

Screening Tool for CPP Disability Application

For a new PWD recipient who is over age 18 and under age 65:

- **Determine if the recipient receives or has recently applied for CPP disability benefits.**

If “No,” ask the recipient:

- Have you contributed to the Canada Pension Plan in 4 of the last 6 years?
- Did you have earnings in each of those 4 years? You *may* also qualify if you were only able to work a portion of the 4th/last year. (**See attached information for yearly minimum earnings requirements**)

If “Yes” to both questions, have the client call the federal Service Canada Pensions Call Centre at the number listed below to confirm financial eligibility.

If “No” to one or both questions, **ask the recipient** if any of the following criteria *might* apply which *may* help to qualify for Canada Pension Plan disability benefits:

- you delayed applying (that is, you worked in the past and had enough years of contributions when you first became disabled, but don’t have enough now) - **see attached information regarding the Late Applicant Provision;**
- your Canada Pension Plan contributions stopped (you stopped working) or they were reduced while you raised your children under seven years of age - (**see attached information regarding the Child Rearing Dropout Provision;**
- you obtained Canada Pension Plan credits from your separated or former spouse or your former common-law partner - **see attached information regarding Credit Splitting ;**
- you worked in another country with which Canada has an agreement and contributed to its Plan - **see attached information regarding International agreements;** or
- you previously received and are no longer receiving Canada Pension Plan disability benefits because you returned to work, and you have made the required minimum earnings each year since the benefits stopped. You *may* also qualify if you were only able to work a portion of some of these years - **see attached information regarding Fast Track Re-Application and the minimum earnings requirements.**

If the recipient appears to be eligible based on the criteria listed above, have the client call the federal Service Canada Pensions Call Centre at the number listed below to confirm financial eligibility.

Service Canada Pensions Call Centre: 1 800 277-9914

(If there is a hearing or speech impairment and you use a TDD/TTY device, call 1-800-255-4786).

Additional Information for Screening Tool

Minimum earnings for a valid CPP Contribution:

2001 - \$3,800
2002 - \$3,900
2003 - \$3,900
2004 - \$4,000
2005 - \$4,100
2006 - \$4,200

The minimum earnings amount changes yearly. Contact the Pensions Call Centre for info in subsequent years.

Late applicant provision: If an individual delayed applying for disability benefits from CPP and meets all conditions of eligibility except that their contributions were made too long ago to meet the 4 out of the previous 6 years qualifying period outlined above, they may still qualify. They must meet the rules in effect at the time they became disabled (CPP will determine this date), and must have been continuously disabled from that date up to the present time. Consultation with Service Canada's Pensions Call Centre is recommended in these cases.

Guidelines can be found at:

<http://www.sdc.gc.ca/en/isp/pub/cpp/disability/guide/app1.shtml#chart>.

Child Rearing Dropout Provision: If an individual left or reduced their involvement in the paid workforce to care for their child(ren), this provision may help them qualify for CPP benefits or increase the monthly amount of their benefit.

More information is available at:

<http://www.sdc.gc.ca/en/isp/pub/factsheets/chidropout.shtml>.

Credit Splitting Upon Divorce or Separation: The CPP recognizes that both spouses earn pension credits equally during the time that they lived together, even if one spouse was not in the paid labour force. Therefore, the Plan allows for the splitting of these credits in the event of separation or divorce. Credit splitting could make an individual eligible to receive CPP benefits for which they would not otherwise qualify, or it could increase the amount of the CPP benefit.

More information is available at <http://www.sdc.gc.ca/en/isp/pub/factsheets/credit.shtml>.

International Agreements: If an individual has not contributed for enough years through their work in Canada but have worked in another country with which Canada has an agreement and they have contributed to its Plan they may still qualify for CPP benefits.

More information is available at: <http://www.sdc.gc.ca/en/isp/ibfa/intlben.shtml>.

Fast-Track Re-Application: If an individual was previously receiving disability benefits, had their benefits stopped because they returned to work and has now had to stop working within 5 years of the date their disability benefit was ceased, they *may* qualify for this process.

Further information can be provided by the CPP Reassessment Unit, which can be reached at 1 800 277-9914. If using a TDD/TYY device, please call 1 800 255-4786. More information is also available at: <http://www.sdc.gc.ca/en/isp/pub/factsheets/reinstataben.shtml>.