



How To Fill Out An Application for Canada Pension Plan Disability Benefits



Multiple Sclerosis Society of Canada

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The Multiple Sclerosis Society thanks The Law Foundation of British Columbia, Disability Alliance BC, Community Legal Assistance Society, Ron Jones and Ron Briggs for their support in the initial development of this booklet for the Multiple Sclerosis Society of Canada – British Columbia Division.

Revised March 2019

The Multiple Sclerosis Society of Canada is an independent, voluntary health agency and does not approve, endorse or recommend specific products, services or therapies but provides information to assist individuals in making their own decisions.

NOTE:

The content areas in this material are believed to be current as of publication, however over time, legislative and regulatory changes, as well as new developments may date the information contained within the publication. The booklet is intended to provide general information and it is not meant to substitute for or supersede, professional medical or legal advice.

Adjusting to a diagnosis of a chronic illness like multiple sclerosis is a process that requires information, support and courage. The Multiple Sclerosis (MS) Society of Canada can be part of your support network by providing current resources, practical support and help with your everyday challenges.

Whether you are looking for information to help you adjust to a new diagnosis of MS or you have lived with MS for some time, you know there will always be more adjustments to be made along your journey. Navigating the many government, community and healthcare systems can be overwhelming for someone living with a disability. The MS Society would like to help you with informed decisions that make sense for you, your family and your lifestyle. We hope this publication will provide you with the information you need to move forward with confidence as you navigate through the Canada Pension Plan Disability benefit program.

CANADA PENSION PLAN DISABILITY (CPP-D) BENEFITS

The focus of this publication is to provide you and your support network with relevant and up-to-date information to help you make informed decisions when applying for the Canada Pension Plan Disability benefit program through the Government of Canada.

This publication helps people with MS and their support networks in four ways:

- ❶ Provides information on Canada Pension Plan Disability (CPP-D) benefits
- ❷ Helps you to complete an application for benefits that is likely to succeed
- ❸ Helps you understand the appeal processes to use if you are denied benefits at any stage of the application process

- ❹ Connects you to the MS Society of Canada for support and information about local community advocacy and legal support networks

The MS Society of Canada also has additional information and supports that may help you advocate for yourself in order to live well with multiple sclerosis. MS Navigators at the MS Society can walk you through the CPP-D process and refer you to additional supports. To connect with an MS Navigator please call or email:

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This and other publications are available at <https://mssociety.ca/resources/library> or by requesting a copy from the MS Society of Canada.



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CHAPTER 1

What is Canada Pension
Plan Disability (CPP-D)?

SERVICE CANADA

While Employment and Social Development Canada (ESDC) administers the benefits, all questions and/or applications are directed to Service Canada.

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Website: www.servicecanada.gc.ca/offices

The hours of operation are 8:30 a.m. to 4:30 p.m. EST, Monday to Friday.

Once you call, follow the prompts to access information on CPP-D.
Press 0 to speak with an agent for more questions.

To contact Service Canada by mail, you can call the number above, or access the list of Service Canada offices on the CPP-D Benefits Application.

**Have your social insurance number (SIN)
handy when you contact Service Canada.**

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CANADA PENSION PLAN

Canada Pension Plan (CPP) is a federal benefit system administered by Employment and Social Development Canada (ESDC). CPP is linked to employment income contributions.

CANADA PENSION PLAN DISABILITY (CPP-D) BENEFITS

CPP-D is a monthly income benefit for people between the ages of 18 and 65 who have made adequate contributions to the plan and have a severe and prolonged disability as defined by the CPP-D legislation.

While the ESDC administers CPP-D, your primary point of contact will always be Service Canada.

Key Facts:

- ❶ CPP-D is not income or asset-based. It is based on the amount of contributions made to CPP over a person's working life.
- ❷ You cannot claim CPP-D and CPP at the same time. If eligible, you will receive CPP-D until you reach 65 years of age, at which point your disability benefits will convert to your retirement pension.
- ❸ Eligibility does not depend on whether you live alone or with someone.
- ❹ CPP-D is portable across Canada. It is not affected by moving from one province to another.
- ❺ Quebec residents who have contributed to the Quebec Pension Plan (QPP) can apply for disability benefits through QPP. If you have contributed to both CPP and QPP, this will be taken into account when determining your entitlement to benefits. You do not need to apply to both disability benefit programs.
- ❻ It may be possible for you to do volunteer work, go back to school to upgrade/complete a degree, or take a retraining program. Prior to beginning any such activities, it is highly recommended that you discuss vocational rehabilitation options with Service Canada.
- ❼ CPP-D does not provide funding for special medical services or equipment.
- ❽ CPP-D is taxable.

1 | What is Canada Pension Plan Disability (CPP-D)?

Key Facts cont'd:

9 Receiving CPP-D does not mean that you automatically qualify for the Disability Tax Credit (DTC).

10 CPP-D benefits can be deducted by other sources, such as a private insurer, Long Term Disability insurers, or a provincial income assistance program (if payment is for the same disability). You may still be eligible to receive the CPP-D benefit, however these other sources may adjust their payments to you.

Contact your insurance company or other income assistance program for details relating to your situation.

11 CPP-D benefits, including the child's benefit, are indexed, meaning that the benefit amount is raised each year in January according to increases in the cost of living. Each qualifying person will receive a different amount of income up to the maximum available. You will receive the basic monthly amount fixed for all, plus an amount based on how much you contributed to the CPP during your entire working career.

You can find out how much you would qualify for, as well as the current maximum benefit amount, by contacting Service Canada and asking for your CPP Statement of Contributions where it will indicate maximum benefit amount.

12 After approval of your application, you can still earn up to a limited amount that is indexed annually without losing your CPP-D benefits.

You can find this amount by contacting Service Canada.

13 Applicants who are not eligible for CPP-D because they have been CPP retirement pension beneficiaries for more than 15 months will automatically be considered for Post-Retirement Disability Benefits. This is a flat rate amount that is paid in addition to your CPP retirement pension until you reach 65 years of age.



CHAPTER 2
Eligibility Criteria

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This chapter explains criteria that is used to determine your eligibility for Canada Pension Plan Disability. Use Chapter Two to help understand how conditions may be applied in your situation.

TO BE ELIGIBLE FOR CANADA PENSION PLAN DISABILITY (CPP-D) YOU MUST:

- ❶ Be over 18 and under 65
- ❷ Have stopped working because of your medical condition
- ❸ Have made sufficient contributions
- ❹ Meet CPP's definition of having a disability

CONTRIBUTIONS

There is a minimum qualifying period for CPP-D. The **date** that your disability prevented you from working is very important. Although there are some exceptions, according to CPP-D legislation:

- if you became disabled after **January 1, 1998**, you must have made contributions to CPP in 4 out of 6 years before you became disabled.
- if you worked for 25 or more years before you became disabled, you must have made contributions to CPP in 3 out of the last 6 years.

During these contributory periods, you must have earned at least 10% of each year's Yearly Maximum Pensionable Earnings (YMPE). This amount changes every year. The YMPE used in determining your eligibility is the one in effect during the year you apply for benefits.

The current year's Yearly Maximum Pensionable Earning rates can be found on Canada.ca. For assistance, call Service Canada or contact an MS Navigator.

2 | Eligibility Criteria

EXCEPTIONS

If you did not contribute to CPP for enough years, or did not apply within the contribution time frame there are certain exceptions that may help you qualify for CPP-D:

Child rearing provision: You made little or no contributions to CPP because of being a full-time caregiver to children under the age of 7 during the qualifying period.

Separated or divorced: The CPP contributions you and your spouse or common-law partner made during the time you lived together may be equally divided after a divorce or a separation. This is called credit-splitting.

Working in another country: You may be able to use credits you contributed to a National Pension Plan in another country if that country has an agreement with Canada.

Late application: If you are applying for CPP-D disability but stopped working so long ago that you are now too late to apply but you do meet all the other conditions of eligibility, you may still be eligible for a benefit. This is called the **Late Applicant Provision**. You may be eligible if:

- you had enough years of CPP contributions when you first became severely disabled
- you have been continuously disabled (as defined by CPP legislation) from that date up to the present time.

Physically or mentally unable to apply: If you were physically or mentally incapable of forming or expressing the intent to make an application for CPP-D, and you were also incapable of asking someone else to apply on your behalf, you should request the **incapacity provision**. You must apply **within a year** after you regained your capacity.

Unfortunately, if you have not made enough contributions, it does not matter how disabled you are; you will not be eligible for CPP-D.

2 | Eligibility Criteria

DEFINITION OF DISABILITY

Employment and Social Development Canada (ESDC) looks at the following factors when determining eligibility:

- You must have a **severe** disability, meaning that you are so incapacitated that you cannot work full-time, part-time, or seasonally to support yourself. According to the legislation, a disability is severe if it results in the person being **“incapable of regularly of pursuing any substantially gainful occupation”** (Section 42 [2] [a] [i]).
- Substantially gainful work or occupation is considered to be any profession or work that will earn a living. Someone earning annually more than 12 times the maximum monthly CPP disability pension amount is considered to be doing substantially gainful work.

Determining what is considered “substantially gainful” involves looking at a number of factors:

- the nature and severity of your medical condition
- the impact of the medical condition and treatment on your capacity to work
- the prognosis
- personal characteristics such as age, education and work history
- your work performance, productivity and how much you are earning.

