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Veterans Affairs  
Canada

Anciens Combattants  
Canada



THE NEW  
**VETERANS**  
CHARTER  
For CF Veterans and their Families



# Services and Benefits

[www.vac-acc.gc.ca](http://www.vac-acc.gc.ca)

Canada 

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# SERVICES AND BENEFITS

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## WELCOME TO VETERANS AFFAIRS CANADA

Veterans Affairs Canada (VAC) offers a wide range of services and benefits to qualified Veterans, Canadian Forces (CF) members, RCMP members, and certain civilians. These services and benefits honour their sacrifice and achievements and are designed to meet their changing needs.

## THE NEW VETERANS CHARTER

To put on a uniform in service to our country is to make an extraordinary commitment; a willingness to put oneself at risk, as needed, in the interests of the nation.

To recognize the contribution that CF members have made to Canada and the world, the Government of Canada has passed *The Canadian Forces Members and Veterans Re-establishment and Compensation Act*. Many people know this Act as the New Veterans Charter. The new Charter represents the most sweeping change to Veterans' benefits and services in the past 60 years.

The New Veterans Charter gives CF Veterans and their families access to services and programs that are tailor-made for them. This builds on the services and benefits that are now in place to help traditional war service Veterans live with dignity and independence.

The New Veterans Charter's programs and services can be summed up in one word: "wellness." They offer:

- one-on-one case management;
- rehabilitation;
- financial benefits;
- group health insurance;
- job placement assistance;
- the lump sum disability award and other allowances; and
- support to families.

### Am I a CF Veteran?

A CF Veteran is a former member of the Canadian Forces who has:

- been released with an honourable discharge; and
- met all the professional military occupational classification requirements of the Department of National Defence (DND).

**Please note:** This definition recognizes you as a CF Veteran but other criteria are needed to qualify for VAC benefits.

## OUR SERVICE APPROACH

Making the transition from military to civilian life can sometimes be a difficult process. This is true whether you've been a CF member for two years or 30 years. VAC has Area Counsellors available on Bases/Wings across Canada. They, together with DND Case Managers, can help make your transition as smooth as possible.

Almost every releasing CF member is offered a VAC transition interview. This is an opportunity for us to meet with you and your family to discuss your needs and plans after your release. This interview will:

- help to identify any issues that may affect your transition to civilian life;
- give you information on what services and benefits are available from VAC; and
- provide you with information and referrals to other government and community programs, if needed.

No matter when you contact us, our goal is to make sure you receive the right service, from the right person, at the right time. Through a transition interview, needs will be assessed. In many cases, releasing members and CF Veterans may need only information from VAC. Others may need support from time to time. Clients with more complex needs may need Case Management services.

One part of Case Management is to develop a case plan. You, and your VAC case manager, will do this together. The case plan will identify your needs, who can help you, and what programs and services are in place to help you. Sometimes, the services will be directly available from our Department. Other times, they may be offered through agencies that are located in the community.

A big part of case planning is to monitor your progress. This will help us to know if your needs are being met to the best extent possible. If not, your case plan will be revised. Our shared goal is to help you become independent and self-sufficient.

### Facts at a Glance

<b>671,000+</b>	Estimated CF peace time population (CF Veterans + serving members)
<b>4,000+</b>	CF members releasing from the Forces every year
<b>36</b>	Average age of releasing CF members
<b>63,000</b>	Forecast number of CF clients getting support from VAC by 2013

## REHABILITATION

The Rehabilitation (Rehab) Program can help disabled CF Veterans who need support to re-enter civilian life. Family members can be involved in your Rehab Program. In most cases, the Rehab Program will be provided through a network of local experts and resources. Services can be used alone, or together, depending on what you need. These services include:

- **Medical** – health care experts will work with you to stabilize and restore your health, make it easier for you to cope with your health problems, and help your body and mind function as well as possible.
- **Psycho/Social** – will help you restore your independence and adapt your life to your situation.
- **Vocational** – will help you to learn if it is possible to transfer your skills and education from your military job to a similar civilian job. If not, you may qualify for training for another kind of job through the Vocational Assistance program.

