



CORPORAL (RETIRED)

LAUREN D.

SERVED IN REGULAR FORCES



CANADIAN ARMY

5 YEARS

SALARY AT RELEASE: \$60,168

OVERVIEW

SEX: FEMALE AGE: 25

LIFE EXPECTANCY: 83 YEARS

RELATIONSHIPS STATUS: SINGLE

TYPE OF RELEASE: MEDICAL

HEALTH SUMMARY

DISABILITY ASSESSMENT: 100%

AMPUTATIONS ABOVE ELBOW AND ABOVE KNEE

POST-TRAUMATIC STRESS DISORDER

KEY BENEFITS

PAIN AND SUFFERING COMPENSATION

ADDITIONAL PAIN AND SUFFERING COMPENSATION

INCOME REPLACEMENT BENEFIT



SITUATION

Lauren served five years in the Canadian Armed Forces (CAF) and reached the rank of Corporal. A member of the infantry, Lauren participated in Operation NANOOK. During the simulated combat exercise, Lauren's transport collided with another vehicle, resulting in amputations above the elbow and above the knee. She developed Post-Traumatic Stress Disorder as a result of her experience and was medically released from CAF. Through the CAF Long-term Disability program (CAF LTD), and with the help of her Veterans Affairs Canada case manager, she established a plan to find new, realistic and achievable goals for the future. With her strong mathematics-related skillset, she was particularly interested in working to help youth strengthen their own math abilities, even if she was not able to earn an income while doing so.

RECOGNITION

NON-ECONOMIC/NON-TAXABLE

PAIN AND SUFFERING COMPENSATION **

Amount: \$1,110 per month
Total Amount: Up to \$689,600 over lifetime

ADDITIONAL PAIN AND SUFFERING COMPENSATION (GRADE 2) **

Amount: \$960 per month
Total Amount: Up to \$599,600 over lifetime

CRITICAL INJURY BENEFIT

Amount: \$71,800

INCOME REPLACEMENT

ECONOMIC/TAXABLE

INCOME REPLACEMENT BENEFIT ***

Amount: \$ 3,820 per month
Total Amount: Up to \$2.469 million over lifetime

WELLNESS BENEFIT

- + Case management services
- + Treatment benefits
- + Veterans Independence Program
- + Rehabilitation and Vocational Assistance Program

OTHER

Lauren would not be immediately eligible for a CAF military long-service pension.

Note 1: All amounts reflected in 2017 NPV.

Note 2: At age 65, IRB payments are reduced to 70% of the Veteran's IRB before turning 65

** EFFECTIVE APRIL 1, 2019

BENEFITS AND SUPPORT

With a Disability Assessment of 100%, Lauren will receive a total value of \$1.361M (non-taxable) as recognition of her service-related pain and suffering. This amount includes a lump-sum Critical Injury Benefit, as well as the Pain and Suffering Compensation and the Additional Pain and Suffering Compensation, which she will receive monthly for life.

At the time of her medical release, the Canadian Armed Forces Long Term Disability insurance program determined that Lauren was totally disabled. Later, VAC's separate assessment established that Lauren has a diminished earning capacity. Therefore, Lauren's income replacement and rehabilitation needs will be addressed through a partnership between CAF LTD and VAC until she reaches the age of 65. At that point, VAC will take full responsibility for delivering Lauren's programs and services.

Lauren's Vocational Rehabilitation Plan includes retraining to qualify as an Educational Assistant. The rehabilitation program will pay for her to attend a two-year college program, and replace her income while retraining. Between the CAF LTD and the VAC Income Replacement Benefit (IRB), during her rehabilitation Lauren will receive income replacement totaling 90% of her salary at release. This financial security will help her to focus on successfully completing her studies.

Since VAC has established that Lauren has a diminished earnings capacity, she will continue to be eligible for the IRB for life, totaling up to \$2.469M (net after tax). When Lauren starts receiving the benefit for life, her IRB will be increased annually by 1% to recognize lost career progression. Lauren will be recognized for fifteen years of lost career progression. She will use her retraining as an opportunity to keep serving her community as a volunteer math tutor in a local high school. Additionally, through the Veterans Independence Program, Lauren will receive assistance to modify her vehicle to enable her to travel to and from her school, as well as financial assistance to make adjustments to her home so it better meets her accessibility needs.