



**TRANSITION  
GROUP**

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Director Casualty Support Management

# THE GUIDE

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to Benefits, Programs, and Services, for Ill, Injured, or Deceased CAF Members, Veterans and their Families

July 2021 Edition



National  
Defence

Défense  
nationale

# The Guide

to Benefits, Programs, and Services, for Ill, Injured or Deceased CAF Members, Veterans and their Families of the fallen.

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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 CAF TG Website will be updated regularly; however, the official Acts, Regulations, Directives, and Orders all take precedence in cases of conflicting information.

#### CAF TG Website:

[canada.ca/military-transition](http://canada.ca/military-transition)

#### Email:

[CAFTG-GTFAC@forces.gc.ca](mailto:CAFTG-GTFAC@forces.gc.ca)

#### Telephone:

CAF TG HQ/Director Casualty Support Management (DCSM) 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.

Internet: <https://www.canada.ca/en/department-national-defence/services/benefits-military/health-support/casualty-support.html>

To reach CAF TG from outside of Canada, call collect at 613-992-0307.

#### In writing:

Canadian Armed Forces Transition Group  
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 Transition Centre to confirm the location of the website.**

# CAF Transition Centres (CAF TCs)

## British Columbia

Comox 250-339-8211 (7300)  
Esquimalt 250-363-4477  
Vancouver 604-225-2520 (2670)  
Chilliwack 604-858-1011 (6106)

## Alberta—Northern Canada

Calgary 403-410-2351 (2723)  
Cold Lake 780-840-8000 (3024)  
Edmonton 780-973-4011 (6670)  
Wainwright 780-842-1363 (1096)

## Manitoba—Saskatchewan

Moose Jaw 306-694-2222 (5544)  
Shilo 204-765-3000 (3714)  
Winnipeg 204-833-2500 (4837)

## Eastern Ontario

Kingston 613-541-5010 (5668)  
Petawawa 613-687-5511 (3504)  
North Bay 705-494-2011 (2589)  
Trenton 613-392-2811 (7454)

## National capitol Region

Ottawa 613-945-6600 (3014)

## Southern Ontario

Borden 705-424-1200 (2035)  
London 519-660-5275 (5332)  
Meaford 519-538-1371 (6839)  
Toronto 416-633-6200 (2674)

## Quebec

Valcartier 1-877-602-8282 (opt 1)  
St.-Jean / Montreal 1-877-602-8282 (opt 2)  
Bagotville 1-877-602-8282 (opt 3)

## New Brunswick—Prince Edward Island

Gagetown 506-422-2000 (3557)  
Moncton 506-860-5500 (5607)  
Charlottetown 902-370-4723

## Nova Scotia - Newfoundland - Labrador

Halifax 902-722-1908  
Greenwood 902-765-1494 (5701)  
Sydney 902-563-7100 (7138)  
St. John's 709-733-3839  
Gander 709-256-1703 (1163)




























## Legend

-  **Regular Force**
-  **Reserve Force**
-  **Family**
-  **Living**
-  **Deceased**

















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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 Pension and Social Programs (DPSP) 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.

# Programs/Services Administered by CAF Transition Group / Director Casualty Support Management (CAF TG / DCSM)

## Attendant Care Benefit

### Reference

Compensation and Benefit Instructions (CBI) 211.04  
<https://www.canada.ca/en/department-national-defence/services/guide/dcsm/acb.html>

### Purpose

The purpose of the Attendant Care Benefit is to reimburse an ill or injured member for payments made to an attendant to provide non-clinical support to that member on a full-time basis.

### Eligibility

A member is eligible to receive the Attendant Care Benefit if it is assessed by a Canadian Forces Medical Officer or authorized civilian physician that due to the member's impairment, the member is unable to independently perform ADL or IADL. The Attendant Care Benefit is payable for reasonable and necessary expenses incurred by or on behalf of the member for attendant care services.

### Details

The maximum amount payable to a member in respect of the Attendant Care Benefit is \$100.00 per day and the Attendant Care Benefit is payable for a maximum of 365 cumulative days. Additional information surrounding entitlements and limitations to this benefit can be found at reference.

### Contact

The Point of Contact (POC) for eligibility and reimbursement is the local Transition Centre (TC).

## Canadian Armed Forces Return to Duty Program (CAF RTD)

### References:

CANFORGEN 111/19, DAOD 5018-4, CF Military Personnel Instruction 05/03  
<https://www.canada.ca/en/department-national-defence/services/guide/dcsm/cf-rtw.html>

### Purpose

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

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

### Eligibility

The RTD 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 workplace. 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.

Regular

Reserve

Living

Regular

Reserve

Living

## Aim

The RTD 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 their ability to perform military duties at their designated place of employment should participate in the RTD program. The actual RTD process may vary from unit to unit and is case dependent on the member's requirements.

The RTD 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 their rehabilitation. It also facilitates the responsibility for treatment.

A progressive RTD 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 RTD program coordinator, please contact the Canadian Armed Forces Transition Group Headquarters toll free at 1-800-883-6094 or visit your nearest Canadian Armed Forces Transition Centre/Unit for assistance.

Regular

Reserve

Living

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# Canadian Armed Forces Transition Group (CAF TG)

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## General Information

The Canadian Armed Forces Transition Group (CAF TG) has been stood up on December 10, 2018 as a Level 2 organization within Military Personnel Command (MPC) and based on the Canadian Armed Forces Defence Policy – Strong, Secure, Engaged.

The Transition Group brings together the current people, services, and resources of the renewed Joint Personnel Support Unit and the Directorate of Casualty Support Management (DCSM), as well as a number of additional investments, into one integrated formation.

CAF TG is comprised of nine Transition Units located across the country, supporting 32 Transition Centres (TCs) which are the local face of the TG, providing a one-stop center for CAF members, veterans, and their families, delivering professional, personalized, and standardized transition services and casualty support.

While DCSM provides policy oversight and manages programs for the ill and injured, their families and the families of the fallen, the Director Transition Services and Policy (DTSP) provides policy oversight and manages programs related to transition for all other CAF members.

The goal is to ensure that all CAF members, veterans, and their families receive the full range of support, compensation and benefits available to them, whether they are embarking on the road to recovery, entering rehabilitation, returning to duty in the CAF, or transitioning to life after service.

## The Transition Centre

A TC has three main components: a Services Section, a Support Platoon and Service Partner organizations. The strength of service delivery is achieved by all service partners working collaboratively as a team.



## **TC Services Section**

The core services of the TC Services section include:

- Casualty Tracking
- Coordination with Service Partners
- Return to Duty coordination
- Administrative support to the families of the fallen CAF members, including the disengagement of the Designated Assistant
- Outreach, support and advocacy services for casualty administration, benefits, and programs

## **TC Support Platoon:**

Ill and injured CAF members may be posted to a TC based on the recommendation of the unit commanding officer (CO) and medical authority. Being posted to the Support Platoon allows members to be in a unit that focuses on their recovery and reintegration, and the previous Unit to concentrate on their Operational mandates. While some members posted to TC may eventually be released due to their medical condition, the primary objective of the TC is to provide support to members throughout their recovery and enhance a return to duty in the CAF.

## **TC Service Partners:**

Some of the Partner organizations are co-located in the TCs, in order to provide CAF members, veterans, their families, and the families of the fallen with a one-stop service for a majority of their requirements. Key partners associated with the TCs include:

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

## **Contact**

For further information, please contact the Canadian Armed Forces Transition Group Headquarters toll free at 1-800-883-6094 or visit the website at : <https://www.canada.ca/en/department-national-defence/services/benefits-military/health-support/casualty-support.html>

# Canadian Armed Forces Transition Group (CAF TG) Headquarters Client Services

## Purpose

In cooperation with the Transition Centres (TC) Services sections, CAF TG Headquarters (CAF TG HQ) Services Delivery section provides personalized service to ill and injured CAF members, former members and their families.

The TC Services Sections usually advocate on members' behalf and assist with various casualty administration problems and challenges. When these tasks cannot be resolved locally, CAF TG HQ Services Delivery personnel provide assistance using the additional resources available at HQ level.

## Eligibility

All ill or injured (serving or retired) members and their families have access to services provided by the CAF TG HQ Services Delivery section through their local TC.

## Details

The CAF TG HQ Services Delivery 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 TC.

CAF TG HQ Services Delivery also maintains case files, and monitors outcomes for clients to ensure that members have received their rightful entitlements. Services Delivery 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 TCs, CAF TG HQ Services Delivery 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.

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

The CAF TG HQ Services Delivery 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, CAF TG HQ Services Delivery represents clients' interests and acts as the link between charitable agencies/foundations and the TCs.

