

Veterans Affairs Canada

Canada Remembers	2
Health Care Program.....	4
Special Awards	6
Financial Benefits Program.....	7
Support for Operational Stress Injury (OSI).....	9
Surviving Dependant Benefits	10
Veterans Affairs Disability Pension Program.....	11
Disability Award Program	14
War Veterans Allowance (WVA).....	15
Career Transition Services	16
Rehabilitation Program	18

Canada Remembers

<http://www.vac-acc.gc.ca/remembers/>

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=services/benefits/cr>

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

Programs

- Memorials: To ensure the preservation and presentation of the Canadian National Vimy Memorial and the Beaumont-Hamel Newfoundland Memorial in France and 11 other battlefield memorial sites in France and Belgium. Canada Remembers also has responsibility for ceremonies at the National War Memorial, the Tomb of the Unknown Soldier in Ottawa, the Cross of Sacrifice in Arlington National Cemetery in the United States and other memorials in Canada and worldwide. Memorials also include the Canadian Virtual War Memorial , an on-line registry of information about the graves and memorials of more than 116,000 Canadians and Newfoundlanders who served valiantly and gave their lives for Canada.

- Cemetery Maintenance: The Program cares for the graves of Veterans who are buried at the expense of the Government of Canada, as well as maintaining Canadian war graves and cemeteries through partnerships with the Commonwealth War Graves Commission and the United Nations Memorial Cemetery in Korea.

- Funeral and Burial Assistance: To provide funeral and burial assistance when a Veteran's death results from a pensioned or awarded disability, or when there are insufficient funds in the Veteran's estate. As not all Veterans qualify for funeral and burial assistance, contact the Last Post Fund at 1-800-465-7113 www.lastpostfund.ca.

- Cenotaph/ Monument Restoration: To ensure that cenotaphs and monuments honouring Veterans, war dead, and significant military events are conserved at the highest standard of care and dignity. To assist communities across the country to properly conserve these monuments.

- Partnerships: To engage Canadians in remembrance, the Canada Remembers Program often partners with groups and organizations who share VAC's commemorative goals.

- Ceremonies and Events: To provide a leadership role in conducting ceremonies and events across Canada and internationally that recognize and honour Canada's war dead and Veterans. Each year, Veterans' Week (November 5-11) is also celebrated with many ceremonies and events.

- Learning Initiatives: To provide both learning opportunities and learning materials that enable Veterans to share their experiences with Canada's youth.

- Public Information: To provide information to Canadians through on-line initiatives, print materials, publications and multi-media. Such information is provided through the Canadian Virtual War Memorial and the Heroes Remember on-line Veteran interviews.

Contact

For information on Canada Remembers and its programs, please call **1-866-522-2122** or visit our Web site at **www.vac-acc.gc.ca**.

Health Care Program

<http://www.vac-acc.gc.ca/general/sub.cfm?source=services/healthcare>
<http://www.vac-acc.gc.ca/clients/sub.cfm?source=services/benefits/health>

Veterans Affairs Canada provides treatment and other health-related benefits, Veterans Independence Program benefits and services and long-term care in its one remaining departmental facility, as well as community or contract facilities to veterans and other eligible persons. These benefits include medical, surgical and dental care, prosthetic devices, home adaptations, supplementary benefits such as travel costs for examinations or treatment and other community health care services and benefits.

Health Benefits

Veterans Affairs Canada offers 14 kinds of health benefits, including medical, surgical and dental care, prescription drugs, and hearing and vision aids.

The Department also offers supplementary health benefits, treatment allowances and other miscellaneous benefits. For example, the cost of travel for medical services, including the cost of travel for an escort, where necessary, may also be covered.

The ability to access our health benefits may depend on your eligibility, your health needs and whether these services are available through your province.

Veterans Independence Program (VIP)

This national home care program helps qualified Veterans, still-serving CF disability pensioners and certain civilians to remain healthy and independent in their own homes and communities.

Under VIP, you may receive funds to help pay for grounds maintenance (such as grass-cutting or snow-shovelling), housekeeping, personal care, certain changes to your home, care and support by health professionals, and some transportation. Your ability to access VIP services depends on your health needs and if these services are available to you through another federal, provincial or municipal program.

Long-Term Care

Eligible war service Veterans and certain civilians may qualify for intermediate care or chronic care at the Department's contract facilities, or at more than 1,900 community facilities across the country, some of which have contractual arrangements with our Department.

