



SECTION SIX - VAC SERVICES AND BENEFITS— QUICK REFERENCE



HELP AFTER AN INJURY

NAME/SUMMARY	WHO MAY QUALIFY
DISABILITY BENEFITS	
<p>Disability benefits are financial payments provided to individuals who have a service-related injury or illness. To receive a disability benefit you must have a diagnosed medical condition or disability; and be able to show that the condition or disability is related to your service.</p>	<p>There are two types of disability benefits: the Disability Award and the Disability Pension.</p>
DISABILITY AWARD	
<p>The Disability Award is a tax-free cash award paid in the manner you choose:</p> <ol style="list-style-type: none"> i. as a lump-sum payment, ii. as annual payments over the number of years of your choosing, or iii. as a combination of these two options. <p>The maximum award is currently \$360,000.</p> <p>Financial Advice – We encourage you to speak with a financial advisor to help you determine how to manage the money you receive through a disability award. We can pay up to \$500 to cover the costs related to getting this financial advice.</p>	<ul style="list-style-type: none"> • Canadian Armed Forces (CAF) members • CAF Veterans • Survivors and/or dependent children – as a posthumous payment on behalf of Veteran.
DISABILITY PENSION	
<p>The Disability Pension is a tax-free monthly payment.</p> <p>Additional monthly amounts are provided if the member or Veteran has any dependents.</p> <p>View the Pension Rate Table: http://www.veterans.gc.ca/pdf/services/disability-pension/Disability-Pension-Rates-2017.pdf</p>	<ul style="list-style-type: none"> • Members – CAF* or RCMP • Veterans – war-service, CAF* or RCMP • Survivors and/or dependent children – as a posthumous payment on behalf of Veteran. <p>* CAF eligibility is for applications prior to April 1, 2006</p>

CRITICAL INJURY BENEFIT	
<p>The Critical Injury Benefit is a tax-free lump-sum award of \$71,831.76 to address the immediate impacts injuries or diseases sustained that were service-related. For the purposes of this benefit, at least one of the following must have occurred:</p> <ul style="list-style-type: none"> • Amputation • Blindness in both eyes • Paralysis • Loss of control of kidneys, bladder or bowel • hospitalized for acute or rehabilitative inpatient care and received complex treatment for at least 12 weeks • admitted to intensive care for at least five consecutive days • Required assistance of at least one person for three or more of the following: eating, bathing, walking, toileting or transferring (e.g. from bed to chair) for at least 16 weeks. 	<ul style="list-style-type: none"> • CAF members or Veterans – to compensate for injuries or diseases that occurred on or after April 1, 2006 and immediately created a severe impairment and interference in quality of life.
CAREER IMPACT ALLOWANCE	
<p>The Career Impact Allowance (CIA) is a taxable, monthly benefit—payable for life. The allowance is provided when your career options have been limited because of a service-related illness or injury.</p>	<ul style="list-style-type: none"> • CAF Veteran <p>You may qualify if you have a severe and permanent impairment for which you have received a disability benefit, and a VAC-approved application for rehabilitation services.</p>
CIA SUPPLEMENT	
<p>Those in receipt of the Career Impact Allowance, may also be eligible for the supplement if they are deemed to have diminished earning capacity (defined as ‘unable to earn at least two-thirds of their adjusted pre-release salary).</p>	
EXCEPTIONAL INCAPACITY ALLOWANCE	
<p>If you are receiving a Disability Pension and are exceptionally incapacitated, you may qualify for this tax-free monthly allowance. The amount of the allowance is based on the extent of the pain and loss of enjoyment or shortened life expectancy.</p>	<ul style="list-style-type: none"> • Members – CAF* or RCMP • Veterans – war-service, CAF* or RCMP <p>* CAF – only for those with a disability pension</p>



ATTENDANCE ALLOWANCE

Attendance Allowance is an additional tax-free monthly assistance to individuals who:

- have a Disability Pension of 1% or more or receive Prisoner of War compensation;
- are totally disabled, whether by reason of military service or not; AND
- need help with daily living tasks.

