

Version française disponible

# Canada Pension Plan Disability Benefit Toolkit

Your Complete Guide

WINTER 2025

Service  
Canada 

## How to use this toolkit

This toolkit is a guide to:

- understanding the eligibility rules for the Canada Pension Plan disability benefits; and
- applying for the Canada Pension Plan disability benefit and the disabled contributor's child's benefit.

If you are printing this toolkit, choose which section you want to print:

the Section for applicants (page i - page 54); or

the Section for health care professionals (page 55 - page 64).

Use the [table of contents](#) page below to help you access the content you need.

Use the [eligibility map](#) to find out which benefits you may be eligible for.

The Glossary and resources (page 41) explains the meaning of any word or phrase underlined in blue. When the name of a form is underlined, you can get it by going to [Canada.ca/esdc-forms](https://Canada.ca/esdc-forms).

If you can't access a form, [go to the Contact Us section on page 54](#) to obtain our phone numbers, other contact information and social media platforms.

### The Canada Pension Plan Disability Benefit toolkit (static)

Available upon request in multiple formats (large print, MP3, Braille, e-text, DAISY), by contacting 1 800 O-Canada (1-800-622-6232). By teletypewriter (TTY), call 1-800-926-9105.

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## 1.0 Canada Pension Plan disability benefits

### WHAT ARE THE CANADA PENSION PLAN DISABILITY BENEFITS

Benefit name	Age	Must be
CPP disability benefit	Under 65	Not receiving the CPP retirement pension
CPP post-retirement disability benefit	From 60 to 65	Already receiving the CPP retirement pension for more than 15 months or become disabled after starting to receive the retirement pension

When you turn 65, your CPP disability benefit is automatically changed to a [CPP retirement pension](#).

CPP disability benefits do not provide short-term disability coverage or coverage for medications or medical treatments.

### ELIGIBILITY

The CPP disability benefit is a monthly payment you can get if you:

- are under the age of 65;
- have made enough contributions into the CPP;
- have a mental or physical disability that regularly stops you from doing any type of substantially gainful work; and
- have a disability that is long-term and of indefinite duration, or is likely to result in death.

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### 1. Be under the age of 65

You can receive CPP disability benefits only until you are 65.

### 2. Meet the minimum contributory requirements

To meet the minimum contributory requirements, you must:

- have made valid contributions to the CPP in 4 of the last 6 years, or
- have contributed for at least 25 years, including 3 of the last 6 years, or
- meet the requirements for the late applicant provision.

#### *How CPP contributions work*

The Canada Pension Plan operates everywhere in Canada, except in Quebec, where the Quebec Pension Plan (QPP) applies.

You automatically 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*

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).

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Service Canada uses the contributory period to:

- determine if you meet the CPP contribution requirements; and
- calculate the amount of CPP benefits you are eligible to receive.

Service Canada looks at:

- how long you contribute, and
- how much you contribute to the CPP.

The more you earn and contribute to the CPP, the higher your payment will be.

**Note:** With very few exceptions, everyone over the age of 18 who works in Canada outside of Quebec and earns more than the Disability Basic Exemption (\$7,400 per year in 2026) makes a valid contribution toward CPP disability benefits.

### 3. Have a mental or physical disability that regularly stops you from doing any type of substantially gainful work

To receive these benefits, you must have a mental or physical disability that regularly stops you from doing any type of work. This means that your disability usually or always prevents you from doing any substantially gainful work. Work capacity can be demonstrated through paid work, volunteer activities, educational activities, or any combination of these activities. Your condition must be both **severe** and **prolonged** when you apply.

*What does the CPP mean by severe?*

A person is considered to have a **severe** disability if they are regularly incapable of pursuing any **substantially gainful occupation**.

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Being **regularly incapable** means that you are **usually or always incapable**. A Service Canada medical adjudicator will determine whether you meet this requirement.

An occupation is any profession or work a person might do to earn a living. If the total annual amount of earnings from this work is more than 12 times the maximum monthly CPP disability benefit amount, the work is considered to be substantially gainful.

### *What does CPP mean by prolonged?*

Your disability is long-term and of indefinite duration or is likely to result in death.

Being eligible for a disability benefits from other government programs or from private insurers does not automatically mean you are eligible for CPP disability benefits.

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## Post-Retirement Disability Benefit

The CPP post-retirement disability benefit is intended for people receiving the CPP retirement pension. You can get this monthly payment if you:

- are under the age of 65;
- have made the minimum amount of valid CPP and/or Quebec Pension Plan (QPP) contributions;
- have a mental and/or physical medical condition(s) that prevents you from regularly working at any substantially gainful job. Your medical condition(s) must be found to be both **severe** and **prolonged** as defined by the CPP; and
- are already receiving the CPP retirement pensions for more than 15 months or become disabled after starting to receive your retirement pension.

The post-retirement disability benefit amount is equal to the flat-rate portion of the disability benefit and will increase in January every year with the cost of living. In 2026 it is \$610.46.

Children of someone receiving this benefit may be eligible for the disabled contributor's children's benefit.

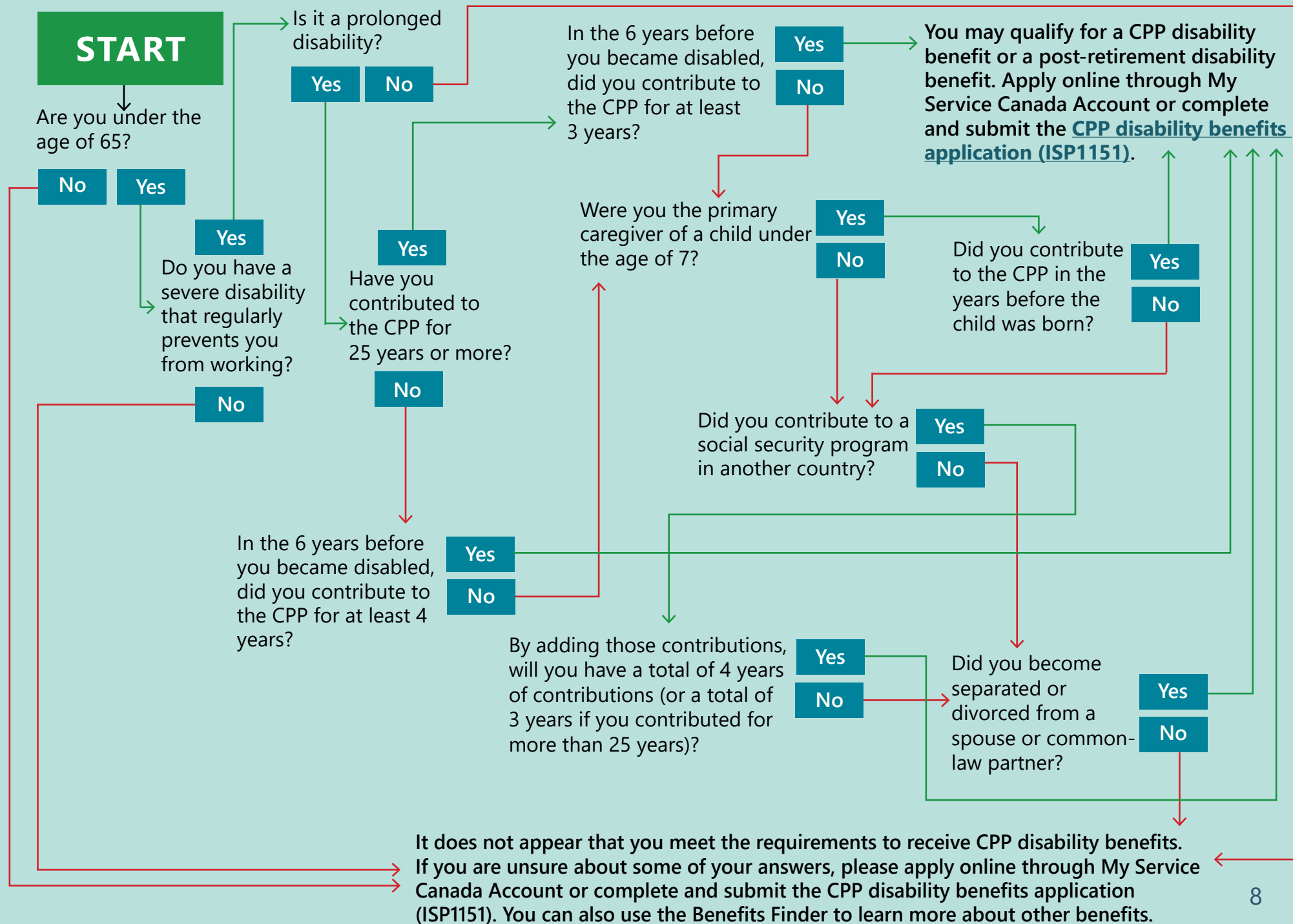
The post-retirement disability benefit ends:

- the month you turn 65; or
- the month you are no longer deemed to be **disabled**; or
- the month of death.



