

# Canada Pension Plan disability benefit

## Eligibility

### To be eligible, you must:

- have a severe and prolonged disability that stops you from working;
- be under the age of 65; and
- have contributed to the Canada Pension Plan (CPP) in 4 of the last 6 years, or in 3 of the last 6 years if you have contributed for at least 25 years.

## Other provisions that may help you qualify

### Child-rearing provision

If you had no or low earnings because you were the primary caregiver raising your children, the child-rearing provision could help you qualify for CPP disability benefits. To request this, you must complete, sign and mail the **Canada Pension Plan Child Rearing Provision (ISP1640)** to Service Canada.

### Credit split after separation or divorce

The CPP contributions you and your spouse or common-law partner made during the time you lived together can be equally divided after a

divorce or separation. This is called a credit split. To request this, you must complete, sign and mail the **Canada Pension Plan Credit Split (upon separation or divorce) form (ISP1901)** to Service Canada.

For a list of provisions that may help you qualify for CPP disability benefits, visit [Canada.ca/CPP-disability](https://Canada.ca/CPP-disability).

## How to apply

You must complete, sign and mail the **Application for Disability Benefits; Canada Pension Plan (ISP1151)** and any supporting forms and documents to Service Canada.

If you are terminally ill, you should complete, sign and mail the **Terminal Illness Application for a Disability Benefit Under the Canada Pension Plan (ISP2530)**. Service Canada will review your application in the first five business days after receiving it. If it is approved, your benefit payments will start as soon as possible.

If you **have lived in Canada and in another country**, credits you accumulated in that country may help you qualify for CPP disability benefits. For more information, go to [Canada.ca](https://Canada.ca) and search “**Lived or living outside of Canada.**”

## Working or living in the province of Quebec

The CPP operates throughout Canada, except in Quebec, where the Quebec Pension Plan (QPP) provides similar benefits. Contact Retraite Québec if you:

- have only worked in Quebec;
- currently live in Quebec and have worked in Quebec and in another province or territory; or
- have worked in Quebec, currently live outside Canada and your last province of residence was Quebec.

## For more information

**Click** [Canada.ca/CPP-disability](https://Canada.ca/CPP-disability)

**Call** 1-800-277-9914 (please have your Social Insurance Number available)

**Visit** a [Service Canada office](#)

Forms are available on [Canada.ca](https://Canada.ca). Search by form name or document number (e.g. ISP1151).

This document is available on demand in multiple formats by contacting 1 800 O-Canada (1-800-622-6232), teletypewriter (TTY), 1-800-926-9105.

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