



An overview of

Programs and Services

Provided for Veterans,
their families and communities



Veterans Affairs Canada

A Mandate Based On A Nation's Gratitude

Canada's development as an independent country with a unique identity stems partly from its achievements in times of war. It is our duty to assist those whose courage gave us this legacy and contributed to our growth as a nation.

Canada is responsible for the financial, physical and mental well-being of eligible Veterans and their families. It ensures that they are given the care, compassion and respect they deserve.

In fulfilling our mandate to provide programs and services that meet the needs of Veterans, Veterans Affairs Canada is governed by the *Department of Veterans Affairs Act*, the *Pensions Act*, the *Canadian Forces Members and Veterans Re-establishment and Compensation Act* and the relevant regulations.

The well-being of Veterans and the elimination of barriers to their re-establishment are central to everything Veterans Affairs Canada does. Therefore, after military service, Veterans and their families should experience well-being through a gratifying and satisfactory life, a financial security, safe and stable housing, good health, supportive community relationships, an identity based on recognized military contribution identity and the ability to cope within daily life based on resilience. For Veterans Affairs Canada, the focus at all times must be on the well-being of Veterans and that of their families.

In the interests of open and transparent communication, this brochure lists the many programs and services available, describing what they consist of and the main eligibility criteria.

LEGISLATION AND REGULATIONS: WHAT'S THE DIFFERENCE?

All the programs and services are described in detail in the enabling legislation and regulations.

The **legislation**, for which the department reports to Parliament, describes the main principles pertaining to a program or service provided by a department, such as relevance or eligibility.

The **regulations**, for which the department reports to the minister, describe the terms and conditions for applying to a program or service, such as limitation on reimbursement or payment arrangements.

The information in this document provides an overview of the principles governing our programs and services. Only the statutes and regulations, however, have legal value, and they must be considered as the final reference for any interpretation.

The items **IN BLUE** in this document are active hyperlinks in the electronic version that will take you to the documents mentioned or to more detailed information.

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Programs and services for the financial support of Veterans

Programs and services for the financial support of Veterans consist of **allowances, pensions and disability payments and income support allowances.**

These programs and services have been established to offset the impact of service related disabilities, severe injuries or wartime detention. They also make it possible to compensate in part for the impact on income, and to guarantee basic needs.

1.0 DISABILITY PENSION, ALLOWANCES AND AWARD

1.1 DISABILITY PENSION

Under the *Pension Act*, and the relevant regulations, financial compensation in the form of a **tax-free monthly payment** for disabling injury based on an assessment of the percentage of disability and whether it is service-related.

1.2 EXCEPTIONAL INCAPACITY ALLOWANCE

Under the *Pension Act*, and the relevant regulations, a **tax-free monthly payment** to supplement the disability pension based on the intensity of pain, loss of enjoyment of life or reduced life expectancy.

1.3 ATTENDANCE ALLOWANCE

Under the *Pensions Act*, and the relevant regulations, a **tax-free monthly payment** to supplement the disability pension based on the level of care required to complete daily tasks.

1.4 DISABILITY AWARD

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, financial compensation in the form of a **tax-free lump sum payment** for disabling injury and established according to the assessment of the percentage disability and whether it is service-related.

FOR WHO?

Veterans, merchant seamen and civilians who took part in the Second World War or the Korean War, and members and Veterans of the Royal Canadian Mounted Police upon confirmation of a diagnosis of service-related disability assessed in accordance with the *Table of Disabilities*. In the event of death, the disability pension is paid to the survivor for one year.

FOR WHO?

Recipient of a disability pension upon confirmation of a diagnosis of a service-related disability of 98% or more, and not eligible for a rehabilitation plan. In the event of death, the exceptional incapacity allowance is paid to the survivor for one year.

FOR WHO?

Recipient of a disability pension upon confirmation of a diagnosis of disability, and a need for assistance with daily tasks.

FOR WHO?

Members and Veterans of the Canadian Armed Forces, upon confirmation of a diagnosis of service-related disability.

1.5 CRITICAL INJURY BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **tax-free lump sum** up to \$71,831 as compensation for the immediate consequences of a service-related injury until the medical condition is stabilized.