# CPP disability benefits eligibility map

If you have any questions about your eligibility or continuing eligibility, please contact Service Canada. (See page 54: Contact us)



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## THINGS TO CONSIDER BEFORE APPLYING

- Applying for CPP disability benefits will not reduce the amount of CPP retirement pension you receive at age 65.
- While receiving CPP disability benefits, you do not make CPP contributions.

### If you are a Quebec resident

The CPP operates everywhere in Canada, except in Quebec. When you work in Quebec you contribute to the [Quebec Pension Plan](#) (QPP) instead of to the CPP.

You must apply for [QPP disability benefits](#) if:

- you worked only in Quebec; or
- you currently live in Quebec and have contributed to both the CPP and QPP; or
- you have worked in Quebec, currently live outside Canada and your last province of residence was Quebec.

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### If you have a terminal illness

For the purposes of CPP, a "terminal illness" is a disease that cannot be cured or adequately treated and is likely to result in death within 6 months. There is a different application form to complete: the [Terminal Illness Application for a Disability Benefit under the Canada Pension Plan \(ISP2530A\)](#).

Service Canada's goal is to process your application within 5 business days of receiving a complete terminal illness application. If employment or medical information is missing, the decision may take longer.

### If you have a grave medical condition

A "grave condition" is a rapidly progressive medical condition. A list of grave conditions was developed based on extensive research by ESDC. These medical conditions have a high probability of meeting the CPP disability eligibility criteria.

Our goal is to make a decision for applicants with grave medical conditions within 30 calendar days. When you apply for CPP disability benefits with the [Application for Canada Pension Plan Disability Benefits \(ISP1151\)](#) and [Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#), Service Canada will determine whether you have one of these conditions based on the information in the application.

The list of grave medical conditions can be found on the [Canada Pension Plan disability benefits webpage](#).

# SERVICE CANADA'S SERVICE STANDARDS

Our goal is to make a decision within these timeframes (all timeframes refer to calendar days, except for the terminal illness standard of 5 business days):

## **CPP disability benefits application**

Within **120** days of receiving a complete application.

## **Grave medical condition(s)**

Within **30** days of receiving a complete application.

## **Terminal illness**

Within **5** business days of receiving a complete application.

## **Reconsideration**

You can request a reconsideration within **90** days of receiving the letter notifying you of the decision. Service Canada will inform you of the decision within **120** days of receiving your request for reconsideration.

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## PROVISIONS

One or more of the following provisions could help you qualify for CPP disability benefits or increase the amount you receive.

### Child-rearing provision

If you stopped working or worked less to care for a child under the age of 7, the [child-rearing provision](#) may help you qualify for the CPP disability benefit or increase your benefit amount. The [child-rearing provision](#) allows you to not count a period of low earnings or no earnings when you were raising your child.

The [child-rearing provision](#) may apply to you if:

- you did not work or had low earnings because you were the primary caregiver of your child under the age of 7; and
- you have received Family Allowance payments or been eligible for the Canada child tax benefit or Canada child benefit (even if you did not receive the benefit).

The CPP considers the primary caregiver to be the person who is most responsible for the daily needs of the child (or children) until the age of 7.

Some examples of the responsibilities of the primary caregiver are:

- supervising the child;
- preparing meals;
- going to school meetings and events; and
- attending the child's medical appointments.

**Note:** Only one parent can qualify for any child-rearing provision period.

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### Late applicant provision

The late applicant provision may help you qualify for CPP disability benefits if you did not apply when you first became [disabled](#).

You may be eligible if:

- you had the required amount of CPP contributions and the required number of years of CPP contributions on the date you first became [disabled](#) (as defined by the CPP legislation); and
- you have been continuously [disabled](#) (as defined by the CPP legislation) from that date up to the present.

You do not have to apply separately for this provision. It will automatically be considered when you apply for CPP disability benefits.

### Incapacity provision

The [incapacity provision](#) supports you if you were previously mentally or physically incapable of forming or expressing the intent to apply for CPP disability benefits.

This provision may allow Service Canada to deem an application to have been received at an earlier date.

There is a time limit after you regain the capacity to apply.

Contact Service Canada by phone or in person to have the **Declaration of Incapacity – Physician’s Report** sent to you. ([See page 54: Contact us](#))

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## Credit splitting upon separation, divorce, legal-annulment, or end of a common-law relationship

The CPP contributions you and your former spouse or former common-law partner made during the time you lived together may be equally divided after a **divorce, separation, or the end of your common-law relationship**.

You are not eligible to receive a survivor's pension if:

- you are a separated legal spouse who had a CPP credit split with the deceased contributor approved in January 2025 or later.

However, you may still be eligible for the survivor's pension if:

- you reunited with your separated legal spouse, and
- lived together for a period of 12 months or more immediately before their death.

## International social security agreements and the Canada Pension Plan

If you have lived or worked in Canada and in another country, and you do not meet the contributory requirements for CPP disability benefits, one of **Canada's international social security agreements** may help you qualify.

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Apply for the CPP children's benefit for students aged 18 to 25 in full-time or part-time attendance at a recognized school or university

Renew the CPP children's benefit for students aged 18 to 25 in full-time or part-time attendance at a recognized school or university

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### DISABLED CONTRIBUTOR'S CHILDREN'S BENEFIT

The [Canada Pension Plan](#) children's benefits provide monthly payments to the dependent children of disabled or deceased CPP contributors.

There are 2 types of CPP children's benefits:

- **a disabled contributor's children's benefit** – a monthly payment for a child of the person receiving a CPP disability or post-retirement disability benefit
- **a surviving children's benefit** – a monthly payment for a child of the deceased contributor. For the benefit to be paid, the deceased contributor must have made sufficient contributions to the CPP

A child can be paid a maximum of 2 children's benefits.



## 2.0 Child's benefit

Disabled contributor's children's benefit

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## ELIGIBILITY

To be eligible, the child must be either:

- under age 18; or
- Age 18 to 25 and in full-time or part-time attendance at a recognized school or university.

The child must also be:

- the natural child of the contributor; or
- a child adopted "legally" or "in fact" by the contributor while under the age of 21; or
- a child "legally" or "in fact" in the care of the contributor while under the age of 21.

A child may be eligible if the parent or guardian:

- is receiving a CPP disability benefit (either the disability benefit or the post-retirement disability benefit); or
- has died and met the CPP contributory requirements for a CPP death benefit.

If the child is age 18 to 25, the child must be attending school full-time or part-time at a recognized school or university in order to receive a children's benefit.

The monthly children's benefit is based on a flat rate that is adjusted annually.

Note: If the disabled contributor is over the age of 65 and the child stops attending school, the child's eligibility to the disabled contributor's child's benefit ends.

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## WHEN TO APPLY FOR A CHILDREN'S BENEFIT

Dependent children, or their parent or guardian, should complete an application when any of the following happens:

- a parent or guardian has applied for a disability benefit (you do not have to wait for the benefit to be approved before applying);
- a child begins living with a parent or guardian who receives a disability benefit;
- a parent or guardian dies.

You should apply as soon as possible. If you delay, you might lose benefits. The Canada Pension Plan can only make back payments for up to 12 months (11 months plus the month you apply).

## APPLY FOR A CHILD UNDER AGE 18

To apply online:

- Sign in to your My Service Canada Account (MSCA) and select "Apply for Canada Pension Plan disability benefits" to complete the online application
- Upload copies of documents, if required.

