

Director Casualty Support Management

THE GUIDE

to Benefits, Programs, and Services
for Serving and Former Canadian Armed Forces
Members and their Families

CARING FOR OUR OWN



The Guide

to Benefits, Programs, and Services for Serving and Former CAF Members, and their Families

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This document has been produced as a guide only. As of the date of publication, the information was as current as possible and the Website will be updated regularly; however, the official Acts, Regulations, Directives, and Orders all take precedence in cases of conflicting information.

DCSM Website:

www.forces.gc.ca/en/caf-community-support-services-casualty-support/index.page?

Email:

JPSU@forces.gc.ca

Telephone:

DCSM/Joint Personnel Support Unit Headquarters (JPSU HQ) may be contacted by telephone at 1-800-883-6094 from 0800 hours to 1700 hours (8 a.m. to 5 p.m.), Monday to Friday, Eastern Standard Time (EST). Voice mail will be active at all other times. All calls are confidential and telephone messages will be returned on the next business day.

To reach DCSM from outside of Canada, call collect at 613-992-0307. For CAF personnel serving outside of Canada on operations, DCSM/JPSU HQ may also be contacted through the National Defence Command Centre (NDCC) in Ottawa. Ask the NDCC operator to connect to 613-992-0307.

In writing:

Director Casualty Support Management
Major-General George R. Pearkes Building
National Defence Headquarters
Ottawa, ON K1A 0K2

Important Notice

Should you be required to use this manual, you shall at the earliest opportunity download and print the latest version of this Guide to ensure that you provide the member and/or next of kin with the most up-to-date information. Failure to do this may result in providing incorrect information and the creation of false expectation.

Contact your IPSC to confirm the location of the website.

Integrated Personnel Support Centres (IPSCs)

Pacific

Comox 250-339-8211 (7092)
Esquimalt 250-363-5661
Vancouver 604-225-2520 (2662)
Satellite Chilliwack 604-858-1011 (6106)

Southern Ontario

Borden 705-424-1200 (1302)
London 519-660-5275 (5091)
Meaford 519-538-1371 (6839)
Toronto 416-633-6200 (2663)

Alberta - Northern Canada

Calgary 403-686-6448
Cold Lake 780-840-8000 (8215)
Edmonton 780-973-4011 (5774)
Wainwright 780-842-1363 (1518)

Quebec

Bagotville 418-677-4000 (4530)
St. Jean 450-358-7099 (3030)
Valcartier 418-844-5000 (8282)

Prairie

Satellite Moose Jaw 306-694-2222 (5541)
Shilo 204-765-3000 (3610)
Winnipeg 204-833-2500 (4806)

New Brunswick/Prince Edward Island

Gagetown 506-422-2000 (6100)
Moncton 506-860-5500 (5601)
Satellite Charlottetown 902-370-4723

Eastern Ontario






Kingston 613-541-5010 (5668)
Ottawa 613-945-6600 (6765)
Petawawa 613-687-5511 (3504)
Satellite North Bay 705-494-2011 (2589)
Trenton 613-392-2811 (5059)

Newfoundland and Labrador/Nova Scotia

Halifax 902-722-1907
Satellite Greenwood 902-765-1494 (5702)
Satellite Sydney 902-563-7138
St. John's 709-570-4873
Satellite Gander 709-256-1703 (1164)

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Introduction

The purpose of The Guide is to provide serving and retired Regular and Reserve Force members as well as their families with an overview of benefits, programs and services to which they may be entitled in the event of a member becoming disabled, ill, injured or deceased while serving in the Canadian Armed Forces (CAF).

Disability, Illness or Injury Benefits

Certain disability benefits are available to members and former members of the CAF through a number of legislative acts, regulations and agreements. The administration of these benefits is shared by a number of organizations within the Department of National Defence (DND) and by other federal government agencies such as Veterans Affairs Canada (VAC) or Service Canada.

Death and Related Benefits

Surviving spouses/common-law partners and children of members who die while serving in the CAF may be entitled to some benefits or annuities and pensions. The Director Canadian Forces Pensions Services (DCFPS) will forward a letter to the surviving spouse/partner/executor providing details regarding various entitlements.

Conditions of Use

The Guide deals with benefits applicable to disability and death, and does not discuss the usual benefits and entitlements which are available upon release. For usual release benefits, contact your local Release Section. In case of discrepancy between The Guide and legislation/policy, legislation/policy will prevail. Any reference to taxation should be verified with Canada Revenue Agency **prior to** making any financial decisions. The information found in The Guide is subject to change without notice. Refer to the indicated points of contact for each benefit for the most up-to-date benefit information and eligibility requirements.

Director Casualty Support Management / Joint Personnel Support Unit (DCSM / JPSU)

General Information

The Director Casualty Support Management (DCSM) is co-located with the Joint Personnel Support Unit Headquarters (JPSU HQ) in Ottawa. DCSM provides policy oversight and manages programs for the ill and injured, and transition services for all Canadian Armed Forces (CAF) members. The Joint Personnel Support Unit is a CAF unit. Eight regional elements provide command and control within a designated area of responsibility. The provision of support services for currently serving and former CAF ill and injured personnel, their families, and the families of the fallen, is done through Integrated Personnel Support Centres (IPSCs) and Satellites providing service delivery at over 30 different locations across Canada.

The Integrated Personnel Support Centre

An IPSC has three main components - a Services Section, a Support Platoon, and partner organizations. The strength of service delivery is achieved by all service partners working collaboratively as a team.

IPSC Services Section:

The core services of the IPSC Services Section include:

- Return to Work coordination
- Casualty Tracking
- Outreach
- Information, support, and advocacy services for casualty administration, benefits, and programs.
- Administrative support to families of those CAF members who die while in service, including the disengagement of the Designated Assistant.

IPSC Support Platoon:

Ill and injured CAF members may be posted to JPSU based on the recommendation of the unit CO and medical authority. Those posted to JPSU are under command of the nearest IPSC Support Platoon. While some members posted to JPSU may eventually be released due to their medical condition, the primary objective of JPSU is to provide support to the member throughout his or her recovery and enhance a return to duty in the CAF.

IPSC Service Partners:

Because some of the partner organizations are co-located in an IPSC, currently serving and former CAF members, and family are provided with a one-stop service for a majority of their requirements. Key partners associated with an IPSC include:

- Veterans Affairs Canada
- Director Military Family Services - Family Liaison Officer
- SISIP Vocational Rehabilitation
- Personnel Support Programs
- Canadian Forces Health Services
- Base and Wing partners (Personnel Selection Officers, Chaplains, etc.)

CAF Transition Services

Recognizing the commitment and sacrifice of Canadian Armed Forces (CAF) members and the extraordinary demands and challenges of the military lifestyle, the CAF makes career transition programs and services available to members to assist in their transition to civilian life.

CAF Transition Services are a suite of programs and services for transitioning CAF members, including some programs available exclusively to medically releasing members. Programs include: Second Career Assistance Network (SCAN), Career Transition Workshops, the Canada Company Military Employment Transition (Canada Company: MET) Website, the Vocational Rehabilitation Program for Serving Members (VRPSM), and the Federal Public Service Employment – Priority Appointment for Eligible 3(a) or 3(b) Released Canadian Armed Forces Members.

The CTAP suite of programs falls under the policy and program management authority of the Directorate Casualty Support & Management (DCSM).

Second Career Assistance Network (SCAN)

Reference:

Defence Administrative Orders and Directives (DAOD) 5031-4, Second Career Assistance Network (SCAN)

Purpose

The purpose of SCAN is to assist military personnel in planning and preparing for retirement from the CAF and in the transition to civilian life. SCAN services include: Long Term Planning (LTP) seminars; transition seminars; career transition and job-search-related workshops; individual counselling; administration of a career interest inventory - a questionnaire designed to assist members consider potential options for post-military employment; and the provision of a reference library. SCAN is the main program through which the CAF makes general transition services available to CAF members.

Eligibility

Regular Force members and full-time Primary Reserve members are eligible for career transition services through the SCAN program, which is coordinated and delivered by Personnel Selection Officers (PSOs) on Bases/Wings.

Details

Long Term Planning Seminars

CAF members are provided with the opportunity to participate in long-term planning as it relates to their education, CAF career, and retirement goals. These seminars are usually geared towards but are not limited to members with up to five years service, and include topics such as: financial and budget planning; home purchase and mortgages; wills and estates; CAF pensions and benefits; SISIP; and education upgrading for CAF career development.

Transition Seminars

Transition seminars provide general information on major transition topics including, but not limited to such issues as: Release procedures and benefits, Canadian Forces Superannuation Pension, the Skills Completion Program (SCP), administration procedures on release, SISIP coverage after release, and Veterans Affairs programs and Services including disability awards and benefits.

Regular

Reserve

Living

Transition Seminars for Medical Releases

In addition to the general release benefits information provided in the Transition seminar, the transition seminar for medically releasing members – sometimes referred to as a Med SCAN or Med Info seminar – will provide new or more detailed information of interest to medically releasing members.

Career Transition Workshops

Career Transition workshops covering the areas of: self-assessment for interests and skills, résumé writing, job search and interview techniques are available to transitioning CAF members.

Counselling

Individual counselling is available, during which a member's concerns with regards to transition can be addressed. PSOs can assess a member's transferable knowledge, skills, qualifications and experience relative to transition goals, and assist to formulate a plan that can be implemented to meet transition goals.

Interest Inventory

When a CAF member is not certain of his/her post-military employment goal, he/she may ask to complete an interest inventory which, in combination with individual transition counselling, may assist retiring members to focus their post-military employment goals. Interest inventories are a useful tool that can be used as a first step towards helping a member decide upon second career options and goals.

Resource Library

CAF members are provided with access to publication resources that contain current information on the following subjects: self-assessment for interest and skills, résumé writing, job search, interview techniques, job market trends, etc. Access to the Internet is also provided wherever feasible.

Contact

CAF members interested in participating in SCAN services should contact their local Base/Wing Personnel Selection Officer.

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The Military Employment Transition (MET) Website

Purpose

CAF Transition Services has partnered with Canada Company to provide a direct link to the military -friendly employment partners' websites at www.canadacompany.ca/en

Eligibility

All serving or former Canadian Armed Forces (CAF) members who have been honourably released and are occupation qualified are eligible to access the Canada Company website.

Details

CAF Transition Services provides access to the Canada Company Military Employment Transition Program website where eligible serving and former CAF members may:

- Find information on résumé writing and job search tools
- View a list of military-friendly employment partners
- Search for national and regional employment opportunities

Contact

Eligible serving and former members of the CAF who wish to gain access to the Canada Company Military Employment Transition website may do so at TAP@forces.gc.ca

For more information about MET, contact:

CAF Transition Services
Director Casualty Support Management (DCSM)
National Defence Headquarters
101 Colonel By Drive
Ottawa, ON K1A 0K2

Toll free: 1-800-883-6094

Fax: 1-613-944-7728

E-mail: tap@forces.gc.ca

Internet: www.forces.gc.ca/en/caf-community-support-services/transition-assistance.page?

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Vocational Rehabilitation Program for Serving Members (VRPSM)

References:

CANFORGEN 151/07, 136/04, 135/04, 088/04, 100/00

Purpose

VRPSM is a program that enables eligible CAF members who have been notified of an impending Item 3(a) or 3(b) release, with the approval of their Commanding Officer, to commence participation in vocational rehabilitation training for up to six months prior to *the earlier date of either their start of retirement leave, or their final date of release from the CAF.*

Eligibility

Regular Force members who have successfully completed the requirements of Developmental Period 1 and Primary Reserve Force members who have completed two years of consecutive full-time service at the documented date of either their injury/illness or Administrative Review - Medical Employment Limitations (AR/MEL) decision that leads to the medical release or injured in a Special Duty Area (SDA) or Special Duty Operation (SDO) for which they are medically released are eligible to apply for VRPSM.

Details

Members participating in this program are on duty; therefore, they remain subject to all normal administrative and disciplinary policies. Normal chain of command reporting structures and responsibilities apply.

Contact

Additional information on the VRPSM may be obtained by contacting the closest Integrated Personnel Support Centre (IPSC) or by calling Joint Personnel Support Unit (JPSU) Transition Services at 1-800-883-6094. A VRPSM information package and planning material is available from both the IPSC and JPSU.

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Federal Public Service Employment - Priority Appointment for Eligible 3(a) or 3(b) Released Canadian Armed Forces (CAF) Members

Reference:

Public Service Employment Act (PSEA)

Purpose

Recent amendments to the *Public Service Employment Regulations* (PSER) allow for the priority appointment of certain medically released members of the CAF to positions in any Department of the Public Service governed by the *Public Service Employment Act* (PSEA). This means that medically released CAF members who meet certain eligibility criteria, are entitled to be considered for employment in priority over other potential candidates for a position.

Eligibility

Certain CAF members who release for medical reasons have a right to appointment in priority to all persons, other than those referred to in section 40 and subsections 41(1) to (4) of the *PSEA* (referred to as "the Act"), to any position in the public service for which the Commission is satisfied that the

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person meets the essential qualifications referred to in Paragraph 30(2)(a) of the *Act*. Eligibility for this program applies to the following CAF members who release under Items 3(a) or 3(b):

- Regular Force
- Primary Reserve Force members on full-time Class "B" service of more than 180 consecutive days
- Reserve Force members on Class "C" service
- Members of the Special Force
- Primary Reserve Force members on Class "A" or "B" service of less than 180 days, if the reason for medical release is attributable to service.

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Details

Application

Eligible members must apply for priority appointment within five years of release. The entitlement period is a maximum two-year period, which may be started any time within five years of the date of release.

The period begins on the day on which a competent authority certifies that the person is ready to return to work, if that day is within five years after the day on which he/she was medically released. Preferably, the member should defer electing the two-year entitlement until completion of his/her professional and medical rehabilitation, providing it is started not later than five years after release.

The entitlement period ends on the earliest of:

- the day that is two years after the day of certification
- the day on which the person is appointed to a position in the public service for an indeterminate period
- the day on which the person declines an appointment to a position in the public service for an indeterminate period without good and sufficient reason.

Living

Contact

For additional information on priority appointment in the Public Service, contact a member of the Transition Services team at:

Mailing Address:

CAF Transition Services
Director Casualty Support Management (DCSM)
National Defence Headquarters
101 Colonel By Drive
Ottawa, ON K1A 0K2

Toll free: 1-800-883-6094

Fax: 1-613-995-9175

Internet: www.forces.gc.ca/en/caf-community-support-services/transition-assistance.page?

Canadian Forces Return to Work Program (CF RTW)

References:

CANFORGEN 090/03, CAF Military Personnel Instruction 05/03,

Purpose

The CF RTW program is a personnel management tool that works in conjunction and harmony with other programs and services that provide care and support to ill and injured members. The CF RTW program provides a framework for enhanced communication between the member, the medical authorities and the Chain of Command, while respecting privacy expectations.

The CF RTW program is a rehabilitation initiative that helps convalescing members ease back into the workplace by adapting schedules and duties to their level of ability. The more supportive the work environment is, the greater the potential for success.

Eligibility

The CF RTW Program applies to members of the Regular Force and the Primary Reserve.

Details

Extensive research demonstrates that the probability of returning to work decreases significantly with the length of time away from work. Ill and injured individuals who are away for more than six months are 50% less likely to return to any type of work, when compared to individuals who are returned to work earlier in some capacity or another.

Aim

The CF RTW program facilitates the restoration of the physical and mental health of injured or ill CAF members by helping them reintegrate into the workplace as soon as medically possible. The ultimate goal is to return members to their regular duties as soon as possible via a transitional employment period of duties modified in duration and/or scope.

Participation

Any member who suffers an injury or contracts an illness that temporarily or permanently limits his/her ability to perform duties at their designated place of employment should participate in the CF RTW Program. The actual CF RTW process may vary from unit to unit.

The RTW Program has many benefits for the ill or injured member. Quick intervention through a planned and gradual reintegration into the workplace gives the member the ability to actively participate in his/her rehabilitation. It also facilitates the responsibility for treatment.

A progressive RTW plan provides meaningful work in a supportive environment and a social support network. The member will gain motivation through self-satisfaction, trust, and confidence.

Contact

To obtain the name of the nearest CF RTW program coordinator, contact the Joint Personnel Support Unit (JPSU) toll free at 1-800-883-6094 or visit the local Integrated Personnel Support Centre (IPSC).

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Soldier On

Purpose

Soldier On provides resources and opportunities for ill and injured personnel to enjoy sports and recreation in a supportive environment that encourages them to become active for life.

Eligibility

Soldier On supports serving and retired Canadian Armed Forces (CAF) members, Regular and Reserve, with a permanent or chronic, visible or non-visible, illness or injury.

Details

Soldier On facilitates and/or supports recreational or sporting activities and provides access to specialized equipment, training and events tailored for the ill and injured. Its training camps provide introductory, intermediate, and advanced activities.

Soldier On introductory events emphasize social interaction for its members at local or regional events. Members also participate in events with partner organizations and Allies in the United States, Britain and Australia.

Advanced participants are involved in provincial, national and international events such as the Paralympic Games, national ParaSport teams, US Warrior Games, and the Nijmegen Marches. Members of Soldier On have the opportunity to be mentored by professional athletes and coaches.

The Soldier On Fund

The Soldier On Fund, a non-public property (NPP) fund, is used to support serving and retired CAF members and their families. The Soldier On Fund provides financial grants to purchase equipment that supports an adaptive lifestyle, and subsidizes the expenses of physical, recreational or sport related activities that directly contribute to adopting a healthy and active lifestyle.

Contact

For more information or to access funds, visit the Soldier On website at:

www.SoldierOn.ca

or Soldier On Fund at:

www.cfpsa.com/en/SupportOurTroops/DonateNow/Pages/default.aspx

Telephone: 1-800-883-6094

E-mail: Soldieron-sanslimites@forces.gc.ca

Or contact your local IPSC.

