

# **Guide to Health Benefits & Services**

## **Advocacy**



**RCMP Veterans' Association**

## INTRODUCTION

This Guide contains the benefits and services available to RCMP Veterans. If a RCMP member or Veteran has a disability caused by their service, they may be eligible to receive a tax-free pension or compensation and may be eligible for additional allowances, benefits, and services in addition to the basic benefits and services.

Terminology is critical to making applications to Veterans Affairs Canada (VAC) since the benefits and services vary between RCMP and Canadian Forces members and Veterans. Therefore, it is important for guidance and counsel concerning the potential benefits and services available.

There are several agencies available to assist Veterans free of charge, such as the Royal Canadian Mounted Police Veterans' Association (RCMPVA) Advocates, Royal Canadian Legion (RCL) Provincial and Dominion Command Service Officers, the Bureau of Pension Advocates (BPA) and the Veterans Review and Appeal Board (VRAB). These agencies have full time employees whose sole purpose is to assist our veterans. They may be security cleared and if so, have expedited electronic access to our service/health files. Access to these files is by consent and available permission Forms must be signed. Please avail yourselves of their service.

**WEBSITES AND EMAIL ADDRESSES:** Please note that the Websites and Email Addresses noted in this Guide were current as of the date of Revision. Websites and Email addresses are periodically updated and changed, so a Telephone Call and/or Internet search may be needed to locate the updated information. Please advise your Advocates of any Website or Email Address that has changed, and this Guide will be updated.

Mike Duffy, Chief Advocate  
Originally developed by Ron Lewis

Follow this link to the Survivors and Executors Guide, a valuable resource tool:  
<https://rcmpva.org/ottawa-association-en/resources-ottawa-en/survivors-and-executors-guide-en/>

All RCMPVA VAC Claimants, Advocates & Assistants should keep separate files for each Claim along with related Forms, Guidelines and Tips.  
The files may be electronic and/or hard copy.

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## **1. INTRODUCTION AND NOTES**

**To stay informed, keep your membership in the RCMP Veterans' Association current.**

The Importance of Documentation to Support Claims: During your service in the RCMP, it was strongly recommended incidents that have affected you, be documented. Documentation may include medical files for treatment of injuries and ailments, availing yourself of resources/services as outlined in the Divisional Well-Being Guides, Injury on Duty Report, a Hazardous/Critical Incident Debriefing & Report, Operational Stress Injury Support, Counselling by Health Care professionals.

This applies not only to physical injuries; but to the emotional toll experienced during service, this may include investigating all sorts of untoward situations such as fatalities by suicide, homicide, infanticide; domestic violence and other violent crimes. Additionally, threats and assaults to RCMP personnel; workplace bullying, harassment, and violence.

If documentation from your time serving in the RCMP to support your claim is unavailable or slow to be received, start making notes as soon as you are aware that you may need the services of Veterans' Affairs Canada (VAC) to address your situation.

Note the Date, Time & Place, a brief synopsis of the incident(s) and who was involved: you, colleagues, supervisor(s), names & addresses of witnesses, name, and details of the principles in the incident. Please note if counselling was received and who provided counselling: the counsellor(s). Was a Hazardous Occurrence Report Form LAB1070 completed & submitted (Previous Form Number 3414)?

Was there a Hazardous/Critical Incident Debriefing? If so by whom? Who participated? File Number?

Keep all documentation – never discard it as it could be of some assistance to you in your interaction with VAC. In short, keep a journal as well as the police notebooks if you still have them or excerpts of them. The rationale for this is that when RCMP Personnel move from Active Duty to Veteran/Pensioner they may have issues that cause them to seek assistance from Veterans' Affairs Canada (VAC):

- VAC requires a diagnosis for the condition/disability
- VAC requires documentation to show that the condition/disability being claimed is related to Service in the RCMP,
- Physical Health issues are being addressed quite well as there is normally a medical record to support the claim to VAC. However, with emotional health issues, there is not always a health record because:
- Emotional Health issues may not have been an apparent issue at the time, but are cumulative throughout service and into retirement
- Consequently, supportive documentation required by VAC may not be readily available

## **2. DISABILITY BENEFITS AND DISABILITY ALLOWANCES**

Serving or Veteran members of the RCMP may be eligible for disability pensions under the Canada Pension Plan (CPP) and/or Disability Allowances through a process administered by Veterans' Affairs Canada (VAC). They must meet two criteria:

1. Have a medically supported disability (diagnosis).
2. The disability is a service-related injury, illness or condition.

The CPP Disability Benefit is a taxable monthly payment that is available to people who have contributed to the CPP and who are not able to work regularly because of a disability.