### Who Can Benefit?

You may qualify for rehab if you are:

- a CF Veteran who medically released from the Forces;
- a CF Veteran who has a physical or mental health problem mainly caused

by your service that is making it hard for you to re-enter civilian life;

- the spouse or common-law partner of a CF Veteran who qualifies for vocational rehab but the Veteran's disability is so serious that he/she cannot take part in it;
- a Reservist (depending on class of service and assigned duties); or
- the survivor of a CF Veteran whose death is related to his/her service.

### Important Notes

- You do not need to qualify for a disability award to get help through the Rehab Program.
- VAC's Rehab Program complements the vocational rehab services and earnings loss benefits provided through SISIP for eligible CF members who are medically releasing.
- If you qualify for the Rehab Program, you may also qualify for financial benefits.

## Case Scenario

“My name is Terry. I was a Class B Reservist in the Canadian Forces when I hurt my lower back while on duty. Six months after my injury, I decided to voluntarily release and try to find a brand new civilian job – not an easy thing to do at the age of 42.”

A year and a half later, Terry contacted VAC because his back pain was becoming unmanageable. Because Terry injured his back while on full-time duty as a Class B Reservist, with more than 180 days of service, he qualified for the Rehab Program. Terry’s back injury forced him to leave the civilian career he had as a mechanic. Together, Terry and his VAC Area Counsellor developed a case plan focussing on Medical Rehab services, such as pain management, physiotherapy, massage and chiropractic services. While Terry undergoes rehab for his back injury, he will receive monthly Financial Benefits.

## FINANCIAL BENEFITS

CF Veterans who become disabled often worry about how they are going to pay their bills and support their families. The

New Veterans Charter means that CF Veterans who have a service-related, or career-ending, condition may qualify for:

- **Earnings Loss Benefits.** This will ensure that your income does not fall below 75% of your gross pre-release military salary while taking part in the rehab or vocational assistance program.
- **Permanent Impairment Allowance.** This helps CF Veterans who suffer from lost job opportunities because they are permanently and severely impaired.
- **Supplementary Retirement Benefit.** This makes up for the lost opportunity to contribute to a retirement fund after releasing from the Forces. This lump sum payment is taxable.
- **Canadian Forces Income Support (CFIS).** This tax-free benefit helps CF Veterans who are able to work but have not been able to find a job or have a low-paying job after completing the Rehab Program.

## Who Can Benefit?

You may qualify for **Earnings Loss Benefits** if you are:

- a CF Veteran who has a rehab or vocational assistance plan developed; or
- the survivor (or orphan) of a CF member or Veteran who dies due to:
  - a service-related injury or disease; or
  - a non-service-related injury or disease aggravated by service.

You may qualify for a **Permanent Impairment Allowance** if you are a CF Veteran who has:

- a physical and/or mental impairment that is severe and permanent;
- a rehab plan that is approved by VAC; and
- received a disability award related to this impairment.

You may qualify for a **Supplementary Retirement Benefit** if you are:

- a CF Veteran who is totally and permanently incapacitated and you no longer qualify for Earnings Loss Benefits because you:
  - have reached the age of 65; or
  - are now able to hold down a suitable job.
- a survivor of a CF member or Veteran (some conditions apply, please contact VAC for more information).

You may qualify for **Canadian Forces Income Support** if you:

- are a CF Veteran who no longer qualifies for Earnings Loss Benefits and you:
  - successfully completed the Rehab Program;
  - need financial help because your household income is not enough to meet your basic needs;
  - are looking for a suitable job but have not been able to find one; and
  - live in Canada

- no longer qualify for Earnings Loss Benefits, because you:
  - have reached the age of 65; or
  - are able to return to work.
- a survivor of a CF member or Veteran who lives in Canada and meets income, and other, conditions.

## GROUP HEALTH INSURANCE

The Group Health Insurance Program helps eligible CF Veterans and their families who would not otherwise qualify for the Public Service Health Care Plan (PSHCP) after they release. The VAC program fills this gap, offering them the group health insurance they need through the PSHCP at an affordable cost.

Under the new Charter, CF Veterans and their families will be able to qualify for such things as:

- drug benefits;
- vision care;
- special medical supplies; and
- treatment by medical specialists.

