



# 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. In many cases, spinal cord injury is considered a disability. 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.

### 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 4 of the last 6 years.
  2. During at least 3 of the last 6 years (if you paid into CPP for 25 years).

### 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.

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

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**FINANCES**

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

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