To see more on this topic and the eligibility criteria see the CPP Overview page at this Website:  
<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>

The VAC Disability Allowances is a non-taxable monthly payment. There is also a Canada Revenue Agency (CRA) Disability Tax Credit that may apply – more on this subject later in this section.

The VAC Adjudicator will determine if the applicant is **Eligible/Entitled** to a disability pension according to the two criteria. Full entitlement (5/5th) means the medical condition was totally caused from service factors. Partial entitlement (1/5 – 4/5th) means the medical condition was partially caused or aggravated by service factors. There may have been other non-service injuries or illnesses that contributed to the medical condition.

Next the Adjudicator will determine an **Assessment** in percentages that is calculated from a table of disabilities comprised of medical impairment and quality of life. Percentage values of the disability can be anywhere from 1% to 100%. If the disability is less than 5%, the Veteran will receive a onetime lump sum payment. For disabilities 5% and over, the payment will be a Tax-Free monthly allowance. Assessments can be reassessed after 2-3 years if there is medical evidence of a deteriorating condition.

Additional amounts may be paid to qualified dependents such as spouse, common-law partner and/or children.

A disability allowance can be applied for each separate injury or illness. Upon receiving a Disability Allowance, a Veteran **MAY** be eligible for other benefits from VAC such as:

- Attendance Allowance (Does not need to be related to medical reason of the pension)
- Clothing Allowance
- Exceptional Incapacity Allowance
- Health Care Benefits (vision, hearing, dental, physiotherapy, emotional, psychological etc.)
- Survivor Benefits
- Operational Stress Injury (OSI) Clinics
- VAC 24 Hour Crisis Help Line

## **Every Submission to VAC for a Disability Allowance must be accompanied by a Diagnosis.**

Please Note: Assistance with a Claim may be needed when submitting to VAC, currently or in the future. If assistance with a Claim or an Appeal to Veterans' Affairs Canada (VAC) is needed or anticipated, please ensure that you & the Veteran complete VAC Authorization to Collect/Release Information Form:

VAC 520e - <http://www.veterans.gc.ca/eng/forms/document/473> (in English)

Or

VAC 520f - <http://www.veterans.gc.ca/fra/formulaires/document/473> (en Français)

Submitting this Form will allow VAC to release information to others when assisting the Veteran. Not submitting this Form will result in VAC invoking the Privacy Act and others will be not able to assist further. If, during the process, submitting forms on behalf of a Veteran is necessary, a Power of Attorney will likely be required.

### Clarification about Form VAC520

If there is to be more than one Third Party, a separate VAC520 must be submitted for each one. If there is more than one Third Party, please read Assistants (plural) in the notations below. Form VAC520 gives VAC the permission to discuss the client's file with the third party named in the 520. In effect, the Assistant can ask questions about the benefits being offered. This is beneficial particularly if the client cannot understand or hear what VAC is saying over the phone. Only the client can communicate through the named Assistant. Any changes to benefits or address must be done by the client and can use the Assistant to do this.

The Assistant can call VAC, send them a letter or a fax, and can go in person to talk to VAC about a client. The Assistant can provide an update about the client status as well. The Assistant may need to ask VAC to contact the client to see if he/she needs a reassessment. If the client is not capable of dealing with VAC due to his/her disability, then he/she should consider appointing a Power of Attorney who does have the ability to ask for reassessments and ask about new benefits. Therefore, a VAC 520 can allow the Assistant to ask questions about current benefits for a client. It is suggested that the Assistant provide an update in the status of the client and if warranted, may also ask that VAC reach out directly to the client.

## **THE PROCESS**

### **If making an Application for a VAC Disability Pension:**

- Submit an Enquiry/Application to VAC first
- Await the Medical Questionnaire from VAC
- Complete the Questionnaire with your Doctor/Psychologist.
- Submit Completed Questionnaire and Diagnosis to VAC
- Submit any Paid Bills/Unpaid Invoices to VAC

## **FAILING TO CONTACT VAC FIRST MAY LEAVE YOU ON THE HOOK FOR THE BILLING**

The first step is **to call Veterans' Affairs Canada (VAC) at 1-866-522-2122 or go online.** You must have a medical diagnosis of a disability condition and you must show how your service in the RCMP caused, aggravated, or contributed to your disability.

Create a **My Vac Account**. All serving or released Regular and Civilian Members are encouraged to create a MY VAC ACCOUNT:

[https://www.veterans.gc.ca/eng/e\\_services?actionName=http%3A%2F%2Fwww.veterans.gc.ca%2Feng%2Fe\\_services](https://www.veterans.gc.ca/eng/e_services?actionName=http%3A%2F%2Fwww.veterans.gc.ca%2Feng%2Fe_services) (It is a lengthy address so you may run My VAC Account through Google or another Search Engine to obtain the link).