There are two kinds of coverage:

- **Supplementary** coverage helps those who are covered by a health plan through their province or territory.
- **Comprehensive** coverage helps those who live outside Canada and are not covered by a provincial/territorial health plan.

## Who Can Benefit?

You may qualify if you are a:

- CF Veteran who has been approved for benefits under the Service Income Security Insurance Plan Long Term Disability (SISIP LTD) and you do not qualify for PSHCP;
- CF Veteran with a rehab need related to service who did not qualify for PSHCP after your release; or
- the survivor of a CF member or a CF Veteran whose death is service-related, and you are not eligible for PSHCP.

## Important Notes

- You will need to pay a monthly premium for group health insurance benefits.
- Most expenses will be reimbursed at 80%. There is a 20% co-payment amount and annual deductibles that you will need to pay before reimbursements can be made.
- VAC's Group Health Insurance Program works with SISIP to make sure that if you have SISIP Major Medical, you will have access to lifetime family health coverage once your Major Medical coverage ends.
- If you receive the Canadian Forces Income Supplement, VAC will pay your monthly contributions, deductibles and co-payments.

## Case Scenario

“My name is Michel. Three years ago, I was injured while on duty. The pain wasn't too bad, so I was able to continue working. After 14 years of service, I voluntarily released from the Forces because my daughter, Jennifer was very sick and my wife, Monique, needed help taking care of her. It wasn't an easy decision for me to leave the Forces, but I needed to be there to support my family. We are very concerned about her health and I don't know if we will be able to afford all of Jennifer's medical bills. To make matters worse, my military injury has gotten much worse and I am having trouble managing the pain.”

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With the New Veterans Charter, Michel has peace of mind knowing that even though he voluntarily released, he is able to buy group family health insurance through the PSHCP. This is because he has a rehabilitation need related to his service that is making it hard for him to make the adjustment to civilian life. This will help Michel with his daughter's medical bills and will also ensure he gets the health care he needs to successfully re-establish himself in civilian life.

## JOB PLACEMENT

CF Veterans tell us that a quality job is one of the most important things they need to help them return to civilian life. VAC's Job Placement Program will assist Regular Force members, as well as some members of the Reserves, get practical help finding a job. The program will focus on three key services:

- **Job-search training** to help you write a resume, identify your transferable skills, give you advice on what to do during a job interview, and seek out self-employment training.
- **Career counselling** to help you develop a plan to enter the civilian work force, evaluate your skills and experience, and complete your resume.
- **Job-finding assistance** to help you market yourself for possible jobs and arrange job interviews.

### Who Can Benefit?

You may qualify for Job Placement if you are a:

- Regular Force member/Veteran who has completed basic training;
- Reserve Force member/Veteran who has Special Duty Service or Emergency service (and who suffers job loss or reduction in pay after this service);
- Reserve Force member who has completed at least 21 months of full-time service during 24 straight months;

- CF Veteran who receives Canadian Forces Income Support (CFIS); or
- survivor of a CF member or Veteran. (Some conditions apply, please contact VAC for more information.)

### Important Notes

- In most cases, your application must be made within **two** years of release. This time limit does not apply if you receive CFIS.
- You will not qualify for Job Placement if your release is because of misconduct or unsatisfactory service.
- In most cases, the Job Placement Program is a one-time only benefit.

### Case Scenario

“My name is Joe. Six months ago, I released from the Forces. A year and half before my formal release I started to think about what kind of job I would like to have after my military career ends. I attended DND's two-day Career Transition Seminar and was excited to learn about the services and benefits under the New Veterans Charter.”

In addition to the workshops Joe attended while still serving, VAC's Job Placement Program experts helped Joe develop a career plan, build his resume, identify his

transferable skills, develop interview skills and learn new job search techniques. He found a good job in his community that allows him to spend more time with his growing family.

## Priority Job Appointment in the Public Service

On December 31, 2005, changes to the priority job appointment process in the Federal Public Service came in effect for medically-releasing CF members. This means if a job opens up in the Federal Public Service and you have the skills needed to fill that position, you will be given priority over other candidates. You have five years from the date of your release to take part in this program. Please contact the Director of Casualty Support and Administration at DND for more information.