Also, follow Soldier On / Sans Limites on Facebook.

Regular

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Regular

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Joint Personnel Support Unit Headquarters

Client Services

Purpose

In cooperation with the Integrated Personnel Support Centre (IPSC) Services sections, Joint Personnel Support Unit Headquarters (JPSU HQ) Client Services provides personalized service to ill and injured CAF members, former members and their families. The IPSC Services Sections usually advocate on members' behalf and assist with various casualty administration problems and challenges. When these tasks cannot be resolved locally, JPSU HQ Client Services personnel provide assistance using the additional resources available at the HQ level.

Eligibility

All ill or injured (serving or retired) members and their families have access to services provided by the JPSU HQ Client Services section through their local IPSC.

Details

The JPSU HQ Client Services section is responsible for several activities. It advises ill or injured CAF members about the various national level administrative options available to them. It manages the Family Visitation Fund, and represents clients' interests to the Military Family Fund, addressing submissions which are beyond the scope of local level approving authority for the IPSC.

JPSU HQ Client Services also maintains case files, and monitors outcomes for clients to ensure that members have received their rightful entitlements. Client Services will detect and report systemic problems or issues to the applicable government department (Veterans Affairs Canada (VAC) and/or Department of National Defence (DND)).

When issues arise that are beyond the scope or expertise of the IPSCs, JPSU HQ Client Services may provide advocacy and general information on various subjects. These subjects include the administration of Compensation and Benefit Instructions (CBI) 211 benefits including: home and vehicle modifications, home assistance, attendant care, caregiver benefits, and spousal education upgrade opportunities.

Information may be provided on issues surrounding the Administrative Review/Medical Employment Limitation (AR/MEL) process, and releasing from the CAF, including conflicts with other administrative processes, and terms of service.

JPSU HQ Client Services is knowledgeable about the entitlements that are available to CAF ill and injured members, and the families of deceased personnel.

The JPSU HQ Client Services section networks with like-minded individuals and organizations to research funding options that will assist ill and injured CAF members in their recovery and rehabilitation. As such, JPSU HQ Client Services represents clients' interests and acts as the link between charitable agencies/foundations and the IPSCs.

Contact

The Point of Contact to determine eligibility for compensation and/or benefits is the local IPSC.

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Posting to Joint Personnel Support Unit (JPSU) and the Service Personnel Holding List (SPHL)

References:

CANFORGEN 114/11, Defence Administrative Orders and Directives (DAOD) 5060-0

Purpose

A posting to the JPSU provides an ill or injured Canadian Armed Forces (CAF) member with the opportunity to focus on recovery and rehabilitation, with the primary aim of returning to duty. The posting of ill and injured members to the JPSU also allows Commanding Officers to focus on unit operational imperatives, with a secondary possibility that a vacant position may be filled via the posting process by the ill or injured member's career manager.

Eligibility

Ill and injured Regular Force members are eligible for posting to the JPSU. Under certain conditions, Reserve Force members may be eligible for posting to the JPSU. Posting to the JPSU is based on a prognosis of restricted employment due to medical reasons for a period of six months or more. A posting to the JPSU must be recommended by the unit Commanding Officer, and supported by the Base/Wing Surgeon or a delegated senior medical officer. The approving authority for posting Regular Force personnel to the JPSU is Director of Military Careers and it is the appropriate Command Headquarters (HQ) for Reserve Force personnel. CANFORGEN 114/11 provides further detail on posting to the JPSU.

Details

With the stand-up of the JPSU, the purpose of the SPHL has changed significantly. Prior to 2008, the SPHL was simply an administrative means by which Commanding Officers (COs) of Regular Force units could maintain operational effectiveness within their units by requesting the posting of replacement personnel for positions which were deemed essential. With the stand-up of the JPSU, the focus has been placed on determining how to best provide support for an injured or ill CAF member. The possibility of a replacement has become a secondary consideration. All CAF members who were previously placed on the SPHL are now posted to the JPSU.

Posting to JPSU

A CAF member posted to the JPSU is under command and control of the JPSU. The member is assigned to the Support Platoon of the nearest Integrated Personnel Support Centre (IPSC). The Support Platoon will utilize its resources to ensure that the member is provided with every reasonable opportunity to return to active duty. Admittedly, a return to duty may not be possible for everyone, and for those CAF personnel who will eventually be medically released, the efforts of the IPSC team will shift to providing a smooth transition upon release.

The daily routine for ill and injured CAF members posted to the JPSU will be guided by the medical employment limitations (MELs) documented by Canadian Forces Health Services. Within the guidelines of the MELs, personnel posted to the JPSU will be supported in their treatment and recovery by the leadership of the IPSC Support Platoon, and will be expected to participate in return to work (RTW) and other treatment programs to enhance their return to active duty or to ensure a smooth transition.

Administration

CAF members posted to the JPSU are subject to all administrative and disciplinary policies, including leave and Performance Evaluation Reports (PERs). They are considered on duty unless in hospital, on sick leave or other authorized leave. In compliance with the medical employment limitations, members posted to the JPSU are required to report for duty, on a full or part-time basis, based on the IPSC Support Platoon's established schedule of working hours, as well as the approved modified work plan developed in consultation with the approved MELs.

Contact

For further information on the JPSU, please contact the nearest IPSC, or JPSU HQ toll free at 1-800-883-6094 or 613-995-1457.

Regular

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Extension of Class "C" Reserve Service for Personnel whose Injury or Illness was Sustained on Special Duty Service (SDS)

References:

Compensation and Benefit Instructions (CBI) 210.72, CANFORGEN 174/07

Purpose

The purpose of extension of Class "C" Reserve Service for personnel whose injury or illness was sustained on Special Duty Service (SDS) is effective reintegration into the workforce.

Eligibility

Members of the Reserve Force on Class "C" Service who suffer an injury or illness while on SDS, and are incapable of performing duty due to the injury or illness at the completion of the initial Class "C" Reserve Service, may be eligible for an extension of Class "C" service up to a maximum of 24 months or until such time as the individual is either transferred to the care of Veterans Affairs Canada or until such time as a medical officer declares, and the chain of command agrees that the individual is:

- Medically fit and able to return to duty or
- Able to return to an educational institution or
- Able to return to civilian employment

Details

It is the home unit Commanding Officer's responsibility to advise DCSM of the requirement to extend the period of Class "C" Service and the required length of the extension, according to the procedure outlined in CANFORGEN 174/07. The home unit will also be required to complete form DND 2346, Application for extension of Class "C" Reserve Service for personnel whose injury or illness was sustained on SDS. The form DND 2346 is available in the Defence Forms catalogue.

In order to minimize disruption in pay, requests for Extension of Class "C" Service should be forwarded to DCSM prior to the end of the original Terms of Service.

CF Return to Work (RTW) Program

Reserve Force members on Extension of Class "C" Service may participate in a RTW Program providing that the RTW program has been endorsed by a Medical Officer as a form of medical treatment, and that the member otherwise continues to meet the eligibility criteria for Extension of Class "C" Service.

Contact

For further information, contact DCSM at 613-996-1405 or 1-800-883-6094.

Reserve

Living

Reserve Force - Compensation During a Period of Injury, Disease or Illness (RFC)

References:

Compensation and Benefit Instructions (CBI) 210.72, Defence Administrative Orders and Directives (DAOD) 5018-2, Canadian Forces Administrative Orders (CFAO) 24-6

Purpose

RFC applies when an injury or illness continues beyond the termination of the Class of Reserve service during which it occurred.

Eligibility

Members of the Reserve Force on Class "A", "B" or "C" Service who are incapable of performing duty due to an injury, disease or illness attributable to that service are entitled to RFC when the injury or illness continues beyond the termination of the class of Reserve service during which it occurred.

Details

Approval of payment of RFC is based on the confirmation that the member is incapacitated as a result of military service, in accordance with CBI 210.72. The request for compensation is initiated by the member's parent unit by completing the form DND 2398 which is available in the Defence Forms Catalogue. This form, staffed through the chain of command to DCSM, constitutes the required investigation and the application for payment of compensation.

Advances

An Officer Commanding a Command may authorize an advance of RFC for a period not to exceed three months. Advance payment in excess of three months requires the prior approval of Director Casualty Support Management (DCSM).

Members should be advised in writing prior to the issuance of any advance RFC that such advances are subject to recovery action if they are not subsequently approved by DCSM.

Additional period of payment

When RFC continues after an initial period of payment, the unit shall forward directly to DCSM the following:

- an updated doctor's statement;
- an updated member's statement; and
- an updated employer's statement (if applicable) with a covering letter/memorandum explaining the request for additional payment.

Termination

RFC is no longer payable once a competent medical authority has established that the member is no longer incapacitated and the member is capable of:

- Resuming active participation in the Reserve Force; or
- Resuming the occupation held at the time the injury, disease or illness occurred; or
- Seeking gainful civilian employment if the member was not so employed at the time the injury, disease or illness occurred.

RFC also ceases:

- On the date the member is released from the Canadian Armed Forces (CAF);
- If the member resumes attendance at an educational institution if a full-time student; or
- When, the member unreasonably refuses to accept the medical treatment prescribed.

Reserve

Living

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- Continued from Page 19

Subject to Ministerial approval, compensation may be considered:

- When a member is a full-time student receiving treatment as an outpatient and has resumed attendance at an educational institution and:
- there is a loss of income from part-time employment, either civilian, or military; or
- the member has incurred additional and reasonable expenses to attend the educational institution or place where the medical treatment is given.

CF Return to Work (RTW) program

Reserve Force members in receipt of RFC during a period of injury, disease or illness may participate in a CF Return to Work (RTW) program provided that it has been endorsed by a Medical Officer as a form of medical treatment, and that the member otherwise continues to meet the eligibility criteria at CBI 210.72

Contact

For more information on RFC, contact DCSM 2 at 613-996-1405 or 1-800-883-6094.

Home Modifications Benefit

Living

Reference:

Compensation and Benefit Instructions (CBI) 211.01

Purpose

The Home Modifications Benefit is intended to reimburse an ill or injured member for payments made to modify his/her home.

Eligibility

To be entitled to this benefit, a member must be assessed as having suffered a permanent catastrophic impairment, or a temporary catastrophic or non-catastrophic impairment which reasonably and necessarily requires home modifications. Furthermore, at the time the impairment is sustained, the member must have been entitled to medical care at public expense as per Queen's Regulations & Orders (QR&O) paragraph 34.07(4) Entitlement to Medical Care.

Details

This benefit covers reasonable and necessary home modifications including structural modifications, equipment to facilitate access to and from the house, appliances required to facilitate living, construction, shipping and installation costs and additional associated insurance costs. The amount reimbursable by this benefit is determined in respect to the Fair Market Value of a home owned by the member, or five times the annual rental currently paid by the member. Additional considerations as recommended by a Canadian Armed Forces Occupational Therapist can be brought forward to the Chief of the Defence Staff (CDS) or Chief of Military Personnel (CMP) for approval.

Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Integrated Personnel Support Centre (IPSC).

Home Modifications Move Benefit

References:

Compensation and Benefit Instructions (CBI) 211.015

Purpose

The Home Modifications Move Benefit is intended to reimburse an ill or injured member for moving expenses incurred during his/her home modifications.

Eligibility

A member will be entitled to this benefit if they are entitled to compensation under CBI 211.01 (Home Modifications Benefit), unless they are entitled for reimbursement under CBI 208 Section 8 (Relocation Expenses) or CBI 208 Section 9 (Canadian Forces Integrated Relocation Program). Furthermore, at the time the impairment is sustained, the member must have been entitled to medical care at public expense as per Queen's Regulations & Orders (QR&O) paragraph 34.07(4) Entitlement to Medical Care.

Details

This benefit offers payment for a number of actual and reasonable expenses such as the move of Household Goods and Effects (HG&E) from and back to a member's current home to storage, a temporary home, or a new home. Also covered are meals, lodgings, and incidentals while the HG&E are packed, loaded, and delivered to storage, or a member's new, current, or temporary home. Storage costs for HG&E, real estate fees, incidentals, boarding of pets, and additional costs of maintaining two residences can be covered.

Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Integrated Personnel Support Centre (IPSC).

Regular

Reserve

Living

Vehicle Modifications Benefit

Reference:

Compensation and Benefit Instructions (CBI) 211.02

Purpose

The Vehicle Modifications Benefit is intended to reimburse an ill or injured member for the reasonable and necessary expenses involved in modifying one Personal Motor Vehicle (PMV).

Eligibility

To be entitled to receive this benefit, a member must have sustained a permanent catastrophic impairment. Furthermore, at the time the impairment is sustained, the member must have been entitled to medical care at public expense as per Queen's Regulations & Orders (QR&O) paragraph 34.07(4) Entitlement to Medical Care.

Details

Aspects of PMV modification covered by this benefit include the purchase, installation and modification of hand and pedal controls, swivel seats, wheelchair and scooter hoists, safety devices, and any additional insurance expenses incurred as a result of the modification.

Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Integrated Personnel Support Centre (IPSC).

Regular

Reserve

Living

Home Assistance Benefit

Reference:

Compensation and Benefit Instructions (CBI) 211.03

Purpose

The purpose of the Home Assistance Benefit is to reimburse an ill or injured member for payments made to look after his/her home.

Eligibility

To be entitled to this benefit, a member must be assessed as having suffered a permanent catastrophic impairment, or a temporary catastrophic or non-catastrophic impairment which reasonably and necessarily requires home assistance. Furthermore, at the time the impairment is sustained, the member must have been entitled to medical care at public expense as per Queen's Regulations & Orders (QR&O) paragraph 34.07(4) Entitlement to Medical Care.

Details

Expenses covered by this benefit are those which are reasonable and necessary and are incurred by, or on behalf of, the member such as grounds maintenance services and housekeeping services.

Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Integrated Personnel Support Centre (IPSC).

Attendant Care Benefit

Reference:

Compensation and Benefit Instructions (CBI) 211.04

Purpose

The Attendant Care Benefit is intended to reimburse an eligible ill or injured member for payments made to an attendant to look after that member on a full-time basis.

Eligibility

To be entitled to this benefit, a member must be assessed as having suffered **on operations in Afghanistan**, a permanent catastrophic impairment, or a temporary catastrophic impairment or non-catastrophic impairment, and reasonably and necessarily needs attendant care. Furthermore, at the time the impairment is sustained, the member must have been entitled to medical care at public expense as per Queen's Regulations & Orders (QR&O) paragraph 34.07(4) Entitlement to Medical Care.

Details

This benefit is reimbursed to the member at a maximum daily rate of \$100.00 for a maximum cumulative 365 days. An "attendant" can be a relative or friend who acts as a member's attendant, even if the relative or friend does not possess any special qualifications.

Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Integrated Personnel Support Centre (IPSC).

Regular

Reserve

Living

Caregiver Assistance Benefit

Reference:

Compensation and Benefit Instructions (CBI) 211.05

Purpose

The Caregiver Assistance Benefit is intended to reimburse an eligible ill or injured member for payments made for childcare or other caregiver expenses.

Eligibility

To be entitled to this benefit, a member must be assessed as having suffered **on operations in Afghanistan**, a permanent catastrophic impairment, or a temporary catastrophic impairment or non-catastrophic impairment, and has a dependent child physically residing with him/her. The Caregiver Benefit is not payable if the caregiver is a member of the Special Force, Regular Force, or Reserve Force on Class "B" or "C" Reserve Service, who is in receipt of pay and allowances.

Details

This benefit is reimbursed to the member at a maximum daily rate of \$75.00 with a receipt or \$35.00 with a declaration.

Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Integrated Personnel Support Centre (IPSC).

Designated Assistant (DA)

References:

Defence Administrative Orders and Directives (DAOD) 5018-0, A-PS-007-000/AF-008 Designated Assistant (DA) Guide - Casualty Support and Administration

Purpose

The very serious illness/injury or the death of a service member is one of the most sensitive personnel-related events that a unit and its members will experience. Coordinated and intensive efforts of the unit and supporting staff are required to respond to the needs of the member and the family, and to the requirements of the service. To reduce the administrative burden on the military and the family in their time of crisis, the Commanding Officer (CO) will appoint a DA.

Eligibility

A DA will be assigned to the Regular or Reserve Force member and/or his/her family in the event of the member's very serious illness/injury or death.

Details

The DA's role is to be the vital link between the Canadian Armed Forces (CAF) and the member, the member's family, the personal representative or a substitute decision maker.

The DA will act as the CAF representative to the member's family and the family ambassador towards the Chain of Command (CoC). He/she ensures that the member and/or the family are informed of the benefits and services to which they are entitled and helps to obtain them.

The DA assists next of kin (NOK) with travel arrangements and claims.

He/she will also act as the ill/injured member's immediate supervisor. As such, the DA will assume responsibility for all aspects of the member's welfare (except medical care) and keep the member informed of unit activities.

Contact

For further information, contact the local Integrated Personnel Support Centre (IPSC) or the Joint Personnel Support Unit Headquarters (JPSU HQ).

Internet:

www.forces.gc.ca/en/caf-community-support-services-casualty-support/contact-info.page?

National Military Cemetery (NMC)

Reference:

Defence Administrative Orders and Directives (DAOD) 5018-3

Purpose

Dedicated in June 2001, the NMC is a national focal point for sacrifices made to maintain Canada's commitment to peace and security, both internationally and at home. The Department of National Defence, in partnership with Beechwood, the National Cemetery of Canada in Ottawa, operates the NMC of the Canadian Armed Forces (CAF).

Regular

Reserve

Family

Living

Deceased

Eligibility

All serving and honourably released members of the CAF (Regular and Primary Reserve) and Canada's Merchant Navy are eligible to be interred in the NMC. One designated immediate family member may also be interred in the same plot as the service member. Verification of entitlement will be established in every case.