## Contact

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

Regular

Reserve

Living

# Canadian Armed Forces Transition Group (CAF TG) Military Career Transition Services

## Regular

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

## Reserve

CAF TG Military Career 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 Vocational Rehabilitation Program for Serving Members (VRPSM), and the Federal Public Service Employment – Priority Entitlement for Eligible 3(a) or 3(b) Released Canadian Armed Forces Members.

For more information, refer to <https://www.canada.ca/en/department-national-defence/services/benefits-military/transition.html> In that link, the 'My Transition Guide: Transitioning from Military to Civilian Life' can also be found. It can also be found at this link <https://www.canada.ca/en/department-national-defence/corporate/reports-publications/transition-guide.html>

## Living

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

## Caregiver Assistance Benefits

## Regular

### Reference

Compensation and Benefit Instructions (CBI) 211.05

<https://www.canada.ca/en/department-national-defence/corporate/policies-standards/defence-administrative-orders-directives/5000-series/5018/5018-4-return-to-duty-program-for-canadian-armed-forces-members.html>

## Reserve

### Purpose

The purpose of the Caregiver Benefit is to reimburse an ill or injured member for payments made for child care or other caregiving expenses.

### Eligibility

A member is eligible for the Caregiver Benefit if, a dependent child resides with the member and it is assessed by a Canadian Forces physician or a licensed civilian physician as medically necessary, because of the member's disability, the member requires the assistance of an attendant to care for the dependent child.

## Living

### Details

This benefit is paid for reasonable and necessary expenses incurred by or on behalf of the member for the care of a dependent child. The maximum daily amount payable in respect of the Caregiver Benefit is the amount provided for in the National Joint Council Travel Directive for Care of Dependents with a Declaration or Receipt, as the case may be. Additional information on entitlements and limitations to this benefit can be found at reference.

### Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Transition Centre (TC).

# Designated Assistant

## References

Defence Administrative Orders and Directives (DAOD) 5018-0, Designated Assistant (DA) Guide - Casualty Support and Administration <https://www.canada.ca/en/department-national-defence/corporate/reports-publications/designated-assistant-guide.html>

## 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, please contact the Canadian Armed Forces Transition Group Headquarters toll free at 1-800-883-6094 or visit your nearest Canadian Armed Forces Transition Centre/Unit for assistance. <https://www.canada.ca/en/department-national-defence/services/benefits-military/health-support/casualty-support.html>

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Family

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# Extension of Class "C" for Reserve Service Personnel sustaining injury or illness on Special Duty Service (SDS)

## References

Compensation and Benefit Instructions (CBI) 210.72(13), CANFORGEN 174/07

<https://www.canada.ca/en/department-national-defence/corporate/policies-standards/compensation-benefits-instructions.html>

## Purpose

The purpose of an extension to Class C Reserve Force Service is designed to effectively reintegrate into the workplace, all Reserve Force personnel, who sustain an injury or illness while on Class C Service on an approved period of Special Duty Service (SDS).

## 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 period of Class C Reserve Service, may be eligible for an extension of Class C service up to a maximum of 24 months (in three month increments) or until such time as the individual is either transferred to the care of Veterans Affairs Canada (VAC) or until such time as the member:

- Is declared medically fit by a competent medical authority;
- Resumes active participation in the Reserve Force;
- Resumes civilian employment held prior to going on SDS; and
- Who was a full-time student prior to deployment, is able to resume attendance at an educational institution.

## Details

It is the parent unit's Commanding Officer's responsibility to advise the operational Force Employer (FE) and DCSM immediately upon an injury or illness of a Reserve Force member deployed on SDS. Based on the injury or illness, there may be a requirement to extend a the period of Class C Reserve Force Service to cover a period of incapacitation following the termination of the initial period of Class C Reserve Force Service. The duration of such an extension is based on the medical assessment of a competent medical authority.

Procedures are outlined in CANFORGEN 174/07. The parent unit must complete and submit a fully completed 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 and associated benefits, all requests for an extension of Class C Reserve Force Service must be submitted prior to the end of the original Terms of Service (TOS).

## Return to Duty (RTD) Program

Reserve Force members on a period of Class C Reserve Force Service may participate in a RTD Program providing that the RTD program has been endorsed by a Medical Officer as part of the medical treatment plan and that the member otherwise continues to meet the eligibility criteria for Class C Reserve Force Service extension.

## Contact

For further additional information, please contact the Canadian Armed Forces Transition Group Headquarters, toll free at 1-800-883-6094.

Reserve

Living

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

## References

[Public Service Employment Act](#) (PSEA)

[Public Service Employment Regulations](#) (PSER)

## Purpose

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 former CAF members who have been released for medical reasons have a right to a priority for hiring for positions in the public service. They will be considered in priority ahead of other persons who do not hold a priority entitlement, as long as these former CAF members meet the essential qualifications and conditions of employment for the position.

There are two types of priority available to medically released CAF members – statutory and regulatory. Statutory is a higher priority than regulatory, meaning those members with statutory priority are considered before those with a regulatory priority.

Eligibility for the statutory entitlement applies to all CAF members (including Regular Force, Special Force and Reserve Force) whose medical release has been attributed to their service by - Veterans Affairs Canada (Medical Release Attributable to Service Determination form ([VAC 1002](#)) can be found at this link - [veterans.gc.ca/eng/forms/document/576](http://veterans.gc.ca/eng/forms/document/576)).

Eligibility for the regulatory entitlement applies to CAF members whose medical release has not been formally attributed to their service as a member of the:

- Regular Force;
- Special Force;
- Reserve Force on Class "B" service of more than 180 consecutive days, or
- Reserve Force on Class "C" service.

## Details

Eligible members must request CAF priority entitlement within five years from their final date of release. The entitlement period is a maximum five years, which may be started anytime after their final date of release.

The five-year entitlement period begins on the day on which a competent authority (which is normally a medical professional) certifies that the person is ready to return to work, if that day is within five years after the day on which they were medically released. Ideally, members should defer activation of the five-year entitlement until completion of their vocational 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 five years after the day of certification of fitness to return to work;
- 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.

Regular

Reserve

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## Contact

For additional information on priority entitlement for jobs in the public service, contact a member of the DCSM Transition Services team at:

Mailing Address:

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

Toll free: 1-800-883-6094 Fax: 1-613-971-0156

Email: [DND.Transition.MDN@forces.gc.ca](mailto:DND.Transition.MDN@forces.gc.ca)

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

## Reference

[Public Service Employment Regulations \(PSER\) 8.1\(1\)](#)

## 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 appointment process in priority to those persons with no priority status for a position in the public service.

## Eligibility Quebec

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 this entitlement. Surviving spouses or common-law partners of deceased CAF members are eligible to request priority entitlement if their spouse/common-law partner was:

- a member of the Regular Force,
- a member of the Special Force; or
- a member on Class "A", "B" or "C" service in the Reserve Force.

and that the following provisions are met:

- 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. In the case of CAF members, this compensation is the awarding of the Death Benefit by Veterans Affairs Canada (VAC).

## Details

Eligible spouses or common-law partners must make a request for priority entitlement within two years of 12 May 2010 (date of the coming into force of the PSER amendments related to this benefit) or two years from the date on which they qualified for compensation (which is the date that Veterans Affairs Canada awarded the VAC Death Benefit to the surviving spouse/common-law partner), whichever is the latest. They must not be a person who is already employed as an indeterminate in the public service at the time at which they make the request.

Regular

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The entitlement period is for a maximum of two years, and begins on the day on which a request has been sent to Department of National Defence (DND) Assistant Deputy Minister (Human Resources – Civilian) (ADM HR-Civ) - Directorate Staffing Policies and Programs (DSPP) - contact DCSM for the current DSPP point of contact, if that day is within two years after the completion of the VAC findings attributing the death to the performance of duties, and awarding the VAC Death Benefit to the surviving spouses or partners.

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 spouse/common-law partner priority entitlement in the public service, contact DCSM at 1-800-883-6094 or [DND.Transition.MDN@forces.gc.ca](mailto:DND.Transition.MDN@forces.gc.ca).

Regular

Reserve

Living



# 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 who pass away while on service.

## Eligibility

Funeral and burial expenses for currently serving members (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, for services 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. Information concerning funeral and burial services offered by the National Military Cemetery can be found on page 29 of this guide.

## Details

### Civilian Funerals

The overall co-ordination of funeral and burial arrangements for currently serving members who pass away while on 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 who pass away while on service, consistent with current regulations and orders, is the responsibility of the parent 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. All costs expended above the set limit stated below will be borne by the estate.

The set rate associated with funeral and burial expenses are exclusive of the Goods and Services Tax and Provincial Sales Tax and 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. For the current rate, contact the Canadian Armed Forces Transition Group Headquarters at the toll free number listed below and will be posted on the Director Casualty Support Management (DCSM) website.

