify?**

To qualify for CPPD, you must:

- Be under age 65
- Meet the contribution requirements, and
- Have a severe and prolonged disability as defined by the CPP Act.

There are certain other rules that apply if you have been on CPP Early Retirement Pension for longer than 15 months. We ask that you get advice before taking your CPP early retirement benefits if you are disabled, or become disabled while you are on CPP Early Retirement benefits.

### **Where do you get the application forms?**

The application forms can be found online at the Government of Canada website: [www.canada.ca](http://www.canada.ca) or the Service Canada website: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca). You can also obtain the form at your nearest Service Canada office or by calling 1-800-277-9914 although it can be difficult to get through on the phone.