General Information and Guide to Help You Complete Your Application for Disability Benefits
Canada Pension Plan

This Guide contains general information concerning Canada Pension Plan Disability Benefits. When questions arise, the Act and Regulations relating to the Canada Pension Plan will be consulted.

If you have contributed to the Canada Pension Plan and to the Quebec Pension Plan, your contributions credited under both plans will be combined at the time benefit entitlement is determined.

If you have contributed only to the Quebec Pension Plan, or if you contributed to both plans but reside in Quebec, you should contact:

Québec Pension Plan (QPP)
Retraite Québec
Case postale 5200
Québec (Québec) G1K 7S9

If you require further assistance or information, please contact the nearest Service Canada office or you can phone our toll-free numbers at:

In Canada or the United States, call
1-800-277-9914 (English)
1-800-277-9915 (French)
1-800-255-4786 (TTY)
From all other countries: 613-957-1954 (we accept collect calls)

To learn more about Canada Pension Plan, Old Age Security Program and Service Canada online services, please visit our Internet site at: www.servicecanada.gc.ca.
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Eligibility

To qualify for Canada Pension Plan disability benefits, you must:

- be under the age of 65;
- have earned a specified minimum amount and contributed to the Canada Pension Plan while working for a minimum number of years;
- have a severe and prolonged disability as defined by the Canada Pension Plan legislation; and
- apply in writing.

For the Canada Pension Plan, a disability is based on a medical condition, physical or mental, that is severe and prolonged. Severe means that you have a mental or physical disability that regularly stops you from doing any type of substantially gainful employment. Prolonged means that the disability is long-term and of indefinite duration or is likely to result in death.

The severe and prolonged criteria must be met simultaneously at the time of application.

The disability application forms request information necessary to decide whether you can receive disability benefits under the Canada Pension Plan. Please provide as much detail as possible in answering the questions.

Your child(ren) could be eligible for a children's benefit if you receive a disability benefit.

Do not delay in sending your completed application forms as you could lose several months of benefits. The date your application is received affects when the benefit begins.
Disability Kit Contents:

- A booklet “General Information and Guide to help you complete your application for Disability Benefits Canada Pension Plan” (SC ISP-1150)

- An Application for Disability Benefits Canada Pension Plan (SC ISP-1151)

- A Canada Pension Plan Child Rearing Provision form (SC ISP-1640)

- A Questionnaire for Disability Benefits Canada Pension Plan (SC ISP-2507)

- Two Consent for Service Canada to Obtain Personal Information forms (SC ISP-2502A, SC ISP-2502B)

- A Medical Report form (SC ISP-2519)
Steps for Completing Your Application Forms

1. Please use a pen and write as clearly as possible.
   If you need help in completing the forms, ask a relative, a friend, or your representative or anyone else who can act on your behalf.

2. Complete all the forms including Section A of the Medical Report. Section B must be completed by your physician. Also be sure to indicate your Social Insurance Number at the top of each page on all the forms.

3. After you have completed Section A, bring the medical report, one Consent for Service Canada to Obtain Personal Information form to your physician.
   Ask your physician to complete the rest of the medical report. Your physician has the choice to return the completed medical report to you or to send it directly to Service Canada.

4. It is up to you to find out what your physician will do with your medical report.
   If it is returned to you, send it to Service Canada along with all the other forms and supporting documents (i.e. birth certificate(s)).

   If the medical report is sent directly to Service Canada, return all your other forms and supporting documents (i.e. birth certificate(s)) to Service Canada.

5. Print your name and address on the top left corner of your envelope. Take or mail the envelope to the nearest Service Canada office.

Application for Disability Benefits

Proof of Birth
You do not need to provide proof of birth with your application. However, the Canada Pension Plan has the right to request proof of birth at any time, when deemed necessary. If you are applying for children's benefits and did not provide a Social Insurance Number, a certified true copy of the children's original birth certificate must be submitted for each child.

Ensure you indicate your Social Insurance Number on each document you submit.
Certified Photocopies of Original Documents

Please send a certified photocopy instead of the original document

When you send us documents, we suggest you send certified photocopies rather than the original documents, if possible. This will ensure the original documents stay with you in case you need them for other purposes. If you must send your original documents, we suggest you send them by registered mail. We will return all the original documents to you.