### 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

For further information, please contact the Canadian Armed Forces Transition Group Headquarters toll free at 1-800-883-6094 or visit your nearest Canadian Armed Forces Transition Centre/Unit for assistance.

Regular

Reserve

Family

Deceased

<p><b>Burial and Funeral Service, including cremation: (amount changes annually)</b></p> <ul style="list-style-type: none"> <li>• Casket or urn</li> <li>• Viewing casket or urn</li> <li>• 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)</li> <li>• Cremation Fees</li> <li>• Limousine and hearse rental</li> <li>• Church rental, or other rental facility and equipment, including seating attendants</li> <li>• Interment</li> <li>• Scattering of ashes</li> <li>• A niche in a columbarium (including perpetual care of the niche)</li> <li>• Bulletins, obituaries, and other death notices</li> <li>• A clergy member, including costs of considerations related to religious groups that may not make up the majority of serving members</li> <li>• An organist or other musician</li> <li>• Flowers, photos, register books, a memorial video / CD / DVD, or other mementos</li> <li>• Reception and catering</li> </ul>		Regular
<p><b>DND headstone / marker prevailing rates (Private Cemeteries)</b></p> <ul style="list-style-type: none"> <li>• 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 \$3,500</li> <li>• DND will defray the cost of a temporary grave marker at prevailing rate, aside from the headstone allowance stated above.</li> <li>• Funding for the temporary grave marker is to be provided by the member's home unit.</li> </ul>		Reserve
<p><b>Transportation of remains (at the request of the person entitled to the remains) - prevailing rates</b></p> <ul style="list-style-type: none"> <li>• 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: <ul style="list-style-type: none"> <li>◊ When the member is away from their parent unit, transportation back to the parent unit and then to the place of burial;</li> <li>◊ From the place of death to the place of burial; and</li> <li>◊ From the place of death to the nearest crematorium for cremation and then the transportation of the ashes to the place of burial.</li> </ul> </li> <li>• Special provisions made or required by the carrier for the transportation of the remains shall be included in the actual cost of the transportation.</li> </ul>		
<p><b>Special casket (if an oversized or hermetically sealed casket is required) - prevailing rates</b></p> <ul style="list-style-type: none"> <li>• Type of casket required by provincial or other laws regarding shipment of remains</li> <li>• 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</li> </ul>		Family
<p><b>Cemetery plot prevailing rates</b></p> <ul style="list-style-type: none"> <li>• A single permanent plot or the percentage for a single plot when a multiple plot is purchased; and</li> <li>• Opening and closing fees, as well as perpetual care of the plot</li> </ul>		
		Deceased

## 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 the member's principal or temporary residence.

### Eligibility

A member is eligible to receive the Home Assistance Benefit if it is assessed by a Canadian Forces Medical Officer or authorized civilian physician that due to the member's impairment, the member is unable to independently perform housekeeping or grounds maintenance tasks.

### Details

It is payable for reasonable and necessary expenses incurred by or on behalf of the member for grounds maintenance services or housekeeping services, or both, for the member's home or temporary residence that are the member's responsibility and cannot be performed by the member due to the member's impairment. Additional information surrounding entitlements and limitations to this benefit can be found at reference.

### Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Transition Centre (TC).

## Home Modifications Benefit

### Reference

Compensation and Benefit Instructions (CBI) 211.01

### Purpose

The purpose of this Benefit is to reimburse an ill or injured member for payments made to modify the member's principal residence to meet the member's daily living requirements (ADL and IADL) based on the member's medical restrictions.

### Eligibility

Subject to the approval of the Director General Military Transition (DGMT), a member is eligible to receive the Home Modifications Benefit if it is recommended by a Canadian Forces Medical Officer or authorized civilian physician as medically necessary due to the member having sustained a permanent impairment, or a temporary impairment that seriously impacts the member's quality of life and mobility, and is beyond the scope of the Canadian Forces Health Services Spectrum of 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 information surrounding entitlements and limitations to this benefit can be found at reference.

### Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Transition Centre (TC).

Regular

Reserve

Living

Regular

Reserve

Living

# Home Modification Move Benefit

## References

Compensation and Benefit Instructions (CBI) 211.015

<https://www.canada.ca/en/department-national-defence/services/guide/dcsm/hmmb.html>

## Purpose

The purpose of the Home Modifications Move Benefit is to reimburse an ill or injured member for moving expenses incurred during home modifications including expenses incurred while occupying a temporary residence.

## Eligibility

A member who is entitled to receive a benefit under CBI 211.01 (Home Modifications Benefit) is entitled to receive the Home Modifications Move Benefit, unless the member is entitled to relocation benefits in accordance with CBI 208 Section 9 (Canadian Armed Forces Relocation Directive).

## 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. Additional information surrounding entitlements and limitations to this benefit can be found at reference.

## Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Transition Centre (TC).

Regular

Reserve

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

More information on the HOPE program can be found at [www.hope-espoir.com](http://www.hope-espoir.com)

HOPE can be reached toll free 1-800-883-6094 or email at [HOPE-ESPOIR@forces.gc.ca](mailto:HOPE-ESPOIR@forces.gc.ca)

Regular

Reserve

Family

Deceased

# National Military Cemetery (NMC)

## Reference

Defence Administrative Orders and Directives (DAOD) 5018-3

<https://www.canada.ca/en/department-national-defence/corporate/policies-standards/defence-administrative-orders-directives/5000-series/5018/5018-3-national-military-cemetery-of-the-canadian-forces.html>

## Purpose

Dedicated in June 2001, the National Military Cemetery (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).

## 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 their 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 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.

Regular

Reserve

Family

Deceased

## Contacts

All inquiries related to applications for burial in the NMC should be directed to DCSM.

### Regular

#### MAILING ADDRESS

Directorate of Casualty Support Management  
Canadian Armed Forces Liaison Officer to the National Military Cemetery  
National Defence Headquarters  
101 Colonel By Drive, Ottawa, Ontario K1A 0K2

### Reserve

CAF TG (Non-crisis hotline)

Tel: 1-800-883-6094 Fax: 613-971-0114

NMC staff can be reached at 613-696-0117

E-MAIL [NationalMilitaryCemetery-CimetiereMilitaireNational@forces.gc.ca](mailto:NationalMilitaryCemetery-CimetiereMilitaireNational@forces.gc.ca)

WEBSITE [www.canada.ca/en/department-national-defence/services/benefits-military/health-support/casualty-support.html](http://www.canada.ca/en/department-national-defence/services/benefits-military/health-support/casualty-support.html)

### Family

To contact Beechwood Cemetery to make arrangements after your application has been approved, call 1-866-990-9530 or 613-741-9530 and Fax: 613-741-8584

E-MAIL [nmc@beechwoodottawa.com](mailto:nmc@beechwoodottawa.com)

WEBSITE [www.beechwoodottawa.ca](http://www.beechwoodottawa.ca)

### Deceased

#### MAILING ADDRESS

280 ave. Beechwood Ave., Ottawa, Ontario K1L 8A6

# Next of Kin Travel Benefit (NKTB) for Ill and Injured Members

## References:Quebec

Compensation and Benefit Instructions (CBI) 211.07, Queen's Regulations and Orders (QR&O) 1.02 and 203.05

<https://www.canada.ca/en/department-national-defence/services/guide/dcs/nktb.html>

## PurposeQuebec

The purpose of the Next of Kin Travel Benefit (NKTB) is to pay or reimburse an ill or injured member for the travel and living expenses of the next of kin (NOK) and pre-authorized travel assistant. A member is eligible to receive the NKTB if all of the following conditions are satisfied:

- a. It is assessed by a Canadian Forces Medical Officer or authorized civilian physician that:
  - (i) the member has a very serious illness or injury (i.e., life-threatening); or
  - (ii) the presence of the member's NOK is immediately required at the member's location; and
- b. the Chief of the Defence Staff (CDS) – or an officer designated by the CDS – determines that there is no operational or security reason that prevents the next of kin – and a travel assistant, as the case may be – being at the member's locations; and
- c. the next of kin- and a travel assistant, as the case may be – travel to the member's location.

## EligibilityQuebec

The NKTB is authorized for a maximum of four persons, including pre-authorized 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 a CFHS Health Care Provider, additional attendance of the NOK is required.

## DetailsQuebec

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

In accordance with QR&O 203.05, Any sum of money payable under the QR&O or CBI that is not claimed within a period of twelve months after the date on which it might have been claimed is forfeited, except when:

- the circumstances disclose sufficient reason for the delay in submitting the claim; and
- the payment is approved by the Chief of the Defence Staff.