- You must have a **prolonged** disability, meaning that your disability is expected to continue indefinitely. According to the legislation, a disability is prolonged if it is **“likely to be long continued and of indefinite duration or is likely to result in death”** (Section 42 [2] [a] [ii]).

“Prolonged” at the time of application does not refer to past duration of the disability, although that may help show it is prolonged. The question is whether the disability is likely to be continued for a prolonged time into the **future**.

Explanations of Terms

The following section provides explanations of terms used when assessing eligibility:

- A. Medical condition
- B. “Incapable”
- C. “Regularly”
- D. “Pursuing” and “Any” Occupation
- E. “Long Continued” and “Indefinite Duration”

2 | Eligibility Criteria

A. MEDICAL CONDITION

Your medical condition is the prime factor in determining severity. The medical diagnosis of MS does not necessarily equal a severe and prolonged disability. The level of disability that you experience is determined by the nature of symptoms and their impact on your everyday functioning.

At first glance, some disabilities may not seem severe according to the legislation, while others will. Analysis of your medical condition will be required. Medical experts do the initial “medical adjudication” when your application is received.

In order for the experts to be able to assess your level of disability, they will need detailed information about how symptoms or impairments impact your functioning and your ability to perform day-to-day activities, especially as they relate to work.

Factors that may be taken into account are described next.

What is the nature of the medical condition?

This is assessed by medical adjudicators (health care professionals) with extensive knowledge of complex medical issues as well as CPP-D legislation. The adjudicators use the information provided by you and your doctors. Having complete and accurate information is essential.

What are the functional limitations of the condition?

Such limitations must impact your ability to work to a severe degree – not mildly or moderately. However, you don’t need to be bedridden or completely confined to your home. Symptoms, such as extreme fatigue or spasticity, if properly explained, can show inability to work.

What is the impact of treatment?

Ongoing medication or treatments may affect your long-term ability to work and if so, you must be sure to describe how.

What do the medical statements suggest?

A medical statement of “severe” disability will be examined to determine if it fits the CPP-D definition. If your doctor states your condition is severe, the evidence presented must support this.

2 | Eligibility Criteria

Are there multiple medical conditions?

A symptom or impairment may not be considered severe on its own but a combination of mental or physical limitations may be. Therefore, it is important to describe all medical conditions/symptoms in your application.

Will personal characteristics be considered?

Any personal characteristics that show incapacity to work now and in the future are considered, although medical condition is the most important factor. For example, your age and education will be considered in whether or not you are suitable for other employment. Each application is decided individually.

B. “INCAPABLE”

In determining whether you are “incapable” of working, many factors will be considered. These can include past and current work history, any reduction in hours due to your condition or sick leave, and medical history including assessments of your functional abilities.

What is the effect on eligibility if I am currently working?

If you are working full-time, your claim will be denied as you do not require disability benefits. Part-time work may also indicate that you do not require benefits. If your disability has reduced the amount of time you can work and if your earnings are below the earnings of a substantially gainful occupation, you may be able to demonstrate a need for CPP-D. However, any type of employment is often interpreted to mean that you do not need disability benefits.

If I am not working, what effect does that have?

To have the greatest chance of receiving benefits, you should not be working when you apply. However, the fact that you do not work does not make you automatically eligible. The issue is whether or not your medical condition indicates inability to ever be able to work again and if evidence can support this.

Will my volunteering affect eligibility?

Volunteering does not automatically indicate capacity to work but it might. Medical condition and medical evidence will still be looked at. Factors that will be considered will be the nature of your volunteer engagement and the amount of volunteering you do.

2 | Eligibility Criteria

If I am self-employed, what effect will this have?

Your capacity to work is assessed with an even greater reliance placed on medical evidence. They will also look at the impact of the disability on the business, previous job duties compared with current job duties, whether others aid in your efforts, and income tax and business statements (to assess earnings).

If I am receiving Employment Insurance (EI), will this affect my eligibility?

Employment Insurance (EI) benefits include temporary benefits in a range of situations including regular benefits (if you have lost your job), sickness benefits, maternity/paternity benefits, compassionate care benefits, and more. If you are receiving regular EI, you are believed to have the capacity to work, therefore a CPP-D application may be refused. However, receiving EI sickness benefits indicates that you are currently not able to work due to illness or disability. If you are receiving EI sickness benefits and you meet the criteria outlined in this chapter, you may want to apply for Canada Pension Plan Disability (CPP-D) benefits.

What if I am receiving other insurance benefits or compensation?

Whether you are receiving other benefits is not a factor in determining eligibility for CPP-D, or in determining the amount given, if qualified. Many benefit and insurance providers will reduce their benefits by the amount of CPP-D you receive. This is called deducting of benefits. See chapter 3 for more information.

What if I am going to school or pursuing retraining?

Acquiring new skills and education does not automatically make you capable of working. However, it will indicate capacity to work in the future, thus less likely to make your disability prolonged. You will still want to apply while you are going to school, as there is no guarantee that you will be able to work when you have completed the schooling or retraining.

What if the job market is bad and I cannot find work that is suitable for my abilities?

If the only reason you are not working is because the job market is poor, you will not qualify. In this case, you are able to work but have just been unable to find a job.

2 | Eligibility Criteria

C. “REGULARLY”

You must be able to show that the limitations associated with your disability are persistent and regular for you and you do not have the capacity to pursue any substantially gainful occupation. In the case of MS, your symptoms may not be regular because of the episodic nature of the disease however they may be regularly unpredictable which makes it difficult or impossible to work.

What if I work only a few hours a week or only once in a while?

If your condition prevents you from working more than this, that will be considered, along with your past work history. If you have only ever worked a few hours a week or you worked periodically, then this may show your disability is not causing reduced work and the disability is not severe, in which case you will not qualify.

D. “PURSUING” AND “ANY” OCCUPATION

CPP-D requires incapacity to engage in the employment rather than the incapacity to find or obtain work. You are also assessed based on your ability to do any occupation that you may have the skills to do or are able to acquire the skills or training to perform, with consideration to other barriers to employment that you face.

If I am looking for work, will that disqualify me from eligibility?

While the fact that you are looking for (“pursuing”) work does not automatically mean you are capable of actually working, it may suggest that you do not think you need disability benefits and you may be denied. A detailed explanation would be required.

“Any” substantially gainful employment is not limited to employment similar to what you previously had. According to CPP-D legislation, “any” employment refers to employment that you might reasonably be expected to do.

Will CPP-D look at whether I can do a different job than my current one and consider my skill level for other jobs?

CPP-D will first evaluate your ability to work in general, not only limited to your current job. Next, they will look at your general skills and the suitability for retraining.

2 | Eligibility Criteria

Examples of potential scenarios:

- You may have broad skills that would allow you to do a range of jobs, even some that you never did before, but nevertheless be unable to work regularly because of your disability. For example, your fatigue is so severe that you can only tolerate working for two hours per day. In this case you would likely qualify for CPP-D.
- You may not be able to do your job because of its unique demands but can still do other work. For example, you are no longer able to perform your current work due to its physical demands (heavy lifting or walking/standing all day) but you could be gainfully employed in a more sedentary position (primarily sitting).

In this instance there will be a consideration of factors such as your education, skills, and ability to be retrained. This will determine if you will qualify for CPP-D or not (see next question for details on retraining).

It is important that you provide clear information as to what you can and cannot do in the workplace, how long you can work and whether you have the ability to be retrained. For example, you may be able to tolerate sedentary work but you don't have any office skills such as computer knowledge, and have significant difficulties remembering new information. This may limit your ability to be retrained.

Will my ability to be retrained be considered?

Yes. If you would be capable of working regularly with retraining, and retraining is a practical option, then you will likely not qualify for CPP-D. If retraining can be obtained in the long-term, you may be granted the benefit and then be offered vocational rehabilitation, if appropriate.

Factors considered with respect to retraining include:

- Your age: being in the most active years of your working career
- Your level of education and other skills
- Availability of retraining options of short duration for your level of education and other skills

Will CPP-D consider barriers unrelated to my disability in assessing my ability to do any occupation?

Yes, language barriers and lack of adequate basic education will be considered. The lack of suitable jobs where you live will probably not be considered in granting you CPP-D.

2 | Eligibility Criteria

At what level of earnings will I be deemed ineligible for CPP-D?

As a guideline to determine eligibility, CPP-D uses a set earnings level which is based on a formula that changes every year. At first glance, receiving earnings, wages, and income will usually indicate that you have the capacity to work and your claim will be denied.

However, they will still consider your reduced workload due to your disability, whether you are viewed as working to your full capacity, and your ability to work at a different job. It may be possible to show that the earnings are not sufficient and disability benefits will be required.

What if I have income but it is not from actual work on my part?

It is rare that you will have income and not be considered productive. Strong evidence would have to show that the earnings or profit is not a sign of capacity (e.g. the earnings are attributed to the person with a disability only for tax purposes.)

What if I am employed but have so many difficulties that I cannot carry out my job duties?

Your current job performance will be considered if it is affected by your disability. Some individuals can continue to be employed because of a generous employer, for example, but they are really unable to work. Your difficulties doing your job must be long-term and related to your disability. Statements from your employer outlining the change in your performance and any accommodations that have been attempted would be helpful.

