Canada Pension Plan Disability (CPP-D)

Information current as of June 24, 2026. Government programs and eligibility requirements can change. Always verify information with Service Canada.

What is CPP Disability?

The Canada Pension Plan Disability (CPP-D) benefit is the largest federal income support program for people with disabilities in Canada.

CPP-D provides a **monthly taxable benefit** to eligible individuals who can no longer work because of a severe and prolonged disability.

For many people living with a brain injury, CPP-D may provide financial support if symptoms significantly limit their ability to work.

What Does "Severe and Prolonged" Mean?

To qualify, Service Canada must determine that your disability is:

Severe

You are unable to regularly work at **any job**, not just your previous job.

Prolonged

Your disability has lasted, or is expected to last, for at least **12 months**, or is expected to result in death.

Examples of brain injury symptoms that may affect the ability to work include:

- Memory difficulties
- Fatigue and reduced stamina
- Difficulty concentrating
- Challenges with planning and organization
- Slower information processing
- Emotional regulation difficulties
- Physical limitations related to the injury

Who May Be Eligible?

You may qualify if you:

✓ Are between ages 18 and 64

✓ Have a severe and prolonged disability

✓ Have made enough contributions to the Canada Pension Plan (CPP)

Generally, you must have contributed to CPP in:

• 4 of the last 6 years

OR

• At least 25 years of CPP contributions, including contributions in 3 of the last 6 years

Tip: If you are unsure whether you meet the contribution requirements, it is often worth applying. Service Canada will determine your eligibility.

Benefits for Children

Children may qualify for a CPP Children's Benefit if a parent receives CPP Disability benefits.

Eligible children include:

• Children under age 18

• Children aged 18 to 25 who are attending school part-time or full-time

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How to Apply

Part 1: Application Form

ISP1151

Part 2: Medical Report

ISP2519

Your doctor or nurse practitioner completes the medical report.

Terminal Illness Applications

Additional forms are required:

• ISP2530A (completed by applicant)

• ISP2530B (completed by physician)

Both forms must be submitted.

What Information Should Be Included?

When applying, it is important to clearly describe:

• How your brain injury affects daily activities

• How symptoms affect your ability to work

• Cognitive challenges such as memory, concentration, or processing speed difficulties

• Physical limitations

• Mental health impacts

• The supports or accommodations you require

The focus should be on **how your disability affects your functioning**, not simply your diagnosis.

What Happens After You Apply?

Step 1: Contribution Review

Service Canada reviews whether you have made sufficient CPP contributions.

Step 2: Medical Adjudication

A medical adjudicator reviews your medical information to determine whether your disability meets CPP-D criteria.

Decision

If Approved

You will receive a letter confirming:

• Your approval

• Your monthly benefit amount

• Your payment start date

Benefits generally begin in the **fourth month after the disability onset date** determined by Service Canada.

If Denied

You will receive a letter explaining the decision and outlining appeal options.

If Your Application Is Denied

You have the right to request a reconsideration.

A reconsideration is a review of the original decision and may include additional medical information.

The denial letter will explain:

• How to request reconsideration

• Deadlines for submitting your request

Retroactive Payments

If you qualify, you may be eligible for retroactive payments.

The amount and eligibility are determined by Service Canada and depend on your individual circumstances.

Receiving CPP Disability Benefits

Payments are issued monthly.

Payments are generally deposited during the last three banking days of each month.

CPP Disability benefits are taxable income.

Important: Tell Other Benefit Programs

CPP-D may affect other benefits you receive.

You should notify programs such as:

• Employment Insurance (EI)

• Ontario Disability Support Program (ODSP)

• Ontario Works (OW)

• Private disability insurance plans

Each program has its own rules regarding CPP-D benefits.

Returning to Work

CPP Disability includes several supports to help individuals explore employment when appropriate.

Work Incentives

You may:

• Volunteer

• Retrain for a different career

• Explore employment opportunities

• Participate in vocational rehabilitation

Vocational Rehabilitation

A case manager may help with:

• Return-to-work planning

• Resume development

• Interview preparation

• Job search assistance

• Skills development

Three Month Work Trial

You may test your ability to work while continuing to receive CPP-D benefits.

If you remain employed and able to work after the trial period, benefits may stop.

Safety Nets if Work Does Not Work Out

CPP-D includes protections for people who attempt to return to work.

Automatic Reinstatement

Benefits may be reinstated for up to two years if your disability prevents you from continuing employment.

Fast Track Reapplication

You may qualify for an expedited reapplication process for up to five years after benefits stop.

Applications must generally be made within one year of stopping work.

What Happens at Age 65?

When you turn 65:

• CPP Disability automatically converts to CPP Retirement

• The retirement amount may be lower than your CPP-D benefit

You may also qualify for:

• Old Age Security (OAS)

• Guaranteed Income Supplement (GIS)

It is recommended that you begin planning approximately six months before your 65th birthday.

Protect Yourself from Fraud and Scams

Be cautious if someone contacts you unexpectedly.

Remember:

✓ Do not provide personal information over the phone if you did not initiate the call

✓ Be cautious of text messages requesting personal information

✓ Research organizations before sharing information

✓ Protect passwords and online accounts

✓ Keep your computer and devices updated

Need Help?

Service Canada

Website:
canada.ca

Service Request:
eservices.canada.ca/en/service/

Phone:
1-800-600-6232

Services available include:

• CPP Disability information

• Benefits Finder Tool

• Online applications and forms

• Job Bank

• Retirement planning resources

Helpful Links

Receiving you benefit – CPP disability

Canada Pension Plan disability benefits

Do you qualify for CPP disability

How much could you receive from CPP disability

Applying for CPP disability

After you apply for CPP disability

Receiving your CPP disability benefits

Information for health care professionals

Survivors pension

Contact Canada Pension Plan

Free tax clinics