To apply using a paper application:

- complete the [Application for Benefits for Under Age 18 Children of a Canada Pension Plan Disabled Contributor \(ISP1152\)](#);
- complete section F of the [Application for Canada Pension Plan Disability Benefits \(ISP1151\)](#);
- include copies of documents, if required, and
- [mail](#) the form to us or drop it off at a [Service Canada office](#).

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Renew the CPP children's benefit for students aged 18 to 25 in full-time or part-time attendance at a recognized school or university

Who receives the payment

Child of a **deceased** contributor:

To apply online:

- Sign in to your My Service Canada Account (MSCA) and select "Apply for Canada Pension Plan disability benefits" to complete the online application
- Upload copies of documents, if required.

To apply using a paper application:

- complete the [Application for a Canada Pension Plan Survivor's Pension and Child\(ren\)'s Benefits \(ISP1300\)](#);
- include copies of documents, if required, and
- [mail](#) the form to us or drop it off at a [Service Canada office](#).

Note: Photocopies of documents will be accepted when proof is required. The copy must be readable and cannot be altered in any way. Service Canada may request an original or certified copy at any time.

### APPLY FOR THE CPP CHILDREN'S BENEFIT FOR STUDENTS AGED 18 TO 25 IN FULL-TIME OR PART-TIME ATTENDANCE AT A RECOGNIZED SCHOOL OR UNIVERSITY

To apply you must:

- complete the [Canada Pension Plan Child's Benefit Application and Declaration for a student over 18 years of age in Attendance at School or University \(ISP1402\)](#), and
- include a proof of enrolment or have an authorized representative from the school complete Section E of the form, and
- [mail the forms](#) to us or [drop them off at a Service Canada office](#)

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### RENEW THE CPP CHILDREN'S BENEFIT FOR STUDENTS AGED 18 TO 25 IN FULL-TIME OR PART-TIME ATTENDANCE AT A RECOGNIZED SCHOOL OR UNIVERSITY

**Full-time students:** can renew their benefits online through their My Service Canada Account (MSCA).

**Part-time students:** must submit the paper form to renew their benefits.

#### To renew online

- Sign in to your My Service Canada Account (MSCA), and
- Select "Submit a declaration of attendance at school or university" link from the Canada Pension Plan section of your dashboard. You can either:
  - upload your proof or enrolment
  - or**
  - upload your signed Canada Pension Plan Child's Benefit Application and Declaration for a student over 18 years of age in Attendance at School or University (ISP1402)

Note: Part-time students **must** submit the paper form to apply for or renew their benefits.

#### To renew using a paper application

- Complete the [Canada Pension Plan Child's Benefit Application and Declaration for a student over 18 years of age in Attendance at School or University \(ISP1402\)](#), and
- Include a proof of enrolment or have an authorized representative from the school complete Section E of the form, and
- **[Mail the forms](#)** to us or **[drop them off at a Service Canada office](#)**

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## Proof of Enrolment

We accept the following as proof of enrolment:

- an official document from your online student portal, or
- an electronic attestation from a school official, such as an email, confirming that you are in full-time or part-time attendance, or
- section E of the Canada Pension Plan Child's Benefit Application and Declaration for a student over 18 years of age in Attendance at School or University (ISP1402) completed by an authorized representative of the school

The attestation must be a written statement or declaration that includes:

- your name
- your student ID
- your program of study
- information about your school (name and address)
- start and end dates for the semester, term or school year, and
- enrolment status for the semester, term or school year (full-time or part-time)

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## WHO RECEIVES THE PAYMENT

Children of **disabled** CPP contributors:

The benefit is paid on behalf of the child to the disabled contributor, if:

- the child lives with the disabled contributor
- the disabled contributor has decision-making responsibility of the child
- the child is under age 18

The person or agency that has decision making responsibility and care of the child may receive the disabled contributor's child benefit on behalf of the child.

Children aged **18 to 25** in full-time or part-time attendance at a recognized school or university:

The benefit is paid directly to the child.

Children of **deceased** CPP contributors:

For the child under age 18, the benefit is paid on their behalf to the person or agency that has decision-making responsibility and care of the child. However, in rare cases, a children's benefit can be paid directly to a child under age 18 who has applied, are living independently, and can manage their own affairs.

Children aged **18 to 25** in full-time or part-time attendance at a recognized school or university:

The benefit is paid directly to the child.

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### WHAT TO KNOW BEFORE YOU APPLY

You should apply for CPP disability benefits as soon as you develop [a severe and prolonged \(consult section 6 for definition\)](#) disability that prevents you from working regularly.

Send Service Canada your completed application forms as soon as possible. The date Service Canada receives your application could affect when your benefits starts.

For information on income assistance while waiting for your CPP disability benefits application to be processed, consult [section 6: Links to the other resources – Employment Insurance sickness benefits](#).

### HOW TO APPLY

You can apply for CPP disability benefits online through [My Service Canada Account](#) or on paper, whichever is easier for you. Service Canada will respond to both types of applications in the same timeframe.

To apply for Canada Pension Plan disability benefits, **follow these two steps:**

- **Apply** (apply with a paper form or apply online)
- **Submit your medical form** (after you submitted your application)

#### *Apply Online*

1. To apply, register or sign into your My Service Canada Account (MSCA):
2. Start your application:
  - once you're in MSCA, select "Apply for Canada Pension Plan disability benefits" from the Canada Pension Plan section to start a new application or recover an application already in progress

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- Complete the paper consent form:
  - print and sign the [Consent for Service Canada to Collect Personal Information form \(ISP-2502\)](#)
- Submit the consent form:
  - [upload it online \(MSCA\)](#), [mail it](#), or [drop it off at a Service Canada office](#)
- After submitting your forms:
  - sign in to MSCA anytime to upload additional documents

If you do not have [My Service Canada Account \(MSCA\)](#), you can register for an account. You will need a personal access code to complete your registration. You can request a personal access code by [phone, in person or online](#).

**Note:** MSCA allows you to complete and submit many of the disability forms online, view the status of your application, update your personal information and submit documents in support of your application for disability benefits.

### *Apply with a Paper Application*

If you do not have a terminal illness:

- print, complete and sign the [Application for Canada Pension Plan Disability Benefits \(ISP1151\)](#); and
- [mail](#) your completed application form to Service Canada or drop it off at a [Service Canada office](#).



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If you have a terminal illness:

- print, complete, and sign the [Terminal Illness Application kit for a Disability Benefit under the Canada Pension Plan \(ISP2530A and ISP2530B\)](#); and
- [mail](#) your completed application form to Service Canada or drop it off at a [Service Canada office](#).

### *Submit your Medical Form*

Whether you apply online or with a paper application, you must submit a medical report form completed by your doctor or nurse practitioner. Once your application is submitted, work with your doctor or nurse practitioner to complete the medical form.

#### 1. Choose the form that applies to you:

- terminal illness: Terminal Illness Medical Attestation form (ISP-2530B)  
**OR**
- severe and prolonged disability (non-terminal illness): Medical report (ISP-2519)

#### 2. Before giving the form to your doctor:

- complete Sections 1 and 2 of the form

#### 3. If your doctor or nurse practitioner returns the form, submit the form:

- [upload it online \(MSCA\)](#), [mail it](#), or [drop it off at a Service Canada office](#)

#### **If you are receiving disability benefits from insurance or an agency**

If you're already getting disability benefits from an insurance company or a provincial/territorial agency, you can ask them to send us your most recent medical records instead of filling out the medical report form.

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## APPLICATION CHECKLIST

Use the following checklist after completing the [Application for Canada Pension Plan Disability Benefits \(ISP1151\)](#) and the [Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#).

Have you written your Social Insurance Number in the box at the top of each page, and at the top of each sheet you have added? 

Have you provided your date of birth on page 1? 

Have you read and signed section H on page 17 (consent for Service Canada to collect personal information)? 

Have you read and signed section I on page 18 (declaration and signature)? 


If you applied online have you completed the [Consent for Service Canada to Collect Personal Information \(ISP-2502\)](#) form and submitted it to Service Canada? 

**If you are currently receiving a disability benefit from an insurance company or a provincial/territorial agency:**

Have you asked them to send your most recent medical report(s) to Service Canada? 