2 | Eligibility Criteria

E. “LONG CONTINUED” AND “INDEFINITE DURATION”

The disability must be seen as likely to continue into the future and likely be of “indefinite duration”.

In order for a disability to be deemed of “indefinite duration”, a date for potentially regaining the capacity to work **cannot** be accurately predicted. If a date of regained capacity **can** be identified, even if it is greater than one year, you will not be eligible for the benefit.

I will regain my capacity to work within one year of the date of application. Will this affect my eligibility?

Your disability will likely not be considered “long continued”, thus not prolonged. Therefore, even if it is considered severe, you will still be denied.

If it is believed I will be able to return to work in the future, will this affect my eligibility?

If it is thought that you will be able to work by a certain date, you will not be considered to have a disability of indefinite duration. Therefore, you do not meet the prolonged component of disability. However, your ability to return to work is often not a certainty. Where return to work is not certain, you are encouraged to still apply, as there is a possibility you will not regain capacity. If you do regain capacity, your benefits may be discontinued.

Likelihood of Death

Where the evidence shows that the medical condition is likely to result in death, then the criteria of prolonged is met. The date at which death is likely to occur is not a factor.



CHAPTER 3

Receiving CPP-D Benefits

SERVICE CANADA

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This chapter explains the potential benefits that you may be eligible to receive and their related requirements. Use Chapter 3 to understand these possibilities and the requirements for you to continue to receive benefits once approved.

DURATION OF CPP-D BENEFITS

CPP-D is not a lifelong benefit. Benefits will be discontinued when:

- ❶ The recipient reaches age 65 and CPP-D will automatically be converted to a regular retirement pension.
- ❷ The recipient is no longer considered to have a prolonged and severe disability as a result of a significant improvement in level of disability.
- ❸ Employment and Social Development Canada (ESDC) cancels the benefit as a result of non-compliance with CPP-D legislation such as:
 - Not reporting earnings above the allowed limit
 - Refusing to provide updated medical information
 - Not reporting a change or improvement in circumstances

When you apply for CPP-D, you agree to continue providing information about your medical situation and your ability or inability to work.

ESDC can:

- Find out if you have been working by checking with insurance companies, employers, and Revenue Canada.
- Make you pay back benefits you received when they think you should not have been receiving them.

Any decision by ESDC can be appealed. Please refer to Chapter 5 for information about appeal processes.

3 | Receiving CPP-D Benefits

DEDUCTING OF BENEFITS

Most private insurance carriers that offer long-term disability benefits and other benefits will reduce their benefits as soon as you begin receiving CPP-D. This is called **deducting of benefits** (sometimes known as offsetting of benefits).

In the case of retroactive CPP-D benefits (payments for time when you were eligible but were not receiving benefits), you will have to repay your other benefit provider, as you are essentially being paid twice for the same period (once by CPP-D and again by the other benefit provider).

You can make arrangements for CPP-D to pay the money directly to the other benefit provider by giving written consent. CPP-D can only do this from your first retroactive payment and your first monthly payment. You should not cash your cheque right away if you have not had the repayment amount automatically deducted by CPP-D.

Although you may need the money, you need to repay the other benefit provider first.

CHILD'S BENEFIT

Dependent children may receive benefits if you qualify for CPP-D. The child benefit can be back paid up to twelve months. If at any time you, as the applicant, are no longer eligible to receive benefits, your children are also no longer eligible.

Dependent children are:

- Under 18 years or between 18 and 25 and attending school full-time
- Your natural or adopted children
- In your custody and control

Children under 18

A Social Insurance Number (SIN) must be provided for each child on the application. If you cannot provide the SIN, Service Canada requires a certified photocopy of an acceptable document confirming their date of birth, such as a birth certificate. For all children under 18, attach their birth certificates and proof of their relationship to you along with the application. The form **Application for Benefits for Under Age 18 Children of a Disabled Contributor** must also accompany the application. In a case where the child is in the care of someone other than yourself, or you have joint custody of the child, please refer to Section F - Benefits for children.

3 | Receiving CPP-D Benefits

Children between 18 and 25

When children turn 18, they are not considered dependent and must be attending school in order to continue receiving benefits. Benefits are paid directly to the child. If the child ceases to be a full-time student, they no longer qualify for benefits. If they resume student life while they are under the age of 25, they must reapply for benefits.

Children over 25

If the child is over 25, they are not considered dependent whether or not they are attending school full-time.

OTHER BENEFITS

Any person receiving CPP-D **may be eligible** for other government benefits. These benefits are separate from CPP-D and require individual applications. There will be some differences between provincial and territorial benefits depending on where you live.

Check the Canada Benefits Finder for a customized search of possible benefits:
www.canadabenefits.gc.ca

Examples of other benefits include:

- Accessible and affordable housing
- Property tax deferment
- Home owner grants
- Disability Tax Credit
- Handicapped driver discount
- Federal gasoline tax refund
- Provincial motor vehicle fuel tax rebate
- Parking permits
- Transportation assistance

3 | Receiving CPP-D Benefits

CPP-D AND EMPLOYMENT

Earning Exemption

Once you are deemed eligible for CPP-D you are able to earn up to a maximum amount before tax within a calendar year without it affecting your CPP-D benefit. You do not need to declare this money until you have earned over this amount at which time you are required to report it so you can discuss the regularity of your work and the possibility of your return to gainful employment.

The earning exemption amount is updated annually so check with Service Canada for current amounts.

CAUTION: Many Long-Term Disability (LTD) Insurance plans will not allow you to work in any capacity. If you are receiving combined LTD & CPP-D benefits, and are considering going back to work, it is very important that you check the terms of your LTD plan carefully.

RETURN TO WORK

If you are able to return to work, you have several options:

A. Trial Return to Work

ESDC will give you three months to explore if you are medically capable of regular employment while continuing to provide your CPP-D benefit. If at the end of three months you are coping with the demands of the job, your CPP-D benefit will stop.

It will be important to communicate with ESDC regularly during the work trial to inform them of your actual ability to work. You may be able to continue receiving CPP-D if you are only able to work occasionally or very limited hours because of your disability, even if your income is somewhat higher than the current earning exemption.

It is important that you make the necessary contributions to CPP once you return to work. Most employers do this automatically, however, if you are self-employed, you must file payments manually.

3 | Receiving CPP-D Benefits

B. Vocational Rehabilitation

This is a voluntary program meant to assist people in returning to work at some point. Eligibility criteria include:

- Receiving CPP-D
- Medical stability
- Motivation and willingness to participate
- Ability to cope with a work-related rehabilitation program according to a doctor
- Permanent Residency status in Canada

These are the stated regulations. Prior to agreeing to vocational rehabilitation, you need to evaluate and consider:

- Your ability to work regularly to ensure sufficient income
- The impact that regular employment may have on your symptoms and overall functioning

Rehabilitation services may include guidance, a return to work plan, or assistance in retraining. ESDC may assist in finding new employment and may cover the costs. Retraining may be for a different field of work than you had before.

While receiving vocational rehabilitation services, you will continue to receive CPP-D. After retraining, the rehabilitation worker will assist you for three months with finding work, (which may be extended in exceptional circumstances), during which time you will continue to receive benefits.

Retraining may not result in finding new work. If you are capable of working, but you have not found work, your benefits will probably stop after three months because the reason you are not working is due to labour market conditions, not your inability to work. If you do find a job, you will receive benefits for the first three months of your new job.

You may volunteer and receive training without being a part of the vocational rehabilitation program and without having to notify ESDC.

3 | Receiving CPP-D Benefits

C. Automatic Reinstatement & Fast-Track Reapplication

Automatic Reinstatement

If, within two years of the date your benefit stopped, you cannot continue working because your disability has recurred, you can ask to have your benefits reinstated without having to go through the usual reapplication process.

There may be times when you can work on a regular basis, followed by periods when you cannot work because of your disability. With automatic reinstatement, there is no limit to how many times you can request a reinstatement of benefits, provided you meet the requirements.

Fast-Track Reapplication

If your disability recurs after you've been working and contributing to CPP for more than two years and up to five years, you may be eligible for a fast-track reapplication. That means when you reapply there is a shorter application process and if you re-qualify, you will receive a retroactive payment reinstating your benefits within 90 days.

Even if you are fast-tracked, you will not automatically become eligible for benefits. You must still meet the definition of disability and have made the appropriate contributions. The years you were receiving benefits are left out of the calculation of contributions.



CHAPTER 4

CPP-D Application Package and Process

SERVICE CANADA

While Employment and Social Development Canada (ESDC) administers the benefits, all questions and/or applications are directed to Service Canada.

Toll-free: 1.800.277.9914

TTY: 1.800.255.4786

Website: www.servicecanada.gc.ca/offices

The hours of operation are 8:30 a.m. to 4:30 p.m. EST, Monday to Friday.

Once you call, follow the prompts to access information on CPP-D.

Press 0 to speak with an agent for more questions.

To contact Service Canada by mail, you can call the number above, or access the list of Service Canada offices on the CPP-D Benefits Application.

**Have your social insurance number (SIN)
handy when you contact Service Canada.**

MULTIPLE SCLEROSIS SOCIETY OF CANADA

MS Society Navigators can help answer questions about MS, direct you to supports within the organization and help connect you with additional resources as you go through the CPP-D application process.