Additionally, they may qualify for long-term care at Ste. Anne's Hospital, the only hospital owned and administered by the Department. CF pensioners may qualify to receive intermediate or chronic care in a community facility if the need for this care is related to a pensioned condition. Allied Veterans who have lived in Canada for 10 or more years after their period of service may be eligible for long-term care in community facilities.

Contact

Please call VAC at **1-866-522-2122** or visit our Web site at **www.vac-acc.gc.ca**.

Special Awards

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=services/benefits/special>

Special awards are paid in addition to disability pensions.

Attendance Allowance

You may qualify for an Attendance Allowance if you receive:

- a disability benefit paid at paid at 1% or more or a POW compensation; and
- are totally disabled and need help with daily living tasks, such as having a bath, eating or going to the bathroom.

Exceptional Incapacity Allowance

You may qualify for an Exceptional Incapacity Allowance if you receive:

- a disability benefit of 98% or more; or
- a combination of disability benefit and POW compensation totaling 98% or more; and
- have an exceptional incapacity that is a consequence of, or is caused in whole or in part by a pensioned condition.

Clothing allowance

You may qualify for a Clothing Allowance if you are a disability pensioner who has one or more pensioned conditions that:

- require you to wear special devices or specially-made clothing: or
- cause wear and tear on your clothing.

Financial Benefits Program

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=forces/nvc/programs/fb>

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. It is a lump-sum payment that 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 from the financial benefits program?

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 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.

Support for Operational Stress Injury (OSI)

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=services/benefits/osi>

An operational stress injury (OSI) is any persistent psychological difficulty resulting from military service. OSIs include diagnosed medical conditions such as anxiety, depression and post-traumatic stress disorder (PTSD).

To support wartime Veterans and still-serving and former Canadian Forces personnel recovering from operational stress injuries, VAC has established Operational Stress Injury (OSI) clinics. OSI clinics provide standardized assessment, treatment, prevention and support services. A team of health professionals, including psychiatrists, psychologists, nurses and clinical social workers, work together to develop treatment plans that meet individual needs.

Veterans can access an occupational stress injury clinic by obtaining a referral from a VAC medical officer at the closest VAC District Office

A Peer Support Network has also been established by the Operational Stress Injury Social Support (OSISS) program to help CF members, CF Veterans and/or their families. The Peer Support Network is made up of Veterans and family members from across the country that know firsthand what it is like to live with an OSI or to live with someone who suffers from an OSI. With insight acquired from regaining their own health, they are in a unique position to help others and to provide guidance on resources that are available from DND, VAC and within their own community. You can access their confidential support by contacting the Peer Support Coordinator nearest you at 1-800-883-6094 or on-line at www.osiss.ca

Contact

A suite of brochures on VAC's approach to Mental Health is available by calling VAC at **1-866-522-2122** or by visiting our Web site at <http://www.vac-acc.gc.ca/clients/sub.cfm?source=mental-health/support/publications>.

Surviving Dependant Benefits

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=services/benefits/survive>

In most cases, the surviving spouse or common-law partner of a disability pensioner or a former POW receives, for one year, all the monthly benefits that were in place at the time the pensioner/POW passed away. This could include payments such as: Disability benefits, POW Compensation, Attendance Allowance or Exceptional Incapacity Allowance. At the end of the one-year period, a survivor pension is paid, based on the amount of disability pension and/or POW compensation that was being paid at the time the pensioner/POW passed away.

Eligibility

Parents and/or siblings of a deceased pensioner may qualify for a survivor pension if they were:

- Fully, or to a great extent, supported by the pensioner; and
- Not able to support and/or take care of themselves after the pensioner dies.

Education Assistance Program

Surviving dependent children may also qualify for benefits, including financial help to continue their education past high school. Children of CF Veterans can apply for Education Assistance if their parent:

- Died as a result of military service; or
- Was pensioned at the 48% rate or more at the time of death.

Benefits

Children

Surviving children may be eligible to receive orphan benefits following a pensioner's death.

Parents and Siblings

If the deceased pensioner had been supporting parents, brothers or sisters who are now without adequate means of support, these dependants may be awarded a pension. Awards of this nature are discretionary and are based on the circumstances of each case.

