



### What are Canada Pension Plan Disability Benefits?

- ✓ Canada Pension Plan Disability (CPPD) benefits are designed to provide partial income replacement to eligible CPP contributors who are under age 65 with a severe and prolonged disability, as defined in the Canada Pension Plan legislation.
- ✓ In order to be eligible for CPPD benefits, two requirements must be met:
  - a. Applicants must have made contributions to the program in four of the last six years, with minimum levels of earnings in each of these years, or three of the last six years for those with 25 or more years of contributions; and
  - b. They must demonstrate that their physical 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.
- ✓ When employed, you contribute to the CPP based on what you earn above \$3,500 to a maximum annual amount (this annual amount is called pensionable earnings). The maximum amount is set each January, based on the average wage in Canada. You do not contribute while you receive CPP disability benefits, during periods when you have no earnings, or when your annual earnings are \$3,500 or less. Your contributory period starts when you reach age 18. Your contributory period ends when you start receiving your CPP retirement pension, turn 70, or die (whichever happens first).
- ✓ For 2018, the average monthly CPP disability pension is \$917.13 and the maximum monthly amount is \$1,335.83. You will receive the basic monthly amount fixed for all recipients (\$485.20), plus an amount based on how much you contributed to the CPP during your entire working career.
- ✓ You should apply as soon as you develop a severe and prolonged or terminal medical condition that prevents you from working regularly at any job. The date your application is received affects the date your benefit begins.
- ✓ You must apply in writing. The application kit for Canada Pension Plan Disability benefits includes the application form and the medical report to be completed by your doctor or nurse practitioner.



- ✓ If you have a terminal illness, print out the Terminal Illness Application form and the Terminal Illness Medical Attestation form and mail the completed forms to us. For the purposes of CPP, a terminal medical condition is a disease state that cannot be cured or adequately treated and is reasonably expected to result in death within six months. Applications from individuals with a terminal illness receive priority handling.
- ✓ It takes approximately **170 days** for a decision to be made from the date your application and all the necessary documents are received.
- ✓ If you are eligible, your disability benefits will start the fourth 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.