Details

Arrangements

Applicants, family members and/or funeral directors will facilitate burial arrangements directly with Beechwood Cemetery, once the NMC application has been approved. Beechwood Cemetery will then coordinate the purchase, production, and installation of the standard headstone that will be used in the NMC. Fees for burial and related services are based on rates approved annually by the Ontario Ministry of Corporate and Consumer Relations. All burial costs for personnel who are killed or die while still serving will be borne by the CAF (up to a maximum value in accordance with Treasury Board Directives). Burial costs for veterans and their designated family members will be borne by the applicant or his/her estate. Beechwood offers pre-payment options so that those wishing to be buried at the NMC can take advantage of current prices. The current rates for burials and associated costs are published on the NMC web site.

Subject to availability and the wishes of the family, a military presence will be made available for all interments of former members of the CAF (Regular and Primary Reserve). This may include a small Presence Guard, padre, bugler and/or piper. Immediate family members, who are not former members of the CAF, are not entitled to this service. No fee will be assessed for this honour. In order to ensure that proper support can be provided, the request for military presence must be made a minimum of five working days in advance.

Registration Application

The Registration Application form can be downloaded from the NMC web site. Eligibility criteria will be verified and approval granted as quickly as possible to avoid delays and minimize stress for bereaved families.

When a serving member dies and it is determined that the interment will be at the NMC, the Unit Commanding Officer (CO) or Designated Assistant (DA) will inform Director Casualty Support Management (DCSM).

Plots will not be pre-selected nor allocated by rank, service or regiment/unit.

Contacts

All inquiries related to applications for burial in the NMC should be directed to DCSM, toll-free in Canada at 1-800-883-6094, or local and outside Canada, 613-992-0307.

To contact Beechwood Cemetery to make arrangements after your application has been approved, call 1-866-990-9530 or 613-741-9530 or you can e-mail them at nmc@beechwoodcemetery.com

For more information, e-mail us at JPSU@forces.gc.ca.

The NMC is located in the Beechwood Cemetery at 280 Beechwood Avenue in Ottawa, Ontario, K1L 8E2.

Regular

Reserve

Family

Deceased

Operational Stress Injury Social Support (OSISS)

Purpose

Operational Stress Injuries (OSIs) are very real and have always been a part of military history. These invisible wounds that injure the mind and spirit can be just as fatal as physical wounds. Operational Stress Injury Social Support (OSISS) offers support by listening to those who are suffering, drawing on similar experiences, and providing assistance and guidance using resources available from the Department of National Defence (DND), Veterans Affairs Canada (VAC), and the community.

Eligibility

Serving and retired members of the Canadian Armed Forces (CAF), and their families, affected by an OSI are eligible to participate in OSISS.

Details

OSISS is a joint program between DND and VAC. Created by CAF personnel and their family members who experienced first-hand the effects of an OSI, it is a confidential, non-clinical, peer-based, social support program that helps individuals return to a healthier quality of life.

The mission of OSISS is to establish, develop and improve social support programs for CAF members, veterans, and their families affected by an OSI. It also provides education and training within the CAF community to create an understanding and acceptance of OSIs.

Peer Support Coordinators are available at more than 20 locations across Canada. These are trained, former CAF personnel and CAF family members who have firsthand experience with an OSI.

The Peer Support Coordinators have the knowledge and resources to help OSI sufferers. They can put them in contact with staff at VAC and/or the CAF who can address issues surrounding release, pension, or treatment. They can help to access specially designed OSI Programs or other community resources.

The Peer Support Coordinator will listen, make suggestions and leave the choices to the individual. An OSI sufferer does not have to face his/her recovery alone.

Contact

Peer Support Coordinators and can be reached toll free at 1-800-883-6094. For more information on OSISS, visit www.osiss.ca.

Regular

Reserve

Family

Living

Next of Kin Travel Benefit (NKTB)

References:

Compensation and Benefit Instructions (CBI) 211.07, Queen's Regulations and Orders (QR&O) 1.02

Purpose

The purpose of the NKTB is to pay or reimburse an ill or injured member for the travel and living expenses of the next of kin (NOK) and travel assistants. A member is entitled to the NKTB if a medical officer (MO) is of the opinion that the member has a serious, catastrophic, or life-threatening impairment, and the presence of the member's NOK is immediately required at the member's location.

NOK, in respect of an officer or non-commissioned member (NCM), means persons designated, in order of preference, as NOK by the officer or NCM, on a form that is approved by the Chief of the Defence Staff (CDS) for that purpose. Primary NOK means the surviving NOK who is the highest in preference on the form referred to in the definition "next of kin" in QR&O 1.02.

Eligibility

The NKTB is authorized for a maximum of four persons, including travel assistants for a combined total of 120 days. Under the authority of the CDS, an additional period of travel not exceeding 180 days may be authorized for one person, if in the opinion of the MO, additional attendance of the NOK is required.

Details

Reimbursement is subject to the conditions and limitations described at CBI 211.07.

Contact

For more information, contact the Director Casualty Support Management (DCSM) at 1-800-883-6094.

Regular

Reserve

Family

Living

Federal Public Service Employment - Spousal Priority Entitlement Benefit for Surviving Spouses and Partners

Reference:

Amendments to the Public Service Employment Regulations (PSER), effective 12 May 2010

Purpose

Surviving spouses or common law-partners of Canadian Armed Forces (CAF) members who meet certain eligibility criteria are entitled to be considered for employment on an external advertised process ahead of all other persons for a position in the Public Service.

Eligibility

Surviving spouses or common-law partners of members whose death is attributable to the performance of duties can make a request to be considered for the surviving spouse or common-law priority entitlement. The *Regulations* also contain a retrospective provision for the surviving spouses or common-law partners of members who died during the period beginning on 7 October 2001, and ending on the coming into force of the *Regulations*. The date of 7 October 2001, corresponds to the date on which Canada and a coalition of other countries initiated military action in **Afghanistan**.

Surviving spouses or common-law partners are eligible to request priority entitlement if their spouse was any of the following persons:

- a member of the Regular Force of the CAF,
- a member of Class “A”, “B” or “C” service of the Reserve Force of the,
- a member of the Special Force of the CAF;
- the death of their spouse or common-law partner was attributable to the performance of duties and occurred on or after 7 October 2001; and
- they are qualified under a federally or provincially legislated plan for compensation as a result of the death of their spouse or common-law partner having been determined as being attributable to the performance of duties.

Details

Eligible spouses or common-law partners must make a request for priority entitlement within two years of 12 May 2010 (date of coming into force of PSER) or two years from the date on which they qualified for compensation, whichever is the latest. They must NOT be a person who is already employed in the Public Service in a “permanent” way (referred to as an indeterminate period) at the time at which they make the request.

The entitlement period is for a maximum of two years, and begins on the day on which a request has been sent to **NDHQ Directorate of Civilian Employment Policies (DCEP)**, if that day is within:

- two years after 12 May 2010, if the death of their spouse occurred on or after 7 October 2001, or
- two years after the death of the spouse or common-law partner and/or the completion of the BOI/SI or VAC findings attributing the death to the performance of duties.

The entitlement period ends on the earliest of:

- the day that is two years after the day of the request;
- the day on which the person is appointed to a position in the public service for an indeterminate period, or
- the day on which the person declines an appointment to a position in the public service for an indeterminate period without good and sufficient reason.

Contact

For additional information on the spousal priority entitlement in the Public Service, contact a member of the Transition Services team at 1-800-883-6094.

Regular

Reserve

Family

Deceased

Spousal Education Upgrade Benefit

Reference:

Compensation and Benefit Instructions (CBI) 211.06

Purpose

The Spousal Education Upgrade Benefit is intended to reimburse educational expenses to improve the employability of the spouse or common-law partner of an eligible catastrophically or non-catastrophically injured member.

Eligibility

In order for a spouse or common-law partner to be entitled to this benefit, a member must be assessed as having suffered **on operations in Afghanistan**, a permanent catastrophic impairment, and provided that he/she cannot partake in a Government sponsored federal tuition or vocational assistance program. The submission of an education upgrade plan by the spouse or common-law partner is required. There is provision for the reimbursement of educational upgrade expenses incurred between 07 Oct 2001 and 31 March 2011, on a case-by-case basis, if the request is submitted before the 31 March 2012. Reimbursement for expenses made under the Spousal Education Upgrade Benefit may limit additional benefits available under the Veterans Affairs Canada (VAC) Rehabilitation Services and Vocational Assistance Program.

Details

This benefit for educational upgrade expenses for a spouse or common-law partner of up to \$20,000.00 is reimbursed to the member.

Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Integrated Personnel Support Centre (IPSC).

Regular

Reserve

Family

Living

HOPE Program

(Helping Our Peers by Providing Empathy)

Purpose

The purpose of HOPE is to provide social support assistance to families that are affected by the loss of a loved one. HOPE matches trained peer volunteers to bereaved families.

Eligibility

HOPE assists family members who have lost a loved one who served in the Canadian Armed Forces (CAF), either active or retired, Regular or Reserve Force. The loss may be attributed to military service or any other cause.

Details

The transition for those left behind after a loved one dies can be very difficult. Even though family, friends, and in some cases, professional counsellors are available for support, many bereaved individuals also express a desire to speak with someone who can share similar experiences. In many cases, connecting and identifying with a trained peer can make a significant difference in the grieving process. HOPE is a complementary program which is not intended to replace other traditional bereavement services. Trained volunteers, who have experienced similar losses, provide support and act as positive role models to help others through their grief and recovery journey. Peers can offer a unique perspective, share experiences and provide hope.

How Peer Support Helps Peers

The first role of a peer is to listen. Peers have been there and they respect the family's situation and privacy. They have received training and may be trusted to keep conversations confidential.

The HOPE volunteers offer support, a sympathetic ear, understanding of the grief journey, shared experiences, and new options.

Becoming a Volunteer

To train as a peer volunteer and to become a ray of hope through someone's journey through grief, contact HOPE.

Contact

HOPE can be reached toll free 1-800-883-6094 or email at HOPE-ESPOIR@forces.gc.ca.

Regular

Reserve

Family

Deceased

Next of Kin (NOK) Travel Entitlements when a Canadian Armed Forces (CAF) Member Dies

References:

Queen's Regulations and Orders (QR&O) 1.02, 209.01, 209.02

Purpose

When an officer or non-commissioned member (NCM) dies on service, next of kin (NOK) who are eligible may be entitled to have their travel and living expenses paid or reimbursed if they attend a military repatriation ceremony, a military funeral for the officer or NCM, an interment of the officer or NCM, a military memorial service, or attend meetings of a board of inquiry (BOI) into the circumstances of the death.

The Chief of the Defence Staff (CDS) shall authorize a military memorial service or a military repatriation ceremony if the CDS determines that it is in the best interests of the CAF.

Eligibility

Upon the death of a CAF Member, NOK, in respect of an officer or NCM means persons designated, in order of preference, as NOK by the officer or NCM, on a form that is approved by the CDS for that purpose. Primary NOK means the surviving NOK who is the highest in preference on the form referred to in the definition "next of kin" in QR&O 1.02.

Details

"Travel and living expenses" include the following expenses that may be paid or reimbursed out of public funds: the actual and reasonable costs of transportation and accommodation, a meal allowance and an incidental expense allowance.

The maximum number of NOK and travel assistants who are entitled to receive payment or reimbursement under QR&O 209.02 is

- for a military repatriation ceremony, 14;
- for a military funeral, 14;
- for an interment, 14;
- for a military memorial service, 6; and
- for meetings of a BOI, 2.

Contact

For more information, contact the Director Casualty Support Management (DCSM) at 1-800-883-6094.

Regular

Reserve

Family

Deceased

Funeral and Burial Expenses

Reference:

Compensation and Benefit Instructions (CBI) 210.20

Purpose

The purpose of this instruction is to assist in defraying the cost of a dignified funeral and burial for members of the Regular and Reserve forces.

Eligibility

Funeral and burial expenses for currently serving members on paid service (Regular Force and Reserve Force Class "A", "B" or "C") will be defrayed by the Department of National Defence (DND) up to the limits outlined in regulations, as shown in the tables on Page 33. Any expenses which are outside of the authorized spending limits will be borne by the person entitled to the remains. A member who dies while on LWOP (Leave without pay), other than maternity or parental leave, or is absent without authority for a period of 21 days or longer, is not entitled to this benefit unless the Chief of the Defence Staff (CDS) so directs under special circumstances.

Details

Civilian Funerals

The overall co-ordination of funeral and burial arrangements for currently serving members on paid service is in accordance with the wishes of the deceased member as stated in his/her will and is the responsibility of the executor or personal representative named in the will.

Military Funerals

The overall co-ordination of military funeral and burial arrangements for currently serving members on paid service, consistent with current regulations and orders, is the responsibility of the unit.

Funeral and Burial Expenses

Funeral and burial expenses for currently serving members will be paid by DND up to the limits outlined in regulations as detailed below. All costs expended above the set limit stated below will be borne by the estate.

The set rate of \$14,666 (exclusive of the Goods and Services Tax and Provincial Sales Tax) will be adjusted annually, on April 1, to allow for a cost of living adjustment based on Consumer Price Index for the previous calendar year.

Temporary Grave Marker

As some time must elapse before a permanent headstone can be erected, the Commanding Officer (CO) shall, subject to the wishes of the person entitled to the remains, place on the grave, as soon as possible after interment, a temporary wooden marker showing the Service Number, rank, initials, surname, Branch or Regiment, date of death, and age of the deceased member; up to the limits outlined in regulations, as shown in the table that follows. Photographs of the grave should be forwarded to the person entitled to the remains.

Contact

Director Casualty Support Management (DCSM) administers funeral expenses, family travel expenses and headstones. Contact DCSM at 613-995-1753, 613-944-4041 or 1-800-883-6094.

Regular

Reserve

Family

Deceased

Burial and Funeral Service, including cremation: \$14,666

- Casket or urn
- Viewing casket or urn
- Funeral Director Fees and Services (such as Funeral Director's professional services, support staff services, registration and documentation, embalmer's professional services, use of the funeral home)
- Cremation Fees
- Limousine and hearse rental
- Church rental, or other rental facility and equipment, including seating attendants
- Interment
- Scattering of ashes
- A niche in a columbarium (including perpetual care of the niche)
- Bulletins, obituaries, and other death notices
- A clergy member, including costs of considerations related to religious groups that may not make up the majority of serving members
- An organist or other musician
- Flowers, photos, register books, a memorial video / CD / DVD, or other mementos
- Reception and catering

Regular

Reserve

Family

DND headstone or marker - prevailing rates

- When the person entitled to the remains does not wish to place a DND headstone, provided by the Last Post Fund (LPF), DND will defray a part of the cost of a private headstone, marker or memorial of an amount not to exceed \$3,110
- DND will defray the cost of a temporary grave marker at prevailing rate, aside from the headstone allowance stated above.
- Funding for the temporary grave marker is to be provided by the member's home unit.

Transportation of remains (at the request of the person entitled to the remains) - prevailing rates

- If at the request of the person entitled to the remains, the burial is to be in a place other than the place of death, actual transportation costs may be reimbursed in addition to the costs at paragraph 5 of CBI 210.20 under the following circumstances:
 - ◊ When the member is away from his/her parent unit, transportation back to the parent unit and then to the place of burial;
 - ◊ From the place of death to the place of burial; and
 - ◊ From the place of death to the nearest crematorium for cremation and then the transportation of the ashes to the place of burial.
- Special provisions made or required by the carrier for the transportation of the remains shall be included in the actual cost of the transportation.

Deceased

Special casket (if an oversized or hermetically sealed casket is required) - prevailing rates

- Type of casket required by provincial or other laws regarding shipment of remains
- Director Casualty Support Management (DCSM) is the authority for reimbursement with the Commanding Officer's (CO's) certification, based on the Medical Officer's (MO's) recommendation that this type of casket is warranted by condition of the remains

Cemetery plot prevailing rates

- A single permanent plot or the percentage for a single plot when a multiple plot is purchased; and
- Opening and closing fees, as well as perpetual care of the plot

The Road to Mental Readiness (R2MR) Program

Purpose

The Road to Mental Readiness (R2MR) program exists to build awareness of mental illness and operational stress injuries (OSIs) through education, to reduce the stigma associated with mental illness, and to increase understanding and support for these conditions. The goal of R2MR is to improve short term performance and long term mental health outcomes.

Eligibility

All serving members of the Regular and Reserve Force and their families are eligible for this program.

Details

R2MR training encompasses the entire package of resilience and mental health training that is embedded throughout a Canadian Armed Forces (CAF) member's career, including the deployment cycle. R2MR training is layered and tailored to meet the relevant demands and responsibilities CAF personnel encounter at each stage of their career and while on deployment. In this way R2MR is designed to ensure that the most appropriate training is provided when required to ensure they are prepared mentally for the challenges they may encounter.

R2MR has a solid foundation in the concept of resilience. Resilience is the capacity of a soldier to recover quickly, resist, and possibly even thrive in the face of direct/indirect traumatic events and adverse situations in garrison, training and operational environments. Recovery from the greatest physical and mental hardships of the military environment is geared in the near term to the soldier's current mission, but also is required in the long term throughout one's career.

R2MR Program

The R2MR program is divided into three categories:

Career: Integrated briefings on OSIs and mental health education to members at CAF schools during career courses including: Basic Military Qualification (BMQ), Primary Leadership Qualification (PLQ), Intermediate Leadership Program (ILP), Basic Military Officer Qualification (BMOQ), Army Tactical Operations Course (ATOC) and Combined Arms Team Commanders Course (CTCC). Briefings are also provided to Military Observers as part of the training at the Peace Support Training Centre (PSTC);

Deployment: Pre-deployment and post-deployment briefings including Third Level Decompression (TLD) and follow up; and

Families: Families of CAF members can access general mental health and OSI information through the Canadian Forces Health Services (CFHS) R2MR website at www.forces.gc.ca/en/caf-community-health-services-r2mr/index.page? and clicking on the Family Members link in the Contents box on the left.

