

## CPP-D Benefits and Returning to Work

People who receive Canada Pension Plan Disability (CPP-D) benefits may be interested in and able to work to some degree but may have concerns about how this will impact their benefits.

### About this info sheet:

This info sheet was created by staff at the [Income Security Advocacy Centre \(ISAC\)](#) to support CPP-D clients who want to know more about CPP-D benefits and returning to work. This information is up to date as of January 2024. Note: Dollar amounts change every year.

This is legal information, not legal advice. For legal advice in Ontario, contact your local community legal clinic, which you can find [here](#). For legal advice outside of Ontario, consider contacting one of the organizations found [here](#).

### What are CPP-D benefits?

Canada Pension Plan Disability (CPP-D) benefits are a monthly benefit paid to eligible CPP contributors who are under age 65, and who are disabled within the meaning of the legislation. The disability must be “severe” and “prolonged”. A disability is **severe** if it makes a person incapable regularly of pursuing any substantially gainful occupation. A disability is **prolonged** if it is likely to be long continued and of indefinite duration or is likely to result in death.

Benefits may also be available to their dependent children. To learn more details about CPP-D, check Service Canada’s website [here](#) and Steps to Justice [here](#).

### I receive CPP-D benefits, but...

#### ...I want to try to work a little bit. Will I lose my CPP-D benefits?

If you are attempting to work, and you earned less than **\$6,800** per year (before tax), you have no reporting obligations. You may keep your earnings.

#### ...I started working regularly and earn more than \$6,800 per year (before tax). I find this really hard, but I want to keep trying. Do I have to tell Service Canada?

You should tell Service Canada that you are working and trying your best. You can explain to them that you are not sure how long you can do it. You should also keep in your doctor informed.

If you earn between **\$6,800** and **\$19,339.74** per year (before tax), your CPP-D benefits may be impacted in only some circumstances.

You may benefit from the **three month work trial** so you can test your ability to re-enter the workforce on a regular basis while continuing to receive your CPP-D benefits. You can explain that you are attempting a **three month work trial** to Service Canada in writing.

### **...I am working regularly but I am not sure if I can work long term. What will happen to my CPP-D benefits?**

Report to Service Canada that you are working and trying your best. If you are having difficulty, tell them how you feel and also talk to your doctor. Once you earn **\$19,339.74** per year (before tax) or more, your CPP-D benefits may be stopped or Service Canada may inform you later that you owe them money.

In some cases, it may be possible to earn more than \$19,339.74 and receive CPP-D benefits. For example, if your workplace goes above and beyond what can be reasonably expected by an employer in making sure you can work, you may have a “benevolent” employer. You should contact your local legal clinic and seek legal advice if you are unsure about Service Canada’s decision to stop your CPP-D benefits.

#### **Accommodating Employer vs. “Benevolent” Employer**

Accommodating an employee does not necessarily mean that an employer is “benevolent”, a designation that has legal implications. For an employer to be found benevolent, the accommodation must go beyond what would be expected in the marketplace. Whether an employee is providing market value for their services depends on the employer’s performance expectations, especially as compared to other employees in the same position.

### **...I receive ODSP benefits as well as CPP-D benefits. How will my benefits be impacted if I return to work?**

If you receive ODSP benefits and CPP-D benefits, the rules are different for each program. Earnings exemptions and reporting processes also differ. If you receive CPP-D benefits, or the amount of the benefit changes, you have an obligation to report this to ODSP. If your CPP-D benefits stop, contact your local community legal clinic and seek legal advice.

### **...I pushed myself too hard and my condition flared up. I cannot work anymore. How do I get my CPP-D benefits reinstated?**

Contact Service Canada as soon as possible and explain that you previously received CPP-D benefits and you stopped working because of the **same or a related disability**. You should also inform your doctor. You may qualify for [Automatic Reinstatement or the Fast-Track Reapplication](#) process.

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## I've heard about Automatic Reinstatement. What is it?

If your disability reoccurred **within 2 years** of when your benefits were stopped because you returned to work and you reported your return, you may be eligible for automatic reinstatement. This means that your CPP-D benefits could be reinstated without having to go through the usual application process. There is no limit to how many times you can ask for your benefits to be reinstated.

Do not delay in contacting Service Canada in writing to request automatic reinstatement because the deadline to request reinstatement is **one year from the month that you stopped working**. There are important forms for you and your doctor or nurse practitioner to complete confirming that your disability has recurred.

## I've heard about the Fast-Track Reapplication process. What is it?

If you have worked **longer than 2 years** and your disability recurs **up to 5 years** after your benefits stopped, you may be eligible for a fast-track reapplication. A fast-track reapplication is a simpler and faster process than filing a new CPP-D application.

## Where do I find more info about CPP-D benefits in general?

You can find more information about CPP-D benefits through Service Canada's online CPP-D toolkit website [here](#) and Steps to Justice website [here](#).