The amount payable is based on the degree of attendance needed for your day-to-day personal care.

- Members – CAF* or RCMP
- Veterans – war-service, CAF* or RCMP

* CAF – only for those with a disability pension

CLOTHING ALLOWANCE

If you are receiving a disability benefit for a condition that causes wear and tear on your clothing or requires you to wear specially made clothing, you may qualify for a monthly tax-free clothing allowance.

- Members – CAF or RCMP
- Veterans – war-service, CAF or RCMP

CAREGIVER RECOGNITION BENEFIT

The Caregiver Recognition Benefit (CRB) was created to better recognize informal caregiver's vital role in improving the wellbeing of Veterans. Informal caregivers will now receive a \$1,000 monthly payment, tax free provided directly to the caregiver. This benefit can be applied for at any time after release from the military, there is no time limit.

- CAF Veteran

HEALTH AND WELLBEING

NAME/SUMMARY	WHO MAY QUALIFY
REHABILITATION SERVICES	
<p>The purpose of <u>rehabilitation services</u> is to ensure that you improve your health to the fullest extent possible and adjust to life at home, in your community or at work.</p> <ol style="list-style-type: none"> 1. Medical – Health care experts work with you to stabilize and restore your health to the fullest extent possible. 2. Psychosocial – Health or rehabilitation professionals help you develop skills to support independence and adjust to living with your health problem or disability. This can include life skills training, pain management strategies, and more. 	<ul style="list-style-type: none"> • CAF Veteran
VETERANS INDEPENDENCE PROGRAM	
<p>The Veterans Independence Program (VIP) helps you remain independent and self-sufficient in your home and your community. Depending on your circumstances and health needs you may qualify for financial assistance to obtain services such as grounds maintenance; housekeeping; personal care; access to nutrition; health and support services provided by a health professional.</p>	<p>Veterans – war-service or CAF – who meet at least one of the following criteria:</p> <ul style="list-style-type: none"> • You have qualified for a disability benefit; • You have qualified for the War Veterans Allowance; • You are in receipt of Prisoner of War Compensation; or • You are a Veteran who is eligible for, but is unable to access, a Contract Bed (also known as a Priority Access Bed).
LONG TERM CARE	
<p>The assessment and placement process to access most long-term care facilities is managed by provincial/regional /local health authorities.</p> <p>If a Veteran needs long term care, Veterans Affairs Canada can contribute to the cost of care if the Veteran meets certain criteria, for example, military service, income eligibility, and/or whether their need for long-term care is due to a service related disability.</p>	<ul style="list-style-type: none"> • Veterans – war-service, CAF or RCMP

GROUP HEALTH INSURANCE

The Health Benefits Program offers access to group health insurance via the Public Service Health Care Plan. Participation is voluntary.

Note: Dental coverage is not available as part of the Public Service Health Care Plan.

- CAF Veteran who released after April 1, 2006 and has been approved for SISIP LTD or VAC's Rehabilitation services.
- Survivor of a CAF member or Veteran who died after April 1, 2006 of a service-related injury or illness.

TREATMENT BENEFITS

Financial support to qualified Veterans for one or more of the health-care services or benefits available through the following 14 Programs of Choice:

- | | |
|-----------------------------|-------------------------------|
| 1. Aids to daily living | 8. Nursing services |
| 2. Ambulance services | 9. Oxygen therapy |
| 3. Audio (hearing) services | 10. Prescription drugs |
| 4. Dental services | 11. Prosthetics and orthotics |
| 5. Hospital services | 12. Health services |
| 6. Medical services | 13. Special equipment |
| 7. Medical supplies | 14. Vision care |

- Veterans – war-service or CAF
- You may qualify, if you are in receipt of:
- a disability benefit;
 - the Veterans Independence Program;
 - the Long Term Care program; or
 - the War Veterans Allowance.

ADDITIONAL INFORMATION ABOUT TREATMENT BENEFITS

Health Care Identification Card

If you qualify for one or more of VAC's 14 treatment programs, you will receive a VAC Health Care Identification Card from Medavie Blue Cross.



