



CPP-D Application Guide

Series funded by the Notary Foundation of BC, the Law Foundation of British Columbia and Legal Services Society

Contents

About CPP	2
Payment Rates	2
Qualifying for CPP-D	3
Contributions	3
The Minimum Qualifying Period (MQP)	3
Special Provisions	4
Other Issues Related to Contributions	4
Definition of CPP-D	5
The Application	5
Step 1 • Obtain and Review Your Application	5
Step 2 • Filling Out the Questionnaire for CPP-D	6
Step 3 • Medical Report	8
Step 4 • Other Supporting Documentation	9
Step 5 • Putting Your Application Together	10
Step 6 • Submitting Your Application to ESDC	10
Appendix A Special Provisions (CPP Contributions)	12
Appendix B CPP Legislation Definition of Disability	14
Appendix C Question 22	15
Appendix D Sample Letter for Your Doctor	18
Appendix E Contacts and Resources	19



Disability Alliance BC (DABC) has prepared this guide to help you understand how to apply for the Canada Pension Plan disability benefit (CPP-D). The guide reviews the eligibility rules for CPP-D and provides a step-by-step explanation of how to complete the application form.

About CPP

The Canada Pension Plan (CPP) is administered by the federal government. The department responsible for CPP is Employment and Social Development Canada (ESDC) – Service Canada.

The CPP program operates in every province, except Quebec, which has a similar program called the Quebec Pension Plan. The CPP benefits program includes:

- Disability benefits
- Benefits for children of people receiving CPP disability benefits
- Retirement pensions
- Death benefits
- Survivor benefits
- Benefits for children of deceased contributors

Payment Rates

Most people who work in Canada contribute to the CPP and so are eligible for a CPP retirement pension. The amount of CPP retirement benefits a person receives is based on the contributions on annual earnings they make above a minimum amount.

The CPP-D amount a person receives is based on a portion of his or her estimated retirement benefit and a flat rate amount. In 2015, for example, the monthly flat rate amount was \$465.84. CPP-D is linked to inflation so the rates change slightly each year. In 2015, the maximum monthly benefit amount was \$1,264.59. The average monthly benefit in 2015 was \$902.22.

For people who are receiving CPP disability benefits, the plan also provides a benefit for each child under the age of 18. In 2015, the amount was \$234.87. This benefit is for the child and is paid to the custodial parent. When a child turns 19 and continues to attend school on a full-time basis, the benefit will then be paid directly to him/her until he/she reaches the age of 26.



If you find that your monthly CPP-D rate is less than the provincial disability assistance rate (for example, the maximum amount for a single person with the Persons with Disabilities designation is \$906 a month), you may be eligible for a top-up from the provincial government. Contact your local Ministry of Social Development and Social Innovation (MSDSI) office for more information about this.

Qualifying for CPP-D

To qualify for CPP-D, you must:

- Be under 65 years of age
- Have made the required amount of contributions
- Have a “severe and prolonged” disability as defined in the CPP legislation

Contributions

To qualify for CPP-D, you must have worked and contributed to CPP for a certain amount of time.

The Minimum Qualifying Period (MQP)

The MQP is the minimum period of time that you must have worked and contributed to CPP in the years immediately before you became disabled (as defined in the CPP legislation) in order to be eligible for CPP-D benefits.

The MQP is calculated by looking at the number of recent calendar years in which you have made contributions to CPP. In order to qualify for CPP-D, you must prove that you became disabled by the end of your MQP. The end of a person’s MQP is usually December 31st of his or her last qualifying year.

If you have worked only four years, then you must have made valid contributions to CPP in **each** of these four years in order to be eligible for CPP-D.

If you have worked more than four years, then in most cases it is necessary for you to have made valid contributions to CPP in at least **four out of the last six years** before you became disabled. This is known as the “four out of six year rule.” It applies to anyone who became disabled **on or after January 1st, 1998**.



But if ESDC determines that you became disabled earlier, between **January 1, 1987 and December 31, 1998**, the rules are different. You must have worked and contributed to CPP in either:

- **two of the last three years** before you became disabled, or
- **five of the last ten years** before you became disabled.