Contact

For more information on R2MR, visit their website at the link above. Families requiring further information should contact their local MFRC through the following link <http://www.familyforce.ca/EN/Pages/map.aspx>.

Regular

Reserve

Family

Living

Allowance - Loss of Operational Allowances (ALOA)

References:

Compensation and Benefit Instructions (CBI) 203.11(3), 205.536, CANFORGEN 50/07

Purpose

The intent of ALOA is to provide financial assistance for the economic loss of allowance(s) to an officer or non-commissioned member who becomes a military casualty and is no longer able to serve in the Special Duty Area (SDA) or Special Duty Operation (SDO).

Eligibility

Regular Force and Reserve Force Class "C" members may be entitled to ALOA. ALOA only applies to international operations in a SDA or SDO. A military casualty means a member of the Canadian Armed Forces (CAF) who is injured or becomes ill in a SDA or during a SDO as a result of hostile action(s) or ill as a direct result of the conditions of the deployment to a degree that requires the member to be repatriated from the SDA or SDO. Eligibility for ALOA is to be confirmed by the Task Force Commander on the RTU message.

Details

The ALOA came into effect on January 1, 2006.

If the member is hospitalized and/or repatriated, operational allowances cease and the CAF member may be entitled to ALOA from the date that operational allowances are ceased until the earliest date of which the operation terminates, the original deployment end-date, or upon resumption of payment of operational allowances.

When an officer or non-commissioned member dies, pay and allowances, including ALOA, shall cease at the end of the month in which the member's death occurs.

Contact

For more information on ALOA, contact Director Pay Policy and Development 3 (DPPD 3) at 613-995-2071.

Regular

Reserve

Living

Canadian Forces Superannuation Act (CFSA) – Pension Benefits for Members

Reference:

Canadian Forces Superannuation Act

Purpose

The *CFSA* and associated regulations set out pension arrangements for Canadian Armed Forces (CAF) members and their dependants including the payment of benefits, indexing of annuities and supplementary death benefits.

Eligibility

All Regular Force members become Regular Force Pension Plan (*CFSA* Part I) contributors upon commencement of service. **Reserve Force members must meet specific eligibility thresholds to either participate in the Reserve Force Pension Plan (*CFSA* Part I.1) or become a contributor under the Regular Force Pension Plan.** Benefits are based on rules that depend on either years of pensionable service or CAF service, age, earnings/salary, and circumstance at release.

Details

The following provides a general overview of the pension arrangements for CAF members. In the event of any discrepancy or misunderstanding, pension obligations and entitlements will accrue in accordance with the *CFSA* and the regulations made under the Act.

Benefits

There are three basic pension benefit options available to a CAF member under the *CFSA*:

- Immediate annuity
- Deferred annuity
- Return of contributions

Regular Force Pension Plan (*CFSA* Part I) – Pension Benefit Options

Immediate Annuity

Regular and Reserve Force contributors to the **Regular Force Pension Plan (*CFSA* Part I)** are entitled to an immediate annuity if they have two or more years of pensionable service and they:

- have 25 years (9,131 days) of paid CAF service
- have reached age 60
- have reached age 55 with at least 30 years of pensionable service
- have 10 years of pensionable service and are released due to disability, or
- are released involuntarily as a result of a reduction in the CAF, and
- have reached 55 years of age and have to their credit not less than 10 years of pensionable service, or
- have to their credit not less than 20 years of pensionable service.

Members who have been in the Regular Force continuously since February 28, 2007 and meet certain other conditions may opt to have their annuity determined under the *CFSA rules that were in effect before March 1, 2007*. The Director General Compensation and Benefits (DGCB) website provides further information on grandfathering options.

For Reserve Force contributors, participation in the pension plan will cease after 12 consecutive months with no earnings which will generate an entitlement to a pension benefit.

Deferred Annuity

Regular

Reserve

Living

Deceased

If a contributor has two or more years of pensionable service but does not qualify for an immediate annuity, he/she is entitled to a deferred annuity payable at age 60. There are two alternatives to the deferred annuity: an annual allowance, or transfer value.

A contributor may start a pension anytime from age 50 on a reduced basis. This reduced annuity is called an annual allowance.

Alternatively, if a contributor is under age 50 on his/her release date and not entitled to an immediate annuity but to a deferred annuity, he/she may request that a lump sum equivalent of his/her benefit be transferred to a locked-in retirement savings vehicle. This must be requested within the first year of becoming entitled to a deferred annuity. This lump-sum payment is called a transfer value.

A deferred annuity or annual allowance is converted to an immediate annuity if the member becomes entitled to a Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) disability pension.

Annuity Formula

If a contributor to the Regular Force Pension Plan meets the criteria for an immediate annuity identified above, the immediate annuity will be based on the sum of an annual lifetime pension and an annual bridge benefit payable until age 65 or receipt of a CPP or QPP benefit. The formulas are as follows:

Annual lifetime pension

$1.375\% \times \text{total pensionable service} \times \text{average earnings up to the average Year's Maximum Pensionable Earnings (YMPE)}$

+

$2.0\% \times \text{total pensionable service} \times \text{average earnings over the average YMPE}$

Annual bridge benefit paid until age 65 or eligible for a CPP or QPP disability pension

$0.625\% \times \text{total pensionable service} \times \text{average YMPE or average earnings (whichever is lower)}$

Adjustments to the above may be necessary if the member became a contributor after March 1, 2007 and elects part-time Reserve Force service or rolls over part-time service from the Reserve Force Pension Plan. For more information, refer to the DGCB website or the Canadian Forces Superannuation legislation.

Return of Contributions

If a contributor releases with less than two years of pensionable service, they will be entitled to a return of contributions with interest. Reserve Force members with less than two years of pensionable service or who go 12 months without earnings, will also receive a return of contributions with applicable interest.

Regular

Reserve

Living

Deceased

- Continued on Page 38

Reserve Force Pension Plan (CFSA Part I.1) – Pension Benefit Options

Immediate Annuity

Reserve Force Members who are contributors under the Reserve Force Pension Plan (CFSA Part I.1), who have 2 or more years of pensionable service when they release or go 12 months without earnings, will receive an immediate annuity if they:

- have 25 years (9,131 days) of CAF service
- have reached 60 years of age
- have reached 55 years of age with 30 years of pensionable service
- are disabled by reason of suffering from a physical or mental impairment that:
 - ◊ prevents them from engaging in any employment for which they are reasonably suited by virtue of education, training, or experience; and
 - ◊ can reasonably be expected to last for the remainder of their lifetime; or
 - ◊ are released involuntarily as a result of a reduction in the CAF and
 - ◊ are 55 years of age with not less than 10 years of pensionable service, or
 - ◊ have not less than 20 years of pensionable service.

Deferred Annuity

Contributors to the Reserve Force Pension Plan who have 2 or more years of pensionable service and release but are not entitled to an immediate annuity are entitled to a deferred annuity commencing at age 60. They may opt to change the benefit from a deferred annuity to:

- a transfer value if they decide within the first year of becoming entitled to the deferred annuity and are under age 50 at the time of their release date, or
- an annual allowance (a reduced immediate annuity) which will commence when the member reaches age 50.

A deferred annuity or annual allowance is converted to an immediate annuity if the contributor becomes entitled to a CPP or QPP disability pension.

Annuity Formula

Under the Reserve Force Pension Plan, an immediate annuity is calculated based on the following formulas:

Annual lifetime annuity

$1.5\% \times \text{total pensionable earnings (updated for wage growth)}$

Annual bridge benefit paid until age 65 or eligible for CPP or QPP disability pension

$0.5\% \times \text{total pensionable earnings (updated for wage growth), up to the average YMPE}$

For more information, refer to the DGCB website.

Return of Contributions

Participants under the Reserve Force Pension Plan who have less than 2 years of pensionable service when they release or go 12 months without earnings will receive a return of contributions with applicable interest.

Benefits in the case of death or disability

Benefits are also paid in the case of death or disability. More details are found on the DGCB web site. If a member releases as a result of disability or dies with less than two years of pensionable service, a return of contributions with interest is paid.

Annual increases for inflation

Pensions are indexed in relation to the increase in the Consumer Price Index (CPI).

Regular

Reserve

Living

Deceased

Administration

The Director Canadian Forces Pensions Services (DCFPS) at National Defence Headquarters (NDHQ) administers benefits available under the CFSA and associated Regulations. This Directorate also administers:

- Supplementary Benefits (SB)
- Survivor Benefits (serving and retired members)
- Pension Division upon marital breakdown under the *Pension Benefits Division Act (PBDA)*
- Garnishment of a Pension for Spousal or Child Support under the *Garnishment, Attachment and Pension Diversion Act (GAPDA)*
- Elections to buy back prior service for the Regular and Reserve Force
- Calculation and payment of retirement benefits for members leaving the CAF Regular and Reserve Forces, and
- Supplementary Death Benefits.

Contact

Additional details can be found at:

www.forces.gc.ca/en/caf-community-health-services-r2mr/index.page?

For any matters concerning the CFSA, contact DCFPS at 1-800-267-0325 or 613-971-6012.

Regular

Reserve

Living

Deceased

Education Reimbursement (ER) Programs

References:

Defence Administrative Orders and Directives (DAOD) 5031-5, 5031-6, Compensation and Benefit Instructions (CBI) 210.80, 210.801, 210.802, Canadian Armed Forces (CAF) Military Personnel Instruction 17-04, CANFORGEN 136/04

Purpose

The purpose of ER is to provide eligible members with opportunities related to education upgrading, professional development, accreditation of military training, and preparation for career transition.

Eligibility

Serving members of the Regular Force and the Primary Reserve are eligible for ER. Regular Force and Primary Reserve members must have completed Basic Military Training or Basic Military Officer Training in order to be eligible for reimbursement.

Details

ER programs fall under the policy and program management authority of the Canadian Defence Academy (CDA), and are currently administered by Base/Wing Personnel Selection Offices (B/WPSOs). These programs provide opportunities for CAF members in the areas of continuing education and professional development.

The two main ER programs are CAF Mil Pers Instruction 17/04 - ER for the Regular Force, and CBI 210.801 ER - Primary Reserve.

An additional program that relates to CAF training and education or education upgrading benefits therefore falls under the authority of CDA, though is intended to address the training needs of some transitioning CAF members is CBI 210.802 Skills Completion Program - Regular Force.

Education Reimbursement for the Regular Force (ER Reg)

Eligible members may apply to be reimbursed 100% tuition and other eligible education upgrading related expenses for courses leading to a university or college degree, diploma, or certificate. This program applies to Regular Force members participating in part-time study.

Education Reimbursement for the Primary Reserve (ER PRes)

Eligible Primary Reserve Force members may apply to be reimbursed for eligible academic expenses for courses leading to a degree or diploma at a rate of 50% of eligible expenses to a maximum of \$2000 per academic year. There is a career maximum of \$8000 for all eligible service in the Primary Reserve.

Skills Completion Program – Regular Force

This program is intended to support the career transition plans of members who have completed 10 years of cumulative service in the Regular Force, and who have not already completed a degree or diploma, or possess a current civilian professional certification or trade accreditation. Eligible members may apply for reimbursement of 100% of eligible expenses to a maximum of \$5,400. Members must submit their Individual Learning Plan (ILP) to CDA for approval no later than one year following the day of the member's release or transfer from the Regular Force.

Contact

Details on all ER Programs, current reimbursement rates, and career maximum expenses can be found on the CDA Internet site: www.forces.gc.ca/en/training-paid-education/index.page?

Contact your local Base or Wing (B/W)PSO or CDA Headquarters (HQ) Learning Support Services at 613-541-6000 ext. 3860 or Nancy.Seville@forces.gc.ca for additional information relating to ER programs.

Regular

Reserve

Living

Regular Force Release Information (Financial Aspects)

References:

Queen's Regulations and Orders (QR&O) 15, Canadian Forces Administrative Orders (CFAO) 15-2, Military Pay Administrative Instructions (MPAI) 1025-8, Financial Administration Manual (FAM) 102 Annex A, A-PM-245 Chapter 15

Purpose

This section outlines the financial aspects of the release process. Pay accounting actions are carried out upon receipt of a message promulgating a release, or when a Canadian Armed Forces (CAF) member is being cleared for release, whichever is the earlier.

Eligibility

This section is applicable to Regular Force members undergoing release from the CAF.

Details

The application forms for release are contained in Chapter 15 of the A-PM-245. Release procedures described in CFAO 15-2 Annex C should be read in conjunction with chapter 15 of the A-PM-245.

Annuitants

If you are entitled to a Regular Force pension under the *Canadian Forces Superannuation Act*, you will receive a package from Director Canadian Forces Pension Services (DCFPS), two to three months prior to your release date. The Pension Package/Second Career Assistance Network (SCAN) Package/Release Package, with all names used interchangeably, contains various forms that are pension related that are required to be completed and returned before the final date of release, including enrolment forms for Pensioners' Dental Services Plan (PDSP), Public Service Health Care Plan (PSHCP), tax forms, and the CF1403 which can affect the amount of pension payable to you immediately after release if it is not returned to DCFPS.

Release Digest

In the process of being released, the member is given a Release Digest. The intention of the Release Digest is to provide answers to matters of concern to the member when being released from the Regular Force. The Release Digest is for the member's review, with the releasing unit, and completion (of applicable sections). The completed appendices are to be sent to the Director Military Pay and Accounts Processing (DMPAP)/Released Personnel Pay Office (RPPO) Regular Force, by the releasing unit.

Contact

For pay questions concerning Released and Releasing personnel, call 1-800-773-7705, or in the NCR, 613-971-6006.

Regular

Living

Unused Leave Entitlement

Reference:

Compensation and Benefit Instructions (CBI) 205.74

Purpose

The purpose of the unused leave entitlement is to ensure that the member's estate receives payment of the unused leave to which the member would be entitled.

Eligibility

When an officer or non-commissioned member of the Regular Force or of the Reserve Force on Class "B" or "C" Reserve Service dies or is presumed to have died, an amount equal to the value of the unused earned leave to which the member had an entitlement at the time of death or presumed death shall be paid to the service estate.

Details

The calculation of Unused Earned Leave is part of the file audit process completed by Director Military Career Administration (DMCA) 4. Unused Earned Leave to which the member has an entitlement includes annual, accumulated, accrued and all other types of leave. For Regular Force members only, all unused retirement leave (if applicable) is included in the calculation of Unused Earned Leave.

Contact

For administrative questions relating to Unused Leave, contact DMCA 4 at 1-866-240-6726.

For information relating to Unused Leave payment, contact Director Military Pay and Allowances Processing (DMPAP) at 1-800-773-7705.

Regular

Reserve

Deceased

Canadian Forces Severance Pay (CFSP)

References:

Compensation and Benefit Instructions (CBI) 204.40, CFSP Administrative Directive

Purpose

Severance Pay is a lump sum payment paid to the member upon release.

Eligibility

Canadian Armed Forces (CAF) members who transfer or are released from the Regular Force or the Primary Reserve Force may be entitled to a severance benefit which is based on years of eligible service.

Details

CFSP is calculated as seven days of pay for the member's substantive rank at release per year of eligible service, including partial year, to a 30 year maximum in the member's lifetime.

For CAF members in the substantive rank of Colonel and above, and Lieutenant –Colonel of the legal branch and above, the accumulation of years of eligible service ended on 1 Oct 2011, and for all other CAF members, with the exception of military judges, the accumulation of years of eligible service ended on 1 Mar 2012.

The accumulation of years of eligible service continues for members who are released for medical reasons (release Items 3(a) and 3(b) under QR&O 15.01), and released involuntarily (release Items 5(b), 5(d), 5(e), or 5(c) where the member has not reached retirement age under Queen's Regulations and Orders (QR&O) Chapter 15 but has completed the period of obligatory service because of a change in classification, trade specifications, or in the establishment requirements of the CAF), or who is released by reason of death.

In the event of death, Severance Pay is payable to the member's service estate.

Process

During the release process, the member's Release section completes the CFSP calculation form and advises the member of his/her entitlement. Subsequently, the Release section forwards all release documentation to Director Military Careers Administration (DMCA) for audit of the member's file. Once the audit has been completed, DMCA advises Director Military Pay and Allowances Released Personnel Pay Office (DMPAP RPPO) of the member's entitlement for payment.

Contact

This benefit is administered by DMCA and is paid by the DMPAP RPPO at National Defence Headquarters (NDHQ). For additional information, call toll free 1-800-773-7705.

Regular

Reserve

Living

Deceased

Medical Treatment and Expenses

Reference:

Queen's Regulations and Orders (QR&O) Chapter 34.07, Entitlement to Medical Care

Purpose

This section describes the entitlement to medical treatment and coverage of medical expenses for Canadian Armed Forces (CAF) members dependent upon their terms of service.

Eligibility

All Regular Force personnel are covered by the Spectrum of Care (SoC) from the time of enrolment to the effective date of release from the CAF. Reserve Force personnel are covered only during specified periods of eligibility based on their duty status and the relatedness of their illness or injury to military service (QR&O 34.07).

Reserve Force Members with Medical Conditions Attributed to Service

The extent of medical care provided and/or paid for by the Canadian Forces Health Services (CFHS) to Reserve Force members who develop medical conditions as a result of their service is briefly described below.

Eligible Reserve members, while still employed in the CAF, are entitled to medical care at public expense to treat any condition that is attributable to service.

Specifically, after the employment period has been completed, a Commander of a command may, upon recommendation of the attending physician, authorize the extension of the period of service in order to provide medical care at public expense to a Reserve member whose need for medical care is attributed to the performance of duty.