1.6 CAREER IMPACT ALLOWANCE

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **taxable monthly payment** up to an annual maximum of \$21,588, payable for life when career options have been limited by a service-related illness or injury.

1.7 CAREER IMPACT ALLOWANCE SUPPLEMENT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **taxable monthly payment** up to an annual maximum of \$13,236 in recognition of total and permanent disability.

1.8 CLOTHING ALLOWANCE

Under the *Pension Act*, and the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **tax-free annual allowance** up to \$2,459, paid monthly, to cover clothing costs due to a service-related disability.

FOR WHO?

Members and Veterans of the Canadian Armed Forces, upon confirmation of a diagnosis of illness or injury caused by a single service-related event leading to severe impairment and interference with quality of life.

FOR WHO?

Veterans of the Canadian Armed Forces not in receipt of an exceptional incapacity allowance under the *Pension Act*, requiring constant assistance, or suffering from a serious and permanent impairment of mobility or independence with respect to personal care, or suffering from a demonstrated permanent physiological or psychiatric condition in the context of an approved rehabilitation plan.

FOR WHO?

Veterans of the Canadian Armed Forces not in receipt of an exceptional incapacity allowance under the *Pension Act*, suffering from total and permanent disability with no possibility of improvement and thereby excluded from gainful employment for which they are reasonably qualified by reason of their level of education, training or experience, and that pays at least 66.66% of their pre-release salary.

FOR WHO?

Veterans, merchant seamen and civilians who took part in the Second World War or the Korean War, members and Veterans of the Royal Canadian Mounted Police and members of the Canadian Armed Forces upon confirmation of a diagnosis of disability affecting clothing.

2.0 INCOME SUPPORT ALLOWANCES

2.1 EARNINGS LOSS BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **taxable monthly payment** of 90% of pre-release gross salary for the entire duration of the occupational assistance or rehabilitation plan, or if health status entails total and permanent inability to engage in suitable gainful employment.

2.2 CANADIAN FORCES INCOME SUPPORT BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **taxable monthly benefit** based on a formula that takes into account allowances, benefits and pensions.

2.3 SUPPLEMENTARY RETIREMENT BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **taxable lump sum** based on a proportion of the earnings loss benefit calculated in accordance with a predetermined formula.

FOR WHO?

Veterans UNDER AGE 65 who are the subject of an OCCUPATIONAL ASSISTANCE OR REHABILITATION PLAN.

FOR WHO?

Veterans no longer entitled to the EARNINGS LOSS BENEFIT or who would have been entitled to it, who are not employed and have been unable to find gainful employment for which they are reasonably qualified by reason of their level of education, training or experience, and that pays at least 66.66% of their pre-release salary.

FOR WHO?

Veterans who have received the EARNINGS LOSS BENEFIT that has ended.

2.4 RETIREMENT INCOME SECURITY BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **taxable monthly payment** payable from age 65 and based on a formula that takes into account allowances, benefits and pensions.

2.5 WAR VETERANS ALLOWANCE

Under the *War Veterans Allowance Act* and the *Veterans Health Care Regulations*, a **taxable monthly allowance** that supplements total income in order to meet basic needs.

FOR WHO?

Veterans AGED 65 OR OVER eligible for the earnings loss benefit and a long-term disability pension or allowance.

FOR WHO?

Veterans, merchant seamen and civilians who took part in the Second World War or the Korean War aged at least 60, and their survivors aged at least 55 and living in Canada.

Programs and services for Veteran health and wellness

Programs and services for Veteran health and well-being consist of Healthcare benefits and services and Wellness benefits and services.