Finally, if you are applying for CPP-D after February 29, 2008, and ESDC determines that you became disabled **on or after December 1, 2006**, and if you have made contributions to CPP for 25 years or more, then you do not need to have contributions in four out of the last six years. You can qualify if you worked and contributed to CPP in just **three of the last six years** before you became disabled.

Note | ESDC is currently limiting its application of this rule to people who became disabled on or after December 1, 2006, but there is a good argument the rule should apply to anyone who applies after February 29, 2008, regardless of when they became disabled.

Special Provisions

In some situations, or “special provisions”, you may be eligible for CPP-D even if your contributions do not meet the requirements outlined above. Please see Appendix A in this guide for details about these special provisions.

Other Issues Related to Contributions

- If you worked in Quebec, your Quebec Pension Plan contributions can be combined with your CPP contributions.
- If you have worked in another country that has a social security agreement with Canada, contributions to the social security program in that country may be used to help you meet the CPP contribution requirement.
- If you are separated or divorced (including a common-law relationship), you may claim part of your ex-partner’s CPP contributions, while you were living together. This is called “credit splitting” and these contributions or credits may help you qualify for CPP-D, even if you have not worked.



Definition of CPP-D

If you have made the required contributions, the next step is to show that you meet the definition of disability contained in the CPP legislation. To do this you must show that your disability is both **severe and prolonged**.

The CPP legislation defines “severe” as a condition that makes “a person incapable of regularly pursuing any substantially gainful occupation”. “Prolonged” is defined “as such severe disability is likely to be long continued and of indefinite duration or is likely to result in death...”

Please see Appendix B in this guide for the exact wording of the definition.

The Application

Step 1 • Obtain and Review Your Application

You can get a CPP-D application form by contacting your local Service Canada office or by phoning the general information number: 1-800-277-9914. Application forms can also be downloaded and printed from the Service Canada website at www.servicecanada.gc.ca.

The application includes a General Information Guide to help you fill out the form. We recommend you read the Guide before you begin.

- The **Application for CPP-D** asks for basic information about the applicant and any dependent children.
- **Questionnaire for Disability Benefits**. We will focus on this form in Step 2 of this guide.
- The **Authorization to Disclose Information/Consent for Medical Evaluation** allows ESDC to obtain medical, employment and educational information about you.
- A **Medical Report** to be completed by the doctor who is most familiar with your disability.
- The **Child-rearing Dropout Provision** form should be completed by applicants who made low or zero contributions to CPP because they were caring for children under the age of seven. Please see Appendix A in this guide for more information on this.



Step 2 • Filling Out the Questionnaire for CPP-D

Some questions in the Questionnaire for CPP-D are particularly important and may influence the outcome of your application. Most of the questions we review in this section give you the opportunity to describe the nature and extent of your disability.

The more thorough the information you provide, the better. We recommend that, when you fill in the application, you describe a day when the limitations associated with your disability are the most severe. In this way, ESDC will have the best opportunity to see how your disability affects your day-to-day life and your ability to work.

The following questions on the questionnaire need to be carefully and thoroughly answered.

Question 5

The date you stopped work is entered here. This is important because benefits are payable from the fourth month after the applicant is considered to have become disabled. In this section, you must also explain why you stopped working. If a disability was a factor in ending your employment, it is important to explain that.

Questions 11 and 12

If you show that you plan to return to work, or that your doctor thinks you should, your application will probably be turned down. In order to qualify for CPP-D, you must show that you will not be able to work for the foreseeable future.

Question 16

This question asks when you felt you could no longer work because of your disability. The answer given here will often match with Question 5 which asks for your last day of work. If the two dates are different, it is important to explain why.

Question 18

This question asks you to describe your “illness or impairments”. Clearly state the nature of your disability or disabilities here.



Question 19

Before answering this question about why you can't work, it is helpful to complete Question 22 first. Once you have a good picture about your limitations, it is easier to explain why you can't work at any job and why an employer, if made aware of your limitations, would not hire you.