Toll-free: 1.844.859.6789

Email: msnavigators@mssociety.ca

Website: www.mssociety.ca

This chapter provides information on the Canada Pension Plan Disability application and steps to assist in the completion of the forms. Use Chapter Four to understand how preparation can help you with your application and learn some of the important questions and areas of focus that will need attention.

STAGES OF APPLICATION

SECTION 1: Preparing for your CPP-D Application

SECTION 2: The CPP-D Application

SECTION 3: Submitting the CPP-D Application and Beyond

SECTION 1: PREPARING FOR YOUR CPP-D APPLICATION

To begin the process there are two things that you need to obtain from Service Canada. These are the CPP-D application package and your CPP Statement of Contributions.

How to obtain the CPP-D Application Package

The complete package can be obtained online, by phone, or in person as described in the following paragraphs.

Online: The CPP-D application and all additional components for the application can be found at www.canada.ca/cpp-disability.

These documents can be filled out on the computer but cannot be submitted online. Save and print your completed forms when you are ready to submit them.

4 | CPP-D Application Package and Process

By phone: Call Service Canada at 1-800-277-9914

In-Person: An application may be obtained by visiting a Service Canada location in your community. Visit www.servicecanada.gc.ca/offices.

Suggestion: Request two packages – one for a draft and one for submission.

CPP Statement of Contributions

The Statement of Contributions to the Canada Pension Plan is your record of pensionable earnings and contributions to the Plan. This statement provides your total contributions for each year of employment and the earnings on which the contributions are based. It also provides an estimate of what your pension or benefit would be if you were to receive it now.

To obtain a copy of the Statement of Contributions: You can request your Statement of Contributions by calling Service Canada and asking them to mail it to you. It will take about 5-10 business days. If you are calling to request your CPP-D application package, this would be a good time to request your Statement of Contributions.

You can also access your Statement of Contributions by logging into your My Service Canada Account online. If you don't have an account, visit www.Canada.ca to register.

Contact Service Canada if you feel that your Statement of Contributions is inaccurate.

4 | CPP-D Application Package and Process

SECTION 2: THE CPP-D APPLICATION

The Canada Pension Plan Disability application involves 2 forms; the application form which comprises 9 sections, and the medical report to be completed by your doctor or nurse practitioner. A breakdown of the forms are as follows:

ISP1151 Application Form	
Information and Instructions	Information on completing the application and required documents.
Section A – Information about you	Basic personal information form.
Section B – Contributions to the Canada Pension Plan (CPP)	Certain provisions and/or agreements may be considered to help you meet the minimum amount of valid CPP contributions.
Section C – Information about your medical condition(s)	Best opportunity for applicant to describe the nature, extent, and impact of your disability on your ability to work at any job.
Section D – Information about your doctor or nurse practitioner	To identify the doctor or nurse practitioner who will be reporting on your medical condition.
Section E – Information about your work	Details about your work (domestic and international), will help Service Canada understand how your medical conditions and treatments affect your ability to work regularly.
Section F – Benefits for children	Your children may qualify for the disabled contributor's child's benefit.
Section G – Payment Information	Banking information for monthly payments in the case that the application is approved.
Section H – Consent for Service Canada to obtain personal information	To give consent to Service Canada to contact the people or organizations included in the application to obtain personal information.
Section I – Declaration and signature	Must be completed before you submit. You only need a witness if you are unable to sign.
ISP2519 Medical Report	
	Doctor provides details about your medical condition(s), history, prognosis, and treatment.

4 | CPP-D Application Package and Process

It is recommended that everyone receive support to work through the CPP-D process. Call the MS Society or an advocate in your community for more information.

INFORMATION AND INSTRUCTIONS

You should apply for CPP-D by completing all components of the application package as soon as you are unable to work because of your disability.

You are responsible for providing clear and accurate information including basic personal information such as your date of birth, address, and social insurance number (SIN) as well as your spouse or common-law partner and children as required.

Your application package along with the medical report and any additional documentation will form the basis of the decision and outcome of your application. All information received as part of your CPP-D application will be reviewed. It is important that the information provided by yourself and your doctor is consistent and accurate and that it reflects the severity and prolonged nature of your disability in order to meet the criteria of the CPP-D program.

Before starting an application for CPP-D benefits it is helpful to ensure you have all the required information necessary to complete the application.

Review the application components to ensure that you have all the important information that you or the person assisting you will need to complete the application. Be sure to get started as soon as possible as it may take a significant amount of time to collect this information.

4 | CPP-D Application Package and Process

CPP-D Attachment Document

As you fill out your application form, you may find that the space provided in the form is not enough to include all of the details that you would like to in your responses (particularly the questions in Section C). Do not feel limited by that space; everyone's histories are different, and how everyone describes their symptoms and ability to work will also be different. Expand your responses as much as you need to on additional sheets of paper, either handwritten or typed and printed. By providing more information about your disability, you are providing the adjudicator with a clearer picture. This can strengthen the application and can increase the chances of success.

Instructions on how to include an attachment can be found in the application form, but these are some important best practices for developing your attachment document and keeping them organized for submission.

- Include your name and SIN at the top of each page, on both sides. Even if you're stapling all the attachments together, your name and SIN should be at the top of each page.
- Clearly mark each response you give in the attachment document with the question number.
- If your attachment document is more than one page long, number the pages at the bottom of each page. This will help especially if your response to a question is split between 2 pages.

- Have someone look over your attachment document to see if your formatting is clear and easy to follow.

The following page provides a sample attachment document with the correct formatting. Take note of where and how each of these points are formatted into the attachment. To read the full responses in this sample, please refer to Appendix A.

If you are having difficulty with developing your attachment document, the MS Society has a national volunteer-based service that can assist you. Contact the MS Navigators about the CPP-D Application Assistance Service to learn more on how to get support.

The MS Navigators can be reached at:

Phone:

1.844.859.6789

Email:

msnavigators@mssociety.ca

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Your name and SIN should be on each page of your attachment

Jane Doe

Canada Pension Plan – Disability Application

SIN: 123456789

Clearly state each question you are responding to throughout your attachment.

C2 a) State your main medical condition(s) that prevents you from working. If you do not know the name(s), describe in your own words.

I was diagnosed with Multiple Sclerosis in 2018. Although I was diagnosed only recently, I have experienced MS symptoms for over a year. My symptoms progressed quickly and continue to advance as time goes on. The following MS symptoms prevent me from future work:

Fatigue: Fatigue is one of the most disabling symptoms I currently present. My energy levels are nowhere near the amount of energy I had while working. I used to be consistently motivated and could be moving all the time. As my MS advances I find I am increasingly tired throughout the day and have to make accommodations for myself. For example, I wake up an hour before my daughter solely so my body has time to start moving so that I can care for her properly. I am always tired when I wake up and feel increasingly exhausted throughout the day. I try to take as many breaks as I can, but by the end of the day these breaks get longer and longer. By dinnertime I am completely exhausted. Worst of all, my fatigue exacerbates all of my other symptoms, making it even more difficult to complete even the most straightforward tasks or errands.

Loss of Balance and Dizziness: I do not have very good balance. If I am walking and need to change directions (i.e., turn around quickly) I become very unstable and begin to wobble. My balance is particularly bad on the left side of my body due to the spasticity in my left leg. It is difficult for me to stand still without losing my balance. I need to hang onto something or change my gait to a very wide stance in order to feel stable. I sit down while I am changing and take baths rather than showers because I cannot stand in one spot without feeling unsteady. Although I am still able to bend over, I find that I need to take an increasing amount of time to plan how to complete this task. I have to move much slower and widen my stance in order to go about my day. Thinking about what how my body will be positioned for a wide array of tasks is exhausting.

If you are discussing multiple topics within your response, stay organized by formatting with paragraphs and clear labels.

Page 1 of 5

Adding page numbers to the bottom of each page will help stay organized, particularly if your attachment document is very detailed.

4 | CPP-D Application Package and Process

CPP-D Application General Tips:

- Record your social insurance number on the top of each page of the application and any additional pages or documents submitted.
- It is recommended that you submit certified photocopies of any documents you may be required to submit. If this is not possible, ensure you make copies of your original documents for your records and send your package by registered mail. You can find information about certified photocopies by visiting www.Canada.ca and typing 'certified photocopies' in the search box. Gather the social insurance numbers for your spouse or common-law partner and for each child born after 1958.
- Base the information you provide on the days when the symptoms and functional limitations of MS are in the average to most severe range. If your symptoms vary quite a bit, take note of how many days a week a symptom is mild/moderate/severe and describe it.
- Choose your language carefully and be specific when answering questions. For example, specify the "number of times a week" when using details about the frequency of an activity or symptom.

EXAMPLE:

Instead of: I frequently wake during the night to use the washroom

Use: I wake every 2-3 hours to go to the bathroom and it takes me 20-30 minutes to get back to sleep

OR

I wake 3-4 times per night to go to the bathroom

- Provide only relevant and focused information based on your health/medical condition(s) and impairments.
- Provide enough relevant detail to demonstrate how MS prevents you from working AND how it affects your daily life.

EXAMPLE:

If MS exacerbations make you an erratic worker, point out how often this happens and how you are affected by exacerbations.

