



Glossary of Key Terms

The disability benefits system comes with a lot of terminology that can be confusing. Below are plain-language definitions of the most common terms you'll encounter throughout the process.

Canada Disability Benefit (CDB)

A government financial support program for Canadians between 18 and 64 years old who have disabilities. To qualify, you must be approved for the Disability Tax Credit (DTC). Service Canada manages this benefit.

Canada Pension Plan – Disability (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.

Canada Revenue Agency (CRA)

The government department that handles taxes and administers programs such as the Disability Tax Credit (DTC).

Child Disability Benefit (CDB)

A monthly payment you don't have to pay tax on, for families caring for a child under 18 who has a serious and long-lasting disability. The child must be approved for the Disability Tax Credit (DTC).

Cumulative Effect

When two or more disabilities together significantly impact daily life, even if each one alone wouldn't qualify you for the Disability Tax Credit (DTC).

Disability Benefit Navigator

A trained professional at Vision Loss Rehabilitation Canada (VLRC) who provides free, individualized support to help you understand and apply for federal, provincial, and territorial disability benefits.

Disability Tax Credit (DTC)

A tax credit from the federal government that lowers the amount of income tax you must pay if you have a serious and long-lasting disability, or if you support someone who does. Being approved for the DTC can also help you qualify for other benefits.

Form T2201 (DTC Certificate)

The official Government of Canada form for applying for the Disability Tax Credit. Part A of the form is completed by the applicant; Part B is completed by a qualified medical professional.

The GAIN Program can assist with Part A of the application.

GAIN Program

VLRC offers the Guidance & Assistance in Navigating Disability Support (GAIN) Program to assist individuals with applying for benefits within Canada. The GAIN Program is available free of charge and is funded by Employment and Social Development Canada (ESDC).

Legal Representative

Someone who is legally allowed to act for you, such as a power of attorney, a legal guardian, or someone who manages your estate. They can help with benefit applications.

Reassessment

Asking the Canada Revenue Agency (CRA) to look again at your past tax returns—such as if you get approved for the Disability Tax Credit (DTC) for past years. You can ask for up to 10 years to be reviewed.

GAIN Program

visionlossrehab.ca/en/disability-benefits-navigation

gain@vlrehab.ca

Registered Disability Savings Plan (RDSP)

A savings plan to help people with disabilities and their families save for the future. The Canadian government may add extra money through grants and bonds. You must be approved for the Disability Tax Credit (DTC) to open an RDSP.

Severe and Prolonged

The Canada Revenue Agency (CRA) refers to these terms to define the level of disability required for the Disability Tax Credit (DTC). “Severe” means a big impact on your life; “prolonged” means it lasts, or is expected to last, at least 12 months in a row.

Social Insurance Number (SIN)

A nine-digit number issued by the Government of Canada, required for tax filing and to apply for most federal benefits.