

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 CPP 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 your 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

WHAT IS CONSIDERED TO BE A “DISABILITY”

According to CPP, the disability must be both "severe" and "prolonged". Additionally, it must prevent you from being able to work at any job on a regular basis.

- + **Severe** means that you have a mental and/or physical disability that 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.

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

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 may apply for the CPPD benefit by completing a paper application available at a Service Canada office or on the Service Canada website. Once done, your completed application should be dropped off at or mailed to a Service Canada office. Alternatively, you may complete the application on your My Service Canada account.

TIMELINE TO RECEIVE BENEFITS

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: [Canada Pension Plan Disability Benefit - Overview](#)