If fatigue is a debilitating symptom for you, describe in detail the triggers that make fatigue worse for you (activity, heat, stress) and how this affects your capacity to work.

4 | CPP-D Application Package and Process

- Provide information on other aspects of your life including impacts on:
 - your ability to spend time with your children
 - your ability to perform regular household duties (shopping, cleaning, cooking, etc.)
 - your ability to socialize with others.
- If you can, review the information in your application with the doctor completing your Medical Report to ensure the information is consistent rather than contradictory.
- If possible, type your answers. If this is not possible, print clearly and legibly or request assistance to complete the application.

If you do not have supports in your community to help you complete the application, the MS Navigators can help you find services in your area or at the MS Society.

1.844.859.6789

msnavigators@mssociety.ca

SECTION A **Information about you**

Provide all the required personal information about yourself. If you are filling out your application by hand, print as clearly as possible in the space provided.

SECTION B **Contributions to the Canada Pension Plan (CPP)**

Certain provisions and/or agreements may be considered to help you meet the minimum amount of valid CPP contributions, so provide all of the required personal information about yourself, your spouse/common law partner, and any children.

SECTION C **Information about your medical condition(s)**

This section requests information on your medical condition as it relates to your disability and the impact it has on your participation in daily activities of living, work, and household management. The information you provide will give the medical adjudicators a picture of how living with MS and your disability impacts your life overall and work life more specifically.

This is one of the most important parts of the application and is your best opportunity to describe the nature, extent, and impact of your disability (your MS and other medical conditions). The information contained in the following sections is directly related to the headings and question numbers in Section C of the application.

4 | CPP-D Application Package and Process

C1: It is possible that the date you felt that you could no longer work does not coincide with the date you stopped working. If the date is not the same, provide a clear and detailed explanation for why the date is different.

C2: a) State your illness or impairment precisely. If you know the type of MS you have, state which one (Relapsing Remitting, Progressive, etc.). If you have other medical conditions, include those in addition to stating your MS. There is no question that asks for a list or description of symptoms. In an attachment, you can write a list and description of your symptoms in your Attachment Document, and refer to question C2. For more information, please refer to Appendix A.

C2: b) If you have other health related conditions or impairments that have not been described in part a) include them in this question. The combined effects of your primary disability (MS), plus any additional health conditions and impairments, may cause you to be unable to work according to CPP-D legislation.

C3 a): Indicate whether you are right or left handed.

C3 b): List all medical devices you require (cane, walker, wheelchair, scooter, grab bars, ceiling lifts, etc.). If you need or could use a device but do not yet have it, note that here.

FOR EXAMPLE: I use a cane every day and my walker when I am having extreme difficulty with my balance and walking. I have grab bars beside my bathtub to assist me with getting in and out safely.

C4: These questions ask you about every hospital admission and stay for the past two years. List every one of these hospitalizations and include the time periods and reason/purpose for the visits. If there has been more than one hospitalization related to your medical condition, include them as an attachment on a separate sheet.

C5: List all medications including over the counter medications, vitamins, supplements, pain relievers and natural health products. It is important for the medical adjudicators to understand the condition/reason, dosage and frequency for taking the medication.

You can request a copy of your current medications from your pharmacist. The list will include the name of the medication, dosage and when it was prescribed and refilled. You may want to ask your pharmacist if they can provide information sheets that explain the purpose of each medication and include these in your application.

4 | CPP-D Application Package and Process

C6: Describe other treatments you have had for MS or treatments you are currently receiving. Include all treatments, including counselling, physiotherapy, acupuncture, massage therapy, etc.

If your GP or neurologist is planning on future treatments or medical tests, describe what they are and when you expect to start them.

FOR EXAMPLE: My neurologist is planning to start me on a different medication in July or August of this year.

C7: Provide details of any other disability benefits you are receiving.

C8: This section is where you can clarify how your MS (and other conditions, if applicable) prevent you from working regularly. Please use the examples in the applications and consider some of the following questions.

There is no place on the application to answer the listed questions below. Create an attachment document to provide your responses to these questions, referring to question C8. For example responses, please refer to Appendix B.

Some general questions for consideration:

- What triggers or worsens the pain and/or fatigue levels?
- How does the pain and/or fatigue affect your functioning?
- How long does it take you to complete a task or activity?
- How long can you participate in a task or activity before needing to take a break?
- How far can you lift, carry, walk, bend or reach before having to stop a task or activity?
- What happens when you lift, carry, walk, bend or reach?
- Do you need to slow down or take breaks? What is the impact of doing a task or activity faster?
- Do you require assistance or use a mobility aid?
- Do you experience an increase in pain and/or fatigue?
- What is the maximum time you can perform the task/activity before needing assistance or stopping?
- Do you forget things and if so what kinds of things?
- What does the task or activity look like for you? (think of this like you are painting a picture for the reader)
- Do you use special devices or assistance to complete the task or activity?
- How has your disability changed the way you can complete the task or activity?

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SECTION D **Information about your doctor or nurse practitioner**

D1: When deciding on who you will ask to complete the CPP-D Medical Report, consider who will be able to provide the most complete information that supports your CPP-D application. Between your neurologist and general practitioner (GP), choose the one who has known you for a long time and is aware of any difficulties you have had at work. Your neurologist may be the MS expert and have the most detailed knowledge and understanding of your diagnosis, but your GP may be best if you have more than one health condition.

D2 a) and b): These questions ask you about every doctor, nurse practitioner, specialist, or other health care provider related to your medical conditions that you have seen in the past two years.

List every one of these doctors and include the time periods and reason/purpose for the visits.

If you do not remember this information, ask your doctor if they have a record of these referrals and admissions to help ensure accuracy in the application.

SECTION E **Information about your work**

In this section, you will provide information on your work status including the dates and reasons why you have stopped working and your past work history (length and type of work along with reasons for leaving the jobs).

E1 - E4: Enter the date you stopped working as well as the details about your most recent work. Include the reason(s) why you stopped working. Your reason should be related to your ability to work. It could be as simple as, “because of the impact my MS was having on me.”

The date you stopped working is very important because disability benefits are payable to you from the fourth (4th) month after you have become disabled with a maximum of twelve months of retroactive payments from the date your application was received.

E5: If you did not work with the current employer for longer than two years OR you held more than one job during the past two years, provide this information. Include the type of work and work details including start date and your last day on the job along with the name and address of the employer.

E6: Complete this section if you are or were self-employed and include the reason you stopped working in the business, a description of the business operation, and your involvement in the business.

4 | CPP-D Application Package and Process

E7 - E8: Include whether your employer accommodated your disability by changing your job so it was easier for you to do, or by reducing your hours.

This includes a change in job duties and responsibilities, a change in type of work (example standing/lifting to sedentary/seated work), and/or a change to different equipment (example headset for phone, ergonomic seating/desk, lighting, etc.). This could have been a formal accommodation discussed with the employer, or something less formal, such as a coworker helping you with tasks you could no longer do. If there was no way to accommodate your job, or your MS became so severe you had to stop working entirely all at once, you can state this.

E9 - E10: This section requests information on your secondary and post-secondary schooling including college or university attendance, and technical, trade, and on-the-job training.

SECTION F Benefits for Children

Fill in this section if you have children. This section will help determine if any children qualify for the disabled contributor's child benefit.

SECTION G Payment Information

If your application is approved, the payments will be deposited directly into your account (or a joint account). Provide the necessary banking information for these deposits.

SECTION H Consent for Service Canada to obtain personal information

This section asks for your authorization and consent to gather your medical, financial and employment information.

When signed, the consent allows a very large amount of information to be collected about you. The information includes medical, employment, and educational information. It also provides consent to be evaluated by a doctor and/or to submit to diagnostic tests.

You have the right not to consent. However, in practical terms, your lack of consent may be interpreted negatively if further information was needed and not able to be obtained, and your application may not be accepted. If you do consent, the Privacy Act, Access to Information Act and Canada Pension Plan Act will protect the information collected about you. You can also request access to any such personal information collected about you.

All of this information is collected to determine your inability to work. Make sure that you are aware of what your employer, insurance company, doctors, and hospital records say about your inability to work.

Since the only information ESDC wants is related to your inability to work, the information given to them by those listed above should only include that information. That is, they do not have to send all information about you to ESDC, only that which relates to your inability to work.

4 | CPP-D Application Package and Process

By providing consent you ensure the CPP-D medical adjudicators have the necessary and relevant medical and employment information to effectively review your case.

SECTION I Declaration and Signature

Be sure to review all information and sign this section.

MEDICAL REPORT

The Medical Report is a very important part of the application. It gathers the relevant information on your medical status and ability to work from the doctor's perspective.

You should know that if your doctor does not support your application, does not provide evidence for severe and prolonged disability or provides contradictory information, you most likely will not receive CPP-D benefits. Here are some points to help you with this section:

- Choose the doctor to complete this report who best knows you, your disability, why and how it has prevented you from working, and how it has affected your daily life. Your neurologist may be the MS specialist, but your GP may be best if they have known you longer or if you have more than one health condition.

- Make an appointment with this doctor, prior to starting the process, specifically to talk about your application to confirm that your doctor supports your application and understands that you cannot work. You can give your doctor the attachment document you have prepared so they have more information on how your MS impacts your ability to work. You might want to prepare a letter for the doctor so they can reference exactly what you need at a later date when they complete the Medical Report.