Veterans Affairs Disability Pension Program

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=dispen>

Eligibility

You may qualify for a disability pension if you have a medical disability that is related to your service and you are:

- a Canadian Forces (CF) Veteran or a Merchant Navy Veteran of the First or Second World War or the Korean War;
- a current or former member of the Regular or Reserve Force; or
- a civilian who served in close support of the Armed Forces during wartime.

*Please note: Since implementation of the New Veterans Charter on April 1, 2006, CF Veterans and CF members generally receive their disability benefits in the form of a lump-sum payment through the Disability Award program. However, in some cases, claims from CF members and Veterans will still be ruled on under the *Pension Act*. These could include reviews of your pensioned condition or a review of an unfavourable pension decision.

Additional benefits may be awarded if you are a disability pensioner who has a spouse/common-law partner or other qualified dependants.

The Pension Act provides coverage under two principles:

- the **Insurance Principle** which provides for pension coverage 24 hours a day for war time or SDA service; OR
- the **Compensation Principle** which provides pension coverage for disability or death which was directly related to, or permanently worsened by peacetime, non-SDA, service factors or events;

How to Apply

Obtain and complete a VAC application for Disability Benefits
(<http://www.vac-acc.gc.ca/clients/sub.cfm?source=dispen/applic>)

Pension Entitlement is:

- Based solely on the relationship between service and disability;
- Awarded in fifths: from one-fifth (1/5), if service played only a minimal part in the cause or worsening of the disability, to five fifths (5/5) if the disability was incurred during, or was caused in its entirety by military service;

- Entitlement may also be awarded for a disability which is a consequence of a pensioned service-related disability.
- Guided by Entitlement Eligibility Guidelines, policy statements used in determining the relationship of your medical condition or disability to military service.

Pension Payable

The pensionable assessment, which is determined by multiplying the entitlement (1/5 to 5/5) by the assessment (1% to 100%), determines the rate of pension payable, e.g. 3/5 x 25%=15% pension. When there is more than one pensioned disability, the assessments are combined:

- between 1% and 4% results in:
a one-time lump-sum payment - there is no monthly pension.
- 5% or more results in:
 1. payment of a monthly pension which is indexed annually on January 1st;
 2. an additional sum paid to the disability pensioner on behalf of:
 - a spouse/common-law partner, but not a former spouse/former common-law partner;
 - children under age 18, or between 18 and 25 if studying full-time, or if incapacitated
 - some restrictions apply.

2010 Rates - How much can you expect to receive?

Monthly payments at 2010 rates - at either end of the payment scale.

Rate	Disability Pension	Spouse	First Child	Second Child	Each Other Child
5%	\$119.89	\$29.97	\$15.59	\$11.39	\$8.99
100%	\$2,397.83	\$599.46	\$311.72	\$227.79	\$179.84

Prisoner of War Compensation

A Veteran of the Canadian Forces, or Canadian merchant mariner, who was a prisoner of war for 30 days or more, or who evaded capture or escaped from the enemy for 30 days or more, may be entitled to compensation under the *Pension Act*. Compensation may also be paid to members of Allied Forces who were domiciled in Canada or Newfoundland at the time of enlistment in the First or

Second World War, and to some civilians who served in support of the Canadian Forces.

The term "prisoner of war" now also includes those who were interned in a neutral country designated as enemy-occupied territory. Algeria and Tunisia are among areas designated in this way. Additional compensation for a spouse/common-law partner and dependants, similar to that awarded for a disability pension, is also available. A prisoner of war is entitled, on application, to basic compensation equal to:

1. In respect of any period spent as a prisoner of war to Japan:
 - 5% of basic pension, where that person was a prisoner for periods totaling at least 30 days but not more than 88 days;
 - 20% of basic pension, where that person was a prisoner for periods totaling at least 89 days but not more than 364 days;
 - 50% of basic pension, where that person was a prisoner for periods totaling at least 365 days
2. In respect of any period spent as a prisoner of war of another power:
 - 5% of basic pension, where that person was a prisoner for periods totaling at least 30 days but not more than 88 days;
 - 10% of basic pension, where that person was a prisoner for periods totaling at least 89 days but not more than 545 days;
 - 15% of basic pension, where that person was a prisoner for periods totaling at least 546 days but not more than 910 days;
 - 30% of basic pension, where that person was a prisoner for periods totaling at least 911 days but not more than 1,275 days;
 - 35% of basic pension, where that person was a prisoner for periods totaling at least 1,276 days but not more than 1,641 days;
 - 40% of basic pension, where that person was a prisoner for periods totaling at least 1,642.
3. Former prisoners of war are also entitled to receive special awards of attendance allowance or exceptional incapacity allowance provided that they meet the eligibility criteria.