Where there are reasonable grounds to believe that the condition is attributable to military service, and unless the Reserve member has been released from the CAF, the CFHS should continue to provide medical care to the Reserve member, as long as the officer commanding a command approves the extension of the period of service, even if relatedness to service has yet to be conclusively determined.

To ensure continuity of care, the treatment may be jointly shared/coordinated by the Base/Wing Surgeon and a civilian family doctor. Base/Wing Surgeons must oversee medical care provided at public expense. Medical care provided at public expense to Reserve members must conform to CFHS standards, comparable to the medical care provided to Regular Force members.

Release

A member of the CAF is not entitled to medical care at CAF expense beyond the effective date of release.

Contact

Medical treatment and expenses are entitlements under the responsibility of the Commander CAF Health Services Group. The point of contact is the closest military Health Services Centre.

Regular

Reserve

Living

Planning Ahead: Wills and Estate Planning

References:

National Defence Act (NDA) - Section 42, Queen's Regulations and Orders (QR&O) Chapter 25, Defence Administrative Orders and Directives (DAOD) 7011-0, 7011-1, 7012-0, and 7012-1

Purpose

Estate planning is the whole process of arranging your personal affairs in contemplation of your death or mental/physical incapacity. Proper estate planning will ensure that your family members have less to worry about in these circumstances.

Details

A well laid-out estate plan ensures that your affairs are looked after according to your wishes and that your family is looked after. For example, you will have to consider whether you have enough money to cover expenses, such as the cost of your funeral and probate fees, should it be necessary to have your Will verified through the court system. Other expenses such as any outstanding personal loans, income tax, bills, rent or mortgage payments will also have to be paid. If you are supporting a family member, planning for the payment of these expenses as well as your family's general living expenses, such as groceries, is critical.

Proper estate planning includes preparing a will and an affidavit of execution, tax planning, completing a power of attorney (separate versions for financial affairs/property management and personal care, when you are out of country or otherwise unable to attend to your own affairs), and purchasing life insurance.

Your Will

Everyone should have a Will. Dying intestate (without a valid Will) means that you have no say in how your Estate is administered and how your assets are distributed. Therefore, if you have specific ideas regarding how you want your estate settled and to whom you want, your assets distributed, put them in writing.

A properly executed Will is a legal document that reflects your wishes for the distribution of your estate. While you can draft a Will on your own, you should seek legal advice from a lawyer/notary because there are certain formal legal requirements that must be followed when completing a Will. If these requirements are not followed, the Will may be invalid. A lawyer/notary who specializes in estate planning will be able to provide you with additional advice relative to your estate planning.

Before seeing a lawyer/notary, prepare an inventory of your assets and try to calculate their value. Make sure that you take into account any outstanding mortgage on your property.

Also, make a list of your Registered Retirement Savings Plans (RRSPs) and any life insurance policies you may have, and find out if you do not know whom you have designated as your beneficiary on these policies.

Take your time when preparing your Will. It is one of the most important documents you will sign. In addition, you should review your Will periodically as personal circumstances change. You may need to make a new Will if you experience a change in marital status or upon the birth or adoption of a child(ren). *A Will made ten, five or even two years ago may not reflect your present wishes or financial situation.*

You will need to appoint an executor and an alternate executor. The executor is the person designated by the Will to administer your estate in accordance with your Will. The executor will carry out your wishes and take care of tasks such as filing tax returns, protecting your property and paying expenses. You should discuss with your lawyer/notary who should be your executor and how much he/she will be paid for carrying out that duty. Some people choose an individual such as a spouse, other family members or a close friend. Other people choose a trust company because they have expertise and are impartial when carrying out duties of an executor, which may minimize taxes.

Regular

Reserve

Living

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Living Will

The expression "living will" is sometimes used to refer to a document in which you stipulate your desire about treatments if you become ill or injured and can't communicate your wishes. It is quite common, for instance, to write a "living will" saying that you do not want to be kept alive on artificial life supports if there is no hope of recovery. The term "advance directive" is also frequently used to refer to such a document. The expression "proxy directive" is also utilized to describe a document that combines a Power of Attorney and a "living will".

Tax planning

Tax planning is an important part of estate planning. There are several ways to reduce estate taxes, such as charitable donations or RRSPs to spouses or dependent children. It is a complex area, so discuss it with your financial advisor, lawyer/notary or accountant.

Powers of attorney

Besides your Will, you should discuss preparing a power of attorney with your lawyer/notary. This is a legal document, which you sign, and have witnessed; authorizing a person or persons to make decisions for you should you ever become incapable of making these decisions for yourself. There are two kinds of powers of attorney: one for managing financial affairs or property, and another for personal care. The latter type allows you to organize your affairs so that someone you trust will have authority to decide about your health care, nutrition, shelter, clothing, hygiene and safety if you cannot.

Life insurance

Amongst other things, life insurance can help provide your family with replacement income after your death, as well as cover your final expenses and debts you may have. Unlike the proceeds of your RRIF, which are transferred to your estate and taxed, the proceeds of your life insurance policy are tax-free. To be insurable, however, you must be healthy. Keep in mind that your premiums will vary depending on such factors as your health, age and coverage amount.

There are different types of life insurance, including term insurance, permanent insurance and universal life. Consult a financial advisor for more information and to help you do a need analysis. It is a good idea to comparison-shop and find the product that best suits your needs and your budget.

Tips

- Make sure that your financial affairs are in order and your records are up-to-date at all times;
- Make sure your executor knows where to find your records;
- Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) pays out a lump sum death benefit to your surviving spouse or estate; and
- There are several ways you can minimize your estate costs, such as establishing a spousal trust and designating beneficiaries on your RRSPs, Registered Retirement Income Funds (RRIFs) and life insurance policies. Consult a financial advisor to help you consider what is right for you.

The Canadian Armed Forces (CAF) Service Will

The CAF strongly urges every member to make a Will on enrolment and, review, update their Will upon the birth or adoption of a child(ren) and to make a new Will upon any change in marital status (see DAOD 7012-0). However, a Will (referred to as the "service will") may be made at any time during service and placed in safekeeping with the CAF or elsewhere. The CAF provides a simple Will Form, which is a very basic Will, appropriate primarily for single CAF members. A lawyer/notary may be consulted to make a Will with specific provisions, including but not limited to trusts and guardianship for children and additional bequeaths. A private Will may be deposited with the CAF for safekeeping.

Regular

Reserve

Living

Note the following reminders:

- Ratify or replace any Will made before reaching the age of majority (this age varies between provinces and territories);
- Update a Will upon the birth or adoption of a child(ren);
- Make a new Will upon marrying, unless the existing Will was made in contemplation of the marriage and states this clearly; and
- Make a new Will upon divorce.

If a Will has been deposited with the CAF for safekeeping, the member is entitled to receive it or to have it forwarded to his/her address upon release. It is important to complete any necessary documentation in this regard.

Regular

Reserve

Living

Canadian Forces Member Assistance Program (CFMAP)

Purpose

The CFMAP is a partnership between the Department of National Defence (DND) and Health Canada's Emergency Preparedness and Occupational Health Directorate Employee Assistance Services (EAS). The CFMAP offers confidential, voluntary, short term counselling to assist with resolving many of today's stresses at home and in the work place. The CFMAP should not be regarded as treatment for mental illness or addictions.

Eligibility

Regular Force

Regular Force members and their immediate family members, spouse, partner and dependant children of the member, have direct access to the CFMAP telephone counselling service 24 hours a day, seven days a week.

Reserve Force

Certain members of the Reserve component, Cadet Instructor Cadre (CIC), Cadets, Canadian Rangers and certain family members of the preceding groups may also have access. In order for Reserve Force members and their family members to receive full assistance under this program, the situation or issue for which assistance is sought must be directly linked to service in the Canadian Armed Forces (CAF). Notwithstanding this condition, the individuals from any of these groups may contact CFMAP and receive an initial assessment followed by an appropriate referral.

Parents and Siblings

Parents and siblings of CAF Regular and Reserve Force members who are injured or who die while in service have direct access to the CFMAP telephone counselling service 24 hours a day, seven days a week.

Details

There are limitations that apply to assistance provided under CFMAP. Sessions will normally consist of a face-to-face meeting, but, if circumstances dictate, the meeting between the CAF member or family member and the counsellor may be conducted by telephone. Where service beyond the scope of this program is required, CAF members, and where applicable their families with the member's consent, may be referred to CF Health Services. However, should they prefer to use civilian services, all costs will be borne by the CAF member.

Contact

Entitled individuals residing in Canada and the USA can access this program through the toll free telephone number 1-800-268-7708 (TDD 1-800-567-5803). Entitled individuals residing in other countries must dial the International Access Code of the country from which they are calling and then 800-268-7708. This line is staffed 24 hours a day, 365 days a year by a fully bilingual, trained counsellor. The role of the telephone counsellor is to refer the client to a counsellor in private practice for face-to-face counselling, and if the client is in crisis, to provide counselling over the phone.

Contact will be made with the client within 48 hours and an appointment will take place within five days or sooner in crisis situations.

Regular

Reserve

Family

Living

Deceased

Reserve Dental Care Plan (RDCP)

Purpose

As a part of the Reserve Health Benefit Plan, some Reserve Force members and their dependants are eligible to participate in the RDCP. The RDCP provides coverage for specific services and supplies that are not covered under a provincial health or dental care plan.

Eligibility

Serving Reserve Force Class “A” and Class “B” members may participate in the RDCP to cover themselves and/or obtain coverage for eligible dependants (depending upon Class and length of service).

A survivor may opt for coverage under the Pensioner’s Dental Services Plan (PDSP) if he/she is entitled to an ongoing survivor benefit under the *Canadian Forces Superannuation Act* (CFSA).

Details

A member who is enrolled in the Primary Reserve, who is not covered by any other dental plan or programme and is in good standing with the Unit, may request and be assigned a reserve dental plan certificate number and will be covered by the plan.

The Plan covers only **reasonable and customary** dental treatment, necessary to prevent or correct dental disease or defect, provided the treatment is **consistent with generally accepted dental practices**.

Contact

For more information on the RDCP, contact the unit Orderly Room.

Reserve

Family

Living

Canadian Forces Superannuation Act (CFSA) – Survivor Benefits

Reference:

Canadian Forces Superannuation Act

Purpose

The *Canadian Forces Superannuation Act* (CFSA) and associated regulations set out pension arrangements for Canadian Armed Forces (CAF) members and their dependants including the payment of benefits, indexing of annuities and supplementary death benefits.

Entitlement

Entitlement to survivor benefits is dependant upon a member's years of pensionable service.

Details

Regular Force Contributor

In the event of the death of a CAF member, a qualified survivor/Estate is entitled to:

Member with less than two years pensionable service, the greater of:

- A return of contributions with interest; and
- An amount equal to one month's basic pay for each year of pensionable service, based on the final rate of pay.

Member with two or more years of pensionable service:

a qualified surviving spouse is entitled to an annual allowance calculated on the basis of one percent for each year of service (not exceeding 35 years), multiplied by the member's average annual pay during the best consecutive five year period. This amount, known as the basic allowance, is equivalent to one-half of the pension entitlement the member has earned.

Member with two or more years of pensionable service and no qualified survivors:

the member's Supplementary Death Benefit (SDB) beneficiary would also receive a benefit equal to five times the annuity the member would have been entitled to at the time of death, less applicable tax. If the member did not name a beneficiary or the beneficiary is dead, the benefit would be paid to the member's Estate. (For more detail on the SDB see page 54)

Each surviving child is entitled to an annual allowance that is one-fifth (1/5) of the basic allowance, to a maximum of four-fifths (4/5). When there is no surviving spouse/partner, this allowance increases to two-fifths (2/5) of the basic allowance, to a maximum of eight-fifths (8/5). The Guardian of the child will receive the annual allowance on their behalf up to age 18. Between the ages of 18-25, an annual allowance may be paid to the child directly if they are attending full time school or university.

These benefits are paid in equal monthly installments and are subject to indexation starting January of the year following the death of the member if there has been a rise in the Consumer Price Index.

Reserve Force Contributor to the Regular Force Plan

Survivors of Reserve Force members, who were contributors under the Regular Force Pension Plan, will be entitled to receive benefits based on the rules that apply to that plan.

Regular

Reserve

Family

Deceased

Reserve Force Participant in the Reserve Force Plan

In the event of the death of a Reserve member who is a participant in the Reserve Force Pension Plan, a qualified surviving spouse is entitled to:

Member with less than two years pensionable service, the greater of:

- a return of contributions with interest; and
- an amount corresponding to the average monthly pensionable earnings in the 12 months prior to the month of death multiplied by the number of years of pensionable service.
- If there is no surviving spouse, the benefit of \$1,000 or more is payable to the member's estate. If the benefit is less than \$1,000, an amount equal to a return of contributions is payable to the member's next of kin.

Member with two or more years of pensionable service:

an annual allowance equal to 1% of the greater of the member's total pensionable earnings and his/her total updated pensionable earnings. This amount, known as the basic allowance, is equivalent to 66 $\frac{2}{3}$ % of the lifetime portion of the pension entitlement the member has earned.

Benefits may also be payable to children and will depend on the number of children who qualify for an allowance and the presence of a surviving spouse.

If there is no surviving spouse or child to whom an annual allowance may be payable, a benefit equal to five times the annual pension benefit the member would have been entitled to at the time of death, less applicable tax, would be paid to the member's estate if \$1,000 or more. The benefit would be payable to the member's next of kin if it is less than \$1,000.

Contact

Additional details can be found at: www.forces.gc.ca/en/caf-community-pension/index.page?

For any matters concerning the CFSA, contact Director Canadian Forces Pension Services (DCFPS) at 1-800-267-0325 or 613-971-6012.

Regular

Reserve

Family

Deceased

Intended Place of Residence (IPR)

References:

Compensation and Benefit Instructions (CBI) 208 Integrated Relocation Program (IRP), Canadian Forces Relocation Directive A-PP-005-IRP-AG-001

Purpose

When a serving Canadian Armed Forces (CAF) member is deceased, IRP benefits may be provided to the CAF member's dependants as though they were a CAF member with 10 or more years of Regular Force service.

Eligibility

A surviving spouse and dependants of a member who dies while in service are entitled to the reimbursement of relocation expenses if the member was Regular Force, Reserve Force employed on Class "C" service, or Reserve Force employed on Class "B" service if the dependants had been moved at public expense.

The entitlements include the move of household goods and effects (HG&E), in accordance with the Canadian Forces Integrated Relocation Program (CFIRP).

In the case of a member who dies without dependants, reimbursement is authorized for disposal of the primary residence and move of the HG&E.

Details

Time limitations to this benefit can be found under Chapter 14 - *Move to Intended Place of Residence (IPR) on Release* of the CFIRP at

www.forces.gc.ca/en/about-policies-standards-benefits-relocation/ch-208-relocation-benefits.page

Contact

To initiate a request for a move, the point of contact is the Release Section of the closest CF Base. For assistance in obtaining contact information for the Release Section, inquire through the Family Information Line at 1-800-866-4546.

Regular

Reserve

Family

Deceased

Dependants' Dental Care Plan (DDCP)

Purpose

The DDCP provides coverage for specific services and supplies that are not covered under a provincial health or dental care plan.

Eligibility

Serving Regular Force and Reserve Force Class "C" members may participate in the DDCP and obtain coverage for eligible dependants. Membership in the Plan ends automatically on the date of your release from the Canadian Armed Forces (CAF).

A survivor may opt for coverage under the Pensioner's Dental Services Plan (PDSP) if they are entitled to an ongoing survivor benefit under the *Canadian Forces Superannuation Act* (CFSA).

Details

The Plan covers only **reasonable and customary** dental treatment, necessary to prevent or correct dental disease or defect, provided the treatment is **consistent with generally accepted dental practices**.

Contact

For more information on the DDCP, contact the unit Orderly Room.

Regular

Reserve

Family

Living

Supplementary Death Benefit (SDB)

Reference:

Canadian Forces Superannuation Act (R.S.C., 1985, c. C-17), Sections 60 - 73

Purpose

The Supplementary Death Benefit (SDB) is a benefit similar to term life insurance. This plan requires mandatory contribution from its participants.

Eligibility

Beneficiaries of all members of the Regular Force and qualifying members of the Reserve Force on Class "C" Service are eligible for the SDB.

Details

Under the SDB Plan, the member may designate a beneficiary as provided by the regulations. If no beneficiary is named, the benefit is payable to the member's estate. The benefit is equal to twice the member's salary on release, rounded up to the nearest \$250. For example, if the annual salary was \$41,024, the SDB would be \$82,250.

Payment of benefits under the SDB Plan is arranged by Director Canadian Forces Pension Services (DCFPS) at National Defence Headquarters (NDHQ) and normally is made to the surviving spouse within seven to ten days of receipt of notification of death. The payment is mailed by regular mail services via Canada Post.

If the SDB beneficiary is other than the spouse, a claim form is sent to the beneficiary from DCFPS. The SDB payment will then be paid by DCFPS immediately upon receipt of the completed claim form. The payment is mailed by regular mail services via Canada Post.

Contact

The DCFPS administers benefits available under the SDB Plan. Contact DCFPS toll free at 1-800-267-0325 or 613-971-6012.

Regular

Reserve

Family

Deceased

Death Gratuity - Reserve Force other than Class "C" Reserve Service

Reference:

Compensation and Benefit Instructions (CBI) 205.73 - Death Gratuity - Reserve Force Other Than Class "C" Reserve Service

Purpose

Members of the Reserve Force who are not eligible for Supplementary Death Benefits (SDB) may be eligible for the Death Gratuity.