## ContactQuebec

For further information, please contact the Canadian Armed Forces Transition Group Headquarters toll free at 1-800-883-6094 or visit your nearest Canadian Armed Forces Transition Centre/Unit for assistance.

Regular

Reserve

Family

Living



# 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 and 203.05

<https://www.canada.ca/en/department-national-defence/services/guide/dcsm/nok-travel.html>

## 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.

In accordance with QR&O 209.02, the Chief of Defence Staff (CDS) shall authorize a military memorial service or a military repatriation ceremony if the CDS determines it is in the best interest of the Canadian Armed Forces (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 - DND 2587. Primary NOK (PNOK) 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

For the purpose of the Next-of-Kin Travel Benefit (NKTB), 'travel and living expenses' are the following expenses that shall be paid or reimbursed out of public funds, at the same rate and under the same conditions as those established for General Service Officers (GSO) holding the rank of Lieutenant-Colonel travelling on temporary duty: actual and reasonable costs of transportation and accommodation, a meal allowance and an incidental expense allowance. Limitation on actual and reasonable costs of transportation can be found in reference QR&O 209.02(5)

The maximum number of authorized NOK 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.

If a travel assistant is required, in accordance with QR&O 209.02(3), approval must be obtained by Director Casualty Support Management (DCSM) prior to actual travel. In addition, if authorized, the authorized number of travelers listed above will be increased by one in order to accommodate the presence of a travel assistant for the designated NOK.

In accordance with QR&O 203.05, any sum of money payable under the QR&O or CBI that is not claimed within a period of twelve months after the date on which it might have been claimed is forfeited, except when:

- the circumstances disclose sufficient reason for the delay in submitting the claim; and
- the payment is approved by the Chief of the Defence Staff.

## Contact

For further information, please contact the Canadian Armed Forces Transition Group Headquarters toll free at 1-800-883-6094 or visit your nearest Canadian Armed Forces Transition Centre/Unit for assistance.

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 their 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](http://www.osiss.ca).

Regular

Reserve

Family

Living

# Posting to CAF Transition Group (CAF TG) and the Service Personnel Holding List (SPHL)

## References

CANFORGEN 114/11, Defence Administrative Orders and Directives (DAOD) 5060-0  
<https://www.canada.ca/en/department-national-defence/services/guide/dcsm/jpsu-sphl.html>

## Purpose

A posting to the CAF TG provides an ill or injured 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 CAF TG also allows Commanding Officers (COs) 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 CAF TG. Under certain conditions, Reserve Force members may be eligible for posting to the CAF TG. Posting to the TG is based on a prognosis of restricted employment due to medical reasons for a period of six months or more. A posting to a TC must be recommended by the unit CO, and supported by the Base/Wing Surgeon or a delegated senior medical officer, as well as the CO of the proposed CAF Transition Unit (TU). The approving authority for posting Regular Force personnel to a TC is the CAF TG and it is the appropriate Command Headquarters (HQ) for Reserve Force personnel. CANFORGEN 114/11 may be used as reference in respect to posting to the CAF TG.

## Details

With the stand-up of the JPSU, and later the CAF TG, the purpose of the SPHL has changed significantly. Prior to 2008, the SPHL was simply an administrative means by which 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. The current focus is to determine 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 CAF TG.

## Posting to CAF TG

A CAF member posted to the CAF TG is under command and control of the regional TU. The member is assigned to the Support Platoon of the nearest Transition Centre (TC). 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 CAF personnel who will eventually be medically released, the efforts of the TC's team will shift to providing a smooth transition upon release.

The daily routine for ill and injured CAF members posted to a TC 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 TG will be supported in their treatment and recovery by the leadership of the TC Support Platoon, and will be expected to follow their treatment programs, as well as participate in the Return To Duty (RTD) program to enhance their return to active duty, or when applicable based on medical prognosis, to participate in programs to ensure a seamless transition.

## Administration

CAF members posted to the CAF TG 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 TG are required to report for duty, on a full or part-time basis, based on the TC 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 CAF TG, please contact the nearest TC, or CAF TG HQ toll free at 1-800-883-6094.

Regular

Reserve

Living

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

## References

Compensation and Benefit Instructions (CBI) 210.72, Defence Administrative Orders and Directives (DAOD) 5018-2 and 7002-0  
<https://www.canada.ca/en/department-national-defence/services/guide/dcsm/rfc.html>

## Purpose

Reserve Force Compensation (RFC) could apply when an injury or illness continues beyond the termination of the Class of Reserve service during which subject injury or illness occurred.

## Eligibility

Members of the Reserve Force on Class A, B or C Service who are incapable of performing military duties due to an injury, disease or illness that is directly attributable to that service may be entitled to RFC when the injury or illness continues beyond the termination of the original Class of Reserve service during which it occurred.

## Posting

Approval of payment of RFC is based on the confirmation that the member is incapacitated as a direct result of military service, as outlined in CBI 210.72. The request for compensation is initiated by the member's parent unit by completing and submitting the form DND 2398 which is available in the Defence Forms Catalogue. The completed DND 2398 is staffed through the chain of command to DCSM for adjudication and if warranted, approve RFC benefits to the member.

## Advances

Subject to paragraph 7 of CBI 210.72 and to the prior approval of the officer commanding the command, an officer or non-commissioned member of the Reserve Force may, on recommendation of the commanding officer, be provide with an immediate advance up to a limit of one month's pay each month. No payment of compensation during a period of injury, disease or illness shall be made for any period in excess of three months without the prior approval of DCSM.

Members should be advised in writing, prior to the issuance of any advance for RFC, that such advances are subject to recovery action if there request for RFC is subsequently not 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 assessment/statement from a competent medical authority;
- 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.

Reserve

Living

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.

Subject to Ministerial approval, compensation may be considered:

- 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.

### **Return to Duty (RTD) Program**

Reserve Force members in receipt of RFC during a period of injury, disease or illness may participate in a RTD program provided that it has been endorsed by a Medical Officer as it forms part of the medical treatment plan and that the member otherwise continues to meet the eligibility criteria established in CBI 210.72

### **Contact**

For further additional information, please contact the Canadian Armed Forces Transition Group Headquarters, toll free at 1-800-883-6094.

Reserve

Living

# 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.

### 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.

### 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, resum e writing, job search, interview techniques, job market trends, etc. Access to the Internet is also provided wherever feasible.

Regular

Reserve

Living

## Interest Inventory

When a CAF member is not certain of their 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.

## Contact

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

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# Soldier On

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## 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 Para-Sport 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, visit the Soldier On website at: [www.SoldierOn.ca](http://www.SoldierOn.ca)

E-mail: [Soldieron-sanslimites@forces.gc.ca](mailto:Soldieron-sanslimites@forces.gc.ca)

Or contact your Transition Center

Also, follow Soldier On / Sans Limites on social media:

<https://www.facebook.com/SoldierOnSanslimites/>

<https://twitter.com/SoldierOnCAN>

<https://www.instagram.com/soldieroncanada/>

<https://www.youtube.com/user/SoldierOnSanslimites>

Regular

Reserve

Living

## Spousal Education Upgrade Benefit

**Reference:** Compensation and Benefit Instructions (CBI) 211.06

<https://www.canada.ca/en/department-national-defence/services/guide/dscsm/seub.html>

### Purpose

The purpose of the Spousal Education Upgrade Benefit is to reimburse an ill or injured member for expenses to improve their spouse's or common-law partner's employability.

### Eligibility

A member is eligible to receive the Spousal Education Upgrade Benefit if the member, is assessed by a Canadian Forces Medical Officer or authorized civilian physician as having sustained a permanent impairment, is medically unable to benefit from any federal tuition or vocational assistance program and has an education upgrade plan for their spouse or common-law partner that has been approved by DGMT. The Spousal Education Upgrade Benefit is payable for reasonable and necessary expenses incurred by or on behalf of the member for their spouse's or common-law partner's participation in an educational program.

### Details

The maximum amount payable for the Spousal Education Upgrade Benefit is \$20,000.00. 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. Additional information on entitlements and limitations to this benefit can be found at reference. <http://intranet.vac-acc.gc.ca/eng/operations/vs-toolbox/policies/policy/2693#anchor81302>

### Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Canadian Armed Forces Transition Centre/Unit or please contact the Canadian Armed Forces Transition Group Headquarters toll free at 1-800-883-6094 for assistance

Regular

Reserve

Family

Living

## The Canada Company Scholarship Program

### Purpose

The Canada Company's **Scholarship Program's** aim is to recognize the sacrifice of Canada's military members made in service to our country, and to honour their legacy through the children they have left behind. It includes children of military members who passed away due to PTSD. Eligible children receive \$4,000.00 a year, for a maximum of four years, in scholarship for their college or university education.