Photocopy of an original document

We can only accept a photocopy of an original document if it is readable and if you have someone certify that it is a true copy of the original. If you bring your original documents to any Service Canada Centre, our staff will photocopy the documents and certify them for free. If you cannot visit a Service Canada Centre, you can ask a member of one of the following professions to certify your photocopy:

- Accountant
- Chief of First Nations Band
- Commissioner for Oaths
- Employee of a Service Canada Centre acting in an official capacity
- Funeral Director
- Justice of the Peace
- Lawyer, Magistrate, Notary
- Manager of a Financial Institution
- Medical and Health Practitioner: Chiropractor, Dentist, Doctor, Naturopathic Doctor, Nurse Practitioner, Ophthalmologist, Optometrist, Pharmacist, Psychologist, Registered Nurse
- Member of Parliament or their staff
- Member of a Provincial Legislature or their staff
- Minister of Religion
- Municipal Clerk
- Official of a federal or provincial government department, or one of its agencies
- Official of an Embassy, Consulate or High Commission
- Official of a country with which Canada has a reciprocal Social Security Agreement
- Police Officer
- Professional Engineer
- Social Worker
- Teacher
- University Professor
People who certify photocopies must compare the original document to the photocopy, state their official position or title, sign and print their name, give their telephone number and indicate the date they certified the document. They also must write the following statement on the photocopy:

This photocopy is a true copy of the original document which has not been altered in any way.

Note: If your photocopy is missing any of the above elements, it will not be accepted and you will have to submit a new, properly certified photocopy, which will result in delays in processing your application.

If an original document has information on both sides, both sides must be photocopied and certified.

You cannot certify photocopies of your own documents and you cannot ask a relative to do it for you.

Please write the Client Identification Number or Social Insurance Number on any document or photocopy that you send us.

Division of Unadjusted Pensionable Earnings
"Division of Pension Credits"

If you have been separated or divorced since January 1, 1987, both you and your spouse’s, former spouse’s or former common-law partner’s pensionable earnings and contributions to the Canada Pension Plan could be added together under the "division of pension credits" provision. These credits could then be divided equally for the period you lived together (including periods of former common-law unions of one year or more).

If your marriage ended in divorce or was annulled between January 1, 1978 and December 31, 1986, you may still be entitled to a "division of pension credits" if both you and your former spouse agree in writing. For former common-law partners of the same sex, the "division of pension credits" will only be applied if the partners separated on or after July 31, 2000.

This provision may help you qualify for a pension or increase the pension amount payable. If you need more information on the "division of pension credits" or if you wish to request this provision, please contact us.

Work Outside of Canada

Canada has pension agreements with many countries.

If you have lived or worked in a country with which Canada has an agreement in force, you may have accumulated credits that will help you qualify for Canada Pension Plan benefits. Your Canada Pension Plan credits can also help you qualify for a foreign pension.
Income Tax

Your Canada Pension Plan disability pension is considered taxable income. An information slip, T4A(P), will be issued for tax purposes.

If you would like federal income tax deducted from your monthly payment, send us a written request stating the amount to be withheld each month.

Child Rearing Provision

This provision may help you increase the monthly amount of your pension. If you received Family Allowances or were eligible to receive the Child Tax Benefit, on behalf of any children born after December 31, 1958, this provision may apply to you. In this case, complete the form titled "Canada Pension Plan Child Rearing Provision" and return it with your application.

If you were a spouse under the Canada Pension Plan prior to the repeal of the Family Allowances program in 1993 and your spouse received the Family Allowances but you were the person who remained at home and were the primary caregiver for these children, your spouse can waive his / her rights to this provision in your favor. If your spouse wishes to waive his / her rights, complete the Canada Pension Plan Child Rearing Provision form and return it with your application.

Children's Benefits

Your child(ren) could be eligible for children's benefits if you receive a disability benefit. The child must be your natural child, legally adopted or adopted in fact child, or a child in your custody and control. The child must be under the age of 18, or age 18 to 25 and in full-time attendance at school or university.

You have to apply on behalf of children under the age of 18. If your child is living in the care and custody of another person, that person must apply on the child's behalf. Children between the ages of 18 and 25 must apply on their own behalf.