## DISABILITY AWARD

When a CF Veteran has a disability, it can cause pain and suffering, change the way your body or mind functions, and make it hard for you to enjoy life. The disability award is meant to recognize and compensate for the non-economic impacts of a service-related disability.

- The disability award is a tax-free lump sum payment of **up to** \$250,000, depending on the extent of your disability.

- The amount of the award is not linked in any way to other payments you may receive under the New Veterans Charter.

## Who Can Benefit?

You may qualify for the disability award if you are:

- a CF member or Veteran with a:
  - a service-related injury or disease; or
  - non-service-related injury or disease that was aggravated by service.
- a survivor (some conditions apply, please contact VAC for more information).

## Important Notes

- You do not need to qualify for a disability award to qualify for some of the other benefits under the New Veterans Charter.
- The disability award is not linked to the Rehab Program. This means, you can be in the Rehab Program but not qualify for a disability award.

## Case Scenario

“My name is Antonio. I joined the Forces right out of high school. After serving for nine years, I suffered a service-related spinal cord injury which paralyzed me from the waist down. Losing the mobility in my lower body was very hard on me and my family both emotionally and physically. I proudly served my country and was the sole provider for my family.”

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VAC’s Disability Award Program will help Antonio and his family ease the financial burden resulting from his spinal cord injury. Antonio will receive a lump sum disability award as a result of his paralysis. Antonio and his wife decided to invest a portion of the lump sum award for their son’s future and education. They also sought independent financial advice and purchased an annuity in order to receive his lump sum award in monthly payments.

## OTHER BENEFITS

### Death Benefit

The death benefit is a tax-free, lump sum payment of \$250,000. It is paid to a spouse or common-law partner, and dependent children, if a CF member is:

- killed while in service; or
- injured while in service and dies within 30 days of the injury.

### Clothing Allowance

As a CF member or Veteran, you may qualify for a monthly clothing allowance if you have received a disability award due to:

- an amputation, or other disability, that causes wear and tear on your clothing; or
- a disability that requires you to wear specially-made clothing.

### Detention Benefit

You may qualify for a tax-free lump sum detention benefit if you are a CF member or CF Veteran who, while serving in the Forces:

- was detained by an enemy, opposing force or person or group carrying out a terrorist activity; or
- evaded capture or escaped from any power.

## Financial Advice

Under the New Veterans Charter, disability awards, detention benefits and death benefits are lump sum amounts. You may wish to seek out the advice of a financial expert to help you manage your lump sum payment. If the payment is \$12,500 or more, some, or all, of the fees related to this advice may be paid by our Department, up to a maximum of \$500.

- suffer a service-related disability as a result of duty in a Special Duty Area; and
- live in Canada.

CF Veterans who qualify for VIP may receive funds to help pay for grounds maintenance (such as grass cutting or snow shovelling), housekeeping, personal care, certain changes to their home, care and support by health professionals, and some transportation needs.

Your ability to access VIP services may depend on your health needs and if these services are available to you through other federal, provincial, or municipal programs.

You may qualify for VIP housekeeping and/or grounds maintenance services if you were the primary caregiver of a Veteran who:

- qualified for these VIP services any time after the program began in April 1981; and
- was receiving these services at the time he/she passed away or was admitted to a long-term care facility.

You will receive these services as long as needed but certain conditions do apply. Please call VAC for more information.

## Long-Term Care

CF Veterans may qualify for intermediate or chronic care in a community facility if the need for this care is the result of a service-related disability.

## HEALTH CARE

Veterans Affairs Canada offers Health Care Benefits, the Veterans Independence Program and Long-Term Care.

### Health Care Benefits

Veterans Affairs Canada offers 14 kinds of health care benefits, including medical, surgical, dental care, prescription drugs, and hearing and vision aids. In order to qualify for health care benefits you must qualify for a disability award.

### Veterans Independence Program (VIP)

This national program helps qualified clients remain healthy and independent in their own homes and communities. CF Veterans may qualify, if they:

## FAMILY SUPPORT

Veterans Affairs Canada knows that the transition to civilian life is a major change for the whole family. This is why the New Veterans Charter offers more support to families than ever before. Under the new Charter, family members can get expert help to see them through difficult times.