Within your My Vac Account, go to **Forms** and complete and submit the Application for Disability Benefits (PEN923AP) online through this account. VAC will send you a medical questionnaire, instructions on where your doctor should send the completed questionnaire, and fee payment details for completing the questionnaire.

If you need help with completing your application, you can contact your local RCMP Veterans' Association Advocate, a Royal Canadian Legion Service Officer: <http://www.legion.ca/we-can-help/contact-a-service-officer>, or a Disability Benefits Officer at VAC at 866-522-2122 (English) 866-522-2022 (French). If you want to add additional pages to your application, you can upload and send them through My Vac Account under **Upload Files** on the Homepage. If you want to contact VAC about any questions you may have, you can go to Contact VAC and send a secure message through your My Vac Account. The common categories for questions are noted in a drop-down list.

Review all the possible benefits available to you through your benefit browser in My Vac Account. If you want to give VAC consent to speak to your spouse, family member, other Assistant or Advocate on your behalf, please ensure you complete VAC520 and submit it electronically to VAC through your My Vac Account. If the proper documents to support the two criteria listed above are submitted initially, the success rate for obtaining a disability pension is very high (78%). Some of the critical documents are:

- Medical records from RCMP files – Also See Section 14
- Incident reports at time of injury
- Medical test results after retirement
- Witness statements from fellow members or civilians
- Notebook entries and/or other documentation related to the incident

## **RCMP Veterans' Association**

To achieve a positive result, it is recommended the Veteran seek assistance from the nearest RCMP Veterans' Association Division which will provide guidance and contact information. The RCMP Veterans' Association have volunteer Advocates and Support Resources in the Provinces and (pending in the Territories) to assist members with issues related to disability benefits, allowances, services, and other issues.

A list of Advocates is noted in the Webpages of the RCMP Veterans' Association – here is the link: <https://rcmpva.org/advocates-en/>

## Other Agencies

There are agencies that have designated full time employees to assist RCMP Veterans to process disability pension applications. All are provided **free of charge**. They are listed below:

- The Royal Canadian Legion (RCL) – Dominion and Provincial Command Service Officers
- The Bureau of Pension Advocates (Lawyers)
- The Veterans Review and Appeal Boards (VRAB)

### The Royal Canadian Legion (RCL)

There are full time professional **Service Officers** employed by the RCL across Canada who will assist RCMP Veterans and families to process an application for a disability pension and related benefits. These Service Officers have expedited access to the applicant's RCMP service and health files. They will also prepare and represent the applicant at the Veterans Review and Appeal Board (VRAB) if required.

Service Officers for your area can be contacted toll free:  
1-877-534-4666.

The contact information for all Service Officers in Canada is listed below:

<https://legion.ca/support-for-veterans/contact-a-service-officer>

### The Bureau of Pension Advocates (BPA)

The BPA is an organization of full-time lawyers who will provide **free** advice, assistance, and representation for RCMP Veterans dissatisfied with decisions rendered by VAC regarding their application for disability pensions or awards, Attendance Allowance, Exceptional Incapacity Allowance, Clothing Allowance and Dependent/Survivor benefits. All BPA lawyers are specialists in claims for the mentioned disability benefits.

A VAC decision on an application for disability benefits must be rendered before the services of the BPA can be accessed. These decisions can be "Reviewed" by VAC. If not satisfied, the decision can be "Reviewed" and later "Appealed" if necessary, to the Veterans Review and Appeal Board (VRAB).

Two aspects of the original decision can be reviewed and appealed:

- The "ENTITLEMENT" is decision whether you qualify for disability benefits.
- The "ASSESSMENT" is the decision about how much you will receive in benefits.

Even though RCL Service Officers are available to assist and represent Veterans at the VRAB, you may choose a lawyer from the BPA as well.

After reviewing your file, the BPA lawyer may arrive at one of three conclusions:

- The evidence provided is sufficient for redress to proceed
- It is necessary for the client to obtain additional evidence
- There is little chance if redress is pursued

The ultimate decision rests with you, the client, as to whether to proceed with redress, regardless of the legal opinion provided by the BPA lawyer.



Redress can be in many forms including:

- A “Departmental Review” in which VAC will reconsider the original decision
- An Entitlement or Assessment **Review Hearing** before the VRAB
- An entitlement or Assessment **Appeal Hearing** before the VRAB
- An **Application for Reconsideration** before the VRAB

The head office is in Charlottetown, PEI with 14 District Offices across Canada. All offices can be contacted via one number: **1-877-228-2250**.

### **Veterans Review and Appeals Board (VRAB)**

The VRAB can review decisions made by VAC on disability pensions or awards, allowances, and dependent/survivor benefits.