Question 20

If you have other "health-related conditions or impairments" which have not been described in Question 18, they should be explained thoroughly here. Even if your "primary" disability is not severe enough, according to the CPP definition, the combination of other limitations or impairments may make you unable to work.

Question 21

Another way to explain the extent of your disability is to describe how it has affected non-work related activities, like hobbies, sports or volunteer work, and other social activities. You should describe any limitations that your disability has created in these activities.

Question 22

This section gives you the opportunity to describe how many day-to-day activities are affected by your disability. There are a series of boxes with headings such as sitting, standing, sleeping, driving, etc., and you are asked to describe limitations in these areas.

Again, this section should be filled in describing a "bad" day to give the most realistic picture of your disability. For each activity, try to be as detailed as possible about what you **cannot** do, rather than what you can do.

Please see Appendix C in this guide for step-by-step assistance on how to answer this question.

Questions 23-25

These questions focus on the medical practitioners you have seen over the past two years. Include all your medical practitioners and any hospital stays you have had.



Questions 26-29

List all medications and treatments you have had. Treatment includes physiotherapy, chiropractic visits and counselling. Also list any assistive devices that you use.

Question 30

We recommend that you indicate that you would consider vocational rehabilitation, if your condition improves.

TIP | Remember to sign the questionnaire and put your Social Insurance Number (SIN) on every page.

Step 3 • Medical Report

As far as ESDC is concerned, the Medical Report is the most important part of the application. Your doctor must provide details about your medical condition(s), history, prognosis and treatment.

You should ask the doctor who knows the most about your disability to complete the Medical Report. We recommend that you speak to this doctor, before giving them the forms, to see if they support your application. It is a good idea to tell the doctor how your condition affects your daily life.

Remember, if you have a new doctor who does not know you very well, they may not be able to provide enough detail to ESDC. It may be a good idea to schedule a couple of visits before you ask the doctor to complete the Medical Report.

ESDC suggests that your doctor submit any reports from specialists you have seen. Speak to your doctor about letters and reports in your file.

TIP | Remember, in order to qualify for CPP-D, your condition must be both severe and prolonged.

Some Tips for Talking With Your Doctor

- Make an appointment to talk about your CPP-D application. When you visit your doctor, it's a good idea to show your doctor the sample letter provided in Appendix D in this guide or use the letter as a model for writing your own.



- Ask your doctor whether or not they feel that your disability creates a severe barrier to employment, not only now, but in the future.
- Ask your doctor how long your disability is going to last. Your doctor does not have to indicate that you will be disabled for the rest of your life but he/she should indicate that your disability will not improve for the foreseeable future.

If your doctor is not supportive, consult an advocate.

Who Should Fill Out the Medical Report?

The General Practitioner (GP)

The advantage of using information from a GP is that they are probably the doctor who knows you the best. Also, if you have more than one disabling condition, the GP may have the best understanding of how all your disabilities affect you and your ability to work.

The Specialist

The advantage of getting information from a specialist (e.g. psychiatrist, neurologist or surgeon) is that they usually have more in-depth knowledge of a specific condition. Also, the opinion of a specialist may be given more weight by ESDC than the opinion of a GP.

On the other hand, specialists will usually only provide information on the condition that they are treating and may not know how all your disabilities interact and impact your life. Also, because they may only have seen you once or twice, the specialist might not know you as well as your GP.

Your medical practitioners have the choice of returning the completed Medical Report to you or submitting it directly to ESDC. We suggest that you ask your doctor to return the Medical Report to you so that you can send it to ESDC with your application. This will help avoid confusion and possible delays in processing your application.

Step 4 • Other Supporting Documentation

You can include additional documentation with your application.



However, review this documentation carefully. It will not help your application if the medical reports are out of date or if a doctor indicates that you should be able to return to work in the near future.

Other health professionals can be asked to provide support letters (e.g. a chiropractor, physiotherapist or psychologist). Information that describes how your disability affects your daily life and your ability to work can be very useful.