Your doctor should complete the Medical Report knowing that ESDC:

- wants to know about your medical condition(s), history, treatments, and prognosis.
- will most likely reject the application if the doctor indicates the possibility of return to work of any kind.
- is interested in the person's inability to work at **any** job. Therefore, references to being unable to return to specific former employment is not enough.
- is interested in your doctor's medical opinion based on the report.

Additional information from specialists such as neurologists, urologists, surgeons, and neuro-ophthalmologists may carry extra weight or status in the application process. These specialists have a deeper knowledge of your specific condition. This knowledge may be very helpful in illustrating the level of your disability and its impact on your ability to work.

4 | CPP-D Application Package and Process

If you have reports from specialists, make sure they include only relevant information. Ensure that their information is consistent with your primary doctor's report. Put your name and SIN on every page that is additional to the application.

Request that your doctor send the report to Service Canada when they are done. If that is not possible or you would like to send it yourself, do it as soon as your doctor has completed the report. Do not wait for the Medical Report to submit your completed application. You can send them in separately, and the sooner Service Canada receives your application, the sooner your benefits could start.

All of your doctors will bill you for writing their reports. Service Canada will help you pay for the cost of the Medical Report (primary doctor's report only), by paying up to \$85.00 directly to your doctor. Directions for compensation from Service Canada are included in the Instructions section of the Medical Report form.

If you are not asking your neurologist to complete your Medical Report and you think your doctor does not understand the variability and unpredictable nature of MS very well, feel free to provide them with literature from the MS Society of Canada or suggest they call the MS Knowledge Network.

Documents and/or letters of support from other medical professionals, employers, family, and friends can also be submitted to support your application (but are not necessary). All of these documents must be relevant, consistent, and up-to-date. To be useful, all of them must focus on your inability to work or on the way your daily life has been affected by your disabilities.

4 | CPP-D Application Package and Process

SECTION 3: SUBMITTING THE APPLICATION AND BEYOND

Once you have completed your CPP-D application it is important for you to understand your next steps before submitting the completed application to Service Canada.

Review all the information to ensure the answers to all the questions are consistent and accurate in the reflection of your inability to continue working.

Ask a trusted family member or friend to review your application to see if your answers are consistent and whether there is any missing information.

If you are mailing your application, send it by **registered mail** to the nearest Service Canada location. A few weeks after submitting by mail, you can call Service Canada at 1 800 277 9914 to confirm that they have received your application. They may call you to confirm.

If you are submitting the application in person, be sure to bring proof of birth. Submitting the application in person does not speed up the process or increase the likelihood of being approved for CPP-D benefits.

NOTE: It will take between 4-6 months to hear if your application has been accepted.

4 | CPP-D Application Package and Process

APPENDIX A:

The following are short examples for question C2 a). It is important you give thorough and concrete examples of the symptoms you are describing. Your answers may be longer than these.

**C2 a) State your main medical condition(s) that prevents you from working.
If you do not know the name(s), describe in your own words.**

I was diagnosed with Multiple Sclerosis in 2018. Although I was diagnosed only recently, I have experienced MS symptoms for over a year. My symptoms progressed quickly and continue to advance as time goes on. The following MS symptoms prevent me from future work:

- **Fatigue:** Fatigue is one of the most disabling symptoms I currently present. My energy levels are nowhere near the amount of energy I had while working. I used to be consistently motivated and could be moving all the time. As my MS advances I find I am increasingly tired throughout the day and have to make accommodations for myself. For example, I wake up an hour before my daughter solely so my body has time to start moving so that I can care for her properly. I am always tired when I wake up and feel increasingly exhausted throughout the day. I try to take as many breaks as I can, but by the end of the day these breaks get longer and longer. By dinnertime I am completely exhausted. Worst of all, my fatigue exacerbates all of my other symptoms, making it even more difficult to complete even the most straightforward tasks or errands.
- **Loss of Balance and Dizziness:** I do not have very good balance. If I am walking and need to change directions (i.e., turn around quickly) I become very unstable and begin to wobble. My balance is particularly bad on the left side of my body due to the spasticity in my left leg. It is difficult for me to stand still without losing my balance. I need to hang onto something or change my gait to a very wide stance in order to feel stable. I sit down while I am changing and take baths rather than showers because I cannot stand in one spot without feeling unsteady. Although I am still able to bend over, I find that I need to take an increasing amount of time to plan how to complete this task. I have to move much slower and widen my stance in order to go about my day. Thinking about what how my body will be positioned for a wide array of tasks is exhausting.

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- **Incoordination:** I have continual numbness in my fingertips which limits my fine motors skills. The numbness as intensified over time and I do not have the same dexterity that I used to. I am a big sewer and I used to be able to thread a needle into my sewing machine quite easily without much thought or concentration. This task now takes me a lot planning and extra thought. I also have developed a tremor which limits my accuracy when performing everyday tasks.
- **Vision Problems:** I have developed a tremor which negatively impacts my vision. There are many occasions in which I cannot focus my eyes on moving objects. For example, when I am on the computer and the screen flashes or a video involves lots of movement I become very irritated and nauseous. I feel very dizzy in these scenarios which further debilitates my balance.
- **Anxiety/Stress:** About a year ago, I began experiencing anxiety symptoms and was not acting like myself. If I had to go out in public to do something, such as attend an event at my daughter's school, I would be very anxious and not know why. My anxiety has increased ever since and my doctor eventually prescribed me anxiety medication to assist in dealing with these episodes. As time goes on I irritated and frustrated more easily and have also noticed a negative change in my ability to control my temper. As the day goes on, my fatigue causes me to be even more irritable and frustrated by things I should be able to ignore. I also tend to avoid any sort of situations with lots of stimulation such as crowds or excessive noise.
- **Bladder Dysfunction & Bowel Problems:** I have had three bowel accidents and four bladder accidents in the past year. Each of these accidents occurred when I was out somewhere and could not make it to a bathroom in time. I have come to accept that my MS has advanced to a point that if I need to go the bathroom but cannot get to one within a five minute period I will probably have an accident. The most exhausting element of this symptom is I have to plan my day around this issue. I have to question whether the place I am going will have a bathroom I can easily access. When I am out doing errands I make sure that I am close enough to a friend or family's home that I can rely on if I need to use their bathroom.

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APPENDIX B:

You should provide additional information or clarification to your responses to the questions asked in Section C8 - the Functional assessment. You may have additional information to add in reference to all questions asked, or just some. Below you will find examples of what this could look like:

C8 Functional assessment – assessing your abilities

a) PHYSICAL ABILITIES

1. *Remain on your feet for at least 20 minutes.* At work I had to stand and walk with patients up and down hallways and stairs. I am unable to remain on my feet for 20 minutes without widening my stance and grabbing hold of something to stabilize myself.
2. *Walk a block (about 100 metres) on flat ground.* I cannot walk for more than 30 feet without using my walker. The spasticity and heaviness in my left leg makes long distances very difficult.
3. *Go up and down 12-15 steps.* I can only go up and down stairs if there is at least one railing. I am currently having a second railing installed in my home because stairs have proved to be increasingly difficult. When I am in public, I always have my walker with me which makes stairs completely inaccessible.
4. *Get down in a kneeling or squatting position and back up again.* I am unable to kneel or squat due to the spasticity in my left leg.
5. *Bend down to pick up coins from the floor.* I can still bend down and pick up items off the floor but it takes a lot of thinking and planning. I need to widen my gait in order to remain steady. I also could not perform this task more than once without taking an extended break.

b) BEHAVIOURS AND EMOTIONAL ABILITIES:

1. *Work in a team.* As my symptoms advance I've noticed that my frustration and irritability increases in group dynamics. I do not have the same level of patience to work with others as I used to. My increasing fatigue levels throughout the day make group work very taxing and I become very irritable as early as 10:00 a.m.
2. *Change your usual work approach when asked to do so.* In order to accommodate my lifestyle to cope with my symptoms I need to plan my day based on my energy levels. When I was working, I was the person everyone wanted to work with because I was so accommodating and could alter my day based on the needs of clients. I can no longer offer this same level of initiative and flexibility because of my MS.

4 | CPP-D Application Package and Process

3. *Keep at difficult tasks until you get them done.* When my body gets fatigued I do not have the perseverance to continue with difficult tasks. If I get frustrated or too tired I do not have the tenacity or willpower to continue and I give up much easier than prior to the onset of my symptoms.
4. *Adjust easily to unexpected changes.* When changes occur that I have not accounted for or foreseen happening in my daily plan I am very easily overwhelmed, and my brain and body almost shut down in tandem. Problem solving has become difficult for me because of the combination of frustration and fatigue that results from unexpected changes. This is a big difference from when I was working where I could easily adapt to new scenarios. I now take things very personally and am not able to manage my stress adequately.
5. *Figure out what to do when you are stressed.* The stress that results from my symptoms and my inability to do certain tasks that I used to be able to is very difficult to manage. I often feel so overwhelmed that I cannot logically think through the stress and derive a solution to the stressor at hand.

c) COMMUNICATION AND THINKING ABILITIES:

1. *Understand what people say in everyday conversations.* I have not noticed any changes in my ability to comprehend everyday conversations.
2. *Call to mind words that you want to use while talking to someone.* When I am fatigued my cognitive recall for certain words can become difficult. This strain advances throughout the day alongside the fatigue I am experiencing.
3. *Remember to do important things, such as keeping appointments.* Although I have not become forgetful, I heavily rely on lists and would not be able to keep track of appointments if I did not have these lists.
4. *Find your way to a familiar place, such as the bank or grocery store.* I have not noticed any changes in my ability to remember directions to familiar places.
5. *Concentrate and focus your attention for at least 30 minutes.* I experience a lot of discomfort throughout the day due to back pain and the spasticity in my left leg and shoulder. This discomfort is very distracting and often draws my attention away from whatever task or conversation I am taking part in.

