



LEADING SEAMAN (RETIRED)

# CALVIN H.

SERVED IN REGULAR FORCES



**ROYAL CANADIAN NAVY**

12 YEARS

SALARY AT RELEASE: \$66,192

## OVERVIEW

SEX: MALE

AGE: 30

LIFE EXPECTANCY: 83 YEARS

RELATIONSHIPS STATUS: COMMON LAW

TYPE OF RELEASE: MEDICAL

## HEALTH SUMMARY

DISABILITY ASSESSMENT: 40%

NERVE DAMAGE TO RIGHT LEG AND LOSS OF USE

## KEY BENEFITS

PAIN AND SUFFERING COMPENSATION

ADDITIONAL PAIN AND SUFFERING COMPENSATION

INCOME REPLACEMENT BENEFIT

CAREER TRANSITION SERVICES



## SITUATION

Calvin has been a supply technician in the Canadian Navy for eight of his 12 years of service. While participating in humanitarian-related mission Operation RENAISSANCE IRMA MARIA, Calvin was involved in a shipboard machinery accident that impacted his right leg and caused both nerve damage and loss of use. After he was posted to the Canadian Armed Forces (CAF) Joint Personnel Support Unit for rehabilitation, it became clear that the damage to Calvin's leg was permanent. After releasing from the military, he worked with his case managers from both the CAF and Veterans Affairs Canada (VAC) to help him in the transition to life after service.

## RECOGNITION

NON-ECONOMIC/NON-TAXABLE

### PAIN AND SUFFERING COMPENSATION \*\*

Amount: \$440 per month

Total Amount: Up to \$254,400 over lifetime

Duration: Life

### ADDITIONAL PAIN AND SUFFERING COMPENSATION (GRADE 3) \*\*

Amount: \$480 per month

Total Amount: Up to \$276,600 over lifetime

Duration: Life

## INCOME REPLACEMENT

ECONOMIC/TAXABLE

### INCOME REPLACEMENT BENEFIT \*\*

Amount: \$4,000 per month

Total Amount: Up to \$190,900

Duration: Four years

## WELLNESS BENEFITS

- + Case management services
- + Rehabilitation and Vocational Assistance Program

## OTHER

Calvin would likely not be in receipt of 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

Calvin will receive a total of value of \$531,000 (non-taxable) as recognition of his service-related pain and suffering. This is a combination of the Pain and Suffering Compensation and the Additional Pain and Suffering Compensation, which will be paid monthly for life.

The Canadian Armed Forces determined that Calvin was not totally disabled at the time he was medically released. Calvin's income replacement and rehabilitation needs during rehabilitation will be addressed through a partnership between CAF LTD and VAC for the first two years of his rehabilitation.

While Calvin follows his physical and vocational rehabilitation plans, he will receive monthly income replacement totalling a net of up to \$190,900 (after tax). As part these plans, he wants to go back to college and complete a diploma in purchasing and supply chain management, which will best complement the skills and experience that he gained in the military. Before completing his Rehabilitation Plan, he will receive assistance to help him find work once he has retrained.

Once the CAF LTD income support ceases, VAC will continue to pay his Income Replacement Benefit until he completes his rehabilitation program four years after his release. This financial security will help him to successfully focus on completing his diploma.