HEALTH-RELATED TRAVEL

Travel expenses incurred by the Veteran when travelling to receive health care services or benefits may be reimbursed by VAC. Health-related travel costs include items such as transportation, parking, meals, lodging, out of province travel and, when required, an escort, meaning someone to accompany you if you are travelling to receive treatment.

MENTAL HEALTH AND WELLBEING

NAME/SUMMARY	WHO MAY QUALIFY
ASSISTANCE SERVICE	
<p>Personal problems can affect your quality of life. An Assistance Service mental health professional can help you maintain and improve your wellbeing. This is a voluntary and confidential service, and is available free of charge.</p> <p>Call 1-800-268-7708 any time. For hearing impaired, dial 1-800-567-5803 (TDD)</p>	<ul style="list-style-type: none"> • CAF or RCMP members • Veterans – war-service, CAF or RCMP • Spouses, survivors, primary caregivers or dependent children of the above.
OPERATIONAL STRESS INJURY (OSI) CLINICS	
<p>Operational stress injury (OSI) clinics are outpatient facilities where you can receive assessment and treatment of your condition. The OSI clinics are staffed by teams of mental health professionals who can provide you and your family with personal and specialized care and support.</p>	<ul style="list-style-type: none"> • Veterans – war-service, CAF or RCMP <p>To receive services at an OSI clinic, you must be referred by a VAC case manager.</p>
PEER SUPPORT	
<p>Peer Support is available through the Operational Stress Injury Social Support (OSISS) program. If you would like to speak to someone who has been through similar experiences, understands, and will respect your need for privacy.</p> <p>Call 1-800-883-6094 or visit www.osiss.ca for more information.</p>	<ul style="list-style-type: none"> • Veterans – CAF or RCMP
PASTORAL OUTREACH	
<p>Pastoral Outreach can help you and your family if you are dealing with end-of-life issues or just need spiritual support.</p> <p>Call 1-800-504-4156.</p>	<ul style="list-style-type: none"> • CAF or RCMP members • Veterans – war-service, CAF or RCMP • Spouses, survivors, primary caregivers or dependent children of the above.

VETERAN AND FAMILY WELLBEING FUND	
<p>The Veteran and Family Wellbeing Fund is used for the development of new and innovative ways to support Veterans and their families. The Government will provide financial support to organizations that conduct research and implement projects that address issues that are currently facing the Veteran population.</p> <p>This fund is available to non-profit, voluntary and in some cases for-profit organizations. A total of \$13.9 million has been committed to this fund for four years.</p>	<ul style="list-style-type: none"> • Non-profit organizations • For-profit organizations
CENTRE OF EXCELLENCE ON PTSD AND MENTAL HEALTH	
<p>The Centre of Excellence will be responsible for advances in applied research, knowledge transfer and the development of tools to support treatment by health care providers from coast to coast to coast. The Centre will have a strong focus on the creation and dissemination of knowledge and awareness that addresses evidence-based mental health injury prevention, such as PTSD, as well as assessment and treatment needs of Veterans and CAF members.</p>	<ul style="list-style-type: none"> • Veterans • Families