Families may qualify for:

- case management services;
- individual and family counselling services;
- health benefits;
- rehabilitation services; and
- other survivor benefits.

Survivors also may qualify for financial support, including monthly income support, if needed. Financial support is offered to children of deceased Veterans who pursue their education after high school.

## INFORMATION FOR RESERVISTS

Being a member of the Reserves requires a special kind of dedication and commitment. Depending on your class of service, Reservists may be eligible for the programs and services under the New Veterans Charter even if you are not medically released, as long as you have a rehab need related to service. Please contact VAC for more information and how to apply.

## DO YOU ALREADY HAVE A MONTHLY DISABILITY PENSION?

If you already have a disability pension for an illness or injury related to your service, this will continue and you may still qualify for the services and benefits under the New Veterans Charter. However, if you already get a monthly pension, this could impact the amount of financial benefits you may be awarded.

If you already get a monthly pension, the amount of your monthly pension may increase if:

- you have medical proof your condition is worse; or
- you apply for a new pension for a new health condition that is closely linked to your pensioned condition and cannot be assessed on its own.

You can also apply for a lump sum disability award if you have, or later develop, a service-related disability for which you do not already receive a pension.

## DND/VAC CENTRE

The DND/VAC Centre provides information and services to help support injured and retired CF members and their families.

“The Centre,” as it is commonly known, is often the first contact point and referral service for injured and retired members (Regular Force and Reserve) and their families. After referrals are made, the Centre’s staff will follow-up to make sure your concerns or issues have been resolved and that you have received the help you need. All calls are confidential. You can learn more about The Centre by visiting the Web site [www.dnd.ca/hr/thecentre](http://www.dnd.ca/hr/thecentre)

## **SUPPORT FOR THOSE WITH AN OPERATIONAL STRESS INJURY**

An operational stress injury (OSI) is any persistent psychological difficulty resulting from military service. It is used to describe a broad range of problems which include diagnosed medical conditions such as anxiety disorders, depression, and post-traumatic stress disorder (PTSD) as well as other conditions that may be less severe but still interfere with daily functioning.

It is normal to experience some form of distress after being exposed to a traumatic event. Fortunately, help is available for those with operational stress injuries. It is important to get help as soon as possible in order to increase the chance for recovery.

## **Operational Stress Injury Clinics**

Veterans Affairs Canada has Operational Stress Injury (OSI) Clinics to help Veterans and still-serving CF members recovering from an OSI. Support also is available for their families.

The OSI clinics have teams of mental health professionals who offer assessment, treatment, prevention and support services.

Veterans and their families can contact Veterans Affairs Canada at **1-866-522-2122**. Still-serving Canadian Forces members can contact their Base Medical Officer.

## **Operational Stress Injury Social Support Program (OSISS)**

OSISS is a DND peer support network supported by VAC, that helps CF members and Veterans (and their families) who suffer from OSIs as a direct result of military service. Peer and Family Support Coordinators are located at most VAC offices across the country. For confidential peer support, you can call toll-free **1-800-883-6094** or visit the OSISS Web site at [www.osiss.ca](http://www.osiss.ca)

## Help is Available

Over the years, VAC and DND have worked together to put in place many programs and services to support those who suffer from military-related OSIs. Please seek help if you feel you have an OSI, or you think you know someone who does. The earlier help is sought, the better the rate of recovery.

## OTHER SERVICES

### VAC Assistance Service

The VAC Assistance Service provides Veterans and their families with access to short-term professional counselling services. If you need urgent support, face-to-face counselling also can be arranged with a professional counsellor in your community. You can call the VAC Assistance Service toll-free 24 hours a day at **1-800-268-7708**.

### Pastoral Outreach Program

The Pastoral Outreach Program provides spiritual and pastoral care. CF members, Veterans, and families in need can be connected with a member of the clergy. For more information on the Pastoral Outreach Program you can call toll-free **1-800-883-6094**.