Children's benefits end when:
- the child reaches age 18;
- the child is between the ages of 18 and 25 and no longer in full-time attendance at school or university;
- the child reaches age 25;
- the child or the contributor dies;
- the contributor is no longer disabled; or
- the contributor reaches age 65.
When your child reaches age 18 and you are still disabled, the child must apply and be in full-time attendance at school or university to continue receiving benefits. Declarations of Attendance at School or University forms will be mailed to the child when he / she reaches age 18.

If the child ceases full-time attendance at school or university, the child's benefit will be cancelled. The benefit may be reinstated if the child is between the ages of 18 and 25, and resumes full-time attendance at school or university, and reapplies.

A child may receive up to two benefits under the Canada Pension Plan if both parents were Canada Pension Plan contributors and are either deceased or are disabled, and if all conditions of eligibility are met with respect to both benefits.

**Questionnaire for Disability Benefits**

This disability questionnaire is designed to help you provide information about your medical condition. When completed in every detail, it will help Disability Operations Division to evaluate your application.

Some insurance companies and provinces can provide your medical information to CPP Disability if you give them authorization. Question 13 asks "Have you authorized the insurer (or province) to send us your medical report?" If you have:

- ask your insurance company or province to send your medical information to CPP Disability, or
- include a copy of your medical information with your CPP Disability Application, or
- ask your physician to complete the Medical Report (SC ISP-2519).

If you need help in completing the questionnaire, you may wish to seek assistance from another person such as a relative, a friend, or your representative or anyone else who can act on your behalf and is aware of your medical condition.

**Consent for Service Canada to Obtain Personal Information**

The Consent form allows the Canada Pension Plan to obtain medical, vocational, educational and employment information necessary to determine whether you are disabled under the terms of the Canada Pension Plan.

You must complete, sign and date this form. Please return this form with your Application and Questionnaire to Service Canada.
Medical Report

The medical report should be completed by the physician who is most familiar with your medical condition.

Note: The Canada Pension Plan will help you pay for the completion of the medical report by paying up to $85.00 directly to your physician.

Charges over $85.00 are the responsibility of the applicant.

Additional Information

Late Applicants

Protection is now available for persons who delay applying for Canada Pension Plan disability benefits. To benefit from this provision, you must:

- have had enough Canada Pension Plan contributions at one time to qualify;
- have been disabled at the time you last qualified; and
- have continued to be disabled from that moment until you apply.

In addition, all the other conditions listed on page 3 in this Guide must be met.

Incapacity

Protection is available for persons who did not apply for Canada Pension Plan benefits because they were unable to apply or to ask someone to apply on their behalf because of their medical condition. If you feel this applies to you, please contact us to obtain a "Declaration of Incapacity" form.

Effective Date of Benefit Payments

A disability benefit is payable from the fourth month after you are deemed to have become disabled. You may receive up to a maximum of 12 months of retroactive payments from the date your application was received, except in incapacity cases. Once your application has been approved and your benefit amount has been calculated, you will be notified by mail of the benefit amounts and the effective date.
Reimbursement to Provincial / Municipal Governments and Private Insurers

If your application for a Canada Pension Plan disability benefit is approved and while awaiting approval you received payments from a provincial or municipal government and / or private insurer, you will have to reimburse payments received from these organizations. With your written permission, the Canada Pension Plan administration will, on your behalf, reimburse these organizations. The provincial or municipal government and / or your private insurer, will request you sign a consent form to allow Canada Pension Plan to reimburse them directly.

The reimbursement repays these organizations for benefits that you would not normally have received from them if you had been receiving the Canada Pension Plan disability benefit. Please note that we can only reimburse a provincial or municipal government, or a private insurer, from the first retroactive payment and the first monthly payment.

Cost of Living Increases

Canada Pension Plan benefits are adjusted each January if there is an increase in the cost of living as measured by the Consumer Price Index.

Benefits at Age 65

Canada Pension Plan

If at age 65, you are receiving a Canada Pension Plan disability pension, the pension will be converted to a retirement pension without having to apply. Please note that your monthly retirement pension will be less than your disability pension.

If you are no longer receiving a disability pension, you will have to apply to receive your retirement pension. Please note that a retirement pension is payable as early as age 60.