### Eligibility

The specific objectives and purposes of the Scholarship Fund shall be to provide financial assistance towards the post-secondary education of children of Canadian soldiers who have been killed while serving in domestic or international operations of the Canadian Armed Forces and Reserves any time since January 1, 2002

For the purpose of this Scholarship Fund "killed while serving" shall include Canadian soldiers, who while still serving in the military and having served in an active role in a domestic or international operation of the Canadian Armed Forces and Reserves any time since 2002, took their own lives where the suicides have been determined by a Board of Inquiry to be death by suicide attributable through military service,

Eligible candidates sixteen years of age or older who are enrolled in full-time (as that term is defined by the applicable academic institution) post-secondary education qualify for a scholarship.

Upon reaching the age of twenty-five, eligible candidates cease to be eligible to receive scholarships under the Scholarship Fund.

Regular

Reserve

Living



Regular

#### Details

Eligible Candidates who enroll or continue their enrolment in full-time post-secondary academic studies and who otherwise meet the eligibility requirements, may receive annual scholarships of up to \$4,000 per academic year for a maximum of 4 years.

All Scholarship Program inquiries must include the applicant's:

- Contact info (full name, mailing address, phone number, email address)
- Date of birth
- Name of deceased parent (parent's rank, date of enrolment, date of death and service number)

Scholarship Program applicants are also required to authorize the CAF to confirm with Canada Company that they meet the eligibility requirements. As such, they should include wording to that effect in their request's email or letter (see example below).

*I, Name, authorize the Canadian Armed Forces to release information regarding my eligibility to representatives of the Canada Company Scholarship Program.*

Upon confirmation of eligibility, applicants must also produce proof of enrolment from the college or university they plan to attend.

Reserve

Living

#### Contact

For more information email [info@canadacompany.ca](mailto:info@canadacompany.ca)

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## Vehicle Modification Benefit

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#### Reference

Compensation and Benefit Instructions (CBI) 211.02

#### Purpose

This benefit is intended to reimburse an ill or injured member for payments made to modify a total of one private motor vehicle (PMV) to allow the member to drive or be a passenger.

#### Eligibility

A member is eligible to receive this benefit if it is assessed by a Canadian Forces Medical Officer or authorized civilian physician that the member is unable to operate an unmodified vehicle due to the member having sustained a permanent impairment. It is paid for reasonable and necessary expenses incurred by the member related to the modification of a personal vehicle or the use of a modified personal vehicle.

#### 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. Additional information surrounding entitlements and limitations to this benefit can be found at reference.

#### Contact

The Point of Contact (POC) to determine eligibility and initiate a request for reimbursement is the local Transition Centre (TC).

Regular

Reserve

Living

# Veterans Affairs Canada Benefits

**References:** VAC Website -

[Veterans Well-Being Act \(VWA\)](https://www.veterans.gc.ca/eng/education-and-jobs/finding-a-job/career-transition-services)

<https://www.veterans.gc.ca/eng/education-and-jobs/finding-a-job/career-transition-services>

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.

## VAC's Career Transition Services (CTS)

CTS Is available to still-serving Canadian Armed Forces (CAF) members (Regular or Reserve Force) who have completed basic training, former members who completed basic training and released from the CAF on or after April 1, 2006, or those entitled to the Canadian Forces Income Support Benefit.

It is also available to a spouse, common-law partner or survivor of a Veteran who completed basic training and who released from the CAF on or after April 1, 2006, or a survivor of a CAF member who completed basic training and who died on or after April 1, 2006.

A qualified career counsellor will assist eligible members transition from military to post-military life. CTS provides the following services: one-on-one career counselling, help with resume writing, interview preparation and job searching.

## Rehabilitation Services and Vocational Assistance Program

The VAC Rehabilitation Program is designed to support modern-day Veterans 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 their 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.

\*\*\* Note that Vocational portions cannot be accessed alone & they need to be part of an overall Rehabilitation plan.

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

### **Income Replacement Benefit (IRB)**

The Income Replacement Benefit is a taxable, monthly benefit that ensures your total income will be at least 90 percent of your gross pre-release military salary, until you reach the age of 65, while you are participating in the Rehabilitation Services and Vocational Assistance Program or if you have a diminished earning capacity.

If you have a diminished earnings capacity and have reached 65, your benefit will be reduced and you will receive 70 percent of the IRB amount payable prior to age 65 minus offsets.

### **Financial Benefits (FB)**

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

### **Veterans Emergency Fund (VEF)**

VEF provides financial assistance through a tax-free payment to eligible Veterans and their family members who are facing an immediate, urgent emergency that poses a threat to their health and well-being. VEF applicants will also be referred to additional resources to assist them in the longer term.

### **Education Training Benefit (ETB)**

ETB assist eligible Veterans successfully transition from the CAF to civilian life by helping them achieve education and post-military employment goals, position themselves to be more competitive in the civilian workforce, and pursue activities that provide them a sense of purpose.

A Veteran must have honorably released from the CAF on or after April 1, 2006, or be a member of the Supplementary Reserve, and have a minimum of 6 years of service (2,191 paid service days) to be rendered eligible for ETB.

### **Canadian Forces Income Support Benefit (CFISB)**

The CFISB 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.

### **Caregiver Recognition Benefit (CRB)**

- CRB provides a monthly tax-free payment to informal caregivers for the contributions made to the health and well-being of eligible Veterans.
- Supports veterans that are approved for a VAC Disability Award, and/or Pain and Suffering Compensation resulting in an ongoing need for care for at least the next 12 months and require at least one of the following:
  - Level of care and supervision consistent with admission to an institution, such as a long term care facility; or
  - Daily physical assistance or supervision of another person to assist with a minimum of four (4) activities of daily living (ADLs); or
  - Constant supervision to assure personal safety except for short periods of time.
- Once a Veteran has been determined to be eligible for CRB, the benefit is payable directly to an informal caregiver who is:
  - 18 years of age older at the time VAC received the application
  - Not paid for providing or coordinating care for the Veteran
  - Providing essential support in the provision of care to the Veteran.
- Still-serving CAF members can apply for CRB pre-release however a decision will not be rendered until release is verified.

Regular

Reserve

Family

Living

Deceased

## Pain and Suffering Compensation (PSC)

PSC replaced the Disability Award (DA) as the new non-taxable monthly benefit under the *Veterans Well-being Act (VWA)* on April 1, 2019.

The intent of the PSC is to compensate for the non-economic effects of service-related disability, including pain and suffering, physical and/or psychological loss, functional impairment and impact on the member's or Veteran's overall quality of life and the impact on the lives of the member's or Veteran's family (i.e. surviving spouse or common-law partner and dependent children).

PSC is payable monthly to CAF members and Veterans. The amount of PSC is determined based on the extent of the disability involved. CAF members and Veterans in receipt of the monthly PSC can choose, at any time, to receive a lump sum amount in lieu of monthly payments. The amount of the lump sum is calculated by taking into consideration the number of monthly payments already received by the client, subtracting this amount from the total amount of PSC that was given from the particular disability involved.

PSC 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*. For deceased veterans, a PSC is payable only as a lump sum to a surviving spouse/common-law partner or dependent child/children. The lump sum is 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.
- When a CAF member or Veteran in receipt of the monthly PSC dies, a lump sum PSC may be paid to the survivor and dependent children if there is any value remaining.

## Additional Pain and Suffering Compensation (APSC)

APSC is intended to recognize and compensate veterans for barriers preventing their establishment in post-service life that arose from service-related permanent and severe impairment. APSC has been in place since April 1, 2019. It replaced Career Impact Allowance (which previously replaced PIA). APSC is a non-taxable monthly benefit that is payable based on the extent of Veteran's impairment. The three levels are (effective as of January 1, 2022): **1. (\$1587.02), 2. (1058.01), 3. (\$529.01).**

## Death Benefit (DB)

The DB is a non-taxable, lump sum benefit that compensates survivors and dependent children 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:

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

## Detention Benefit

The Detention Benefit is a non-taxable, lump sum benefit payable to a member or Veteran or their 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.

Regular

Reserve

Family

Living

Deceased

## Health Benefits Program— Public Service Health Care Plan (PSHCP)

PSHCP for the VAC Client Group is intended to fill gaps in post-release health insurance coverage by providing the opportunity to purchase post-release group health insurance for themselves and their families. Enrollment and participation in the PSHCP is voluntary and membership is subject to the terms and conditions of the PSHCP Directive. Those eligible for the plan include:

- Veterans who have been approved for benefits under the Canadian Armed Forces Long Term Disability (CAF LTD) on or after April 1, 2006 and who do not otherwise have PSHCP eligibility.
- Veterans of the CAF with a rehabilitation need that is service related, as identified by VAC, who do not otherwise have PSHCP eligibility.
- Survivors of CAF members and Veterans who die from an injury or illness attributable to service on or after April 1, 2006, if the survivor does not otherwise have PSHCP eligibility.