**If you are not currently receiving a disability benefit from an insurance company or a provincial/territorial agency:**

Have you completed Sections 1 and 2 of the Medical Report? 

Have you asked your doctor or nurse practitioner to complete Sections 3 to 9 of the Medical Report and mail it to Service Canada? 

Have you removed the information and instructions pages from the application at the front and back? 

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Service Canada will pay your doctor or nurse practitioner (up to a certain amount) for completing your medical report (see amounts below).

They are responsible for sending Service Canada a bill. If they charge more than Service Canada's maximum amount, you are responsible for paying the extra cost.

### Service Canada will pay up to the following amounts:

Initial <a href="#">Medical Report for a Canada Pension Plan Disability Benefit (ISP2519)</a>	\$85
<a href="#">Terminal Illness Medical Attestation for a Disability Benefit Under the Canada Pension Plan (ISP2530B)</a>	\$85
Reinstatement of CPP Disability Benefits Physician Confirmation Form	\$20
If Service Canada asks for other information, including a narrative, and depending on the complexity and the time required for completion.	\$150

**Note:** To get the Reinstatement of CPP Disability Benefits Physician Confirmation Form, [contact Service Canada](#).

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## IF SOMEONE IS HELPING YOU COMMUNICATE WITH SERVICE CANADA

You can authorize someone to communicate with Service Canada on your behalf by:

1. signing in to your My Service Canada Account and selecting the "Give consent to communicate on my behalf" link
- OR**
2. completing the [Consent to Communicate Information to an Authorized Person form \(ISP-1603\)](#)

*This does not give someone consent to:*

- apply for benefits on your behalf
- change your payment address
- request or change the withholding of tax

*If you are applying on someone's behalf*

If a CPP applicant is unable to manage their own affairs due to a severe mental impairment, there are 2 options:

- if the applicant already has a court-appointed trustee or has given someone power of attorney to support them in managing their affairs, Service Canada can work directly with the trustee or person with power of attorney, or;
- if the applicant does not have a trustee and has not given power of attorney to anyone, they can authorize someone to advocate on their behalf. To act as an administrator for someone who cannot manage their own pension and benefits, you must:

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1. have a medical professional complete the [Certificate of Incapability form \(ISP-3505\)](#)
2. choose and complete the form that applies to you:
  - for individual administration: [Agreement to administer benefits under the Old Age Security Act and/or the Canada Pension Plan by a Private Trustee form \(ISP-3506\)](#)  
**OR**
  - for agencies, charitable organizations, or municipalities: [Agreement to administer benefits under the Old Age Security Act and/or the Canada Pension Plan by an Agency or Institution form \(ISP-3507\)](#)
3. include the forms when submitting their application to [Service Canada](#)

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### HOW LONG WILL IT TAKE

It can take up to **4 months for a decision to be made**. The date your application form is received may affect the date your benefit begins. Do not wait for your completed medical form before sending your completed application form.

However, a decision on your application can only be made **when you have sent both of the following**:

- a complete application form (including questionnaire and signed consent form); and
- a signed medical report.

We aim to make a decision on your eligibility within **120 calendar days (4 months)**.

If we confirm your **condition is grave**, we aim to process your application within **30 calendar days**.

If we confirm you have a **terminal illness**, we aim to process your application within **5 business days**.

### WHEN WILL I RECEIVE MY BENEFIT

Your disability benefit payment will begin 4 months after Service Canada determines that you are eligible for a CPP disability benefit. For example, if Service Canada determines that you were eligible for a CPP disability benefit in July, then your benefit would start in November.

You may receive up to 11 months of retroactive payments if your disability was found to be severe and prolonged (as defined by CPP legislation) before the date your application was received.

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## HOW MUCH CAN I RECEIVE?

Your decision letter will give you the amount of your monthly payment.

The basic payment amount is \$610.46. We add to the basic amount based on how much you paid into the Canada Pension Plan (CPP) while you worked. With the introduction of CPP enhancement in 2019, the monthly maximum disability amount increases every month. In 2026, the monthly amount in January is \$1,741.20 and will increase to \$1,754.05 in December.

The **post-retirement disability benefit** is a flat rate (\$610.46 in 2026). It does not matter how much or for how long you contributed to the Canada Pension Plan.

### *CPP disability payments are taxable income*

Taxes are not automatically deducted each month. You can ask that federal income tax be deducted from your monthly payment by:

- signing into your **[My Service Canada Account](#)**;
- completing the **[Request for voluntary Federal Income tax Deductions CPP/OAS \(ISP-3520CPP\)](#)** form and **[mailing it](#)** to us or dropping it off at a **[Service Canada office](#)**; or
- calling Service Canada at 1-800-277-9914 or 1-800-255-4786 (TTY).

If you do not ask for monthly tax deductions, you may have to pay your income tax each quarter.

## RECEIVING DISABILITY INCOME FROM ANOTHER SOURCE

If you are receiving disability income from other sources, such as a private insurance company or a provincial or territorial social assistance program, you may still be eligible for CPP disability benefits, but the other sources may reduce their payments.

Contact your insurance company or social assistance program for details about your case.

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## RECEIVING MORE THAN ONE CANADA PENSION PLAN BENEFIT

If you are eligible for both a CPP survivor's pension and a CPP disability pension, they will be combined into a single monthly payment. If you are eligible for the CPP post-retirement disability benefit, it will be paid as a separate monthly payment.

If you are receiving a combined retirement and survivor pension, and are then granted a post-retirement disability benefit, you will receive the higher amount of the survivor or post-retirement disability benefit flat rate.

## REQUEST FOR RECONSIDERATION

If you disagree with Service Canada's decision on your application for CPP disability benefits, you can ask for a reconsideration within 90 days of receiving a decision letter.

*What is a reconsideration?*

**A reconsideration** is a review of your application by a Service Canada staff member who was not involved in making the original decision. They will also review any new information that you provide or others provide for you. Service Canada staff may also seek more medical information about your case.



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## How do I request a reconsideration?

There are 3 ways to request a reconsideration:

**Option 1:** Submit your request online using [My Service Canada Account \(MSCA\)](#).

**Option 2:** Complete the [Request for Reconsideration of a Canada Pension Plan Disability Decision form \(ISP-1145\)](#) and mail it to the return address on the decision letter or bring it to a [Service Canada office](#).

**Option 3:** Write a letter to Service Canada and include:

- your name;
- your address;
- your telephone number;
- your Social Insurance Number or Client Identification Number;
- a detailed explanation of why you do not agree with the decision;
- any new information that could affect the decision;
- your signature and the date; and
- date on the decision letter that you received from Service Canada (top right corner of the letter)

Submit the letter:

- electronically by signing into [My Service Canada Account \(MSCA\)](#);
- by [mail](#) to the return address on the decision letter; or
- in person at a [Service Canada office](#).

[Reconsideration](#) takes about 120 days. Service Canada will inform you by mail of the decision, and the reasons for the decision.

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Complete and send your request to Service Canada right away, even if you are waiting for additional information that you would like to provide us for reconsideration. You can log into your MSCA at any time to upload documents in support of your request.

**Note:** Service Canada will start reviewing your request for reconsideration once we receive all the information.

### *If you disagree with the reconsideration decision*

If you disagree with the **reconsideration** decision, the next step is to appeal to the Social Security Tribunal. To do this, complete the **Notice of Appeal- Income Security- General Division** form.

For more information, contact the Social Security Tribunal:

- by email: [info.sst-tss@canada.gc.ca](mailto:info.sst-tss@canada.gc.ca)
- by phone from 7:00 am to 7:00 pm Eastern Time – Monday to Friday:
  - 1-877-227-8577 (toll-free in Canada and the USA)
  - 613-437-1640 (from outside Canada and the USA, call collect)
  - TTY: 1-866-873-8381

### EXTENSION REQUEST

If you have already applied for CPP disability benefits but you have an upcoming medical appointment that might affect your eligibility, you can ask Service Canada to delay deciding whether you are eligible. You can ask for an extension the first time you apply or when you request a **reconsideration**. To request an extension, contact **Service Canada**.

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## WHEN DO THE DISABILITY BENEFITS STOP ?

