



## CANADA PENSION PLAN DISABILITY



The Canada Pension Plan Disability (CPPD) benefit is a monthly payment available to those who have made enough contributions to the Canada Pension Plan while working, but due to a disability, became unable to work at any job on a regular basis.

This benefit is to replace a portion of employment income. It is approved on the basis of how severe your disability or medical treatment is and how that affects your ability to work on a regular basis. Benefits may also be available to dependent children.

### Eligibility

- Have a “severe and prolonged” disability
- Be under the age of 65
- Meet the CPP contribution requirement

### Definition of “disability”

Under the Canada Pension Plan (CPP), a disability must be both "**severe**" and "**prolonged**" (at the same time), 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 or is likely to result in death.

### How to apply for CPPD

- You should apply for CPPD as soon as you develop a “severe and prolonged” disability that prevents you from working.
- You must apply for the CPPD benefit in writing. You can pick up a copy of the application at a Service Canada office, or you can print and complete the paper application from the Service Canada website and include all required documentation as outlined. Your completed application should be dropped off at or mailed to a Service Canada office

**It takes approximately four months for a decision to be made on your CPPD application**

### When to expect to start receiving the disability benefit

If you are eligible, your benefits will start the 4th month after the month you are determined to be disabled. You may receive up to a maximum of 12 months of retroactive payments from the date your application was received.

For more detailed information on CPPD, visit the Canada Government website at:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>

For more information visit our website at [www.AskAnAdvocate.ca](http://www.AskAnAdvocate.ca)