### Treatment Benefits (TB)

TB are for (e.g., home health or hospital services, nursing services, prescription drugs, orthotics, prosthetic devices, hearing/vision aids and appointments with health care practitioners such as physiotherapists or mental health providers), conditions in which a Disability Pension (DP), Disability Award (DA) or Pain and Suffering Compensation (PSC) has been granted. Also, those entitled to a DP, DA or PSC are eligible for Treatment Benefits in Canada for any health condition (if not available from the province), if they are eligible for the Veterans Independence Program (VIP) (at home or in care) for a disability which arose while in service.

### 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.

### Veterans Independence Program (VIP)

VIP assists eligible individuals to remain healthy and independent in their own homes and communities if their need for VIP is related to Disability Benefits. 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.

### 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.

Regular

Reserve

Family

Living

Deceased

## 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](http://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 to access services and supports to optimize their level of independence and quality of life. In the event of a serious injury or death, VAC will work closely with the CAF Designated Assistant and/or the CAF Case Manager to provide the necessary supports.

## Long Term Care (LTC)

LTC support may be available in a community facility if confirmed by a Healthcare Professional

## 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](http://www.veterans.gc.ca/eng/services/pastoral-outreach)

## Veteran Family Program (VFP)

VFP is aimed to help ease that transition by providing enhanced information and referral services, specialized transition programs and some of the traditional programs. The program benefits the medically releasing CAF members, medically released Veterans and their families by helping them navigate the complex process of transitioning, the challenges that may arise, and the sometimes-unexpected impact on the social, emotional, and financial wellbeing.

Programs and services are always aimed to meet individual needs, and work towards finding solutions and support. The VFP can enhance other services provided through the CAF TG, VAC and other organizations in the local community.

## 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 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](http://www.veterans.gc.ca)

E-mail: [information@vac-acc.gc.ca](mailto: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](http://www.veterans.gc.ca)

Regular

Reserve

Family

Living

Deceased

# Vocational Rehabilitation Program for Serving Members (VRPSM)

## Reference

CANFORGEN 151/07, CANFORGEN 101/21

<http://vcds.mil.ca/apps/canforgens/default-eng.asp?id=101-21&type=canforgen>

## Purpose

VRPSM is a program that enables eligible CAF members who have been notified of an impending item 3(a) or 3(b) medical release, with the approval of their CO, to commence participation in vocational rehabilitation training for up to six months prior to their final date of release.

Regular

## Eligibility

The following are eligible to apply for VRPSM:

**Regular Force** members who have successfully completed the requirements of Developmental Period 1;

**Primary Reserve Force** members who have completed or been committed to a period of two years of consecutive full time service at the time of the documented injury/illness; assignment of a Temporary or Permanent Medical Category (TCat) / (PCat); or Administrative Review - Medical Employment Limitations (AR/MEL) decision, that led to the medical release; and

**Primary Reserve Force** members who sustained an injury or illness for which they are being medically released in a Special Duty Area (SDA) or Special Duty Operation (SDO).

Reserve

Living

## Details

Members participating in this program are on duty; they remain subject to all normal administrative and disciplinary regulations. Normal chain of command reporting structures and responsibilities apply. Members enrolled in VRPSM are excluded from receiving environmental allowances.

## Contact

Additional info VRPSM may be obtained by contacting the closest CAF Transition Centre (CAF TC) or by contacting Director Casualty Support Management (DCSM) at 1-800-883-6094 or [DND.Transition.MDN@forces.gc.ca](mailto:DND.Transition.MDN@forces.gc.ca)



## Administered by the Canadian Armed Forces (other than CAF TG / DCSM)

### Allowance - Loss of Operational Allowances (ALOA)

Regular

#### Reference

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 return to unit 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.

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 defendant 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. For more information refer to the website at:

[https://www.cafconnection.ca/Shilo/Adults/Deployment-Services/Health-Wellness/Canadian-Forces-Member-Assistance-Program-\(CFMAP\).aspx](https://www.cafconnection.ca/Shilo/Adults/Deployment-Services/Health-Wellness/Canadian-Forces-Member-Assistance-Program-(CFMAP).aspx)

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

Living

Deceased

Family

# Canadian Forces Severance Pay (CFSP)

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## Reference

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

## Purpose

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

## Contact

This benefit is administered and paid by RBA at National Defence Headquarters (NDHQ). For additional information, **RBA positional inbox**:

[CMP\\_DPSP\\_RBA\\_ABL\\_DPPS\\_CPM@forces.gc.ca](mailto:CMP_DPSP_RBA_ABL_DPPS_CPM@forces.gc.ca)

More Information about this program at the following link:

<http://cmp.mil.ca/en/benefits/release-benefits-administration.page>

Or call toll free 1-800-773-7705.

Regular

Reserve

Living

Deceased

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

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## 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.

## Contact

For any matters concerning the CFSA, contact Government of Canada – Pension Centre at 1-800-267-0325

More information about this program at the following link: Canadian Forces Superannuation Act Pension benefits:

<https://www.tpsgc-pwgsc.gc.ca/fac-caf/accueil-home-eng.html>

Regular

Reserve

Living

Deceased

# Canadian Forces Superannuation Act (CFSA) – Survivor Benefits

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## 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.

## Contact

For any matters concerning the CFSA, contact Government of Canada – Pension Centre at 1-800-267-0325

More information about this program at the following links:

Survivor Death Benefit:

<https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/plan-information/survivor-benefits-pension.html>

Canadian Forces Superannuation Act - Survivor Benefits:

<https://www.tpsgc-pwgsc.gc.ca/fac-caf/srvv/rnsrgm/aapr-sbe-eng.html#a4>

Regular

Reserve

Living

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.

## 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.

## 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.

Reserve

Family

Deceased

# Dependants' Dental Care Plan (DDCP)

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## 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.

<https://www.canada.ca/en/department-national-defence/services/benefits-military/pay-pension-benefits/benefits/medical-dental/reserve-dental-care-plan-faq.html>

Regular

Reserve

Family

Living

# Education Expense Reimbursement (EER)

## Reference

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 and 01/21; CANFORGEN 136/04, 94/10, 046/19, 102/21 and 103/21

<http://vcds.mil.ca/apps/canforgens/default-eng.asp?id=103-21&type=canforgen>

## Purpose

The purpose of EER is to provide eligible members with opportunities related to 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 EER. Regular Force and Primary Reserve members must have completed Basic Military Training or Basic Military Officer Training in order to be eligible for reimbursement (only exception outlined in CFG 102/21).

## Details

EER programs fall under the policy and program management authority of the Canadian Defence Academy (CDA). These programs provide opportunities for CAF members in the areas of continuing education and professional development.

The three EER programs defined with the CBIs (Regular, Primary Reserves and the Skills Completion Plan (SCP)) are outlined in CF MILPERS Inst 01/21. Support to Ill and Injured, fall under CBI 210.80I, but is amplified within the MILPERS Inst 01/21.

### Education Reimbursement for the Regular Force (ER Reg)

The EER – Reg F is designed to reimburse Regular Force members for successful completion of courses that are part of an endorsed SDP and authorized by the CDA for subsidization. Having an endorsed SDP does not guarantee reimbursement of education expenses for a course associated with the SDP. The member will not receive reimbursement for courses without funding authorization from CDA. There is a career maximum of \$38,000.

### 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 EER Programs, reimbursement rates, and career maximum expenses can be found on the CDA Internet site: [www.forces.gc.ca/en/training-paid-education/index.page?](http://www.forces.gc.ca/en/training-paid-education/index.page?) Or at the Self-Development Program – Education Expense Reimbursement (SDPEER) website at: <https://sdpeer-parfs.forces.mil.ca>

Contact CDA - EER Help Desk for further information relating to EER programs at SDPEER-PARFS@forces.gc.ca

Regular

Reserve

Living



# 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, IPR 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

Requests for an extension to the time limitations to complete a move to the Intended Place of Residence must be received *prior* to the expiry of the initial two year entitlement or Director Compensation and Benefits Administration extension as applicable.

Requests for an extension are staffed through the Release Section of the closest CAF Base to the Director Compensation and Benefits Administration for consideration.

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](http://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 CAF 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

# Medical Treatment and Expenses

## Reference

Queen's Regulations and Orders (QR&O) Chapter 34.07, Entitlement to Medical Care  
<https://www.canada.ca/en/department-national-defence/corporate/policies-standards/queens-regulations-orders/vol-1-administration/ch-34-medical-services.html#cha-034-07>

## 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, Canadian Forces Health Services Group (CF H Svcs Gp). The point of contact is the closest military Health Services Centre.