The disability benefit will continue as long as you continue to have a **severe** and **prolonged** disability (according to the CPP), which prevents you from regularly working. CPP disability benefits are not necessarily permanent. They are benefits that are intended to partially replace your employment income for as long as your disability regularly prevents you from working.

When you reach 65 years old, your CPP disability benefit will automatically be changed to a CPP retirement pension.

The CPP retirement pension will likely be less than your disability benefit. However, you may then qualify for the Old Age Security (OAS) pension and the Guaranteed Income Supplement (GIS).

If you are receiving the CPP post-retirement disability benefit, it will stop when you reach age 65, and you will continue to receive your CPP retirement pension.

When CPP disability benefits stop, any related disabled contributor's child's benefits also stop.

## WHEN DOES THE DISABLED CONTRIBUTOR'S CHILD'S BENEFIT STOP

The Disabled Contributor's Child's Benefit will stop:

- the month after the child turns 18, or if between the ages of 18 to 25, is no longer in full-time or part-time attendance at a school or university
- the month after the child turns 25
- the month after a child is no longer living with or in the care of the custodian or guardian receiving a disability benefit, or
- the month after the child dies

Note: If the disabled contributor is over the age of 65 and the child stops attending school, the child's eligibility to the disabled contributor's child's benefit ends.

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You need to tell Service Canada when:

- You have earned **\$7,400** (before tax) in **2026** and you should call when you return to work (including self-employment);
- You are attending school and/or volunteering for 15 hours or more per week for 4 months or more;
- Your medical condition improves enough that you may be able to return to work;
- Your mailing address, telephone number, or bank account used for direct deposit changes; and/or
- Your living arrangements or care of dependent children starts, changes, or ends (including by birth, adoption, marriage, common-law relationship, or death).

Reporting a return to work, school, or volunteer activities does not necessarily mean your benefits will stop. Instead, it is an opportunity for Service Canada to support you with information about our work-related supports and services.

### PARTICIPATING IN WORK, SCHOOL OR VOLUNTEER ACTIVITIES

#### Volunteering or going to school while receiving CPP disability benefits

Service Canada recognizes the importance of volunteer work, education, and training. Many of our clients can participate in volunteer work and education/training, and they continue to receive their disability benefits. However, sometimes this can signal your ability to work and can impact whether you still qualify to receive disability benefits.

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When you are volunteering (in-person or online) or going to school (in-person or online) you must contact Service Canada if:

- you are doing any combination of these activities for 15 hours a week or more, and
- you have been doing these activities on a regular basis for 4 continuous months or longer.

You must also tell Service Canada if you successfully complete a school, university, college, trade, technical training, or rehabilitation program.

### Working and earning money while receiving CPP disability benefits

You must contact Service Canada when you begin working, and once you have earned **\$7,400** (before tax) in **2026**. Your disability benefits may be impacted by your gross (before tax) earnings.

- If you earn below **\$7,400** (before tax), this alone should not affect your disability benefits
- If you earn between **\$7,400** and **\$20,971.45** (before tax), this may show that you are regularly capable of working and it may affect your disability benefits
- If you earn **\$20,971.45** (before tax) or more, this demonstrates you are regularly capable of working and you will likely no longer qualify for disability benefits

If you delay in contacting us when you start making over the allowed amount, you might have to pay some money back.

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## Self-employment while receiving CPP disability benefits

The same rules apply when you are self-employed. You need to contact Service Canada once you reach **\$7,400** in gross business earnings (before tax) and you should call as soon as you begin working. Service Canada will review your file and look at a number of factors to determine if you still qualify for disability benefits. These factors include how involved you are in the everyday activities of the business, and the gross earnings of the business.

## IF YOUR DISABILITY REOCCURS WITHIN 2 YEARS

If you are no longer able to continue working, volunteering or attending school because of the same or related disability, your disability benefits can be quickly reinstated. This means you can ask to have your benefits started again without having to go through the usual application process. You may qualify for automatic reinstatement if:

- you stopped receiving disability benefits because you returned to work, volunteered, and/or attended school;
- your benefit stopped within the last 2 years;
- your same or related disability reoccurred within **2 years**; and
- you requested reinstatement of your benefits within 1 year from the month you stopped working, volunteering, and/or attending school.

If your children are still eligible, their **disabled contributor's children's benefit** will also be reinstated.

\*Some restrictions apply to reinstate the CPP post-retirement disability benefit.  
**Contact Service Canada for details on page 54.**

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## IF YOUR DISABILITY REOCCURS WITHIN 5 YEARS

You may qualify for a fast-track reapplication if:

- you stopped receiving disability benefits because you returned to work, volunteered, and/or attended school;
- your benefits stopped within the last 5 years;
- your same or related disability reoccurred within **5 years**;
- you contacted Service Canada within 1 year from the month you stopped working, volunteering, and/or attending school, and
- you met the earnings and contributions requirements.

If your children are still eligible, their [disabled contributor's children's benefit](#) will also be reinstated.

### Vocational Rehabilitation Program for recipients of Canada Pension Plan disability benefits

The **Vocational Rehabilitation Program** is a voluntary program that helps suitable CPP disability beneficiaries return to work. If you are thinking of returning to work, a variety of services such as guidance, training, and job placement may be available.

While you participate in the program, you continue to receive your regular CPP disability benefits, including while you search for a job.

To participate in this program, [contact Service Canada](#).

### Three-month work trial while receiving CPP disability benefits

If you return to work, volunteer, and/or attend school on a regular basis, you may be able to continue to receive your disability benefits for 3 months. This gives you and Service Canada time to evaluate your ability to work regularly.

If you are still capable of working, volunteering, and/or attending school after 3 months, your CPP disability benefits will likely stop.

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## TAX CONSIDERATIONS

### Disability Tax Credit (DTC)

You may be eligible for the **Disability Tax Credit** administered by the Canada Revenue Agency, which could reduce the amount of income tax you may have to pay.

To apply, you must:

- complete Part A of the **Disability Tax Credit Certificate (T2201)**;
- ask a medical practitioner to complete Part B and certify that you have a **severe** and **prolonged** impairment and describe the effects of this impairment;
- once the Disability Tax Credit Certificate (T2201) is complete, send the form to the Disability Tax Credit Union at Canada Revenue Agency; and
- Mail the form to the address indicated on the last page of the Certificate.

### Working Income Tax Benefit (WITB)

The Working Income Tax Benefit (WITB) is a refundable tax credit that provides tax relief for eligible low-income individuals and families who have employment or business income.

If you qualify for both the DTC and the WITB, you may qualify to claim the WITB Disability Supplement. For more information, visit [Canada.ca/taxes](https://Canada.ca/taxes) or call the CRA at 1-800-959-8281. For TTY service, call 1-800-665-0354.

**Note:** Service Canada's definition of disability is different from the definition used by the Canada Revenue Agency.



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## IN CASE OF DEATH

What if I die before starting to receive CPP disability benefits?

If you signed a [Canada Pension Plan Disability Benefits Application \(ISP1151\)](#) and Service Canada receives it before your death, we will continue to process your application. If it is approved, any money payable up to the date of death will be sent to your estate.

If you signed your application for a disability benefit and Service Canada receives it after you die, your application must be denied.

In either case, your estate may be eligible to receive the [CPP death benefit](#). Your survivors may be eligible for the [CPP survivor's pension](#) and surviving children's benefit.

## REASSESSMENT OF ELIGIBILITY

From time to time, cases are reviewed to ensure that only eligible people receive disability benefits.

If your case is being reviewed, you may be asked to provide current medical and other information. Because everyone's medical condition and capacity to work is unique, each case is looked at individually.

Once all the necessary information has been collected, a decision to continue or stop disability benefits is made. We will inform you of this decision in writing.

## OVERPAYMENTS

If you receive payments to which you are not entitled, you will have to pay them back.

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## 6.0 Glossary and resources

### ► Glossary of terms

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## 6.0 Glossary and resources

**Note:** In case of conflict between the interpretation of terminology in this toolkit and the terminology of the *Canada Pension Plan and Regulations*, the terminology of the *Plan and Regulations* prevail.