Family and friends can also be asked to provide letters, although this kind of information is often considered of secondary importance by ESDC.

Step 5 • Putting Your Application Together

A complete application will include:

- The Application for Disability Benefits
 - The Questionnaire for Disability Benefits
 - The Authorization to Disclose Information/Consent for Medical Evaluation
 - The Medical Report
 - The Child-rearing Dropout Provision form (if relevant)
 - Any other supporting documentation you have obtained
-

Step 6 • Submitting Your Application to ESDC

The General Information Guide included with your application outlines the steps you need to take to ensure that ESDC receives all the necessary information.

A brief overview

If you are mailing your application:

Indicate your Social Insurance Number on all the pages.

Sign and date all forms.

Enclose the Medical Report from your physician.

If your children do not have a social insurance number, enclose proof of birth (certified copies are acceptable).

TIP | If you are mailing your application, be sure to keep a photocopy for your records.



If you are submitting your application in person:

- Go to your local Service Canada office.
- If you have children and they do not have a social insurance number, bring proof of their birth to the appointment with you.
- Ask the staff person how long it will take to receive a response.

Review page 4 of the General Information Guide to ensure that you have the right documents.

An adjudicator will usually phone you to confirm that your application has been received and to answer any questions you may have. Your adjudicator may also phone you if they need more information.

If your application is approved

Congratulations! You will receive your first payment about 4 to 6 weeks after your application is approved. Your first payment will consist of a retroactive lump sum and a monthly benefit payment cheque. Your lump-sum amount starts accumulating four months after ESDC has determined you were disabled under the CPP rules. Remember CPP is taxable income. Phone 1-800-277-9914 for more information.

If your application is not approved

If your application is denied, you can appeal the decision within 90 days. Please see our CPP-D publication, *Appeal Guide: Part One–The Reconsideration Request*.



Appendix A | Special Provisions (CPP Contributions)

If your contributions into CPP do not meet the requirements outlined in the “Qualifying for CPP-D” section of this guide, you may still be eligible if one of the special provisions below describes your situation.

Late Applicant Provision

This may be used by people who did not apply for CPP-D as soon as they became disabled. When people wait too long to apply, the contribution rules may mean they are ineligible for benefits.

When someone applying for CPP-D has not paid enough into CPP under the current contribution requirements, ESDC automatically looks at his or her contributions to see when they last paid enough into CPP to qualify for benefits. For example, if someone has enough contributions between 1987 and 1997 (but not after that date) the rules that would apply to them would be the ones that were in place between 1987 and 1997.

Under the Late Applicant Provision, an applicant must prove they were disabled by the MQP date and prove that the disability has been continuous from that date until the present.

Child Rearing Drop-Out Provision

Parents, who have taken time out of work to raise children under the age of seven and were in receipt of the family allowance or child tax credit, may apply for this provision. If the parent had little or no earnings during these years, they can be excluded from the rule that is used to calculate their contributions. Although the parent would still need valid contributions, this provision could extend his or her MQP.

Incapacity Provision

When a person is unable to apply for CPP-D benefits because of the severity of their physical or mental condition, this provision enables them to apply at a later date. You still need to meet the MQP requirements, but this provision could help you to receive more retroactive benefits.



Automatic Reinstatement Provision

When a person who was receiving CPP-D has returned to work and then finds that she cannot continue because of the same or related disability, she can apply to have her CPP-D restarted. This is only possible if you stop working within two years of when you came off CPP-D. You must tell ESDC within one year from the date you stopped working that you need to have your benefits reinstated.

Automatic Reinstatement means you do not have to go through the same process that you did when you first applied for CPP-D. However, you have to fill out an application for reinstatement and you need a letter from your doctor saying that the same condition prevents you from working. Once ESDC accepts an application for reinstatement, CPP-D benefits begin the month after the person is unable to work. This rule is for people who were on CPP-D, returned to work and then stopped receiving benefits as of January 31st, 2005 or later.