4 | CPP-D Application Package and Process

d) OTHER DAILY ACTIVITIES:

1. *Take care of your personal hygiene, such as bathing, brushing your teeth, combing your hair, or shaving.* My ability to perform simple personal hygiene tasks has definitely declined significantly since the onset of my symptoms. I am restricted to bathing because I can no longer stand in the shower without losing my balance. I also have plans to install rails in my bathtub as an extra safety measure. I always sit while brushing my teeth for the same reason. Combing my hair is particularly difficult because I cannot reach my left arm over my head due to the spasticity in my left shoulder. Shaving is also difficult and takes me much longer than it used to and continues to take longer as time goes on. The combination of movements required to shave takes a lot of extra thinking for me to perform now based on the limited range of motion in my left leg and left arm.
2. *Take medication(s) as directed and handle medication(s) safely.* I have not noticed any changes in my ability to keep up with my prescribed medication.
3. *Dress yourself (including buttoning clothes and putting on shoes).* I still dress myself every morning but this task takes a lot of mental planning and I can only do it very slowly. I need to sit in order to put on my clothes and shoes. Where an average person could easily change in under a minute, it takes me at least five minutes to change my outfit and the combination of movements can make me very tired at times. This amount of time only increases as the day goes on and I get more fatigued.
4. *Feed yourself.* I have not noticed any changes in my ability to feed myself.
5. *Get to the bathroom in time.* This is one of the most frustrating and defeating aspects of living with MS. I have had three bowel accidents and four bladder accidents in the past year. These occurred when I was in public and could not make it to a bathroom in time. If I need to go to the bathroom and am unable to make it to facilities within five minutes I will most likely have an accident. I now have to plan my day carefully to make sure I will have immediate access to a washroom wherever I am. The mental strain from the worry of having an accident is very taxing and exhausting.



CHAPTER 5

Outcome of Application:
Acceptance, Denials
& Appeals

SERVICE CANADA

While Employment and Social Development Canada (ESDC) administers the benefits, all questions and/or applications are directed to Service Canada.

Toll-free: 1.800.277.9914

TTY: 1.800.255.4786

Website: www.servicecanada.gc.ca/offices

The hours of operation are 8:30 a.m. to 4:30 p.m. EST, Monday to Friday.

Once you call, follow the prompts to access information on CPP-D.

Press 0 to speak with an agent for more questions.

To contact Service Canada by mail, you can call the number above, or access the list of Service Canada offices on the CPP-D Benefits Application.

**Have your social insurance number (SIN)
handy when you contact Service Canada.**

MULTIPLE SCLEROSIS SOCIETY OF CANADA

MS Society Navigators can help answer questions about MS, direct you to supports within the organization and help connect you with additional resources as you go through the CPP-D application process.

Toll-free: 1.844.859.6789

Email: msnavigators@mssociety.ca

Website: www.mssociety.ca

This chapter explains the potential outcomes of a Canada Pension Plan Disability application and how to appeal the decision if you are denied benefits. Use Chapter 5 to understand your outcome and how to embark on next steps, including the appeal process.

ACCEPTANCE

If you were accepted for CPP-D, you will receive a **Notice of Entitlement** letter. It will tell you:

- The date you will begin receiving money (usually four (4) months after ESDC judges you to be disabled, known as the **date of onset**)
- The amount of money you will be receiving
- The amount of retroactive benefits if any (for no more than 15 months)

DENIAL OR CANCELLATION

- If your initial application has been denied, you will be notified and receive a letter of decision explaining the reasons for your denial along with an explanation of your right to appeal.
- If your previously successful application has been reassessed or cancelled due to non-compliance with specific conditions, your benefits may be withdrawn. These decisions can also be appealed.

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APPEALS

You may not be satisfied with the decision you receive regarding your application. It is possible to appeal decisions regarding:

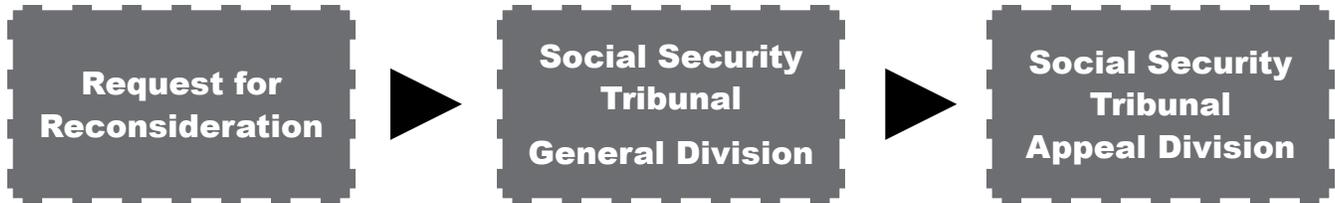
- the amount of benefit
- the date the benefit begins
- the ineligibility decision
- the cancellation decision

Appeals **must** be based on the reasons for the denial of CPP-D benefits (example: why it was deemed that you do not meet the criteria for disability or because of inadequate contributions). You will receive this information in writing. It is irrelevant to argue that you need more money to live on since financial need is not one of the criteria for eligibility.

If you receive a denial, seek help from an advocate from a local advocacy program. Contact information can be found through the MS Society of Canada or through PovNet at www.povnet.org.

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THERE ARE THREE STAGES OF APPEAL



If you are not successful at the first stage you may then move on to the second stage and then the third stage of appeal.

Each time your appeal is denied you will be given the addresses and contact numbers for the next relevant stage of appeal.

At each level of appeal, you must make your request within the specified time limit. If you do not, you may lose your right to appeal.

Assistance with the Appeal Process

At the reconsideration stage, you may or may not require legal help. The assistance of lay advocates, family, and friends may be all you require. If the appeal process continues on to the Social Security Tribunal, at either the General Division level or the Appeal Division level, it is advised that you seek out legal and/or advocacy supports.

Important Tips for Letter Writing in the Appeal Process

In each stage of appeal you will be required to write letters explaining why you should qualify for CPP-D, as explained in the following sections. Here are some important tips to assist you through this process:

- Make sure you send in all documents within the specified time frame. If you are not able to, contact the body to which you are appealing to notify them in writing. They will advise you on required steps to be taken.

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- Make sure that the arguments and information contained in your letter specifically address the reasons that you were denied. For help with this ask a friend to review your submission or contact an advocate.
- When explaining a reason why you qualify, reference relevant information you have already submitted.
- Always include your name, address, Social Insurance Number (SIN) and phone number.
- If a friend or advocate is helping you at this stage, indicate this and provide their name, address, phone number and relationship to you.
- Sign the letter.

For more information on the appeal process please consult Disability Alliance BC at www.disabilityalliancebc.org.

STAGE 1: REQUEST FOR RECONSIDERATION

At this first stage of appeal, reconsideration, you are asking the medical adjudicators from ESDC to complete another review of your original application and any additional information you submit with this request. This is an internal ESDC process and will be completed by a different medical adjudicator than who first reviewed your application.

In order to start the reconsideration appeal process you must send a preliminary notice of appeal within 90 days of receiving your letter of decision. As soon as you receive the denial letter, calculate your 90 day deadline and mark it in your calendar. Once you have sent the notice of appeal, you can then work on your reconsideration letter and on preparing additional supporting documentation to support the appeal.

Notice of Appeal

In your appeal letter, provide your name, address, Social Insurance Number, phone number and date on the denial letter, as well as the date you received the denial letter. Be sure to provide the reasons for your disagreements and sign the appeal letter.

If someone helped you with this stage of appeal, provide their name, address, phone number, and relationship to you.

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Important Time Limit: You must send a notice of appeal within 90 days of receiving the letter of decision denying you benefits. If you do not, you may lose your right to appeal.

You must also indicate that you will be sending supporting documents to support your claim. Follow up by phone to ensure they will wait for these documents prior to moving forward with their reconsideration decision.

Personal Information Request Form

You should also request all the information that ESDC has on your file. This can be used to help you counter their reasoning and decisions.

The Privacy Act of Canada gives you the right to see any file the government has concerning you. You can do this by filling out a Personal Information Request Form. You can request this form by calling Service Canada. You can also visit www.Canada.ca and type 'personal information request form' into the search box to access an online request form or a hard copy to download and print.

Deliver or mail the completed form to your nearest Service Canada office.

It will likely be a month after you submit your request form before you receive your file from ESDC.

The file you receive will include:

- Your application form
- Your doctor's medical report
- The Disability Summary Sheet that will tell you why your claim was denied. This is helpful because it shows you what areas to address in your appeal.
- Other documentation sent to ESDC regarding your application that you may not have seen such as additional medical letters.