### GLOSSARY OF TERMS

<b>Allowable earnings</b>	The maximum amount that a CPP disability beneficiary can earn in a calendar year without notifying Service Canada. In 2026, the amount is \$7,400 (gross amount).
<b>Automatic reinstatement</b>	If a person cannot continue working, volunteering, or attending school because their disability reoccurs within a 2-year period, their CPP disability benefits can be reinstated automatically. Service Canada will mail the necessary forms when the benefits stop.
<b>Beneficiary</b>	Someone who is receiving Canada Pension Plan benefits.
<b>Canada Pension Plan (CPP)</b>	A mandatory public insurance plan that provides contributors and their families with partial replacement of earnings in the case of retirement, disability or death.
<b>Canada Pension Plan death benefit</b>	A one-time, lump-sum payment to the estate on behalf of a deceased CPP contributor.

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<b>Canada Pension Plan disability pension</b>	A taxable monthly payment that is available to people who have contributed to the CPP and who are regularly not able to do any type of substantially gainful work because of a severe and prolonged mental or physical medical condition.
<b>Canada pension Plan retirement pension</b>	A taxable monthly payment that is available to eligible contributors. You can apply for and receive a full CPP retirement pension at age 65, or receive a reduced pension as early as age 60, or an increased pension as late as age 70.
<b>Canada Pension Plan survivor's pension</b>	A taxable monthly payment that is available to the person who, at the time of death, is the legal spouse or common-law partner of the deceased CPP contributor.
<b>Child-rearing provision</b>	If you stopped work or worked less because you were the primary caregiver of your children under the age of 7, the child-rearing provision allows this period not to be counted when calculating your CPP contributions and benefit amount. This increases your CPP disability benefits payment. It may also help you have enough years of contributions to be eligible for CPP disability benefits.
<b>Decision-making responsibility</b>	For CPP purposes, decision-making is defined as having responsibility for making significant decisions about a child's well-being, including: <ul style="list-style-type: none"> <li>• health</li> <li>• education</li> <li>• culture, language, religion and spirituality, and</li> <li>• significant extra-curricular activities</li> </ul>
<b>Dependent child</b>	A biological or adopted (legally or 'in fact') child of a CPP disability beneficiary or a child who is living with or in the care of the beneficiary. The child must be under the age of 18 or between 18 to 25 and attending school full-time or part-time.

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<b>Disabled</b>	Someone is considered to be disabled for CPP disability purposes if they are determined under the CPP legislation to have a severe and prolonged mental or physical medical condition that regularly prevents them from working at any substantially gainful occupation.
<b>Disability Basic Exemption</b>	The Disability Basic Exemption is \$7,400 (gross wage). You must earn more than this amount in 2026 to count it as a "contributory" year for CPP disability eligibility purposes.
<b>Disabled contributor's children's benefit</b>	A monthly benefit for a dependent child of someone receiving CPP disability benefits.
<b>Incapacity provision</b>	A provision that allows CPP disability to consider an application to have been received earlier if someone was previously mentally or physically incapable of forming or expressing the intent to apply.
<b>Parenting time</b>	The time a child is in the care of an individual or agency.
<b>Old Age Security pension</b>	A taxable monthly pension available to people aged 65 and older who meet eligibility requirements, whether they are still working or have never worked.
<b>Post-retirement disability benefit</b>	A monthly benefit for CPP retirement pension recipients under the age of 65 who have made sufficient contributions to the CPP and are regularly incapable of working because of a severe and prolonged mental or physical medical condition.

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<b>Power of attorney (POA)</b>	A document giving someone the legal authority to act on your behalf to manage your legal and financial affairs.
<b>Prolonged</b>	A disability is considered prolonged only if the CPP determines that it is likely to be long-term and of indefinite duration or is likely to result in death.
<b>Quebec Pension Plan</b>	A mandatory public insurance plan for workers in Quebec aged 18 and over whose annual employment income is over \$3,500.
<b>Reconsideration</b>	The first level of recourse for CPP applicants who disagree with a decision. It is a review carried out by a Service Canada staff member who was not involved in the initial decision. You must request a reconsideration in writing within 90 days of receiving the decision letter.
<b>Severe</b>	A disability is considered severe only if the CPP determines that it usually or always prevents you from doing any substantially gainful work.
<b>Social security agreement</b>	An agreement between Canada and another country that coordinates the pension programs of both countries for people who have lived or worked in both countries.
<b>Social Security Tribunal</b>	An administrative tribunal that makes decisions on appeals related to the Canada Pension Plan, Old Age Security and Employment Insurance programs. It operates independently from Service Canada.
<b>Substantially gainful occupation</b>	An occupation is any profession of work a person might do to earn a living. If the total annual amount of earnings from this work is more than 12 times the maximum monthly CPP disability pension amount, the work is considered to be substantially gainful.

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## LINKS TO OTHER RESOURCES

<b>Benefits Finder</b>	<p>You may be eligible for benefits other than CPP disability benefits. Use the Benefits Finder to find other Government of Canada, provincial, or territorial benefits.</p> <p>For more information: <a href="https://canadabenefits.gc.ca">Canadabenefits.gc.ca</a></p>
<b>Canada Revenue Agency</b>	<p>A Government of Canada agency that administers taxes, benefits and related programs.</p> <p>For more information: <a href="https://Canada.ca/en/revenue-agency.html">Canada.ca/en/revenue-agency.html</a></p>
<b>Child disability benefit</b>	<p>A tax-free benefit for families who care for a child under age 18 who is eligible for the disability tax credit due to a severe and prolonged impairment in mental or physical functions.</p> <p>For more information: <a href="https://Canada.ca/en/revenue-agency/services/child-family-benefits/child-disability-benefit.html">Canada.ca/en/revenue-agency/services/child-family-benefits/child-disability-benefit.html</a></p>
<b>Disability Award</b>	<p>A tax-free payment for Canadian Armed Forces members or veterans who have an injury or illness resulting from military service.</p> <p>For more information: <a href="https://veterans.gc.ca/eng/about-vac/publications-reports/reports/departamental-audit-evaluation/2010-08-disability-pension-award/3-2">veterans.gc.ca/eng/about-vac/publications-reports/reports/departamental-audit-evaluation/2010-08-disability-pension-award/3-2</a></p>
<b>Registered Disability Savings Plan (RDSP)</b>	<p>A Government of Canada program that helps parents and others save for the long-term financial security of a person who is eligible for the Disability Tax Credit.</p> <p>For more information: <a href="https://Canada.ca/en/employment-social-development/programs/disability/savings.html">Canada.ca/en/employment-social-development/programs/disability/savings.html</a></p>

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<b>Registered Disability Savings Grant and Bond</b>	<p>If you have a Registered Disability Savings Plan, you can apply for a Canada Disability Savings Grant and/or Bond.</p> <p>For more information: <a href="https://Canada.ca/en/employment-social-development/programs/disability/savings/grants-bonds.html">Canada.ca/en/employment-social-development/programs/disability/savings/grants-bonds.html</a></p>
<b>Education Funding for People with Disabilities</b>	<p>Grants and student loans to assist people with disabilities and their families.</p> <p>For more information: <a href="https://Canada.ca/en/services/benefits/disability/education.html">Canada.ca/en/services/benefits/disability/education.html</a></p>
<b>Employment Insurance sickness benefit</b>	<p>A Government of Canada program that offers temporary financial assistance to unemployed workers who are unable to work because of sickness, injury, or quarantine.</p> <p>For more information: <a href="https://Canada.ca/en/services/benefits/ei/ei-sickness.html">Canada.ca/en/services/benefits/ei/ei-sickness.html</a></p>
<b>Federal Excise Gasoline Tax refund Program</b>	<p>If you have a permanent mobility impairment and cannot safely use public transportation, you can ask for a refund of part of the federal excise tax on gasoline you buy.</p> <p>For more information: <a href="https://Canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/excise-gasoline-tax-refund.html">Canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/excise-gasoline-tax-refund.html</a></p>