They are administered through reimbursement for the cost of delivering medical benefits approved beforehand by Veterans Affairs Canada. Veterans' eligibility is based on need.



www.medavie.bluecross.ca/MyInfo
www.medavie.croixbleue.ca/MonInfo

Name / Nom :
LAST NAME, GIVEN (FIRST) NAME (S)
LAST NAME, GIVEN (FIRST) NAME (S)

ID No. / N° d'ID : K1234567

Inquiry / Appels :
1-866-522-2122 (EN) **1-866-522-2022** (FR)

 Veterans Affairs Canada  Anciens Combattants Canada  Canada

3.0 HEALTHCARE BENEFITS AND SERVICES

The **Treatment Benefits Program**

reimburses, based on limits, restrictions and types of coverage, health care benefits and services delivered by private providers in the following areas:

- Aids to daily living
- Ambulance / Health Related Travel
- Audio (hearing) services
- Dental services
- Hospital services
- Medical services
- Medical supplies
- Nursing services
- Oxygen therapy
- Prescription drugs included in the VAC *list of approved medication*
- Prosthetics and orthotics
- Related health services
- Special equipment
- Vision (eye) care

3.1 TREATMENT BENEFIT A-LINE COVERAGE

Under the *Veterans Health Care Regulations*, **allowance, treatment benefits and services** FOR ANY PENSION OR DISABILITY AWARD-RELATED CONDITION within the limits set out in the *Benefit Grid* and upon prescription or pre authorization PROVIDED THE CONDITION IS NOT COVERED BY CANADIAN ARMED FORCES MEMBER OR FORMER CANADIAN ARMED FORCES MEMBER STATUS.

Reimbursement for health-related travel.

FOR WHO?

Disability pension or award recipients.

3.2 TREATMENT BENEFIT B-LINE COVERAGE

Under the *Veterans Health Care Regulations*, **allowance, treatment benefits and services** FOR ANY DEMONSTRATED CONDITION within the limits set out in the *Benefit Grid* and upon prescription or pre-authorization PROVIDED THE CONDITION IS NOT COVERED BY A PROVINCIAL HEALTH INSURANCE PLAN OR OTHER THIRD PARTY.

Reimbursement for health-related travel.

3.3 REHABILITATION FOR INJURED VETERANS

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, **funding** up to \$75,800 or more, subject to prior approval, required to achieve a specific vocational objective, for services specified in a medical, psychosocial and vocational rehabilitation plan targeting adaptation to life at home, in the community and at work.

FOR WHO?

Veterans not in receipt of a disability pension or award.

Eligibility is granted based on income.

FOR WHO?

Veterans released for medical reasons, or requiring rehabilitation.

4.0 WELLNESS BENEFITS AND SERVICES

4.1 INDEPENDENCE

Under the *Veterans Health Care Regulations*, an **annual grant** for preapproved costs within the limits set out in the *Benefit Grid*:

- housekeeping services; and
- grounds maintenance services.

Under the *Veterans Health Care Regulations*, **reimbursement** for preapproved costs within the limits set out in the *Benefit Grid*:

- personal care services;
- home adaptation services;
- access to nutrition services;
- health and support services;
- ambulatory healthcare services;
- transportation services; and
- intermediate care services.

4.2 LONG-TERM CARE

Under the *Veterans Health Care Regulations*, **financial assistance** for care in a **community access bed** or a **priority access bed** based on health needs.

4.3 CAREER TRANSITION

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, **reimbursement** of up to \$1,000 for career transition services received.

FOR WHO?

Recipients of a Veterans pension or disability allowance based on a DEMONSTRATED NEED, provided the condition is not covered by the status of member or former member of the Canadian Armed Forces, and provided the benefit is not covered by a provincial health insurance plan.

FOR WHO?

Recipients of a Veterans pension, Veterans with overseas service and low income Veterans, provided the benefit is not covered by a provincial health insurance plan.

FOR WHO?

Veterans of the Regular Force, reservists with a total of at least 21 months of full-time service over a 24-month period, and reservists who participated in special or emergency service and were not released for misconduct or unsatisfactory performance.

5.0 CASE MANAGEMENT SERVICE

Rehabilitation for injured Veterans is provided through case management service. This service is to identify individual needs and determine how best to identify assistance.

The case manager assists in dealing with challenges such as coping with serious illness or adjusting to the loss of a career and will work closely to assess **needs**, help set **goals** and establish a **plan** to achieve those goals.

Case management is a service to ensure that Veterans will receive the right healthcare and service at the right time by the right person. Case managers are members of interdisciplinary teams and have access to doctors, nurses, physiotherapists, occupational therapists, mental health specialists, rehabilitation specialists, and provincial and local service providers.

Mental health can be affected by many issues; being aware of this is as important as getting the support to overcome these issues.

