



# Canada Pension Plan Disability Benefits

The Canada Pension Plan (CPP) has a financial assistance program called Disability Benefit. The benefit is a monthly payment to people with a disability who are unable to work. People receive it until they can return to work on a regular basis. It is available for people who have paid CPP while they were employed. To find out if you have made CPP payments, visit [www.servicecanada.gc.ca/cpp](http://www.servicecanada.gc.ca/cpp).

### Canada Pension Plan's Definition of Disability

To receive CPP Disability Benefit, you must have a disability. Spinal cord injury is considered a disability in many cases. To qualify, your disability must be both severe and prolonged. A prolonged disability is when it is likely to be long term or indefinite. A severe disability prevents you from working at any job on a regular basis. People receive the Disability benefit until they can return to work or turn 65.

### How to Qualify

- Have a disability.
- Be under 65 years of age.
- Stopped working because of a medical condition.
- Paid into CPP during one of these two time frames:
  1. During at least four of the last 6 years.
  2. During at least three of the last 6 years (if you paid into CPP for 25 years).

### CPP post-retirement disability benefit

If you continue to work while receiving your CPP retirement pension, and are under age 70, you can continue to participate in the CPP. Your CPP contributions will go toward post-retirement benefits (PRB), which will increase your retirement income.

### How to Quality

- Working and aged 60 to 70 years old
- Contributing to the CPP

**Contact your Social Worker for more information.**

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**FINANCES**

[www.SpinalCordEssentials.ca](http://www.SpinalCordEssentials.ca)

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- Receiving a retirement pension from the CPP

It can take up to 4 months for a decision to be made. Sometimes processing happens faster conditions considered grave (30 calendar days), and terminal illness (five business days).

## How to Apply

Your social worker or community support worker can help you with an application. Download an application from [www.servicecanada.gc.ca/cpp](http://www.servicecanada.gc.ca/cpp).

## How Long Will It Take to Be Approved?

Approval may take up to six months. Service Canada will send you a letter within 4 months to let you know your forms have been received. If you are not approved during the first round, you can ask for a review of your application. Visit their website to learn more about this process.