<https://www.canada.ca/en/department-national-defence/corporate/policies-standards/queens-regulations-orders/vol-1-administration/ch-34-medical-services.html#cha-034-07>

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

## 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

# 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

# Reserve Dental Care Plan (RDCP)

## Reference

Canadian Forces Dental Care Plan Version 1.3.

<https://www.canada.ca/en/department-national-defence/services/benefits-military/pay-pension-benefits/benefits/medical-dental/dependant-dental-care-plan.html>

## Purpose

As a part of the Reserve Health Benefit Plan, some Reserve Force members and their dependants are eligible to participate in the Reserve Dental Care Plan (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, please refer to the above link and/or contact the unit Orderly Room.

Reserve

Family

Living

# Supplementary Death Benefit

## Reference

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

## Regular

### 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.

## Reserve

### 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.

## Family

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.

## Deceased



# The Road to Mental Readiness (R2MR) Program

## Purpose

The overall training goals of The Road to Mental Readiness (R2MR) program are to improve short term performance and well-being, while mitigating any negative longer term mental health problems for CAF personnel and their families. R2MR is a program of the Canadian Forces Health Services.

## 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. The program provides participants with the knowledge and skills to prepare for the demands of service, to perform well under challenging conditions, and to recover after exposure to stressful demands. The R2MR program is layered and integrated to progressively meet the relevant demands and responsibilities faced by CAF personnel and their families.

## R2MR Program

**Career Training.** Recruit Training provides the foundational building blocks to maximize individual performance and enhance resilience. Leadership Training continues to build upon these key concepts as individuals take on further leadership responsibilities, with a focus on the maintenance of health in ones' subordinates and on institutional policy and procedures. Occupation Specific Training is provided to high-risk occupations that require a more customized and tailored training package to meet their unique performance and well-being objectives.

**Deployment Training.** Pre-deployment Training is focused on ensuring that CAF members are adequately prepared to anticipate and manage the specific challenges of an identified mission. Post-deployment Training prepares CAF personnel to manage the challenges associated with transition and reintegration home.

**Going Beyond the Classroom.** A free mobile application designed to supplement training through personalization and application of skills in daily life.

**Family Training.** R2MR for Family Life is designed to provide family members with the resources and skills to successfully manage the challenges of military life.

## Contact

For more information on R2MR, visit their website. Families requiring further information should contact their local MFRC or visit the following link [www.cafconnection.ca/National/Programs-Services/Mental-Health.aspx](http://www.cafconnection.ca/National/Programs-Services/Mental-Health.aspx)

Regular

Reserve

Family

Living

# Unused Leave Entitlement

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## Reference:

Compensation and Benefit Instructions (CBI) 205.74

## Regular

## 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.

## Reserve

## 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.

## Deceased

## 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.

# Administered by Federal and Provincial Governments

## 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.

Regular

Reserve

Living

Regular

### 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.

### 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 <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>

Reserve

Living

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## Canada Pension Plan (CPP) Survivor Benefits

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### Reference:

Canada Pension Plan Act

Regular

### 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.

Reserve

### 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.

Family

### 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 <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>

For more information on CPP Survivor Pensions, visit Service Canada online at <https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/plan-information/survivor-benefits-pension.html>

For more information on CPP Children's Benefit, visit Service Canada online at <https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/plan-information/survivor-benefits-pension.html#child-enfants>

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 lasted 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

## Regular

### **MEDICAL PRACTITIONER CAN CERTIFY**

Physiotherapist	walking
Psychologist	performing the mental functions necessary for life
Speech-language pathologist	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](http://www.cra.gc.ca/dtc) or call 1-800-959-8281.

## Living

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

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## Reserve

### **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](http://www.hrsdc.gc.ca/eng/labour/index.shtml) or call your GECA regional office.

## Deceased

# 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.

## **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.

## **Contact**

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

Reserve

# 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.

## 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. Visit <https://www.canada.ca/en/treasury-board-secretariat/topics/benefit-plans/plans/health-care-plan.html>

Alternatively, for retired members, survivor's and their dependants, contact Directorate Pension and Social Program (DPSP) or the Government of Canada Pension Centre at 1-800-267-0325 or visit their website at [www.veterans.gc.ca](http://www.veterans.gc.ca)

Regular

Reserve

Family

Living

Deceased



# Pensioner's Dental Service 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 <https://www.canada.ca/en/treasury-board-secretariat/topics/benefit-plans/plans/dental-care-plan.html> or

Directorate Pension and Social Program (DPSP) or the Government of Canada Pension Centre at 1-800-267-0325.

Regular

Reserve

Family

Living

## 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 <https://www.retraitequebec.gouv.qc.ca/en/Pages/accueil.aspx>

## 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](http://www.rrq.gouv.qc.ca/en/programmes/regime_rentes/prestations_survivants/Pages/prestations_survivants.aspx)

## Administered by Other Organizations

### Royal Canadian Legion—Services 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.

#### 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 CAF 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 include 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 over 50 veterans just 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.

Regular

Reserve

Family

Living

Deceased

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](http://www.legion.ca).

Regular

## 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 you have optional term life insurance coverage with SISIP Financial while you are serving, it is recommended that you contact an Insurance Representative at SISIP Financial who can explain the coverage that is available to you while serving and after release. If you have coverage in effect, we recommend that you review your insurance needs every five years.

Please note that if you have life insurance coverage in effect at release you can transfer your coverage without completing a medical questionnaire. A signed application must be received in a SISIP Financial or Manulife-SISIP Life Insurance Services office no later than sixty (60) days after your final date of release (DOR). Your current coverage will expire after sixty (60) days following your DOR.

You are encouraged to contact an Insurance Representative at SISIP Financial at least three (3) months prior to your DOR to review your insurance needs post release and to complete the applicable transfer request.

SISIP Financial Insurance Representatives will discuss your insurance needs post release and any other coverage (s) that are available to released members.

SISIP Financial office locations and application forms can be obtained by calling SISIP Financial customer service at 1-800-267-6681 or on our website at [sisip.com](http://sisip.com).

#### Financial Planning Services

SISIP Financial professionals are qualified to provide financial and investment advice, suited to your and your families specific needs, at every stage of your career and beyond.

Seeking the assistance of a professional advisor early in your career, a review of your situation is also recommended prior to release for retirement planning purposes.

SISIP Financial professionals offer unbiased financial and investment advice and assist you to prepare for the change in circumstances by reviewing your personal financial situation to provide guidance and solutions to help you manage your finances, your financial goals, your retirement and release benefits, etc..

Reserve

Family

Living

Deceased

SISIP Financial office locations can be obtained by calling SISIP Financial customer service at 1-800-267-6681 or online at sisip.com.

### **Financial Management Education**

With the Financial Management Education workshops/ presentations from SISIP Financial, members 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.

### **Financial Counselling Services**

The objective of the SISIP Financial Counselling program is to provide support in resolving situations of financial distress and/or to provide advice when contemplating important financial decisions to eligible persons. This support will be:

- a) Confidential in nature;
- b) Provided in a timely manner to ensure the financial health and wellbeing of the eligible person; and,
- c) At no cost to the eligible person

The no cost, confidential, respectful, and timely assistance provided by a SISIP Financial Counsellor (FC) can be instrumental in alleviating financial difficulties, such as:

- a) Advice on sound personal financial money management;
- b) Debt management strategies;
- c) Tools and guidance to create manageable household budgets; and,
- d) Access to loans and grants from the Support our Troops Fund

The FC will work with the eligible persons to develop an action plan to assist in resolving their current situation by providing the necessary tools, techniques and knowledge to maintain sound and effective personal financial management practices. The FC, if required, may also act as an agent on behalf of the eligible person to assist in resolving their creditor situations.

These services are available to CAF members on a voluntary basis or on an official referral basis.

Effective financial counselling is based upon solution-oriented questions that bring focus to the eligible person by examining and taking responsibility for their actions, determining the root cause of the problem and assisting in its resolution SISIP Long Term Disability (LTD).

### **CAF Long Term Disability (LTD)**

The Canadian Armed Forces Long Term Disability (CAF LTD) plan is a group insurance plan for CAF personnel, administered by SISIP Financial with Manulife the insurer, on behalf of the co-policy owners: the DM DND and CDS.

CAF LTD is for CAF personnel who have been medically released, or have been assessed as totally disabled at release by the insurer. The plan provides income replacement benefits, as well as advice and financial support for vocational rehabilitation designed to assist released personnel to transition to gainful civilian employment.