Eligibility

The survivor/child/estate, of a Canadian Armed Forces (CAF) member of the Reserve Force on Class "A" or "B" Reserve Service who is reported dead, presumed dead or reported missing while on duty, may be eligible to the Death Gratuity subject to the requirements in CBI 205.73. This benefit is not applicable to members of the Primary Reserve on Class "C" service who are eligible to receive SDB or former members of the Regular Force who are still contributing to the SDB Plan.

Reserve

Details

A monthly Death Gratuity equal to 30 days pay at the basic rate for a member of the Regular Force of the same rank and classification or trade group shall be paid for the appropriate period as outlined in CBI 205.73.

In the case of a member who dies or is presumed dead, a one time payment shall be made based on a period of 20 months at the basic rate for a member of the Regular Force of the same rank and classification or trade group.

Family

Contact

Payment of the Death Gratuity is arranged by National Defence Headquarters (NDHQ) Director Military Pay and Allowances Processing (DMPAP) upon receipt of the notification of death, presumption of death or reported missing from the member's unit. For more information, DMPAP may be reached at (613) 971-6172 or toll free at 1-800-773-7705.

Deceased

Canada Revenue Agency (CRA)

Disability Tax Credit

Reference:

Income Tax Act

Purpose

The federal government recognizes that Canadians with severe disabilities face a higher cost of living. The disability tax credit (DTC) is a non-refundable tax credit that helps people with disabilities or their supporting persons reduce the amount of income tax they may have to pay. Once an individual is eligible for the DTC, they may claim the disability amount on their income tax and benefit return. This amount includes a supplement for persons who are under 18 years of age at the end of the year.

Eligibility

To be eligible for the DTC, an individual must have a severe and prolonged impairment in physical or mental functions, which is present all or substantially all of the time (at least 90% of the time), and that has last or is expected to last for a continuous period of at least 12 months.

Eligibility is based on the effects of the individual's impairment, which must fall into one of the following categories:

- Vision
- Basic activities of daily living
 - Speaking
 - Hearing
 - Walking
 - Eliminating (bowel or bladder functions)
 - Feeding
 - Dressing
 - Mental functions necessary for everyday life
- Life-sustaining therapy
- The cumulative effect of significant restrictions in two or more of the basic activities of daily living, or in vision and one or more of the basic activities of daily living.

Eligibility is not based on the medical condition except where the person is blind.

Activities such as working, recreation, housekeeping, or social functions are not included in the definition of basic activities of daily living for the purposes of the disability tax credit.

The fact that a person has a job does not disqualify that person from the disability tax credit.

Administration

To apply for the DTC, you must submit a completed and certified Form T2201, Disability Tax Credit Certificate to the Canada Revenue Agency (CRA). The T2201 can be found on the CRA Web site. A medical practitioner must complete and certify Part B of the form. The following chart shows the type of impairment each medical practitioner can certify:

MEDICAL PRACTITIONER	CAN CERTIFY
Medical doctor	all impairments
Optometrist	vision
Audiologist	hearing
Occupational therapist	walking, feeding, dressing and the cumulative effect for these activities

Regular

Reserve

Living

MEDICAL PRACTITIONER

Physiotherapist
Psychologist
Speech-language pathologist

CAN CERTIFY

walking
performing the mental functions necessary for life
speaking

The medical practitioner will indicate whether or not, one has a severe and prolonged impairment, the duration of the impairment and its effects.

You are responsible for any fees that the medical practitioner charges to complete the form. However, you may be able to claim these fees as medical expenses on line 330 or line 331 of your income tax and benefit return.

Contact

For more information about the DTC, go to www.cra.gc.ca/dtc or call 1-800-959-8281.

Government Employee's Compensation Act (GECA) - Disability Benefits

Purpose

The *GECA* provides compensation for the loss of earnings, medical care and other related benefits to federal employees injured in the course of their employment or disabled by reasons of an industrial disease due to the nature of their employment.

Reserve**Eligibility**

A Reserve Force member who is injured while on the job or becomes ill because of work as a federal government employee, may be entitled to compensation for lost earnings, medical care and rehabilitation costs, and eligible for other benefits.

Details

GECA provides coverage through Provincial Workers Compensation Boards (WCB), including the Commission de la santé et sécurité du travail (CSST) in Quebec, for all federal government employees except members of the Regular Force of the Canadian Armed Forces. Compensation amounts vary from province to province.

Coverage may include compensation for loss of earnings. It may also include medical, hospital and related services, as well as rehabilitation services.

There may be a lump sum payment or pension if a member is permanently disabled, and long-term benefits may extend after release if disability is permanent.

Reserve Force personnel have the choice of compensation under either Compensation and Benefit Instructions (CBI) 210.72 – Reserve Force – Compensation During a Period of Injury, Disease or Illness (see page 19) or GECA, but not both.

COs shall report to HRSDC (Human Resources and Social Development Canada) within three days all service-related injuries to Reserve Force personnel that require medical attention or result in lost time.

Living**Contact**

For more details on GECA coverage, refer to the Labour website www.hrsdc.gc.ca/eng/labour/index.shtml or call the GECA regional office.

Canada Pension Plan (CPP) Disability Benefits

Reference:

Canada Pension Plan Act

Purpose

The CPP provides disability benefits to eligible contributors and their dependent children.

Eligibility

To be eligible for disability benefits, a contributor must have been found to be disabled according to the terms of the CPP legislation and have made sufficient contributions to the plan(s). The contributor must also be under the age of 65 and apply in writing.

A contributor is considered disabled under the CPP if he or she suffers from a physical or mental disability that is both severe and prolonged. "Severe" means that the disability causes the person to become unable to regularly pursue any substantially gainful occupation. "Prolonged" means that the disability is likely to be long, continued, and of indefinite duration, or is likely to result in death.

Details

Regular and Reserve Force service is considered employment for the purposes of the CPP.

It is necessary to apply for CPP disability benefits in order to receive them.

Amount of Benefits

The disability pension is a monthly benefit, which consists of a flat-rate component (an amount unrelated to previous earnings, paid to all beneficiaries) and an earnings-related component. The earnings-related component is equal to 75% of a retirement pension under the CPP, calculated as if the contributor became 65 years of age in the month when the disability pension became payable.

Support for Returning to Work

The CPP Disability program encourages beneficiaries to work to their potential and offers the following return to work support:

- Automatic reinstatement - A financial safety net for people receiving CPP Disability benefits who try to return to work. If a beneficiary returns to work but is unable to continue working because of the same or a related disability, he or she can ask to have the benefit restarted without having to go through the usual reapplication process.
- Vocational rehabilitation - For CPP Disability beneficiaries who meet the criteria and wish to transition to regular employment.
- Participation in other than paid work activities - CPP Disability beneficiaries who are not yet ready to return to regular employment are encouraged to volunteer, attend school, and participate in training or skills upgrading. These activities do not affect continuing eligibility for benefits or the amount of monthly benefit.
- Modest amount earnings - Beneficiaries can earn up to an annually determined modest amount (\$4,800 in 2011) before having to advise CPP Disability of their work related earnings. This level of earnings does not result in cessation of benefits, however, it is a point at which supports and services are offered to help with work efforts.

Children's Benefits

A benefit is paid on behalf of the child of a CPP Disability benefit recipient. The monthly benefit rate for each child is a flat-rate amount.

Regular

Reserve

Living

Contact

The administration of CPP Disability benefits is the responsibility of Human Resources and Social Development Canada (HRSDC). They may be reached by calling Service Canada toll free 1-800-277-9914.

For more information on CPP-Disability Benefits, visit Service Canada online at www.servicecanada.gc.ca/eng/sc/cpp/disability/disabilitypension.shtml.

Group Medical Benefits – Public Service Health Care Plan (PSHCP)

Purpose

The PSHCP provides access to Medical and Drug Insurance for pensioners, survivors and dependants.

Eligibility

Any person in receipt of an ongoing recognized pension, survivor's or children's benefit pursuant to an Act identified in Schedule IV, as amended from time to time by the Treasury Board of Canada, is eligible to join or to continue coverage under the PSHCP when their pension becomes payable (except those persons who immediately prior to retirement were employed by a non-participating organization on or after the specified date as identified in Schedule II of this Plan Document).

Any individual who is a member of the Veterans Affairs Canada (VAC) client group as defined in Schedule III is eligible to join the Plan.

A member's dependant is eligible to participate in the Plan provided the dependant satisfies the eligibility criteria stipulated in the definition of "dependant child" or "spouse."

Details

Plan participants are reimbursed for all or part of the costs they have incurred for eligible services and products, as identified in the Plan Document, only after they have taken advantage of benefits provided by their provincial/territorial health insurance plan or other third party sources of health care expense assistance to which the participant has a legal right.

Contact

Contact the local unit Orderly Room for more information on the Public Service Health Care Plan. Alternatively, for retired members and their dependants, contact VAC at 1-866-522-2122 or visit their website at www.veterans.gc.ca

Regular

Reserve

Family

Living

Deceased

Pensioners' Dental Services Plan (PDSP)

Purpose

The PDSP is intended to provide coverage to Eligible Pensioners for specific dental services and supplies that are not covered under a provincial or territorial health or dental care plan.

Eligibility

Pensioners in receipt of a recognized ongoing pension benefit under the *Canadian Forces Superannuation Act* (CFSA), and survivors in receipt of a recognized ongoing survivor's or children's benefit under the CFSA are eligible for coverage under PDSP.

Details

The PDSP covers only **reasonable and customary** dental treatment necessary to prevent or correct a dental disease or defect if the treatment is consistent with generally accepted dental practices.

Contact

For more information on applying for the Pensioners' Dental Services Plan, visit www.tbs-sct.gc.ca/pubs_pol/hrpubs/pdsp-rsdp/pdsp-rsdp-eng.asp or telephone 1-800-267-0350.

Regular

Reserve

Family

Living

Deceased

Quebec Pension Plan (QPP) - Disability Benefits

Reference:

An Act Respecting the Québec Pension Plan

Purpose

The QPP provides disability benefits to eligible contributors and their dependent children.

Eligibility

To be eligible for disability benefits from QPP, a contributor must reside in Quebec, and have a severe and permanent disability recognized by the Régie's (QPP) medical advisers. The contributor must have made sufficient contributions to the QPP, be under the age of 65, and apply in writing.

Details

The disability pension is a monthly benefit, which consists of a flat-rate component (an amount unrelated to previous earnings, paid to all beneficiaries) and an earnings-related component.

Members of the Canadian Armed Forces (CAF) do not contribute to the QPP even when they work in Quebec.

Members of Reserve Force Class "A" service do not contribute to QPP; however, they may be contributing through their civilian employment to QPP according to their place of residence.

It is necessary to apply for QPP disability benefits in order to receive them.

Contact

For information on eligibility for QPP Disability Benefits, visit www.rrq.gouv.qc.ca/en/retraite/rrq/autres_rentes/Pages/admissibilite_ri.aspx.

Reserve

Family

Living

Government Employee's Compensation Act (GECA) - Death Benefits

Purpose

The GECA provides compensation for the loss of earnings, medical care and other related benefits to federal employees injured in the course of employment or disabled by reasons of an industrial disease due to the nature of their employment.

Eligibility

As a Reserve Force member, if an accident or illness leads to death, the member's dependants may be entitled to compensation and benefits.

Details

GECA provides coverage through Provincial Workers Compensation Boards (WCB), including the Commission de la santé et sécurité du travail (CSST) in Quebec, for all federal government employees except members of the Regular Force of the Canadian Armed Forces (CAF). Compensation amounts vary from province to province.

The survivors of Reserve Force personnel have the choice of compensation under either Compensation and Benefit Instructions (CBI) 210.72 – Reserve Force – Compensation During a Period of Injury, Disease or Illness (see page 19) or GECA, but not both.

Contact

For more details on GECA coverage, refer to the Labour website www.hrsdc.gc.ca/eng/labour/index.shtml or call your GECA regional office.

Reserve

Family

Deceased

Canada Pension Plan (CPP) Survivor Benefits

Reference:

Canada Pension Plan Act

Purpose

The CPP provides survivor benefits to eligible survivors or to the estate of a deceased contributor who has made enough contributions to the CPP.

Eligibility

It is important to apply for CPP benefits in order to receive them.

Details

There are three types of CPP Survivor Benefits:

- **The death benefit** is a one-time payment to, or on behalf of, the estate of a deceased CPP contributor.
- **The survivor's pension** is a monthly benefit paid to a deceased contributor's surviving spouse or common-law partner if the survivor meets the eligibility requirements.
- **The children's benefit** is a monthly benefit for dependent children of a deceased contributor.

Contact

The administration of CPP Survivor benefits is the responsibility of Human Resources and Social Development Canada (HRSDC). They may be reached by calling Service Canada toll free 1-800-277-9914 in English or 1-800-277-9915 in French.

For more information on the CPP Death Benefit, visit Service Canada online at www.servicecanada.gc.ca/eng/sc/cpp/deathpension.shtml.

For more information on CPP Survivor Pensions, visit Service Canada online at www.servicecanada.gc.ca/eng/sc/cpp/survivor/survivorpension.shtml.

For more information on CPP Children's Benefit, visit Service Canada online at www.servicecanada.gc.ca/eng/sc/cpp/childrenpension.shtml.

Regular

Reserve

Family

Deceased

Quebec Pension Plan (QPP) - Survivor Benefits

Reference:

An Act Respecting the Québec Pension Plan

Purpose

The QPP provides benefits to the next of kin (NOK) of **workers** who have sufficiently contributed during their lifetime.

Eligibility

To be eligible for survivor benefits from QPP, one must reside in Quebec and apply in writing.

Details

The QPP provides three types of benefits in the event of a contributor's death:

- The **death benefit** is a lump-sum payment of \$2,500 to the person or the charitable organization who paid for the funeral expenses.
- The **surviving spouse's pension** is intended to ensure a base income for the deceased contributor's spouse if the survivor meets the eligibility requirements.
- The **orphan's pension** is a monthly benefit paid to the **minor child** of the deceased.

Contact

For information on eligibility for QPP Survivor Benefits, visit www.rrq.gouv.qc.ca/en/programmes/regime_rentes/prestations_survivants/Pages/prestations_survivants.aspx

and

www.rrq.gouv.qc.ca/en/flashretraiteqc/Pages/capsule_retraite_050.aspx

Reserve

Family

Deceased

Veterans Affairs Canada Benefits and Services

References:

Canadian Forces Members and Veterans Re-establishment and Compensation Act (CFMVRCA), Pension Act, Veterans Health Care Regulations (VHCR), Children of Deceased Veterans Education Assistance Act, DAOD 5018-2, CFAO 24-6

Purpose

Canadian Armed Forces (CAF) Members, Veterans, their survivors and/or dependent children may be eligible for benefits and services administered by Veterans Affairs Canada (VAC).

Eligibility

Eligibility for benefits and services vary. Specific requirements for entitlement are detailed in the sections that follow.

Details

Career Transition Services

VAC's Career Transition Services (CTS) is available to eligible CAF Veterans, survivors of CAF personnel and survivors of CAF Veterans who do not have health problems but require assistance in making the transition to the civilian labour force. It provides a lifetime maximum of \$1,000 including taxes to eligible participants for payment or reimbursement of CTS expenses. CTS includes career counselling, job-search training and job-finding assistance. The CTS program offers eligible individuals flexibility and choice in selecting the career transition service provider which best suits their specific career needs.

Rehabilitation Program

The VAC Rehabilitation Program is designed to support modern-day Veterans who are transitioning to civilian life. Through this Program, Veterans have access to rehabilitation services, as part of an individualized plan that can help restore their ability to function in their home, community and workplace by addressing health problems and resulting barriers to re-establishment.

Based on need, the VAC Case Manager, health care and other professionals will work with the Veteran to stabilize and improve his/her health and overall functioning to the fullest extent possible.

Rehabilitation or vocational assistance services may be available to medically-releasing CAF members (with specific provisions for the Reserve Force), former members with health problem(s) resulting primarily from service and which are creating a barrier to re-establishment, and certain survivors and spouses/common-law partners. The VAC Rehabilitation Program includes Medical, Psycho-social and Vocational Rehabilitation and Vocational Assistance services.

- **Medical Rehabilitation** – includes any physical or psychological treatment whose object is to stabilize and restore the basic physical and psychological functions of a person.
- **Psycho-social Rehabilitation** - includes any psychological or social intervention whose object is to restore a person to a state of independent functioning and to facilitate their social adjustment.
- **Vocational Rehabilitation** - includes any process designed to identify and achieve an appropriate occupational goal for a person with a physical or a mental health problem, given their state of health and the extent of their education, skills and experience.
- **Vocational Assistance** – includes employability assessments, career counselling, training, job-search and job-finding assistance whose object is to help a person find appropriate employment.

Services are provided through a network of local medical and psycho-social rehabilitation providers and a national vocational rehabilitation provider.

Regular

Reserve

Family

Living

Deceased

- Continued on Page 66

Financial Benefits Program

CAF Veterans approved for the Rehabilitation services and Vocational Assistance Program may also have access to the Financial Benefits Program as follows:

Earnings Loss Benefit

Earnings Loss (EL) is a taxable, monthly benefit payable to Veterans who are approved for VAC's Rehabilitation Program and for survivors and dependent children in recognition of the economic impact a career ending and/or service related disability has on a Veteran's ability to earn income following release from the CAF. Amounts payable are equal to the greater of 75% of a member's salary at release or 75% of the salary of a basic corporal at the time the earnings loss benefit is payable, minus income from other sources.

Supplementary Retirement Benefit

The Supplementary Retirement Benefit (SRB) is a lump-sum taxable benefit payable to eligible Veterans and their survivors that recognizes the lost opportunity to contribute to a retirement pension due to a severe career-ending or service-related disability. The SRB payable is equal to 2% of the total amount of Earnings Loss that would have been payable (before income offsets are considered).