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<b>Foreign Benefits</b>	<p>If you live or have lived or worked in another country, you may also be eligible for benefits from that country.</p> <p>Canada's social security agreements with other countries may help you qualify. Each agreement is different so you will need to contact Service Canada to find out more about your situation. If you have lived or worked in a country that does not have an agreement with Canada, contact that country directly to find out if you are eligible for a benefit.</p> <p>For more information: <a href="https://Canada.ca/en/services/benefits/publicpensions/cpp/cpp-international.html">Canada.ca/en/services/benefits/publicpensions/cpp/cpp-international.html</a></p>
<b>Quebec Pension Plan disability benefits</b>	<p>Apply for Quebec Pension Plan (QPP) disability benefits instead of CPP if you worked only in Quebec, you currently live in Quebec and have contributed to both the CPP and QPP, or you have worked in Quebec, currently live outside Canada and your last province of residence was Quebec.</p> <p>For more information: <a href="https://Quebec.ca/en/finance-income-and-other-taxes/pension/disability-benefits-under-the-quebec-pension-plan">Quebec.ca/en/finance-income-and-other-taxes/pension/disability-benefits-under-the-quebec-pension-plan</a></p>
<b>Tax Credits and Deductions for Persons with disabilities</b>	<p>Tax credits and deductions are available for people with disabilities, their supporting family members, and their caregivers.</p> <p>For more information: <a href="https://Canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities.html">Canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities.html</a></p>



## 7.0 Examples

### ▶ **CPP disability benefits examples**

Disabled Contributor's Children's benefit examples

## 7.0 Examples

### CPP DISABILITY BENEFITS EXAMPLES

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#### Contributions in 4 of the last 6 years

##### ▶ *Who*

Zan is 32 years old and stopped working this month because of a **severe** and **prolonged** medical condition (according to CPP legislation).

##### ▶ *Scenario*

Zan applies for the CPP disability pension. His salary was \$45,000 per year. He contributed to the CPP in 4 of the last 6 years.

##### ▶ *Outcome*

Zan is eligible and starts receiving the CPP disability pension.

2

#### 25 years of contributions with contributions in 3 of the last 6 years

##### ▶ *Who*

Jamie started working and contributing to the CPP at age 18.

##### ▶ *Scenario*

After working for 22 years, at age 40 Jamie decided to return to school to change careers. At age 45, Jamie went back to work. He contributed to the CPP for 3 years before having to stop work due to a terminal illness. Jamie has contributed to the CPP for at least 25 years, with contributions in 3 of the last 6 years.

##### ▶ *Outcome*

Jamie is eligible for the CPP disability pension.

## 7.0 Examples

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### **Late applicant provision**

#### ▶ *Who*

Wayan had to stop working several years ago because of a **severe** and **prolonged** medical condition (according to CPP legislation). He did not apply for CPP disability benefits until recently.

#### ▶ *Scenario*

In the 6 years before becoming **disabled**, Wayan contributed to the CPP for 4 years. His annual earnings were more than the **Disability Basic Exemption**.

#### ▶ *Outcome*

Wayan is eligible for CPP disability benefits based on the late applicant provision. He will receive 12 months of retroactive payments from the date Service Canada received his application.

4

### **Credit splitting**

#### ▶ *Who*

Rishi and Roni were married for many years and have now separated. Rishi never worked because of a disability, while Roni worked and contributed to the CPP. Rishi had not been receiving CPP disability benefits because he had no CPP contributions.

#### ▶ *Scenario*

Rishi contacts Service Canada to apply for a division of pension credits. The CPP contributions Roni made while they lived together are combined, then divided equally between them.

#### ▶ *Outcome*

Rishi now has valid contributions to be considered for CPP disability benefits.

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### **International social security agreements**

#### ▶ *Who*

Paz contributed to the social security system of Peru for many years before immigrating to Canada. Paz began working in Canada upon his arrival, but within 2 years, he had to stop work because of a **severe** and **prolonged** medical condition.

#### ▶ *Scenario*

Paz does not have enough contributions to the CPP to be considered for CPP disability benefits. However, since March 2017, Canada has an International social security agreement with Peru.

#### ▶ *Outcome*

Paz can be considered for CPP disability benefits. By combining his years of contributions to the Peruvian social security system with those to the **Canada Pension Plan**, Paz will meet the requirement for contributions in 4 of the last 6 years. The amount that Paz receives will be based only on his CPP contributions. Paz should consider applying for a disability pension from Peru as well.

6

### **Child-rearing provision**

#### ▶ *Who*

Chris recently stopped working because of a **severe** and **prolonged** medical condition.

#### ▶ *Scenario*

He had previously been out of the workforce to look after his daughter since she was born 6 years ago. During that time, Chris received the child tax benefit/canada child benefit.

Before his daughter was born, Chris had worked half-days for 4 years.

#### ▶ *Outcome*

Chris does not have enough CPP contributions in the last 6 years to qualify for CPP disability benefits. However, **the child-rearing provision** allows Chris to exclude the last 6 years. Chris is eligible for CPP disability benefits because he has 4 years of contributions in the 6 years before he stayed home to raise his daughter.

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### **Applying for the post-retirement disability benefit**

#### ▶ *Who*

Carl began to receive his retirement pension at age 60 after 40 years of work. He had a disabling event at age 62.

#### ▶ *Scenario*

Since Carl has been receiving his retirement pension for more than 15 months, he is no longer eligible for a CPP Disability benefit. If Carl has contributions to the CPP in 3 of the last 6 years prior to the year he applied, he may be eligible to receive the **post-retirement disability benefit**.

#### ▶ *Outcome*

If the post-retirement disability benefit is approved, Service Canada will send him a monthly amount equal to the flat-rate portion of the disability pension as a top-up to his retirement pension.

## 7.0 Examples

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### ▶ **Disabled Contributor's Children's benefit examples**

## Disabled contributor's child's benefit examples

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Child Under 18 years of age who is **living with the disabled contributor**

### ▶ *Who*

Lane is the legal guardian of Lee, aged 11.

### ▶ *Scenario*

Lane recently applied for and was granted a CPP disability benefits. On the application, Lane stated that Lee live with Lane full-time.

### ▶ *Outcome*

Lane will receive the [disabled contributor child's benefit](#) on Lee's behalf.

2

Child Under 18 years of age who is not **living with the disabled contributor**

### ▶ *Who*

Tanya and Avery are separated and have a daughter together. Tanya applied for and was granted a CPP disability benefit.

### ▶ *Scenario*

On the application, Tanya stated that her daughter Madison, age 10, is living with Madison's other parent, Avery. Madison lives with Avery on weekdays and lives with Tanya during the weekend. Tanya gave consent to Service Canada to contact and tell Avery, the other parent, that Madison is entitled to the [disabled contributor's children's benefit](#).

### ▶ *Outcome*

Since Madison lives with Avery and has decision-making responsibility and parenting time, Avery is eligible to receive the benefit on Madison's behalf. Avery must complete the [Application for Benefits for under Age 18 Children of Disabled Contributor \(ISP1152\)](#) and send it to Service Canada.

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### ▶ **Disabled Contributor's Children's benefit examples**

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Transition from under 18 years of age  
to over 18 years of age  
**Disabled Contributor's Child's Benefit**

#### ▶ *Who*

Sushila has a parent who is receiving CPP disability benefits. Sushila just turned 18 years old and is still in school.

#### ▶ *Scenario*

This fall, Sushila will be attending university full time. Each year that Sushila attends, she will have to complete the Canada Pension Plan Child's Benefit Application and Declaration for a student over 18 years of age in Attendance at School or University (ISP1402).

#### ▶ *Outcome*

The **disabled contributor's child's benefit** will be paid directly to Sushila.

4

Over 18 years of age  
**New applicant for disabled contributor's  
child benefit**

#### ▶ *Who*

Nicki is 20 years old and attends college full time. One of Nicki's parents has just been diagnosed with a serious illness and is applying for CPP disability benefits.

#### ▶ *Scenario*

Since Nicki is over 18, he must complete the Canada Pension Plan Child's Benefit Application and Declaration for a student over 18 years of age in Attendance at School or University (ISP1402).

#### ▶ *Outcome*

If Nicki's parent is granted a CPP disability benefit, the **disabled contributor's children's benefit** will be paid directly to Nicki.

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## Contact Us

*By telephone for residents of Canada and the United States*

- **English – General Inquiries:** 1-800-277-9914
- **French – General Inquiries:** 1-800-277-9915
- **TTY:** 1-800-255-4786 (for people with speech or hearing impairments)

*By telephone for residents outside of Canada and the United States*

- **English or French (call collect):** 1-613-957-1954

For more information, and to connect with Service Canada on social media:



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### OVERVIEW

As a health care professional, you play a key role in our process. You may be asked to provide medical information about a patient of yours who has submitted an application for CPP disability benefits. The medical information that you provide will enable Service Canada to assess your patient's eligibility or continued eligibility.