TRANSITION TO POST-SERVICE LIFE

NAME/SUMMARY	WHO MAY QUALIFY
TRANSITION INTERVIEW	
<p>All releasing Canadian Armed Forces members and RCMP members are entitled to a transition interview. We recommend that you have a transition interview early in your release process to help you and your family identify any needs you may have and the resources you may need to address them ahead of your release from service.</p> <p>Transition services are available at: Integrated Personnel Support Centres (located on most bases and wings); or VAC Area Offices (located across the country).</p>	<ul style="list-style-type: none"> • Members – CAF or RCMP • Veterans – CAF or RCMP <p>Contact VAC to schedule a transition interview at an office nearest you.</p>
CASE MANAGEMENT	
<p>Case management is a service offered by Veterans Affairs Canada to assist Veterans and their families who may be finding it difficult to navigate a transition or change in their lives. Not everyone needs case management services; however, if you do, a case manager can assist you in dealing with the challenges you are facing. They will work closely with you (and your family) to assess your needs, help you set achievable goals and establish a plan to reach those objectives.</p>	<ul style="list-style-type: none"> • Veterans – war-service, CAF or RCMP • Survivor of any of the above
VOCATIONAL REHABILITATION	
<p>Vocational professionals will work with you to help transfer your skills and education to build a rewarding civilian career. Vocational rehabilitation or vocational assistance may include:</p> <ul style="list-style-type: none"> • help to identify a suitable job; • career finding services (such as résumé writing and interview skills); • financial support for training and related costs (such as tuition and books). <p>You will build your vocational rehabilitation plan with the direct assistance of our service provider Canadian Veterans Vocational Rehabilitation Services.</p>	<ul style="list-style-type: none"> • CAF Veteran • Spouse or survivor of a CAF Veteran, in certain circumstances.

CAREER TRANSITION SERVICES

Career Transition Services (CTS) program has been redesigned to ensure that Veterans, reservists, survivors, spouses and common law partners become more employable. This redesign ensures that these individuals have the knowledge, skills and abilities required to search for employment in the civilian work force so that they are more likely to gain employment and feel satisfaction in their employment.

Through this approach CTS benefits can be accessed easier and the services received are relevant, consistent, and provided by qualified career counsellors who understand military life and culture. For Veterans and survivors, services are available for life.

To be eligible for CTS, you must be:

- a member who has completed basic training;
- a Veteran who completed basic training and who was released from the CAF on or after April 1, 2006;
- a Veteran who is entitled to a Canadian Forces income support benefit;
- a spouse or common-law partner of a Veteran who completed basic training and who was released from the CAF on or after April 1, 2006;
- a survivor of a member who completed basic training and who died on or after April 1, 2006
- a survivor of a Veteran who completed basic training and who was released from the CAF on or after April 1, 2006
- a survivor who is entitled to a Canadian Forces Income support benefit.

CAREERS IN THE FEDERAL PUBLIC SERVICE

Veterans are given a preference when applying for advertised jobs in the federal public service for a five-year period following their release date. To qualify for this preference, you must be honourably released and have served for a minimum of 3 years in the Canadian Armed Forces (Regular, Reserves, COATS or Rangers).

There are two types of priority:

- Statutory Priority – for those medically released with a service-related injury or illness, and
- Regulatory Priority – for those medically released for other reasons. Regulatory priority is only available to Regular Force, Reserve Class B (> 180 days) and Reserve Class C.

- CAF Veteran

EDUCATION AND TRAINING BENEFIT	
<p>The Education & Training Benefit is a program that focuses on helping you achieve your education and career goals to help improve your wellbeing. Get the education you need for the job you want.</p> <p>This benefit will provide funding to cover tuition, books and living expenses for the education of your choice, so you can focus on what is next.</p> <ul style="list-style-type: none"> • Support to cover the cost of tuition, books and living expenses • More education for more career options • Up to 80K for education and training • A portion of funding may be used for professional development 	<ul style="list-style-type: none"> • Available to all honourably released Veterans with at least 6 years of service
VETERAN FAMILY PROGRAM	
<p>The Veteran Family Program, for the medically releasing CAF member, medically released Veteran and their families, funded by Veterans Affairs Canada offers the support of the Military Family Services Program (MFSP) through Military Family Resource Centres (MFRC), the Family Information Line (FIL) and CAFconnection.ca. Services include:</p> <ul style="list-style-type: none"> • Referrals • Programming • Outreach • Information • Sessions • Child Care • Orientation • Educational Assistance • Employment Assistance 	<ul style="list-style-type: none"> • Medically releasing CAF Member • Medically released Veteran • Family