Canadian Forces Income Support Benefit

The Canadian Forces Income Support Benefit is a non taxable, monthly income tested benefit that is payable to Veterans who have completed the Rehabilitation Program but who have not yet found suitable employment. Survivors and orphans may also be eligible.

Permanent Impairment Allowance

The Permanent Impairment Allowance (PIA) is a monthly, taxable benefit that is paid to eligible Veterans in recognition that a permanent and severe impairment leads to economic loss with respect to employment potential and career progression opportunities. PIA is payable based on the Veteran's level of functioning.

Permanent Impairment Allowance Supplement

The Permanent Impairment Allowance Supplement is a monthly, taxable benefit payable to Veterans who are in receipt of PIA and have been determined to be "totally and permanently incapacitated". The Supplement is paid in addition to PIA.

Disability Award

The Disability Award (DA) is a non-taxable lump sum benefit payable to members, Veterans, survivors and/or dependent children in recognition of the non-economic effects of a service-related disability, including pain and suffering, functional loss and the effects of permanent impairment on the lives of members, Veterans and their families. The amount of award is based on the extent of the disability.

New applications for new conditions will be processed under the Disability Award Program except in circumstances where the disability has been the subject of an application for a disability pension under the *Pension Act* or the assessment is linked with an existing condition pensioned under the *Pension Act*.

A DA will not be payable in respect of a condition for which a member/Veteran is in receipt of a Disability Pension under the *Pension Act*.

If a DA is payable to a surviving spouse/common-law partner or dependent child, the award will be apportioned as follows:

- Where there are no dependent children - 100% to surviving spouse/common-law partner.
- Where there is a survivor and dependent children - 50% to the survivor and 50% to the dependent children, divided equally amongst them.
- Where there is no survivor – 100% to the dependent children divided equally amongst them if there is more than one.

Regular

Reserve

Family

Living

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Death Benefit

The Death Benefit (DB) is a non-taxable, lump sum benefit payable to survivors and dependent children that recognizes and compensates for the non-economic impacts of a sudden service-related death, which includes the member's loss of life, the resulting loss of guidance, care and companionship; and the impact of the member's death on the functioning of the household.

If a DB is payable to a surviving spouse/common-law partner or a dependent child, the benefit will be awarded as follows:

- Where there are no dependent children - 100% to surviving spouse/common-law partner.
- Where there is a survivor and dependent children - 50% to the survivor and 50% to the dependent children, divided equally amongst them.
- Where there is no survivor – 100% to the dependent children divided equally amongst them if there is more than one.

Detention Benefit

The Detention Benefit is a non-taxable, lump sum benefit payable to a member or Veteran or his/her estate in recognition of the non-economic effects arising from the period of time the member or Veteran was detained by an enemy, opposing force or criminal element, was engaged in evading capture, or escaped from such a power.

Clothing Allowance

The Clothing Allowance is a non-taxable benefit that recognizes and compensates for the costs associated with wear and tear of clothing and specially made apparel related to disabilities compensated by a Disability Award or a Disability Pension.

Health Care Programs (*Veterans Health Care Regulations*)

Certain Reserve Force Members and/or Veterans may be eligible for the following, if not available to them as members or former members of the CAF:

- **Treatment Benefits** (e.g. prescription drugs, orthotics, prosthetic devices, and hearing aids) for conditions for which a Disability Pension (DP) or Disability Award (DA) has been granted. Also, pensioners/award recipients are eligible for Treatment Benefits in Canada for any health condition (if not available from the province) if they are in receipt of Veterans Independence Program (VIP) for a disability arising from Special Duty Service.
- **Veterans Independence Program (VIP)** assists qualified individuals to remain healthy and independent in their own homes and communities if their need for VIP is related to a DP or DA. The VIP provides a financial contribution towards the cost of services such as home care (i.e. access to nutrition, housekeeping, grounds maintenance, health and support, and personal care), home adaptations, and ambulatory health care.
- **Long Term Care** support may also be available in a community facility if the need for care relates to a DP or DA.

Health Benefits Program (Public Service Health Care Plan)

VAC's Health Benefits Program is designed to fill gaps in post-release health insurance coverage by ensuring that eligible CAF Veterans and certain survivors have access to group family health insurance through the Public Service Health Care Plan (the Plan). Enrollment and participation in the Plan is voluntary and membership is subject to the terms and conditions of the Plan.

Those eligible for the plan include:

- Veterans who released on or after April 1, 2006, who have been approved for SISIP Long Term Disability Plan and who do not otherwise have eligibility to the Plan.
- Veterans approved for VAC's Rehabilitation Program who do not otherwise have eligibility to the Plan.
- Survivors of CAF members or Veterans who die from an injury or illness attributable to service on or after April 1, 2006 and who do not otherwise have eligibility to the Plan.

Regular

Reserve

Family

Living

Deceased

Education Assistance

The *Children of Deceased Veterans Education Assistance Act* provides the authority for the Education Assistance Program. This program provides post-secondary education assistance to those children of deceased members or Veterans who have died as the result of military service or whose disability benefits were assessed at 48% or greater at the time of death. Assistance may be provided for four years or thirty-six academic months, whichever is less.

VAC Assistance Service

The VAC Assistance Service is a voluntary and confidential short-term counselling service delivered through a nation-wide team of counsellors. The service is offered in partnership with Health Canada's Emergency Preparedness and Occupational Health Directorate Employee Assistance Services and is accessed through a toll-free telephone service at 1-800-268-7708. The VAC Assistance Service is available to Veterans, family members and caregivers 24 hours a day, seven days a week, to help them find appropriate solutions for situations that can affect their personal or professional life. This program is similar to the Canadian Forces Members Assistance Program (CFMAP) which is offered to members while they are serving.

Mental Health

VAC has a range of services and benefits for Veterans, CAF members, RCMP members, and the families of those living with a mental health condition. The following site provides information about those services provided by VAC, Operational Stress Injury Clinics and other mental health care providers. www.veterans.gc.ca/eng/mental-health

Case Management

VAC works with Veterans and their families who are in need of case management support, particularly those who need help to successfully navigate the transition from military to civilian life. The case management relationship is an organized and collaborative problem solving process that enables those who need it to access services and supports to optimize their level of independence and quality of life. In the event of serious injury or death, VAC will work closely with the CAF Designated Assistant and/or the CAF Case Manager to provide the necessary supports.

VAC Pastoral Outreach Program

Similar to the pastoral care Military Chaplains provide to those who are serving in uniform, this program assists retired CAF personnel and their immediate family, when a pastoral need arises. This service is not intended to replace the ministry of civilian parish clergy. When, however, an individual is without the immediate ministry of a member of the clergy, this program may provide assistance. While it is primarily designed for situations when former members are dealing with "end of life" issues (i.e. dying, death, bereavement, etc.) it is not necessarily restricted to this area alone. An important feature of the program is its capacity to provide a swift response with a very high quality of pastoral care.

The clergy are carefully selected and specifically mandated for this ministry. Many of them are retired CAF Padres, or Royal Canadian Legion Reserve Chaplains, who have personal familiarity with the military way of life. Also available are Emergency Medical Services chaplains, Police and Firefighter chaplains. Clergy are paid a standard honorarium for their services and are also reimbursed for reasonable expenses incurred. Former CAF members, both Regular and Reserve Force and their immediate family members may request services by calling 1-800-504-4156. For additional information, visit VAC web site at: www.veterans.gc.ca/eng/services/pastoral-outreach

Casualty Support Protocol

In the event of a serious injury/illness or death in service, VAC and DND have in place a Casualty Support Protocol to provide support. A VAC Case Manager is assigned to work with the survivor/family and the CAF Designated Assistant, to identify the needs and help them access, on a priority basis, required services and programs.

Regular

Reserve

Family

Living

Deceased

Funeral and Burial Assistance

Matter-of-Right: A Veteran who dies while on treatment strength of VAC, or a disability pensioner who is deemed to have died either from a pension condition(s) or a condition which can be related to military service may be entitled to full funeral and burial benefits up to the maximum amounts payable under current legislation as a matter-of-right (no means test is performed on the estate of the deceased). Arrangements may also be made for funeral and burial benefits when a Veteran dies without next-of-kin.

Means Tested: Funeral and burial assistance may be provided to:

- a Canadian Armed Forces or Merchant Navy Veteran of the Second World War (1 September 1939 to 1 April 1947)
- a Canadian Veteran of the Korean War who served in the theatre of operations, or has been part of the Special Forces designated to go to the Republic of Korea anytime before 31 October 1953
- a Veteran who served in the CAF and is receiving a disability benefit, an earnings loss benefit or a CAF income support benefit from VAC
- an Allied Veteran who served with the Allied Forces during the Second World War or the Korean War and has also lived in Canada for at least 10 years, or lived in Canada prior to enlisting and was living in Canada at time of death

If the estate of the deceased and the financial resources of any surviving spouse are not sufficient to pay the expenses of the funeral and burial (as determined by a means test) then assistance may be provided to cover all or part of the cost.

Contact

Web site: www.veterans.gc.ca

E-mail: information@vac-acc.gc.ca

1-866-522-2122 (English)

1-866-522-2022 (French)

Veterans Affairs Canada

PO Box 7700, Charlottetown PEI

C1A 8M9

To find the office or centre nearest you, visit www.veterans.gc.ca

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Royal Canadian Legion – Service Bureau

Purpose

The Legion's professionally trained Command Service Officers, whose role is mandated through legislation, provide representation services, advocacy and benevolent assistance free of charge, whether or not one is a Legion member.

Eligibility

A veteran (including still serving) or family member may contact a Legion Service Officer directly to request assistance.

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Details

Assistance for Veterans Affairs Canada Applicants

The Legion Command Service Officer can provide assistance from the first application with Veterans Affairs Canada (VAC) through to providing assistance and representation at Appeal with the Veterans Review and Appeal Board (VRAB).

Approximately 10% of all first applications adjudicated by VAC have been staffed by a Legion Command Service Officer while Legion Command Service Officers present approximately 400 Reviews and Appeals to the VRAB annually.

Veteran Housing

Legion Housing is available at approximately 150 sites across Canada with 7,700 housing units. These units are available to veterans.

Financial Assistance

The Poppy Trust Fund provides financial assistance to all veterans including still serving Canadian Armed Forces members and their families in need. The need may be for shelter, food, fuel, clothing, prescription medical equipment, dental work or necessary transportation. Comforts for veterans and their surviving spouses who are hospitalized and in need may also be provided. These comforts are defined as confectioneries, reading material, flowers, personal toiletry articles, and other items of a similar nature.

Homeless Veterans

The Legion continues to assist veterans, including those veterans who are either homeless or “at-risk” (i.e. precariously housed and at risk of homelessness). BC/Yukon Command has dedicated housing for homeless veterans such as Cockrell House in Victoria and Veterans Manor in Vancouver’s east side. Ontario Command implemented “*Operation Leave the Streets Behind*” program to assist homeless and at risk veterans. This program has helped more than 50 veterans just in the last year.

Mental Health Programs

The Legion delivers and supports several mental health programs across the country.

There are transition programs for homeless veterans such as Cockrell House in Victoria and the Shepherd Ministry in Toronto.

The British Columbia / Yukon Command Transition program exists for those with mental health issues, and has been in place since 1998 in cooperation with the University of British Columbia and the University of Victoria.

Outward Bound Canada has developed a program designed to reach out to veterans and perhaps aid in their integration back into civilian life. This program, open to all veterans including still serving, is sponsored by Alberta and Northwest Territories Command. The cost of the program and all associated travel costs will be covered.

The Alberta and Northwest Territories Command continues to provide financial assistance to the Edmonton Military Family Resource Centre (MFRC) Child Program (Children with Parents who Experienced Trauma).

Contact

For more information on Royal Canadian Legion services including representation and advocacy services, and benevolent assistance, Legion Housing, the Poppy Fund, and assisting homeless and “at-risk” veterans, contact the Dominion Command Service Bureau at 1-877-534-4666 or on the Internet at www.legion.ca.

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United Nations (UN) Military - Death and Disability Compensation

Purpose

The UN has a Death and Disability Compensation program for members on UN missions. However, it makes a key distinction between medical claims for United Nations Military Observers (UNMOs), and those for contingent members, including staff officers.

Eligibility

Regular Force and Reserve Force Class “C” members may be entitled to UN Military Death and Disability Compensation. For UNMOs, the member can process claims directly to the Permanent Mission of Canada to the United Nations (address below). For contingent members, they are treated differently with regard to a claim. The member cannot make an application as it is left to the discretion of the Government of Canada (GoC) to submit a claim on behalf of the member.

Details

It is to be noted, under current legislation, a claim submitted to the UN, be it by a member under the UNMO's status or the GoC on behalf of a member, the payment will be used as an offset against any payment for a similar claim to Veterans Affairs Canada (VAC).

To this date the GoC has not made any representation to the UN on behalf of any members of a formed Unit/Contingent. As such for disabilities sustained by Canadian Armed Forces (CAF) members while deployed to the UN as part of a formed Unit/Contingent (including staff officers), a claim should be submitted to VAC under the auspice of the Disability Award Program in accordance with the New Veterans Charter (see Section 1 - www.veterans.gc.ca).

UNMO Claims

Medical claims must be submitted within four months of the injury or death of an UNMO, or onset of the illness. In exceptional circumstances, the Secretary-General may accept for consideration a claim made at a later date. It is important to note that the documentation accompanying the claim will be critical in demonstrating its validity and ensuring its approval in a reasonably timely manner. Therefore, either a combination of, or at least one of the following, should be provided:

- UN accident report
- UN Board of Inquiry
- UN medical documentation
- UN NOTICAS (Notification of Casualty), or
- Similar type of document or report.

Claims must be sent to the Canadian Mission at the address provided below. Subsequent correspondence and enquiries should also be directed to the Canadian Mission, either by letter, facsimile 212-848-1196, or telephone 212-848-1157.

It is stressed that the UN medical claims process is particularly slow. Claims will usually take years to resolve. In addition, the UN has yet to establish a policy to address Post Traumatic Stress Disorder (PTSD) claims. As a result, PTSD claims at this time may be submitted, however they will not be adjudicated for an indefinite period. PTSD claims should nevertheless be processed in order to ensure they are in the possession of the UN.

Contact

UNMO Claims should be forwarded by mail to the following address:

Deputy Military Adviser
Permanent Mission of Canada to the United Nations
One Dag Hammarskjöld Plaza
885 Second Avenue, 14th Floor
New York, NY 10017
USA

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SISIP Financial Services (SISIP FS)

Purpose

As a division of the Canadian Forces Morale and Welfare Services (CFMWS) since 1969, SISIP FS provides tailored and unbiased financial solutions, suited to meet the needs of serving and former members of the Canadian Armed Forces (CAF) community. Conveniently located at major bases/wings/units across Canada, the highly qualified professionals of the SISIP FS team are committed to enhancing the financial well-being of CAF personnel.

Details

Life Insurance

Whether or not a CAF member has a SISIP FS term life insurance plan, offered exclusively to CAF serving and former members, and their spouses, SISIP FS recommends contacting the local SISIP FS insurance representative who can explain the very unique features of these plans, which include:

- Guaranteeing the payment of claims on approved insurance applications, even if someone dies while serving in a theatre of operations.
- Accidental dismemberment benefits (for injury non attributable to military service).
- Free life coverage for dependent children, for an amount of \$10,000.
- A living benefit that, under specific circumstances, may provide access to an amount not to exceed 50% of the face value of the life insurance in force, to a maximum of \$50,000.

The SISIP FS insurance representative will further:

- Establish/review a CAF member's specific insurance needs.
- Assign/review beneficiaries.
- Provide/update personal information.
- Explain SISIP FS Long Term Disability (LTD) including Vocational Rehabilitation Program (VRP) benefits. *

* See full SISIP LTD, VRP section below

Financial Planning Services

This comprehensive service offers financial plans specific to each person's situation. For a small fee, the CAF member will have unlimited access to a Certified Financial Planner (CFP) (F. Pl. in Quebec), providing unbiased, tailored advice to help with:

- Personal money management and financial advice.
- Establishing Registered Retirement Savings Plans (RRSPs), Registered Education Savings Plans (RESPs) and Tax-Free Savings Accounts (TFSAs).
- Investment products: no-load (no sales fees) mutual funds*, Guaranteed Investment Certificates (GICs).
- Tax planning, including one free income tax preparation.
- Release projection, retirement planning.

* Mutual funds provided through FundEX Investments Inc.

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Financial Counselling Services

The confidential and timely (preventive) assistance provided by a SISIP FS financial counsellor, can be instrumental in alleviating financial difficulties, such as:

- Adjusting a client's finances to changes in living conditions.
- Regaining financial control by providing ongoing financial counselling through follow-up sessions.
- Getting support from local community services or other military sources.
- Assisting spouse in the implementation and ongoing courses of action.
- Developing a budget.
- Debt management / personal loans.
- Submitting requests for financial assistance through the Canadian Forces Personnel Assistance Fund (CFPAF).

Financial Management Education

With the Financial Management Education courses from SISIP FS, participants (recruits and officer cadets) acquire the tools to incorporate sound financial principles in their daily decisions. This will enable them to become financially independent and allow them to enjoy a higher quality of life throughout their career within the CAF and beyond.

SISIP Long Term Disability (LTD)

The SISIP LTD plan is a group insurance plan for CAF personnel, administered by SISIP FS. The Chief of the Defence Staff (CDS) is the policy owner and Manulife Financial is the insurer. The LTD is replacement income protection for CAF personnel, whether they are released for medical reasons or depart voluntarily. This plan is also designed to prepare releasing CAF personnel to obtain gainful civilian employment through participation in the Vocational Rehabilitation Program (VRP), if required.

Who is eligible for SISIP LTD?