We may also seek information from specialists or obtain a second opinion from an independent medical examiner.

CPP disability benefits provide partial earnings replacement in the form of monthly payments to **Canada Pension Plan** contributors who have made the required contributions and are deemed regularly unable to work at any **substantially gainful occupation** due to a **severe** and **prolonged** mental or physical disability.

CPP disability benefits:

- do not provide additional payments for prescription drugs, medical supplies, assistive devices or other health-related services;
- are not intended for short-term disability coverage; and
- automatically convert to a CPP retirement pension at age 65.



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## WORKING WITH YOUR PATIENT

The medical information you submit about your patient's capacity to work in any substantially gainful job is essential, not only for the initial application, but also during appeals, reassessments or vocational rehabilitation.

**Note:** Substantially gainful work or occupation is considered to be any profession or work a person might do to earn a living. If the total annual amount of earnings from this work is more than 12 times the maximum monthly CPP disability pension amount, the work is considered to be substantially gainful.

Service Canada needs enough information to be satisfied that your patient meets the eligibility requirements for CPP disability benefits.

What we need from you is a clear and comprehensive assessment of your patient's medical condition, together with information about any limitations on their capacity to function.

You can help your patient by submitting the medical report **promptly**.

**Note:** We cannot make a decision to grant a disability benefit until we receive your report.

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## PATIENT ELIGIBILITY

To be eligible for CPP disability benefits, the applicant must:

- have a mental or physical impairment that is both **severe** and **prolonged**;
- be under the age of 65; and
- meet the CPP contribution requirements.

Eligibility is determined on the basis of other factors in addition to the medical diagnosis. Our medical adjudicators consider the individual's circumstances, including:

- the nature and severity of their medical condition;
- the impact of the medical condition and treatment on their capacity to work;
- their prognosis;
- their personal characteristics such as age, education, language proficiency and work experience;
- their work performance and productivity; and
- volunteer and educational activities.

Medical adjudicators **do not** consider the availability of suitable employment in the applicant's region when determining eligibility for CPP disability benefits.

For more information on eligibility, [see page 3](#).

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## APPLICATION FORMS

The **[Application Kit for CPP Disability Benefits \(ISP1151\)](#)** is available online or by contacting Service Canada. Service Canada's contact information can be found on [page 54](#).

The application kit includes:

- an **[Application for a Canada Pension Plan Disability Benefit \(ISP1151\)](#)** – to be completed by the applicant
- a **[Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#)** – sections 3 to 9 to be completed by the applicant's physician or nurse practitioner

You must complete the medical report on behalf of your patient. The medical information you provide is critical to our assessment of an application.

**Note:** If you diagnose your patient with a terminal illness, you are responsible for either:

- completing section 3 of the **[Terminal Illness Medical Attestation for Disability Benefits under the Canada Pension Plan \(ISP2530B\)](#)**; or
- completing sections 3 to 9 of the **[Medical Report for a Canada Pension Plan Disability Benefit \(ISP2519\)](#)** and indicating the illness is terminal in section 4.

The application will be processed within 5 business days for the terminally ill and within 30 calendar days for the gravely ill.

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## TYPE OF MEDICAL INFORMATION NEEDED

The following information related to an applicant's medical history is required for the medical report:

- the medical diagnosis of the mental or physical illness affecting the client's ability to work;
- the findings upon which the diagnosis was made;
- the resulting mental or physical functional limitations or restrictions;
- the date of onset of the limitations or restrictions;
- the prognosis of the medical condition;
- the impacts of treatment; and
- whether the applicant's medical condition is recurrent/episodic, continuous, or unknown.

We do not need your patient's entire medical file. Provide only the medical information relevant to your patient's capacity to work, including supporting documents such as:

- consultants' reports;
- diagnostic test results;
- investigative reports;
- hospital notes.

If your patient is regularly capable of working, they are unlikely to be eligible for CPP disability benefits.

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If your clinical notes address all the questions in the medical report, you may send those notes instead of completing the entire medical report (which will have been sent to you to fill out). However, you must complete sections 5 and 9 of the report and sign the form.

We ask that you address the impairment(s) and associated functional limitations (physical, cognitive, emotional/behavioral) of the medical condition in relation to your patient's capacity to work.

Please provide supporting documents for your comments as this will greatly assist us in making a decision.

In the case of a **late application**, we may ask you for information going back a number of years in order to determine when the application met the contributory requirements. With the appropriate information, we can treat an application as though it had been submitted at an earlier date, if the applicant was disabled when they last met the contributory requirements.

We must determine whether your patient can be considered to have been medically eligible from that date, continuously, to the present time.

**Contact Service Canada** if you are not able to provide the medical information requested. This will help prevent delays in determining your patient's eligibility.

We may be able to get information from your patient or from other sources, or we may decide to send your patient for an independent medical consultation.

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## MEDICAL INFORMATION FOR CONTINUING ELIGIBILITY

You are very important in helping us determine whether your patient should continue to receive a disability benefit, or whether they might be eligible for the [CPP Disability Vocational Rehabilitation Program](#).

We periodically review a **beneficiary's** case to ensure continuing eligibility, and we may ask you for up-to-date medical information on your patient's condition. If so, you may be asked to complete a short medical report.

Our periodic reviews give us an opportunity to make contact with clients and identify what services would suit them best. If your patient's case is being reviewed, your patient will also be asked to provide medical and non-medical information.

Because everyone's medical condition is unique, each case is looked at individually. Once all the necessary information has been collected, a decision to continue or stop disability benefits is made.

**Note:** To avoid delays for your patient, please answer all the questions on any forms you are asked to fill out and return them to Service Canada as soon as possible.

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## OTHER INFORMATION

While medical information is of primary importance, CPP disability benefits take a holistic approach to decision-making.

For example, some factors considered are:

- age;
- education;
- language proficiency;
- transferable work skills;
- experience.

**Note:** Local socio-economic conditions are not considered.

Applicants and beneficiaries who are deemed ineligible for benefits may request a reconsideration of the initial decision to deny or discontinue a benefit. If the applicant is not satisfied with the reconsideration decision, they may appeal to the [Social Security Tribunal](#).

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## BILLING

You must mail your invoice to the Service Canada office address indicated on the medical form.

You will be paid by cheque and payment will be mailed to the address you provide on the invoice.

Your invoice must include:

- your patient's name;
- your patient's address, and date of birth or Social Insurance Number; and
- your business number, GST/HST number or Social Insurance Number.

Service Canada will pay up to the following amounts:

Initial <b><u>Medical Report for Canada Pension Plan Disability Benefits (ISP2519)</u></b>	\$85
<b><u>Terminal Illness Attestation for a Disability Benefit Under the Canada Pension Plan (ISP2530B)</u></b>	\$85
Reinstatement of CPP Disability Benefits Physician Confirmation Form	\$20
If Service Canada asks for other information, including a narrative, and depending on the complexity and the time required for completion.	\$150

Your patient is responsible for covering any extra costs.

**Note:** The Reinstatement of CPP Disability Benefits Physician Confirmation Form is only provided to clients who request it by contacting Service Canada.



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Employment and Social Development Canada (ESDC) no longer provides copies of T1204 tax slips to service providers. However, ESDC will continue to submit all T1204 information to the Canada Revenue Agency as required. Refer to the [Canada Revenue Agency](#) for information for recipients.

## PRIVACY

The personal information of patients is administered pursuant to the [Canada Pension Plan](#) legislation as well as the *Access to Information Act* and the *Privacy Act*, under which applicants and beneficiaries have the right to formally request a copy of their CPP disability file, including the medical reports and supporting documents.

Appropriate exemption to the release of information may be applied if release of medical information is considered to be contrary to the best interest of the individual (section 28 of the *Privacy Act*).

If you believe it would be detrimental to your patient to be given particular information about their medical condition, indicate this in your report. We will contact you directly to determine whether this information can be withheld.



Thank you

Service  
Canada 