Telephone Assistance Service - 1 800 268 7708

It is possible to **TALK TO SOMEONE QUICKLY** by calling at any hour of the day or night to access the confidential assistance available to Veterans and their families.

ONLINE OPERATIONAL STRESS INJURY RESOURCE FOR CAREGIVERS

A self-directed tool that includes information about these injuries, their impact and how to help.

NETWORK OF OPERATIONAL STRESS INJURY CLINICS

Located across Canada and accessible through a case manager by recommendation, each operational stress injury clinic provides assessment, treatment, prevention and support.

OPERATIONAL STRESS INJURY SOCIAL SUPPORT - OSISS

A national peer support network in more than 33 locations across Canada to provide firsthand experience and practical knowledge to Veterans and their families about what life is like with an operational stress injury.

Programs and services for families and communities

Programs and services for families and communities
consist of Family support and Community support.

7.1 EARNINGS LOSS BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **taxable monthly benefit** guaranteeing 90% of gross salary at the time of death of the Veteran or member of the Forces. The amount is distributed between the survivor and eligible orphans.

7.2 DISABILITY PENSION

Under the *Pensions Act* and the relevant regulations, financial compensation in the form of a **tax-free monthly payment** for a disabling injury based on an assessment of the percentage of disability and the degree to which it is service-related.

FOR WHO?

Following death BEFORE AGE 65 due to service-related INJURY or ILLNESS or the service-related aggravation of a non-service-related injury or illness:

A surviving spouse who was living with the member of the Canadian Armed Forces at the time of the member's death.

A common-law partner who had been living with the member of the Canadian Armed Forces for at least one year at the time of the member's death.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner who is under 18 years of age.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner who is under 25 years of age, attending school and living in the home of his or her parents.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner of any age who is mentally or physically incapacitated and unable to live independently.

FOR WHO?

In the year following death:

The survivor of a Veteran, merchant seaman or civilian who took part in the Second World War or the Korean War or a current or former member of the Royal Canadian Mounted Police in respect of whom a disability pension was paid.

7.3 SURVIVOR'S PENSION

Under the *Pensions Act* and the relevant regulations, a **tax-free monthly payment** based on the percentage of disability of the deceased.

7.4 INCOME SUPPORT BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **taxable monthly benefit** based on a formula that takes into account allowances, benefits and pensions.

FOR WHO?

After one year following death:

The survivor of a Veteran, merchant seaman or civilian who took part in the Second World War or the Korean War or a current or former member of the Royal Canadian Mounted Police in respect of whom a disability pension was paid.

FOR WHO?

Following death BEFORE AGE 65 due to service-related INJURY or ILLNESS or the service-related aggravation of a non-service-related injury or illness:

A surviving spouse who was living with the member of the Canadian Armed Forces at the time of the member's death.

A common-law partner who had been living with the member of the Canadian Armed Forces for at least one year at the time of the member's death.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner who is under 18 years of age.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner who is under 25 years of age, attending school and living in the home of his or her parents.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner of any age who is mentally or physically incapacitated and unable to live independently.

7.5 SUPPLEMENTARY RETIREMENT BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **taxable lump sum** based on a proportion of the EARNINGS LOSS BENEFIT calculated in accordance with a predetermined formula.

7.6 FAMILY CAREGIVER RELIEF BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Regulations*, and the relevant regulations, **an annual amount of up to \$7,238** for relief services.

Following death not due to a service-related INJURY or ILLNESS or the service-related aggravation of a non-service-related injury or illness:

The child of a member of the Canadian Armed Forces or their spouse or common-law partner who is under 18 years of age.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner who is under 25 years of age, attending school and living in the home of his or her parents.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner of any age who is mentally or physically incapacitated and unable to live independently.

FOR WHO?

Following the death of a Veteran eligible for, or in receipt of, the EARNINGS LOSS BENEFIT:

The surviving spouse.

FOR WHO?

Recipients of a disability allowance for a DEMONSTRATED NEED for continuous care in daily living comparable to what would be provided in an institution.

7.7 ASSISTANCE FUND

Under the *War Veterans Allowance Act* and the relevant regulations, a **maximum amount of \$1,000**.