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Gathering Supporting Documents

Gathering supporting documents that address the reasons you were denied is the main way you can convince the adjudicators that you do meet the criteria for receiving CPP-D.

REMINDER: If you are delayed in obtaining important documents, call to ask that ESDC wait to finish adjudication of your case until they receive those documents.

Supporting documents could include:

- New information from doctors, addressing the reasons you were denied CPP-D.
- Additional relevant information on MS that is pertinent to your diagnosis.
- A summary of your symptoms.
- Additional information from your previous employer (if relevant).
- A journal of how your life has been affected or a description of the ways your life has changed for the worse. Focus on the relevant time frame ESDC is interested in.
- Any new information demonstrating that you meet the CPP-D eligibility requirements.

New Medical Information

New medical information is the most important type of supporting documentation to include in the reconsideration process especially if you were denied because you did not meet their definition of disability (see Chapter 2, Definition of Disability).

For this reason, new medical information must focus on the relevant time frame ESDC is interested in and address the reasons that you were denied as stated in the Disability Summary Sheet.

Request relevant letters, recent test results, and/or reports as soon as possible from doctors and specialists. This information should specifically address the reasons that you were turned down for CPP-D.

For a sample letter requesting new information from a doctor see Appendix C at the end of the chapter. Note that most doctors will charge for letters and ESDC will not help cover the cost at the appeal level.

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Letters of Support

You may request new letters of support from anyone who can provide relevant information on your case as long as the information they provide focuses on the issues and dates contained in the Disability Summary Sheet. This includes health professionals other than your doctors such as physiotherapists, mental health workers, counsellors, and nurses, etc. It can also include past employers, rehabilitation personnel, and family and friends who have observed your difficulties working or managing daily activities.

Submission for Reconsideration Letter

As soon as you have gathered all the information to support your case, you can write your submission for reconsideration letter.

In your letter, use the Disability Summary Sheet as a guideline and address all areas that you do not agree with, state why you do not agree, and cite evidence you have gathered including any information already submitted which supports it.

See Appendix D for a sample submission for reconsideration letter.

Decision

If you are successful at this level of appeal, you will receive a letter stating so. The time this takes will vary depending on many variables including whether or not ESDC has requested additional information from your doctors. If you are successful, you will receive benefits beginning the fourth month after you stopped working. If you are unsuccessful, you may proceed to the next level of appeal, Social Security Tribunal - General Division.

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STAGE 2: SOCIAL SECURITY TRIBUNAL – GENERAL DIVISION

Social Security Tribunal of Canada (SST) is an independent administrative body composed of a General Division and an Appeal Division that makes quasi-judicial decisions on appeals related to the Canada Pension Plan (CPP), Old Age Security Act (OAS) or the Employment Insurance Act (EI).

For more information about the SST, visit **Canada.ca**. For assistance, contact an MS Navigator.

If you do not agree with your reconsideration decision, you may appeal to the SST's General Division. They will review and hear all evidence presented by you and ESDC in order to decide if the original decision will be upheld or overturned. Any decision is based on the criteria for CPP-D as set out in the legislation.

The SST General Division does not have the power to change the definition of disability and cannot grant people disability on compassionate grounds if they do not meet the criteria.

Notice of Appeal

In your letter, provide your name, address, Social Insurance Number, phone number and date on the denial letter, as well as the date you received the denial letter. Be sure to provide the reasons for your disagreements and sign the appeal letter.

If someone helped you with this stage of appeal, provide their name, address, phone number, and relationship to you.

It is very important that you get help from an advocate or a lawyer if you need to appeal to the Social Security Tribunal General Division. Contact the MS Society of Canada or **www.povnet.org** for more information.

5 | Outcome of Application

IMPORTANT TIME LIMIT: You must send a notice of appeal within 90 days of receiving the letter of decision denying you benefits; if you do not you may lose your right to appeal.

Supporting Documents

Submit any new information that supports your case to the SST General Division as soon as it is available. This information does not have to accompany your notice of appeal but should be sent in as soon as possible. For information on what type of documentation could be helpful, please refer to Gathering Supporting Documents in the previous section. For help in gathering documentation please contact an advocate or a lawyer.

Past decisions made by the SST may have a bearing on the decision that will be made in your case if the cases are similar. Discuss with your advocate whether there may be past decisions that could impact your case, whether you should seek this information, and ask them how to include it in your submission.

You may obtain reports of past decisions in Canadian Employment Benefits and Pension Guide Reports. These can be found on www.Canada.ca or by calling Service Canada for more information. You can also visit your nearest law library or consult www.povnet.org which allows access to, and discussion of, pertinent court decisions.

If you can find a similar case from the past with the outcome you are hoping for, this may be helpful to you.

Decision

If you have been successful at this stage, it is possible that the ESDC may appeal that decision. They have 90 days from the receipt of decision to initiate an appeal to the next stage. If you are unsuccessful you may choose to move to the next stage of appeal, Social Security Tribunal - Appeal Division.

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STAGE 3: SOCIAL SECURITY TRIBUNAL – APPEAL DIVISION

The Social Security Tribunal, as of 2013, is responsible for appeals under the Canadian Pension Plan. An appeal to the Social Security Tribunal Appeal Division is the only part of the appeal process that requires approval to proceed. It is important to realize that you are responsible for providing ALL the information to support your appeal, including all the information you previously submitted at earlier stages of appeal.

IMPORTANT TIME LIMIT: You must send a request of Leave to Appeal (permission to appeal) in writing to SST Appeal Division within 90 days of receiving the SST General Division's decision. If you do not, you may lose your right to appeal. **Once again, you will need the assistance of either an advocate or a lawyer for this level of appeal.**

At this level of appeal, ESDC will have its own lawyer. You should too. Contact the MS Society of Canada to find help with legal support referrals. If you are unable to find a lawyer to help you, try to find an advocate as it is a very complex legal process.

Decision

The decision regarding your case will be sent to you in 6-12 months from the date of the hearing. Decisions made by the SST Appeal Division are final unless you proceed with a judicial review. For more information about judicial reviews, you will need to speak with a lawyer or advocacy expert.

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APPENDIX C: Sample letter to your doctor requesting new information to support your appeal

Re: [Your Name]
[Your Social Insurance Number]
Canada Pension Plan-Disability Benefits

Dear Dr. _____,

My application for disability benefits from Canada Pension Plan was recently denied by Employment and Social Development Canada. I am appealing this decision and require further information from you. It is my hope that you will be able to provide a letter that includes objective medical evidence to substantiate the severe and prolonged nature of my disability that prevents me from working.

In order to be determined eligible for the CPP-D, I must establish that my disability is severe and prolonged. Severe means that a person is incapable of pursuing any substantially gainful occupation on a regular basis. Prolonged means that the disability will last for a long and indefinite period of time.

It has to be confirmed that I had a severe and prolonged disability that prevented me from working on or prior to [Insert date], [Insert year].

I would be most grateful if you could include the following information in your letter:

- 1 Describe my medical condition(s).** List all diagnoses and outline the history, symptoms, physical findings, and test results (x-rays, lab reports) that support your diagnoses.
- 2 Describe the prognosis.**
- 3 Describe if the condition will worsen or improve and if I will be able to return to work.**
- 4 Describe the types of treatment that have been tried.** Has there been any significant improvement with treatment? Are there any further treatment options available?
- 5 Describe referrals that have been made to specialists and other health professionals.** Are there any reports that have not yet been made available?
- 6 Provide your medical opinion on my ability to perform any substantially gainful occupation on a regular basis by or since [Insert date].** Please explain your answer in detail, providing as much medical support for your conclusions as possible.
- 7 Provide me with copies of any other reports which you believe may support my application for disability benefits from Canada Pension Plan.**

If you agree to write this letter in support of my disability benefits application I will need to know in advance what fee, if any, will be charged as I have limited resources.

I am available to answer any questions you may have regarding this request. I will need this letter in the very near future as I must submit all new documentation at the earliest opportunity. Thank you for your assistance with this matter.

Sincerely,

[Your Signature]

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APPENDIX D: Sample letter: submission for reconsideration

Dear Sir or Madam:

Please be advised that I wish to request a reconsideration of my CPP-D application. The information I am sending you is additional to the preliminary letter of appeal I sent to you on **[insert date]**. I received your letter of denial on **[insert date]**.

I am appealing based on the fact that I have a severe and prolonged disability and I am not able to pursue regular, gainful employment.

I have submitted the following documents for your consideration.

[List documents, including new medical documents and dated letters from doctors and witnesses.]

[Using the reasons you were denied benefits provided in the Disability Summary Sheet, explain how the documents listed support your case. For example,] I was denied because it was stated in the letter of the denial that although I was not able to do my own occupation, I should be able to do another job. However, in the doctor's note dated **[insert date]**, **Doctor X** said "Due to symptoms of MS, **Ms. Y** is not able to do any type of work."

This letter was completed with the assistance of **[insert name of person and their relationship to you]**.

Sincerely,

[Your Signature]

cc to the representative (friend, advocate) named above



Connect with a Multiple Sclerosis Society of Canada Navigator:

Toll-free: 1.844.859.6789

Email: msnavigators@mssociety.ca

Website: www.mssociety.ca

Our Mission

To be a leader in finding a cure for multiple sclerosis and enabling people affected by MS to enhance their quality of life.