

# Canada Pension Plan - Disability Benefits (CPP-D)

Workers' Resource Centre

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# What is CPP-D?

Canada Pension Plan-Disability benefits is a program run by Service Canada and is designed to provide partial income replacement to eligible CPP contributors who are under the age of 65 with a sever and prolonged disability

- ▶ CPP contributions do not occur if you live in Quebec [Quebec Pension Plan (QPP)]
- ▶ All workers begin contributing to CPP when they turn 18 years old
- ▶ Contributions will stop being deducted from an employees pay when:
  - ▶ You start receiving CPP retirement pension,
  - ▶ You turn 70 years old, or
  - ▶ You die (whichever is first)

# CPP-D eligibility criteria

There are 2 eligible criteria for the CPP-D program

1. Applicants must have made contributions to the program in 4 of the last 6 years or contributed for at least 25 years (including 3 of the last 6 years)
2. Applicants must demonstrate that their physical and/or mental disability prevents them from working regularly at any job that is substantially gainful and that it is long-term and of indefinite duration or is likely to result in death

# CPP-D definitions

**Severe** - means that you have a mental and/or physical disability that regularly stops you from doing any type of substantially gainful employment

**Substantially gainful work or occupation** - considered to be any profession or work one might pursue to earn a living. If the amount of earnings from this work is more than 12 times the maximum monthly CPP-D benefit amount, a person is normally considered to be doing substantially gainful work

**Prolonged** - means that the disability is long-term and of indefinite duration or is likely to result in death

# Types of CPP-D benefits

## CPP-D Benefit

- ▶ Under 65 years old
- ▶ Contributed for long enough to CPP
- ▶ Have a mental and/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

# Types of CPP-D benefits

## CPP-D Post Retirement Benefit

- ▶ Between the ages of 60 - 65
  - ▶ Contributed for long enough to CPP
  - ▶ Have a mental and/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
  - ▶ Have been receiving CPP retirement pension for more than 15 months or become disabled after starting to receive the retirement pension

# Types of CPP-D benefits

## CPP Children's Benefit

- ▶ If you are getting a disability benefit, any of your children can get a monthly payment if they are:
  - ▶ Under 18 years old, or
  - ▶ Between the ages of 18 and 25 and attending school full-time

# How to apply for CPP-D?

Complete your application form as soon as possible

- ▶ Can do application online through the My Service Canada account or by paper application and can mail or drop off the application at the nearest Service Canada Office

Do not wait for your doctor or nurse practitioner to complete the medical report or medical attestation for before sending in your application

- ▶ Service Canada will pay your health care provider up to \$85 for completing the medical form. If the cost is more than \$85, the applicant is responsible for the extra cost



# How much will I receive on CPP-D?

The basic payment amount is \$505.79/month. In addition to the basic payment, your contributions paid into the Canada Pension Plan while you worked will determine your monthly rate

## Benefit amounts

Type of benefit	Average monthly amount (October 2019)	Maximum monthly payment amount (2020)
<b>CPP Disability benefit</b>	\$1,001.37	\$1,387.66
<b>CPP Post-retirement disability benefit</b>	\$505.79	\$505.79
<b>CPP children's benefit</b>	\$255.03	\$255.03

You may collect CPP-D if you live in Canada, the USA and numerous other countries as long as you meet the eligibility requirements

# When does CPP-D stop?

CPP-D benefits end when:

- ▶ A person is no longer disabled according to the CPP legislation
- ▶ A person turns 65 years old
- ▶ A person dies
  - ▶ To avoid an overpayment it is important that someone notify Service Canada about that person's death)

When CPP-Disability benefits stop, any related disabled contributor's child's benefits will stop

When a person turns 65 their benefits will automatically convert to CPP retirement pension the month after their 65<sup>th</sup> birthday

# How long does it take to be approved for CPP-D?

It can take up to 120 days (4 months) for a decision to be made from the date CPP-D receives a complete application and all required documentation

- ▶ Once an application is received - Service Canada will call you
- ▶ Once an application has been received - Service Canada will call with a decision to ask for more information for a decision to be made. Service Canada may ask you to see another doctor to evaluate the medical condition
- ▶ When a decision is made - Service Canada will mail you a letter with a decision
- ▶ If more than 120 days (4 months) has passed since application and you haven't heard from them - you can contact Service Canada by:
  - ▶ Online through the My Service Canada Account
  - ▶ Phone at 1-800-227-9914 (Monday - Friday 8:30am - 4:30pm local time)
  - ▶ Mail to your nearest Service Canada office
  - ▶ In person at your nearest Service Canada office

# How long does it take to be approved for CPP-D?

If Service Canada confirms that your condition is **grave**, they aim to process the application within 30 calendar days

- ▶ There is a list of 32 conditions that are considered to be grave
  - ▶ For example, numerous types of cancer, different types of dementia, Parkinson's disease, ALS

If Service Canada confirms that you have a **terminal illness**, they aim to process the application within 5 business days

- ▶ A terminal illness is a diseased state that cannot be cured or adequately treated and is reasonably expected to result in death within 6 months

# What should I do if I need help with CPP-D?

If you need assistance with  
Canada Pension Plan-Disability Benefits,  
please contact

Workers' Resource Centre  
at 403-264-8100  
to make an appointment with one  
of the WRC caseworkers