FINANCIAL BENEFITS

NAME/SUMMARY	WHO MAY QUALIFY
EARNINGS LOSS BENEFIT	
<p>The Earnings Loss Benefit is a taxable, monthly benefit that ensures your total income will be at least 90% of your gross pre-release military salary—which ensures a pre-tax income of at least \$44,496 per year.</p>	<ul style="list-style-type: none"> • Available to CAF Veterans taking part in VAC Rehabilitation services.
SUPPLEMENTARY RETIREMENT BENEFIT	
<p>This is a taxable, lump-sum benefit provided to individuals who were in receipt of Earnings Loss Benefits on a long term basis. It is provided in recognition of the lower pension plan contributions you may have made.</p>	<ul style="list-style-type: none"> • CAF Veteran • Survivor of a CAF Veteran
RETIREMENT INCOME SECURITY BENEFIT	
<p>The Retirement Income Security Benefit (RISB) is a monthly taxable benefit which “tops up” a Veteran’s total annual income to at least 70% of what he or she received in financial benefits from VAC before age 65.</p>	<ul style="list-style-type: none"> • CAF Veteran • Survivor of a CAF Veteran
CANADIAN FORCES INCOME SUPPORT	
<p>The Canadian Forces Income Support (CFIS) is a tax-free monthly benefit to help low-income individuals. You may qualify if you have a low household income and:</p> <ul style="list-style-type: none"> • you no longer qualify for the Earnings Loss Benefit; or • you are under age 65 and searching for suitable gainful employment (defined as an appropriate job or career based on your level of education, training or experience). 	<ul style="list-style-type: none"> • CAF Veteran • Survivor of a CAF Veteran

WAR VETERANS ALLOWANCE	
<p>The War Veterans Allowance provides monthly financial assistance to help low-income Veterans or their survivors meet their basic needs. The amount provided is based on income, marital status and if you have any dependants. The War Veterans Allowance rate is adjusted quarterly based on the Consumer Price Index.</p> <p>If you qualify for WVA, you may also qualify for the following VAC services and benefits:</p> <ul style="list-style-type: none"> • Assistance Fund • Treatment Benefits • Veterans Independence Program • Long term care assistance • Funeral and burial assistance 	<ul style="list-style-type: none"> • Veterans (Second World War or the Korean War) • Allied Veterans (Second World War or the Korean War)
PRISONER OF WAR COMPENSATION	
<p>This is a monthly compensation provided to Veterans who were held as a prisoner of war for 30 days or more or evaded capture or escaped from the enemy for 30 days or more. Additional compensation for dependants, similar to that awarded for a disability pension, is also provided.</p>	<ul style="list-style-type: none"> • Veterans of the Second World War or the Korean War
DETENTION BENEFIT	
<p>This is a tax-free lump sum detention benefit if you were detained by an enemy, opposing force or person or group carrying out a terrorist activity or evaded capture or escaped from any power.</p>	<ul style="list-style-type: none"> • CAF Veteran
FINANCIAL ADVICE	
<p>If you receive a lump-sum award that is equal to or greater than 5% of the maximum amount of the Disability Award, some or all of the costs related to getting financial advice may be paid by Veterans Affairs Canada, up to a maximum of \$500.</p>	<p>Any recipient of one or more of the following lump-sum payments:</p> <ul style="list-style-type: none"> • Critical Injury Benefit • Disability Award • Detention Benefit • Death Benefit



VETERANS EMERGENCY FUND

The Veterans Emergency Fund (VEF) provides emergency financial support to Veterans, their families and survivors whose wellbeing is at risk due to an urgent, unexpected situation. The emergency fund will provide short-term relief while we work with you to find long-term solutions.

You may qualify for VEF if you are:

- a Veteran;
- a current spouse/common-law partner of a Veteran;
- a survivor of a Veteran or deceased CAF member;
- an orphan of a Veteran or CAF member (or the legal guardian if the orphan is under the age of 18)

