



**DISABILITY CLAIMS** ADVOCACY CLINIC INC.

*We have you covered...*

## *CPP Disability Benefits*

### **Make sure you qualify.**

CPPD has a set of rules that need to be met in order to qualify for benefits:

- Be under 65 years of age
  - Made the required amount of contributions
  - Have a severe and prolonged disability as defined in 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.

### **Ensure you have a doctor in supports your application for CPP Disability Benefits.**

As part of the application process, a medical report from your doctor will be needed to support your claim. It is important that your doctor provides as much medical information as possible that supports your incapacity to work. Your functional limitations and how they prevent you from working are what is important; where a diagnosis can be helpful, it is not a requirement of eligibility.

### **Obtain a copy of the CPP disability application.**

The application can be found on the Government of Canada website at [www.canada.ca](http://www.canada.ca) or at your nearest local Service Canada office.

The package will include: two Consent forms, an *Application*, a *Questionnaire*, a *Medical Report*, and a *Child Rearing Drop Out* form.

### **Complete the application and take the Medical Report with the consent to your physician.**

Once the application is completed, take the Medical Report to your primary care physician for them to complete. Usually, they will mail this form and the consent directly to Service Canada so you will not need to wait for the medical to come back. Your medical reports are a very important part of the assessment of disability by CPPD.

### **Mail the package to your regional Service Canada office.**

Make a copy of your application for your records. The Application, Questionnaire, Consent, and Child Rearing Drop Out can all be mailed in one package to your regional Service Canada office.

### **What to expect next.**

You can expect to receive either an acknowledgement phone call or letter in the mail once Service Canada has received your application and started processing it. CPPD have a service standard to process your application in 120 days. There are much shorter time lines for terminal or grave conditions. However, if CPPD needs to request additional medical or information from your employer this can delay the processing times.

In a case of an approval, you will be notified by letter and a Notice of Entitlement will follow with your payment approval amount. If you are denied then you will have 90 days to appeal your decision. The Disability Claims Advocacy Clinic can help you navigate through this application and appeal process if you would like assistance.