You may apply for prisoner of war compensation by contacting Veterans Affairs Canada.

<http://www.vac-acc.gc.ca/content/services/pensions/pen923e.pdf>

General Inquiries

All questions or comments on your VAC services and benefits may be directed to the following toll-free number:

1-866-522-2122 (English)

1-866-522-2022 (French)

Disability Award Program

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=forces/nvc/programs/da>

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, 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 from the disability award?

You may qualify for the disability award if you are:

- a CF member or Veteran with 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.

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.

War Veterans Allowance (WVA)

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=services/benefits>

In recognition of war service, qualified persons are provided with a regular monthly income to meet basic needs.

WVA is based on income, family status and number of dependants. Recipients are paid at a single, couple or orphan's rate. Persons in common-law relationships also qualify for the same rate as married individuals.

Eligibility

Eligibility is determined by the wartime service of a Veteran or qualified civilian, age or health, income, and residency.

- Canadian Armed Forces Veterans and Merchant Navy Veterans who served in the First or Second World War or the Korean War; or
- Allied Veterans with wartime service in the First or Second World War or Korean War who lived in Canada either before or after the war; or
- Civilians who served in close support of the Canadian Armed Forces during wartime.

* Surviving spouses, surviving common-law partners or orphans may also qualify for WVA if the deceased Veterans or civilian had the required war service.

Apply

To receive an application kit, contact your Veterans Affairs Canada District Office

Contact

General Inquiries

All questions or comments on your VAC services and benefits may be directed to the following toll-free number:

1-866-522-2122 (English)

1-866-522-2022 (French)

Career Transition Services

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=forces/nvc/programs/jp>

CF member/veterans tell us that a quality job is one of the most important things they need to help them transition to civilian life. VAC's Career Transition Services will assist Regular Force members, as well as some members of the Reserve, get practical help finding a job. Career Transition Services include the following elements:

- **Workshops** – usually delivered on bases and provide tips to identify your transferable skills, job interview training and practice interviews, advice on managing your civilian career, and how to create a professional résumé, and information on how to pursue self-employment.
- **Individual Career Counselling** – offers more in-depth assistance to identify your skills and strengths including: aptitude and interest testing; transferable skills analysis; job market research and analysis of your intended community of residence; and finalization of your résumé. The career coach will help you identify what skills, qualifications and experience are necessary for employment in the desired fields. A career coach will also help you locate the training you may need. The end result will be a detailed civilian career transition plan aimed at helping you find suitable civilian employment.
- **Job Search Assistance** – once your job search plan is under way, your career coach will work with you as you seek out a suitable career opportunity. "Suitable" employment" is defined as appropriate employment given your skills and experiences, aspirations and aptitudes, and is located where you intend to live.

You may qualify if you are:

- **Regular Force**
 - A member who has completed basic training, requires assistance services in making the transition to the civilian labour force and is in the preparatory stages of this process.
 - A Veteran who has completed basic training and was not dishonourably discharged.
- **Reserve Force**
 - A Reservist who has completed at least 21 months of full-time service during 24 consecutive months;
 - OR
 - A Reservist who has Special Duty Service, Special Duty Operation or emergency service.

- **Survivor**
 - A survivor of a member or Veteran of the Regular or Reserve Force who would have been eligible for Career Transition Services but for the occurrence of death; this includes the survivor of a member of the Reserve Force who, at the time of the member's death, had committed in writing to at least 21 months of full-time service during 24 consecutive months.

Note for the above categories: Individuals must apply within two years of completion of the service that makes them eligible unless it is determined that the reason for the delay in applying was reasonable.

If there are special circumstances that prevented someone from accessing CTS before the two year limit, they may qualify and should apply. Each case will be assessed on an individual basis.

Exception: Irrespective of the above, those who are discharged for misconduct or unsatisfactory service (items 1 or 2 of The Queen's Regulations and Orders for the Canadian Forces – 15.01) and those who do not complete basic training, are not eligible for VAC's Career Transition Services.

Rehabilitation Program

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=forces/nvc/programs/rehab>

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 From The Rehabilitation Program?

You may qualify for Rehabilitation 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 other Financial Benefits.