Fast-track Reapplication Provision

This provision is only available for people who return to work after receiving CPP-D, but stop again within five years because of the same or related disability. In this case, you must have made valid contributions in each year since you started working. After five years, the standard application process and four out of six year rule apply.

Other Issues Related to Contributions

If you worked in Quebec, your Quebec Pension Plan contributions can be combined with your CPP contributions.

If you have worked in another country that has a social security agreement with Canada, contributions to the social security program in that country may be used to help you meet the CPP contribution requirement.

If you are separated or divorced (including a common law relationship), you may claim part of your ex-partner's CPP contributions during the time that you were living together. This is called "credit splitting" and these contributions or credits may help you qualify for CPP-D, even if you have not worked.



Appendix B | CPP Legislation Definition of Disability

Section 42(2) of the Canada Pension Plan defines disability. It says that:

- (a) a person shall be considered to be disabled only if he is determined in prescribed manner to have a **severe** and **prolonged** mental or physical disability, and for the purposes of this paragraph,
 - i) a disability is **severe** only if by reason thereof the person in respect of whom the determination is made is **incapable regularly of pursuing any substantially gainful occupation**, and
 - ii) a disability is **prolonged** only if it is determined in prescribed manner that the disability is likely to be **long continued** and of **indefinite duration** or is likely to result in death; and
- (b) a person shall be deemed to have become or to have ceased to be disabled at such time as is determined in prescribed manner to be the time when he became or ceased to be, as the case may be, disabled, but in no case shall a person be deemed to have become disabled earlier than fifteen months before the time of making any application in respect of which the determination is made.

(R.S.C. 1985, c.30 (2nd Supp.), s. 2(2))



Appendix C | Question 22

Question 22 is a functional assessment to evaluate your physical and cognitive abilities. It is very important to answer each part of this question in as much detail as possible. Most of us want to be seen in our best light. However, please remember to provide a realistic picture of your disability by describing a “bad day”.

As you complete the various sections of Question 22, it may help you to use the questions below as a guide.

Sitting/standing

- How long can you sit comfortably? What happens to you when you stay in one position too long? Does it cause pain? Where? Do you need to use any type of special back support or foot rest? Do you need to sit in a specific type of chair? What do you have to do once discomfort sets in?
- How long can you stand in one place? Do you need support to stand? Does standing cause you pain? Where? What happens if you stand for too long?

Walking

- How far can you walk and how long does it take you? Do you need to stop and rest? What happens if you walk too far? Can you walk up and down hills or stairs, or are you limited to flat ground? Do you lose your balance? Does walking cause pain? Where?

Lifting/carrying

- How much weight can you pick up? How far can you carry it? What happens to you when you carry something? Does it cause pain? Where?

Reaching

- Can you reach up for things? Can you reach across for things (e.g. to the back of a cabinet)? What happens when you try? Does it cause pain? Where? Does reaching affect your balance?



Bending

- Can you bend over to pick an object off the floor? Does it cause pain or cause you to lose your balance? Do you get dizzy? Can you only bend from a seated position? Does it cause pain? Where? Do you need to hold onto a firm surface when you bend over?

Personal needs

- Do you need help to feed yourself? Do you have trouble swallowing? Do you have any other problems with eating? Do you need assistance to get in and out of the shower or bath? Do you need special devices (bath seats, grab bars, etc.)? Can you reach up to wash your own hair? Do you need help getting dressed?

Bowel and bladder habits

- Do you need to get up at night to use the washroom? Are your outings away from home restricted by the need to be near a washroom? Do you have any other problems in this regard?

Household maintenance

- Are you able to do your own cooking? Do you have any restrictions, such as simple meals only, because you aren't able to stand very long? Do you need help shopping—reaching items from store shelves, carrying bags, putting groceries away, etc.? Can you do your own cleaning—making the bed, laundry, using strong smelling cleansers, washing floors, vacuuming, etc.? What happens when you do? Does it take much longer than it would a person without your medical conditions?

Seeing/hearing

- Do you have any problems with vision or hearing—blurred vision, poor night vision, ringing in your ears, etc.?

