

Canada Pension Plan – Disability Benefits

How Can GAIN Help me with the CPP-D

How Can Our Disability Benefits Navigator's Help?

VLRC's Disability Benefit Navigators provide individualized, case-by-case support to applications who would like assistance in understanding the entire benefits application process.

What is the CPP-D?

A Canada Pension Plan (CPP) disability benefit is a monthly payment that you could receive if you are over 18 and under 65 years old and unable to work because of a disability.

Eligibility Criteria

To qualify for a CPP disability benefit, you must:

- Be over 18 and under 65 years old.
- Have a mental or physical disability that regularly stops you from doing any type of substantially gainful work.
- Have a disability that is long-term and of indefinite duration, or is likely to result in death.
- Contributed enough to the CPP.

If you live in Quebec, and contributed to the Quebec Pension Plan (QPP), you may need to apply for the QPP disability pension instead.

How Your CPP Disability Payment is Calculated

The amount of your total monthly CPP disability payment is made up of two parts:

- **Basic monthly amount** – fixed amount per month set by the CRA, adjusted annually for inflation.

- **Additional amount** – based on how much you have contributed to the CPP during your working years.

If you are disability income from other sources such as a private insurer or provincial/territorial programs, you may still be eligible for the CPP disability benefit. Please note these other sources of income may change their payment if you are approved for the CPP disability benefit. You should contact your insurer or social assistance program for details about your case.

How to Apply

Our Disability Benefits Navigators support includes:

- Application assistance,
- Help in navigating the appeals process for denied applications, and
- Ongoing check-ins to ensure applications are processing.

Step 1: Apply

- To apply for CPP disability benefits, you may apply with a paper form or apply online.

Step 2: Submit your medical form

- Complete section 1 and 2 of the medical form before providing the medical forms to your healthcare professional.

What to Expect After Submitting

- Processing times: approximately 120 days after application has been received.
- You will receive confirmation message that your application has been submitted successfully.
 - If you apply online, you will receive a confirmation message.
 - If you apply by paper, you will receive a letter in the mail confirming that your application has been received.
- Follow up – if follow up is needed, Service Canada may contact you or your medical practitioner for additional information.
- Decision – you will receive a letter in the mail with a decision.
 - If your application is approved, the letter will include your first payment date and monthly amount.

- If your application is denied, the letter will explain the reasons and indicate the steps to request a reconsideration.
- You may check the status of your application in your My Service Canada Account (MSCA) or call CRA directly.

When You Turn 65

At age 65:

- Your CPP disability benefit automatically changes to a CPP retirement pension
- Your retirement pension will be less than your disability benefit. However, you can also apply for Old Age Security and the Guaranteed Income Supplement.

Information Required for the Application

Part A: Information About You

- Section A: Information about you
- Section B: Contributions to Canada Pension Plan
 - Living or working in another country
 - Child rearing provision
- Section C: Information about your medical conditions
 - Date you last worked
 - Medical aids you use
 - Hospitalizations relating to your medical condition
 - Treatments and tests
 - Other disability benefits you are receiving such as workers compensation or insurance company
- Section D: Information about your doctor
 - Information on the doctor who will be completing medical portion
 - Information on other doctors, specialists or other health care providers you have seen in the last two years regarding your condition.
- Section E: information about your work
 - Employment information
 - Education or trainings
- Section F: Benefits for Children
- Section G: Payment information
 - Direct deposit information
- Section H and I: Consent and authorizations of information

Part B: Medical Report

- Section 1 and 2 must be completed prior to a medical practitioner completing the forms.