Are You Eligible for Canada Pension Plan Disability (CPPD) benefits?

If you apply for or receive the Saskatchewan Income Support (SIS) or Saskatchewan Assured Income for Disability (SAID), you are required to access all sources of income available to you. This includes disability benefits through the Canada Pension Plan (CPP).

This document provides general information on how you may be eligible for CPPD. It does not indicate if you are eligible. To determine if you are eligible, you must apply to CPP.

If you are eligible, you may also receive benefits for your dependent children.

If you currently receive CPPD benefits, you must report them to the Ministry of Social Services. This includes lump sum payments you may have received.

If you have already applied for CPPD benefits and are awaiting a decision, you do not need to reapply. You must let the Ministry of Social Services know of CPP's decision.

1. Eligibility

To be eligible for CPPD, you must:

- be between the ages of 18-65;
- have sufficient earnings and contributions , based on current and past employment; and
- have a disability that is 'severe and prolonged' according to CPPD's requirements.

If you previously received CPPD benefits that were canceled because you returned to work, you may be eligible for fast-track reapplication or automatic reinstatement.

If you are between the ages 60-65 and receiving CPP retirement benefits, you may be able to convert them to disability benefits if:

- you have not been receiving your retirement benefit for more than 15 months; or
- your disability met the requirements for CPPD and prevented you from working before your retirement benefits began.

2. Determining medical eligibility

To be eligible for CPPD benefits, you must have a disability that is both 'severe' and 'prolonged':

- Severe means your disability is likely to be long-term and of indefinite duration, or is likely to result in death; and
- Prolonged means you have a mental or physical disability that regularly stops you from doing any type of full-time, part-time or seasonal work.

CPP reviews your disability based on the medical information you supply to them. CPP will pay up to a certain amount for the completion of your medical report form. If your physician charges more than the amount CPP will pay, you are responsible for paying the difference.

The Ministry of Social Services does not review your medical information with you for the purposes of applying for CPPD.

3. Determining earnings and contributions

To meet the earnings and contributions requirements for CPPD, you must have paid into the CPP fund:

- four of the last six years; or
- three of the last six years if you have contributed for at least 25 years; or
- each year since your previous CPP benefit was canceled.

You may also meet the earnings and contributions if you:

- left or reduced your time in the workforce to care for children under the age of seven;
- are currently divorced or separated and may have split pension credits with your ex-spouse or partner, even if you were not working at the time;
- became disabled at a time when you met the earnings and contributions requirements but did not apply;
- worked in and contributed to a pension plan in another country; or
- returned to work after receiving CPPD benefits and can no longer continue working because of the same or a related disability.

4. What the Ministry of Social Services will review with you

1. At your intake meeting, the Ministry of Social Services will review with you all of the qualifying earnings and contributions requirements (section 3, Determining Earnings and Contributions).

2. If you meet any of these requirements, the Ministry of Social Services will ask you to provide a copy of your statement of earnings and contributions within 30 days (section 5, More Information).

3. Once you provide a copy of your statement, the Ministry of Social Services will review with you how you may meet the earnings and contributions requirements.

4. If it appears you may meet the earnings and contributions requirements, the Ministry of Social Services will require you to apply for CPPD. The Ministry of Social Services will also require you to provide a copy of CPP's decision regarding your eligibility.

Service Canada encourages anyone who has ever worked and contributed to the CPP to apply for disability benefits.

5. More information

If the Ministry of Social Services requires you to provide a statement of your earnings and contributions, you may access it from Service Canada. You can do this by creating a 'My Service Canada' account if you do not already have one.

To create a 'My Service Canada' account, visit ***servicecanada.gc.ca*** or complete an Internet search for 'My Service Canada Account'. Follow the instructions to obtain a personal access code from Service Canada. You will need this code to create your account.

If you prefer, you may also speak with a Service Canada representative about creating an account, obtaining a personal access code or requesting a 'Statement of Contributions' (your earnings and contributions document). You may do this by calling toll-free 1-800-277-9914 (English) or 1-800-277-9915 (French).

You can also apply for your 'Statement of Contributions' by completing an online application. To do this, go to ***canada.ca*** and search for the 'Application for Statement of Contributions – Canada Pension Plan'.

To determine if you qualify for other federal benefits, visit 'Canada Benefits' at ***canadabenefits.gc.ca***. The 'benefit finder' may help you identify other programs or services that meet your personal needs.