Speaking

- Do you have any problems with your voice? Do you sometimes have to struggle to find the words you want? Do the wrong words come out?



Remembering

- Do you forget things easily? What kinds of things (appointments, today's date, your own phone number or other important items)? Do you start something, leave the room and completely forget what you were doing? Do you forget routine things, like taking medications?

Concentrating

- Do you lose your place in a conversation or when reading a book? Can you follow the plot of a TV show or movie? Do you remember what you have read or watched?

Sleeping

- How well do you sleep at night? Do you lie awake for a long time or fall right to sleep and waken several times a night? Do you need medication to help you sleep? Do you have a hard time finding a comfortable position because of pain? Do you feel rested and refreshed when you get up in the morning?

Breathing

- Do you have any breathing problems such as shortness of breath? Does extreme heat or cold affect your breathing? Do you stay inside when the air quality index is high? Do you lose your breath when walking along the street or climbing stairs?

Driving a car

- Are you able to drive for only short distances? Does driving cause you pain anywhere? Have you had to stop driving because of your condition? (Your answer to this question should be consistent with your response to the sitting/standing section of Question 22).

Using public transit

- Are you able to use the buses and/or transit system? What happens if you do? Do crowds of people or the starting or stopping motions bother you? Do you need to have a seat in order to use transit?



Appendix D | Sample Letter for Your Doctor

Date

Name

Return address

Dear Doctor _____:

I am writing to ask you to complete a Medical Report for my application for Canada Pension Plan disability benefits. I am enclosing the Medical Report form.

In order to qualify for CPP disability benefits, I must provide medical evidence to show that:

- ever since I last worked (date _____), my disabilities have prevented me from regularly maintaining “substantially gainful” employment in any job (not just my previous job); and that
- my condition is not likely to improve for the foreseeable future.

If you are able to complete the Medical Report for me, please include:

- A list of all my medical conditions and symptoms (Questions 3-4)
- All relevant medical reports, letters and test results (Question 6A).
- A description of all the functional limitations arising from my impairment (Question 6B).
- A list of all the medications and treatments I have tried, and an indication of whether they have helped or not (Questions 8-9).
- A realistic (rather than an optimistic) prognosis (Question 10).
- Comments on how my impairment regularly prevents me from pursuing and maintaining gainful employment (Question 11).
- Comments on whether I could realistically be retrained for other types of work (Question 11).

I would be happy to discuss my application with you. If possible, please show me the form when you have completed it, so that we can go over it together before it is submitted. Thank you for your help with my application.

Sincerely,

[Name & Signature]



Appendix E | Contacts and Resources

Employment and Social Development Canada (ESDC) – Service Canada

> For applications and Reconsideration Requests

The mailing address for Service Canada depends on which province or territory you live. Contact Service Canada by phone to find out which mailing address you should use. For BC residents, the contact information is:

PO Box 1177 Victoria, BC V8W 2V2

Ph: 1-800-277-9914 (English)

Ph: 1-800-277-9915 (French)

TTY: 1-800-255-4786

Website: <http://www.servicecanada.gc.ca/>

Social Security Tribunal

PO Box 9812

Station T CSC

Ottawa, ON

K1G 6S3

Website: <http://www.canada.gc.ca/sst-tss/cu-cn-eng.html>

Email: info.sst-tss@canada.gc.ca

Telephone: 1-877-227-8577 (toll-free in Canada and the US)

613-952-8805 (from outside Canada and the US, call collect)

TTY: 1-800-465-7735

Fax: 1-855-814-4117 (toll-free in Canada)



The CPP Series is available at: www.disabilityalliancebc.org/money.htm

Prepared by Disability Alliance BC's CPP Disability Benefits Advocacy Program

204 - 456 W. Broadway, Vancouver, BC V5Y 1R3 | tel 604.872.1278

Fax 604.875.9227 | Toll Free 1.800.663.1278

Information in this guide is based on the legislation that was current at the time of writing.
Legislation and policy may be subject to change. Please check the date on this guide



Legal
Services
Society

British Columbia
www.legalaid.bc.ca