CAF LTD coverage for Regular Force personnel is as follows:

- for personnel who enrolled on or after 1 April 1982, coverage is automatic;
- for personnel who enrolled prior to 1 Apr 1982, coverage is voluntary; and,
- members are covered 24/7 and the plan provides income replacement benefits regardless of whether they were injured in the line of duty or not.

Regular

Reserve

Family

Living

Deceased

CAF LTD coverage for Primary Reserve Force and Class C Reserve personnel is as follows:

- personnel on Class A or Class B Primary Reserve service of 180 days or less, coverage is automatic for each period for which they are "on duty". "On duty" means that the member is authorized and entitled to pay during the performance of primary reserve service. They are deemed to be covered 24 hours a day, provided they are on paid/authorized Periods of Continuous Primary Reserve Service.
- for Primary Reserve personnel on Class B reserve service of more than 180 days, or a Reservist on Class C, coverage is automatic for each period of service and is deemed to be twenty-four hours per day, seven days a week.

## Regular

Access to the CAF LTD and VRP is obtained through the completion of an application form within 120 days from DOR. Application forms are provided by either CAF Case Managers or CAF Nurse Case Managers. Application forms are also available by calling CAF LTD Services - Manulife at 1-800-565-0701 or from the SISIP Financial website ([SISIP.com](http://SISIP.com) ([LTD Claim Package](#))).

## Reserve

The application consists of two parts, a member's statement and an attending physician's statement (APS). Both parts must be completed and received by CAF LTD Services - Manulife before an application is processed.

The effective date of release is the day after the last day of paid service in the CAF (e.g., occurs after the completion of all retirement leave). If at the end of 24 months the former member is adjudicated as meeting the contractual definition of Totally Disabled (TD), then CAF LTD support may continue to age 65 or until such time as the member is no longer TD.

For non-medical release items members may apply for CAF LTD but must be adjudicated as being Totally Disabled (TD).

## Family

### **SISIP Vocational Rehabilitation Program (SISIP-VRP)**

The CAF LTD VRP is a component of the CAF LTD plan. The CAF LTD VRP is available to CAF members who have been medically released, or to those who are about to be medically released, or have been assessed as 'Totally Disabled' by the insurer, Manulife, and have been approved for benefits under the CAF LTD plan.

The primary goal of the CAF LTD VRP program is to provide vocational rehabilitation support to assist eligible members in successfully transitioning to 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.

### **Accidental Dismemberment Insurance Plan (ADIP)**

The ADIP is a group insurance plan that provides a lump-sum benefit to eligible Canadian Armed Forces (CAF) members for an accidental dismemberment loss, or loss of use, of a limb, or the loss of sight, speech or hearing, which is attributable to military service and occurred by way of accidental, external and violent means. "Loss," as used above, shall mean a total and irrecoverable loss and includes total and irrecoverable loss of use.

ADIP is available to Regular Force, Reserve Force Class C and Primary Reserve Force Class A and B Members and Cadet Organizations Administration and Training Service (COATS), Canadian Rangers and Officer Cadets in the Reserve Entry Training Plan (OCdts in the RETP). Senior officers covered by the General Officers Insurance Plan (GOIP), the Reserve General Officers Insurance Plan (Res GOIP) are not eligible for coverage under the ADIP but have the same coverage under the GOIP or Res GOIP plans.

## Deceased

Coverage is automatic and DND pays the premiums for Regular Force members for Primary Reserve Force Class A and B, and Reservists on Class C, COATS, Canadian Rangers and OCdts in the RETP.

If a member was injured while on duty but the loss occurred after the fact, the member may receive the ADIP benefit if the loss occurred within 365 days of the injury and resulted directly and solely from the injury and independently of all other causes.

Regular Force, Reservists on Class A, B, and C service, COATS, Canadian Rangers and OCdts in the RETP can receive a maximum of \$250,000 per accident resulting in a loss. The amounts of benefit are based on a schedule of indemnity found in the Policy #906906 and is available at [SISIP.com](http://SISIP.com).

**Contact**

For further information contact the local SISIP Financial office or SISIP Financial at 1-800-267-6681. You may also visit [www.sisip.com](http://www.sisip.com)

The primary point of contact for CAF LTD is CAF LTD Services – Manulife at 1-800-565-0701.

Regular

Reserve

Family

Living

Deceased

# 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](http://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

Regular

Reserve

Family

Living

Deceased



# Miscellaneous Information

## 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))*

### 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)*

### 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".

*(plus proche parent (PPP) primaire)*

### 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)*

### **Transition Centre (TC)**

Transition Centres are the local face of the CAF TG, providing an integrated, one-stop shop where ill and injured CAF members and their families are offered transition services and casualty support. All CAF members, Veterans, and their families can go to a TC for information regarding transition related matters. The goal for TCs, manned by staff from CAF, VAC and our numerous partners is to offer professional, personalized, and standardized transition services to all CAF members, Veterans, and their families.

*(Centre de transition (CT))*

### **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 (TGM/B))*

# List of Abbreviations and Acronyms

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

**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

**IRM** – Insurance for Released Members

**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

**TC** - Transition Centre

**TU** - Transition Unit

**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

**VPOP** – Veterans Pastoral Assistance Program

**VRAB** - Veterans Review and Appeal Board

**VAC/RSVAP** - . Veterans Affairs Canada  
Rehabilitation Service and Vocational  
Assistance Program.

**VRPSM** - Vocational Rehabilitation Program for  
Serving Members **VSI** – Very Serious Injury/  
Illness

**WCB** – Workers Compensation Board

**YMPE** – Year's Maximum Pensionable  
Earnings

# Useful Contacts

## **Bureau of Pensions Advocates**

1-877-228-2250

## **Canada Company**

[www.canadacompany.ca/en/](http://www.canadacompany.ca/en/)

## **Canada Pension Plan (CPP)**

1-800-277-9914

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### **Disability Benefits:**

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

### **Death Benefits:**

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html>

### **Survivor Benefits:**

<https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/plan-information/survivor-benefits-pension.html>

## **Canadian Forces Member Assistance Program (CFMAP)**

1-800-268-7708

## **Canadian Forces Return to Duty (CAF RTD)**

1-800-883-6094

<https://www.canada.ca/en/department-national-defence/services/guide/dcsm/cf-rtw.html>

## **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

<https://www.canada.ca/en/department-national-defence/services/benefits-military/health-support/casualty-support.html>

## **Director General Compensation and Benefits (DGCB) - Pension**

[www.forces.gc.ca/en/caf-community-pension/index.page?](http://www.forces.gc.ca/en/caf-community-pension/index.page?)

## **Government Employees Compensation Act (GECA)**

[www.hrsdc.gc.ca/eng/labour/index.shtml](http://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

<https://www.federalretirees.ca/en>

## **National Military Cemetery (NMC)**

1-800-883-6094

<https://www.canada.ca/en/department-national-defence/services/benefits-military/health-support/casualty-support/funeral-burial-services.html>

## **Operational Stress Injury Social Support (OSISS)**

1-800-883-6094

[www.osiss.ca](http://www.osiss.ca)

## **Ombudsman**

1-888-828-3626

[www.ombudsman.forces.gc.ca](http://www.ombudsman.forces.gc.ca)

## **Public Service Health Care Plan (PSHCP)**

1-800-267-6542

<http://www.pshcp.ca/>

## **Quebec Pension Plan (QPP)**

1-800-463-5185

[www.rrq.gouv.qc.ca/en/accueil/Pages/accueil.aspx](http://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](http://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](http://www.rrq.gouv.qc.ca/en/flashretraiteqc/Pages/capsule_retraite_050.aspx)

## **Royal Canadian Legion (RCL)**

1-877-534-4666

[www.legion.ca](http://www.legion.ca)

**SISIP Financial Services (SISIP FS)**

1-800-267-6681

[www.sisip.com](http://www.sisip.com)

**Soldier On**

[www.SoldierOn.ca](http://www.SoldierOn.ca)

1-800-883-6094

**Soldier On Fund**

[www.cfpsa.com/en/SupportOurTroops/DonateNow/Pages/default.aspx](http://www.cfpsa.com/en/SupportOurTroops/DonateNow/Pages/default.aspx)

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

<https://www.canada.ca/en/treasury-board-secretariat/topics/benefit-plans/plans/dental-care-plan.html>

**Transition Assistance Program (TAP)**

1-800-883-6094

<https://www.canada.ca/en/department-national-defence/services/benefits-military/transition.html>

**Veterans Affairs Canada (VAC)**

1-866-522-2122

[www.veterans.gc.ca](http://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](http://www.vrab-tacra.gc.ca)



**TRANSITION  
GROUP**

PAST · PRESENT · FUTURE

Director Casualty Support Management

# THE GUIDE

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to Benefits, Programs, and Services, for Ill, Injured, or Deceased CAF Members, Veterans and their Families

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