## CANADA REMEMBERS

The Canada Remembers Program helps to:

- keep alive the achievements and sacrifices made by all those who served Canada in times of war, conflict, and peace; and
- promote an understanding of the significance of these efforts in Canadian life as we know it today.

### We Remember

There are more than 1,300 names listed in the Seventh Book of Remembrance to honour CF members who have given their life in service to Canada since 1947, excluding the Korean War.

## FUNERAL AND BURIAL COVERAGE

Members who die as a result of their service qualify for funeral and burial coverage. Coverage is also extended to CF Veterans who:

- die while receiving Earnings Loss Benefits or Canadian Forces Income Support benefits;
- received, or qualified for, a disability award at the time of their death; and
- do not have enough money in their estate to pay for a dignified burial. A “means test” is used to make a decision.

## HOW CAN I GET INFORMATION ON SERVICES OR BENEFITS?

For more information on Veterans' services and benefits, to find out if you qualify, or how to apply, please:

Call: **1-866-522-2122** (English)  
**1-866-522-2022** (French)

Visit the VAC Web site:  
**www.vac-acc.gc.ca**

Send us an e-mail:  
**information@vac-acc.gc.ca**

Write to us:  
Veterans Affairs Canada  
P.O. Box 7700  
Charlottetown, PE  
C1A 8M9

### Go On-line

On the VAC Web site, you will find a **Client Self-Screening Tool** to help you learn if you might qualify for programs and services under the New Veterans Charter. We encourage you to use this tool, but it is not meant to replace the advice of a trained VAC professional.

### Our Case Scenarios

The CF Veterans and families we profile in our case scenarios may receive other benefits and services under the new Charter that are not detailed in this booklet. To learn more about the full range of support that may be available to them, please visit the *New Veterans Charter* section of the VAC Web site.

## DO YOU LIVE OUTSIDE OF CANADA?

**Foreign Countries Operations (FCO)** is responsible for delivering benefits and services to eligible Canadian Veterans and their dependants who live or vacation outside of Canada.

If you live outside Canada, you may qualify for the following services under the New Veterans Charter:

- rehabilitation;
- job placement assistance;
- group health insurance; and
- disability award.

For more information on these programs and how to apply, please call FCO at:

**1-888-996-2242**

(toll-free from the United States)

**00-800-996-22421**

(toll-free from the United Kingdom, Germany, France, Belgium)

**(613) 996-2242**

(call collect from all other countries)

You can also write to:

Foreign Countries Operations

Veterans Affairs Canada

66 Slater St., Rm 1405

Ottawa, ON, Canada K1A 0P4

## **CAN I APPEAL A VAC DECISION?**

Yes. Under the New Veterans Charter, there are informal and formal appeal options in place for clients who do not agree with a decision concerning their application for VAC benefits.

If you are unhappy with a decision regarding rehabilitation services, vocational assistance and the supporting financial benefit programs, you may appeal this decision with the Department. Your appeal options will be explained in the decision letter you receive from VAC.

## **Bureau of Pensions Advocates**

If you are unhappy with a decision concerning your disability award, monthly disability pension or death benefits, Veterans Affairs Canada's Bureau of Pensions Advocates (BPA) can help you through this formal appeals process.

BPA can provide you with free legal advice, assistance and representation when exploring your options for appeal. These options could include:

- a Departmental Review;
- a review hearing before the Veterans Review and Appeal Board (VRAB);
- or
- an appeal hearing before VRAB.

A number of Veterans' organizations also offer help and advice free of charge.

For information about your disability decision or how to ask for a review or appeal, call:

### **Bureau of Pensions Advocates**

Tel: **1-877-228-2250** (bilingual service)

Outside Canada: Please refer to the phone numbers listed for Foreign Countries Operations.

## **Veterans Review and Appeal Board**

The Veterans Review and Appeal Board (VRAB) is an independent quasi-judicial agency. It provides two levels of appeal on disability pension and disability award applications.

### **Veterans Review and Appeal Board**

**1-800-450-8006** (English)

**1-877-368-0859** (French)

### **Outside Canada**

**1-902-566-8835** (English)

**1-902-566-8751** (French)

Web site: **[www.vrab-tacra.gc.ca](http://www.vrab-tacra.gc.ca)**