BENEFITS FOR FAMILIES

NAME/SUMMARY	WHO MAY QUALIFY
EARNINGS LOSS BENEFIT FOR SURVIVORS	
<p>The Earnings Loss Benefit is a taxable, monthly benefit. The amount provided—before the consideration of other income—is based on the Earnings Loss Benefit that would have been paid to the Veteran. It is provided in the following manner:</p> <ul style="list-style-type: none"> • 60% to the survivor, and • 40% to the dependent children. <p>Note: Amounts for dependent children are paid, on their behalf, to the survivor or the guardian.</p>	<ul style="list-style-type: none"> • Survivor(s) – spouse and/or dependent children – of a deceased CAF member or Veteran who died due to a service-related injury or illness.
SURVIVOR'S PENSION	
<p>When a disability pensioner dies, if he or she was pensioned at 5% or greater, the survivor will continue to receive (for a period of one year) the same Disability Pension or Prisoner of War compensation that was being paid to the pensioner. This includes any Attendance Allowance and/or Exceptional Incapacity Allowance the pensioner was receiving at the time of death. After this one year period, a survivor's pension will be automatically paid.</p>	<p>Survivor(s) – spouse and/or dependent children – of:</p> <ul style="list-style-type: none"> • CAF members* • RCMP members • Veterans – war-service, CAF* or RCMP • <p>* CAF eligibility for the Disability Pension is for applications prior to April 1, 2006</p>
DEATH BENEFIT	
<p>This benefit was not designed to be life insurance. Instead, it recognizes the impact the death of a service member has on the functioning of their immediate family, including the permanent loss of guidance, care and companionship. It is paid in addition to the usual pension-related death benefits paid under the Canada Pension Plan and the Canadian Forces Superannuation Act.</p>	<ul style="list-style-type: none"> • Survivor(s) – spouse and/or dependent children – of CAF members who died due to a service-related injury or illness within 30 days of its onset.
EDUCATION ASSISTANCE FOR CHILDREN	
<p>Educational Assistance provides monthly financial support to the student plus assistance with related expenses (e.g., tuition) for up to four years or 36 academic months, whichever is less.</p>	<p>Children of a deceased:</p> <ul style="list-style-type: none"> • CAF member who died in service or • Any Veteran who was in receipt of a disability benefit of 48% or more when they passed away.



VOCATIONAL ASSISTANCE	
<p>Vocational assistance may include:</p> <ul style="list-style-type: none">• help to identify a suitable job;• career finding services (such as résumé writing and interview skills);• financial support for training and related costs (such as tuition and books).	<p>Available to:</p> <ul style="list-style-type: none">• spouse/common-law partner of an eligible CAF Veteran not taking part in vocational rehabilitation due to his or her health problem; <p>or</p> <ul style="list-style-type: none">• survivor of a CAF Veteran whose death was related to his or her service.
VIP FOR SURVIVORS OR PRIMARY CAREGIVERS	
<p>The Veterans Independence Program (VIP) helps individuals remain independent and self-sufficient in their home and community. Depending on your circumstances and health needs you may qualify for financial assistance to obtain grounds maintenance and/or housekeeping.</p>	<p>You may qualify if:</p> <ul style="list-style-type: none">• You have been the primary caregiver for a VIP-eligible Veteran; <p>or</p> <ul style="list-style-type: none">• You are a low-income or disabled survivor of a VIP-eligible Veteran.
FUNERAL AND BURIAL ASSISTANCE	
<p>Funeral and Burial Program ensures that eligible Veterans receive dignified funeral and burial services. The Last Post Fund (LPF), a non-profit organization, delivers the program on behalf of Veterans Affairs Canada.</p>	<p>There are two ways for the estate of a Veteran to receive this compensation:</p> <ul style="list-style-type: none">• Matter of Right – where the Veteran’s death is related to service <p>or</p> <ul style="list-style-type: none">• Means Tested – where the deceased Veteran was low-income.
GRAVE MARKER MAINTENANCE	
<p>Veterans Affairs Canada (VAC) is responsible for the proper care and maintenance of all graves and grave markers which were installed and provided by the Government of Canada. If you know of a military marker that needs maintenance, or you require additional information, contact Cemetery Maintenance.</p>	<p>Cemetery Maintenance at:</p> <ul style="list-style-type: none">• cm-mc@vac-acc.gc.ca <p>or</p> <ul style="list-style-type: none">• call 902-626-2440