Old Age Security

When you reach age 65, you also may be entitled to an Old Age Security pension. This pension is based on your residence and legal status in Canada. You will have to submit an Old Age Security application to receive this pension.
Changes That May Affect Your Disability Pension

You must notify the Canada Pension Plan Administration of any changes that might affect your disability pension.

This includes:
- an improvement in your medical condition;
- a return to full-time, part-time, or a trial period of work;
- a paid training program;
- successful completion of a school, university, trade, technical training, or any rehabilitation program.

You must also notify the Canada Pension Plan Administration of any changes in the status of the child(ren) for whom benefits are payable.

This includes:
- the adoption of your child by someone other than yourself or your spouse or common-law partner;
- the loss of care and custody of a child; or
- the death of a child.

Note: If you make a false or misleading statement, you may be subject to an administrative monetary penalty and interest, if any, under the Canada Pension Plan, or may be charged with an offence. Any benefits you received or obtained to which there was no entitlement would have to be repaid.

Vocational Rehabilitation

The Canada Pension Plan Administration may provide vocational rehabilitation services to help clients, who wish to return to the workforce, do so. Your medical condition must be stable. You will continue to receive your disability benefits during your rehabilitation period.
Protection of Personal Information

The information you provide is collected under the authority of the *Canada Pension Plan* to determine your eligibility for a Canada Pension Plan (CPP) Disability benefit.

The Social Insurance Number (SIN) is collected under the authority of the *Canada Pension Plan* and in accordance with the Treasury Board Secretariat *Directive on the Social Insurance Number* which lists the Canada Pension Plan Regulations as an authorized user of the SIN. The SIN will be used as a file identifier, and to ensure your exact identification so that contributory earnings can be correctly applied to your record to allow benefits and entitlements to be accurately calculated.

While submitting this application is voluntary, all of the information requested is required in order to determine your eligibility for CPP Disability. If you do not provide your personal information, the Department of Employment and Social Development Canada (ESDC) may not be able to process your application or may make a decision based on the information available.

The information you provide may be shared within ESDC, with any federal institution, provincial authority or public body created under provincial law with which the Minister of ESDC may have entered into an agreement, and / or with non-governmental third parties for the purpose of administering the Canada Pension Plan, other acts of Parliament, and federal and provincial law as well as for policy analysis, research and / or evaluation purposes. The information may be shared with the government of other countries in accordance with agreements for the reciprocal administration or operation of that country's law and of the *Canada Pension Plan*.

The information you provide may be used and / or disclosed for policy analysis, research and / or evaluation purposes. In order to conduct these activities, various sources of information under the custody and control of ESDC may be linked. However, these additional uses and / or disclosures of your personal information will never result in an administrative decision being made about you.

Your personal information is administered in accordance with the *Department of Employment and Social Development Act*, the *Canada Pension Plan* and the *Privacy Act*. You have the right to the protection of, and access to, your personal information. It will be retained in Personal Information Bank ESDC PPU 140, 146 and 380. Instructions for obtaining this information are outlined in the government publication entitled *Info Source*, which is available at the following web site address: [www.infosource.gc.ca](http://www.infosource.gc.ca). *Info Source* may also be accessed online at any Service Canada Centre.
Mailing Check List

Before you mail your application, make sure you have:
- enclosed all the required birth evidence
- indicated your Social Insurance Number on all the pages
- signed and dated all the forms
- enclosed the Medical Report if your physician has chosen to return it to you.

Important

If you change your address, you must notify your nearest Service Canada office.

Payment Information

If your application is approved, your monthly payments will be deposited into your account at your financial institution. The account must be in your name. A joint account is also acceptable.

Direct deposit in Canada

In order to enroll for direct deposit banking you must provide the branch, financial institution and account numbers that appear at the bottom of a cheque. A sample of a void cheque is provided below identifying where the branch, financial institution and account numbers are located.

![Void Cheque Sample](image)

Direct deposit outside Canada

For direct deposit outside Canada, please contact us at 1-800-277-9914 from the United States and at 613-957-1954 from all other countries (collect calls accepted Monday to Friday, 8:30 a.m. to 4:30 p.m. Eastern Time). The form and a list of countries where direct deposit service is available can be found at [www.directdeposit.gc.ca](http://www.directdeposit.gc.ca).