Members in the Regular Force, Reserve Force on Class "C" service and Primary Reserve Force on Class "A" and "B" service are eligible for SISIP LTD.

Regular Force members are covered:

- If they joined the CAF prior to April 1, 1982, and applied for LTD coverage. Coverage is indicated on the pay statement, or
- If they joined the CAF on or after April 1, 1982, coverage is automatic.

Reserve Force members are covered:

- If they are members of the Primary Reserve on Class "A" or "B" service of 180 days or less. Coverage is automatic for each "on duty" period. "On duty" means that the member is authorized and entitled to pay during the performance of Primary Reserve service.
- If they are members of the Primary Reserve on Class "B" service of more than 180 days or on Class "C" service, coverage is automatic for each period of service and is deemed to be 24 hours per day, seven days a week.
- Annuitants serving in the Primary Reserve on Class "B" service of more than 180 days are not covered during their mandatory 35 day break in service.

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Benefits

For the purpose of benefit calculation, the minimum salary shall be equal to that of Corporal Basic.

Regular Force and Class “C” Reserve Force:

- The LTD benefits for the Regular Force equal 75% of salary at time of release, less other specified sources of income*, or
- For Class “C” Reserve Force the LTD benefits equal 75% of monthly salary, applicable at the time the illness or injury occurred, less specified sources of income*.

Primary Reserve Force on Class “A” and “B” service:

- For members of the Primary Reserve on Class “A” or “B” service of 180 days or less, the LTD benefits equal 75% of a deemed monthly basic salary of \$2,700 or 75% of the additional optional coverage if purchased, less the specified sources of income**, or
- For members of the Primary Reserve on Class “B” service of more than 180 days, the LTD benefits equal 75% of the monthly salary applicable at the time the injury or illness occurred, less the specified sources of income**.

** The specified sources of income include:*

- The *Canadian Forces Superannuation Act* (CFSA) benefits
- The primary benefits under the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP)
- Any employment income

*** For the Primary Reserve Force on Class “A” or “B” service, the specified sources of income include all of the above and, in addition, benefits payable under:*

- A LTD coverage provided through another employer
- Other disability employment plans, such as workers compensation
- Automobile insurance
- An employee pension plan, and
- *The Government Employee Compensation Act* (GECA)

Filing a Claim

If a member is released from the CAF for any reasons other than medical and believes he/she may qualify as "totally disabled", the member can file a claim within 120 days of the effective date of release for adjudication.

"Total disability/totally disabled" means that a member has been released from the CAF and that there is clear and objective medical evidence, which confirms that the member is incapacitated by an active, medically determinable physical or mental impairment, which is preventing him/her from performing any and every duty of any substantially gainful occupation or employment for which he/she are reasonably qualified by education, training or experience.

Vocational Rehabilitation Program (VRP)

A component of the LTD, the VRP prepares a member to obtain gainful civilian employment by enhancing existing education, skills, training and experience, if required. Once approved for LTD benefits, the claimant will be sent an introduction package containing the objectives and procedures with respect to the VRP. A VRP counsellor will assist the member in determining the best training plan and program. These plans are approved on an individual basis.

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Accidental Dismemberment Insurance Plan (ADIP)

The ADIP provides a lump-sum benefit to CAF personnel for an accidental dismemberment which is attributable to military service and occurred by way of accidental, external and violent means. Eligible members include Regular Force, Reserve Force Class “C”, Primary Reserve Force Class “A” and “B” members and, as of December 6, 2012, COATS, RETP and Canadian Rangers are also covered by the ADIP. The benefit will be paid upon receipt of due proof which satisfies the Insurer, Manulife Financial, that:

- The injury occurred while the member was insured under this coverage
- The loss occurred within 365 days of the injury, and
- The loss resulted directly and solely from the injury and independently of all other causes.

Note that in the case of conflict between this document and the insurance policies, the terms of the policies will prevail.

Other SISIP FS Insurance Plans

SISIP FS offers optional term insurance plans for serving and former CAF members, and their spouses as follows:

- Optional Group Term Insurance (OGTI)
- Reserve Term Insurance Plan (RTIP)
- Insurance for Released Members (IRM)
- Spousal Disability Plan (SDP)

Other Treasury Board supported plans administered by SISIP FS include:

- General Officers’ Insurance Plan (GOIP)
- Reserve General Officers’ Insurance Plan (Res GOIP)
- Military Post Retirement Life Insurance Plan (MPRLIP)

Contact

For further information, locations, contact numbers and to verify eligibility to these and other SISIP FS programs, products and services, visit SISIP FS on-line at www.sisip.com or phone 1-800-267-6681 or (613) 233-2177 (Ottawa).

Claim forms can be obtained by calling Manulife Financial at 1-800-565-0701 or visiting www.sisip.com for more information or to download the claim package. The member is responsible for filing his/her own claim with SISIP FS or Manulife Financial.

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Useful Contacts

Bureau of Pensions Advocates

1-877-228-2250

Canada Company

www.canadacompany.ca/en/

Canada Pension Plan (CPP)

1-800-277-9914

www.servicecanada.gc.ca

Disability Benefits:

<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/benefit/index.shtml>

Death Benefits:

www.servicecanada.gc.ca/eng/services/pensions/cpp/death-benefit.shtml

Survivor Benefits:

www.servicecanada.gc.ca/eng/services/pensions/cpp/survivor-pension.shtml

Canadian Forces Member Assistance Program (CFMAP)

1-800-268-7708

Canadian Forces Return to Work (CF RTW)

1-800-883-6094

www.forces.gc.ca/en/caf-community-support-services/return-to-work.page?

Director Access to Information and Privacy (DAIP)

1-888-272-8207

Director Canadian Forces Pension Services

1-800-267-0325 or 613-971-6012

Director Casualty Support Management (DCSM)

1-800-883-6094

www.forces.gc.ca/en/caf-community-support-services-casualty-support/index.page?

Director General Compensation and Benefits (DGCB) - Pension

www.forces.gc.ca/en/caf-community-pension/index.page?

Government Employees Compensation Act (GECA)

www.hrsdc.gc.ca/eng/labour/index.shtml

Helping Others by Providing Empathy (HOPE)

1-800-883-6094

National Association of Federal Retirees (FSNA)

613-745-2559

www.fsna.com

National Military Cemetery (NMC)

1-800-883-6094

Operational Stress Injury Social Support (OSISS)

1-800-883-6094

www.osiss.ca

Ombudsman

1-888-828-3626

www.ombudsman.forces.gc.ca

Public Service Health Care Plan (PSHCP)

1-800-267-6542

Quebec Pension Plan (QPP)

1-800-463-5185

www.rrq.gouv.qc.ca/en/accueil/Pages/accueil.aspx

Disability Benefits:

www.rrq.gouv.qc.ca/en/retraite/rrq/autres_rentes/Pages/admissibilite_ri.aspx

Survivor Benefits:

www.rrq.gouv.qc.ca/en/flashretraiteqc/Pages/capsule_retraite_050.aspx

Royal Canadian Legion (RCL)

1-877-534-4666

www.legion.ca

SISIP Financial Services (SISIP FS)

1-800-267-6681

www.sisip.com

Soldier On

www.SoldierOn.ca

1-800-883-6094

Soldier On Fund

www.cfpsa.com/en/SupportOurTroops/DonateNow/Pages/default.aspx

**Treasury Board of Canada Secretariat
(Pensioners' Dental Services Plan)**

www.tbs-sct.gc.ca/pubs_pol/hrpubs/pdsp-rsdp/pdsp-rsdp-eng.asp

Transition Assistance Program (TAP)

1-800-883-6094

www.forces.gc.ca/en/caf-community-support-services/transition-assistance.page?

Veterans Affairs Canada (VAC)

1-866-522-2122

www.veterans.gc.ca

Veterans Affairs Canada Assistance Service

1-800-268-7708

Veterans Ombudsman

1-877-330-4343

Veterans Review and Appeal Board

1-800-450-8006

www.vrab-tacra.gc.ca

Definitions

Base

a unit designated as such by or under the authority of the Minister, the function of which is to provide such accommodation and support services for assigned units as may be directed by the Chief of the Defence Staff. This may include: Area Support Units (ASUs), Personnel Support Units (PSUs), designated Wings, Canadian Forces Support Units (CFSUs), designated ships and Canadian Forces Stations (CFSs).

(base)

Casualty

any injury to or illness of an officer or non-commissioned member whether or not it is fatal, and includes the absence of a missing officer or non-commissioned member.

(perte)

Designated Assistant (DA)

(formerly known as Assisting Officer) the person assigned by the Commanding Officer (CO) of a casualty's parent unit to represent the Canadian Armed Forces (CAF) chain of command in supporting the casualty and/or the casualty's family.

(Accompagnateur désigné (AD))

Integrated Personnel Support Centre (IPSC)

A sub-unit of Joint Personnel Support Unit that provides service delivery at bases and wings. The IPSC is to provide support to the Designated Assistant (DA) with regard to all Director Casualty Support Management (DCSM) services.

(Centre intégré de soutien du personnel (CISP))

Next of Kin (NOK)

in respect of an officer or non-commissioned member, means persons designated, in order of preference, as NOK by the officer or non-commissioned member, on a form that is approved by the Chief of the Defence Staff (CDS) for that purpose.

(plus proche parent (PPP))

Parent Unit

The parent unit is the one to which the CAF member would normally belong if not on Temporary Duty (TD) or attach posting. For members of the Reserve Force, it is the unit with which they parade or work on a regular basis. For members of the Regular Force, it is the unit to which they are posted.

(Unité d'appartenance)

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Personal Representative

a person appointed by a will or by a court to administer a deceased member's estate. A "personal representative of the estate" may have different names in different provinces, depending on whether they are appointed by a will or by a court, such as: estate trustee, administrator, or executor.

(représentant personnel)

Primary Next of Kin

means the surviving NOK who is the highest in preference on the form referred to in the definition "next of kin".

(premier plus proche parent)

Serious Illness/Injury (SI)

an illness or injury of such severity that there is cause for immediate concern but the casualty's life is in no immediate danger.

(Gravement malade/blessé grièvement (GM/B))

Special Duty Area (SDA)

An area outside of Canada designated as such by the Minister of National Defence in consultation with the Minister of Veterans Affairs, and satisfying the following criteria:

- the area is outside of Canada;
- members have been deployed, or will be deployed, to an area as part of an operation; and
- the Minister of National Defence is of the opinion that deployment has exposed, or may expose, those members to conditions of elevated risk.

(Zone de service spécial (ZSS))

Special Duty Operation (SDO)

An operation designated as such by the Minister of National Defence in consultation with the Minister of Veterans Affairs, and satisfying the following criteria:

- members have been deployed, or will be deployed, to an area as part of an operation; and
- the Minister of National Defence is of the opinion that deployment has exposed, or may expose, those members to conditions of elevated risk.

(Opération de service spécial (OSS))

Special Duty Service (SDS)

Service after 11 September 2001, as a member of the Canadian Armed Forces in a designated special duty area or special duty operation, and includes:

- periods of training for the express purpose of service in a SDA or SDO, wherever that training takes place;
- travel to and from the SDA/SDO or the location of training referred to in the previous sub-paragraph; and
- authorized leave during special duty service, wherever that leave is taken.

(Service special (SS))

Substitute Decision-maker

a person appointed by a power of attorney, by a board or court, or by law to act on behalf of a member in making property or health-care decisions. A "substitute decision-maker" may have different names in different provinces, and depending on whether they are appointed by a power of attorney, by a board or court, or by law, such as: attorney, guardian of property, or representative.

(Décideur Substitut)

Survivor (from CFSA) –

when a person establishes that he or she was cohabiting in a relationship of a conjugal nature with the contributor for at least one year immediately before the death of the contributor, the person is considered to be the survivor of the contributor.

(Survivant)

Very Serious Illness/Injury (VSI)

an illness or injury of such severity that the casualty's life is in immediate danger.

(Très gravement malade/blessé très grièvement. (TGM/B))

List of Abbreviations and Acronyms

AD – Accidental Dismemberment	CFSU – Canadian Forces Support Unit
ADIP – Accidental Dismemberment Insurance Plan	CIC - Cadet Instructors Cadre
ADM – Assistant Deputy Minister	CMP – Chief of Military Personnel
ALOA - Allowance in Lieu of Operational Allowance	CO - Commanding Officer
AO – Assisting Officer (now Designated Assistant (DA))	COATS – Cadet Organizations Administration and Training Service
AR/MEL – Administrative Review - Medical Employment Limitations	CPI – Consumer Price Index
ASU – Area Support Unit	CPP - Canada Pension Plan
ATOC – Army Tactical Operations Course	CRA – Canada Revenue Agency
	CT - Career Transition
	CTS – Career Transition Services
BMQ – Basic Military Qualification	CTAB – Canadian Technology Accreditation Board
BMOQ – Basic Military Officer Qualification	CTAP – Career Transition Assistance Programs
BOI – Board of Inquiry	CTCC – Combined Arms Team Commanders Course
CAF - Canadian Armed Forces	DA – Designated Assistant (formerly Assisting Officer (AO))
Capt - Captain	DAOD - Defence Administration Orders and Directives
CBI - Compensation and Benefit Instructions	DCFPS - Director Canadian Forces Pension Services
CO – Commanding Officer	DCSM - Director Casualty Support Management
CAR – Coverage After Release	DDCP – Dependants Dental Care Plan
CRA - Canada Revenue Agency	DGCB – Director General Compensation and Benefits
CDA - Canadian Defence Academy	DGHS - Director General Health Services
CDS - Chief of the Defence Staff	DL – Dependant Life Insurance
CFAO - Canadian Forces Administrative Orders	DMCA - Director Military Careers Administration
CF Group RSP - Canadian Forces Group Retirement Savings Plan	DMPAP – Director Military Pay and Allowances Processing
CFHS – Canadian Forces Health Services	DPSP – Director Pensions and Social Programs
CFIRP – Canadian Forces Integrated Relocation Program	DND - Department of National Defence
CFMAP - Canadian Forces Member Assistance Program	
CFMVRCA – Canadian Forces Member and Veterans Re-establishment and Compensation Act	EAP - Education Assistance Program
CFMWS – Canadian Forces Morale and Welfare Services	EAS - Employee Assistance Services
CFPAF - Canadian Forces Personnel Assistance Fund	ER - Education Reimbursement
CFRTW - Canadian Forces Return to Work Program	
CFS – Canadian Forces Station	
CFSA - Canadian Forces Superannuation Act	

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GAPDA – Garnishment, Attachment and Pension Diversion Act

GECA - Government Employee's Compensation Act

GoC – Government of Canada

GOIP - General Officers Insurance Plan

HG&E - Household Goods and Effects

HOPE – Helping our Peers by Providing Empathy

HQ – Headquarters

HRSDC – Human Resources and Skills Development Canada

ILP – Intermediate Leadership Program

ILP – Individual Learning Plan

IPC - Incentive Pay Category

IPSC – Integrated Personnel Support Centre

IRM – Insurance for Released Members

JPSU – Joint Personnel Support Unit

JPSU HQ - Joint Personnel Support Unit Headquarters

JSB – Joint Speakers Bureau

LPF - Last Post Fund

LTD – Long Term Disability

LWOP – Leave without Pay

MCTAP – Military Civilian Training Accreditation Program

MEL - Medical Employment Limitations

MFRC – Military Family Resource Centre

MND - Minister of National Defence

MO – Medical Officer

NDA – National Defence Act

NDHQ - National Defence Headquarters

NMC - National Military Cemetery

NOK - Next of Kin

NPP – Non-public Property

NVC – New Veterans Charter

OGTI – Optional Group Term Insurance

OP - Operation

OSISS - Operational Stress Injury Social Support

OSI - Operational Stress Injury

PA - Pension Act

PDSP – Pensioners Dental Services Plan

PER – Performance Evaluation Report

PLQ – Primary Leadership Qualification

PMV – Private Motor Vehicle

POC – Point of Contact

POP - Pastoral Outreach Program

PSC - Public Service Commission

PSEA – Public Service Employment Act

PSER – Public Service Employment Regulations

PSHCP - Public Service Health Care Plan

PSO - Personnel Selection Officer

PSTC – Peace Support Training Centre

PSU – Personnel Support Unit

PTSD - Post Traumatic Stress Disorder

QPP - Quebec Pension Plan

QR&O - Queen's Regulations and Orders

R2MR – Road to Mental Readiness

RCMP - Royal Canadian Mounted Police

RDCP – Reserve Dental Care Plan

Ret - Retired

RFC – Reserve Force Compensation

RPPO – Released Personnel Pay Office

RRIF - Registered Retirement Income Fund

RRSP - Registered Retirement Savings Plan

RTIP – Reserve Term Insurance Plan

RTW – Return to Work

SCAN - Second Career Assistance Network

SCP – Skills Completion Program

SDA – Special Duty Area

SDB – Supplementary Death Benefit

SDO – Special Duty Operation

SDP – Spousal Disability Plan
SDS - Special Duty Service
Sgt - Sergeant
SI – Serious Injury/Illness
SIB – Survivor Income Benefit
SISIP FS – SISIP Financial Services
SPHL - Service Personnel Holding List
SRB - Supplementary Retirement Benefits

T.I.P.S. - Tax Information Phone Service
TLD – Third Location Decompression

UN – United Nations
UNMO – United Nations Military Observer

VAC - Veterans Affairs Canada
VIP - Veterans Independence Program
VPOP – Veterans Pastoral Assistance Program
VRAB - Veterans Review and Appeal Board
VRP – Vocational Rehabilitation Program
VRPSM - Vocational Rehabilitation Program for Serving Members
VSI – Very Serious Injury/Illness

WCB – Workers Compensation Board

YMPE – Year's Maximum Pensionable Earnings

Director Casualty Support Management

CARING FOR OUR OWN



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