7.8 DEATH BENEFIT

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, a **tax-free lump sum**.

FOR WHO?

Recipients of an allowance for a **DEMONSTRATED NEED** to meet emergencies or unexpected contingencies involving housing, clothing, health care or essential devices that cannot be met from other sources.

FOR WHO?

Following death occurring less than 30 days after a service-related injury or illness:

A surviving spouse who was living with the member of the Canadian Armed Forces at the time of the member's death.

A common-law partner who had been living with the member of the Canadian Armed Forces for at least one year at the time of the member's death.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner who is under 18 years of age.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner who is under 25 years of age, attending school and living in the home of his or her parents.

The child of a member of the Canadian Armed Forces or their spouse or common-law partner of any age who is mentally or physically incapacitated and unable to live independently.

7.9 EDUCATION ASSISTANCE

Under the *Children of Deceased Veterans Education Assistance Act* and the relevant regulations, a **tax-free monthly benefit** in respect of full-time study and **reimbursement** of registration and tuition costs and related expenses for a maximum of four years or 36 academic months, whichever is less.

7.10 CAREER TRANSITION

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, **reimbursement up to \$1,000** for career transition services received.

7.11 REHABILITATION

Under the *Canadian Forces Members and Veterans Re-establishment and Compensation Act*, and the relevant regulations, **funding up to \$75,800** or more, subject to prior approval, required to achieve a specific vocational objective, for services specified in a medical, psychosocial and vocational rehabilitation plan targeting adaptation to life at home, in the community and at work.

7.12 FUNERAL AND BURIAL PROGRAM

Reimbursement of funeral and burial expenses up to the amounts set out in the *Veterans Burial Regulations*.

FOR WHO?

A child of a Veteran or member of the Canadian Armed Forces who died following military service or who, at the time of death, was in receipt of a disability pension assessed at a minimum of 48%.

FOR WHO?

A spouse, common-law partner or survivor of a Veteran of the Regular Force, a reservist with a total of at least 21 months of full-time service over a 24-month period, or a reservist who participated in special or emergency service and was not released for misconduct or unsatisfactory performance.

FOR WHO?

A spouse or common-law partner of a Veteran with a total permanent disability.

A survivor of a Veteran or member of the Canadian Armed Forces who died following an injury or illness or its service-related aggravation.

FOR WHO?

A Veteran whose death is attributable to a service-related injury or illness
An estate with net assets of less than \$35,279.

8.0 COMMUNITY SUPPORT

8.1 COMMUNITY INVOLVEMENT

Reimbursement of eligible expenses for commemorative projects, subject to prior assessment by Veterans Affairs Canada.

8.2 MEMORIAL MONUMENTS

Reimbursement of eligible expenses for projects involving reconstruction, restoration or expansion of monuments, subject to prior assessment by Veterans Affairs Canada.

FOR WHO?

Not-for-profit organizations and enterprises.

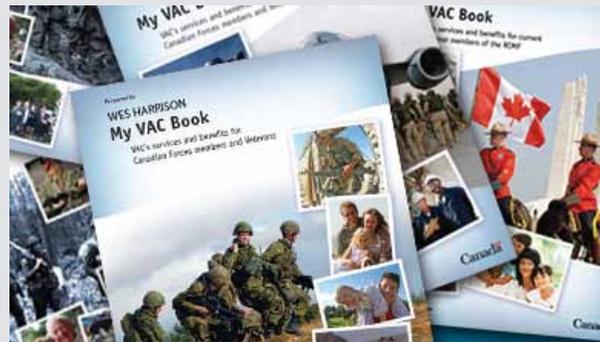
FOR WHO?

Not-for-profit organizations, enterprises and provincial, territorial and municipal governments.

**The information printed in this brochure is accurate at the date of printing.
For accurate information and recent updates, please visit our website:
veterans.gc.ca/eng**

TO LEARN MORE ABOUT OUR PROGRAMS AND SERVICES AND THE MANY RESOURCES AVAILABLE

1-866-522-2122
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My VAC Book

Personalized to provide better information about services and benefits



My VAC Account

A simple and secure way to contact Veterans Affairs Canada online