The first level is a **Review Hearing** at approximately 30 locations in Canada which is conducted by 2 board members. The veteran can appear in person (travel costs covered) or teleconference or video conference with a Legion Service Officer or a Bureau of Pension Advocate or both. Favourable decisions average 51%.

The second level is an **Appeal Hearing** which is conducted by 3 different board members in Charlottetown or by teleconference. The veteran’s representative makes a verbal and/or a written argument. Favourable decisions average 34%. There is no limitation of Action. The decision is binding and final.

However, the decision may be reopened at the board’s discretion if new evidence can be produced or there was an error in fact or law.

The decision of the Appeal Hearing can be sent to the **Federal Court** for a Judicial Review at your own cost. VRAB 1-800-450-8006 [www.vrab-tacra.gc.ca](http://www.vrab-tacra.gc.ca)

### **Canada Revenue Agency (CRA) Tax Credit**

Some disabilities may be eligible for a Disability Tax Credit (DTA). To investigate, visit this Website : <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

On this Website search for CRA RC4064 which will take to the pages where you can Download the CRA Disability Information Guide 2020.

On this Website search for T2201. This form may be completed and filled to start the process to Claim the Disability Tax Credit. A Physician may assist completing Form T2201. There are links to other Pages as well as a link back to the Guide RC4064.

Tax Consultant: Disabled Veterans considering applying for the DTC may wish to consult a Tax Professional conversant with the Disability Tax Credit. Currently the RCMPVA Advocacy Program has only received correspondence from one Consultant who will assist the Application for a Fee: Johnson Management Consultant out of Kamloops, BC.

Contact Anders Johnson: Email: [andersj@shaw.ca](mailto:andersj@shaw.ca) - Phone: (250)427-6016

If/When other Consultants become known, contact information will be made available.

### **3. CANADA PENSION PLAN (CPP) DISABILITY BENEFIT vs. RCMP PENSION BRIDGE BENEFIT**

When being discharged to pension we are all required to notify the RCMP Pension Office if we are receiving a CPP Disability Benefit. If the retiring member is in receipt of the CPP Disability Benefit and under the age of 65, this person is not eligible to receive the RCMP Pension Bridge Benefit. There are reminders in our Annual Pension Statements that we are required to notify the RCMP Pension Office if we receive the CPP Disability Benefit. Failure to notify the RCMP Pension Office of receiving the CPP Benefit while taking the Pension Bridge Benefit may be investigated as fraud.

If the CPP Disability Benefit is received as well as the Pension Bridge Benefit – the RCMP Pension Office will be made aware of it – AND repayment of the Pension Bridge Benefit is required.

Repayment requirements are covered in the Royal Canadian Mounted Police Superannuation Regulations (RCMPSR). Here is a link to the RCMP Superannuation Act Regulations:  
[https://www.laws-lois.justice.gc.ca/eng/regulations/C.R.C.,\\_c.\\_1393/page-1.html](https://www.laws-lois.justice.gc.ca/eng/regulations/C.R.C.,_c._1393/page-1.html)

Court Orders or lawsuits are not required for the RCMP Pension Office to adjust pensions to meet repayment obligations. Section 9.1 of the Regulations refer. The required repayment could be a financial hardship. There are provisions in the RCMP Superannuation Regulations to consider a financial hardship. Section 9.06 refers. If the repayment is not complete upon the death of the Pensioner, his/her estate will be required to meet the financial obligation. There is truly little that an Advocate can do when a RCMP Pensioner puts himself or herself into this situation except to refer the Pensioner to the hardship provisions in the Regulations. More information about this subject is contained in Appendix 2 at Page 24.

### **4. ATTENDANCE ALLOWANCE**

#### **What is it?**

The Attendance Allowance is a Special Award that is paid monthly in addition to a disability pension or compensation. An assessment is required to determine the grade level (1 to 5) for payment purposes. This is for **Personal Care** – Not for home maintenance.

#### **Eligibility**

- A veteran must have been awarded by Veterans Affairs Canada (VAC) a disability pension or compensation or both (1% or more) or totally disabled (defined) because of their RCMP service, **and**:
- In need of assistance or supervision whether it is related to the disability or other health issues. The services could be feeding, bathing, dressing, toileting, mobility, or medication administration.

#### **Application**

- Contact VAC - Telephone 1-866-522-2122

## **Process**

A VAC representative will visit the veteran to conduct an assessment. The assessment will be analyzed to determine eligibility and if applicable, assign a grade level.

## **Review/Appeal**

If dissatisfied with the decision, it may be appealed to the Veterans Review and Appeal Board (VRAB).

## **Reassessment**

The veteran may request a reassessment once every two years or earlier if the condition of disability or illness has substantially changed.

## **Payment**

If approved, the Attendance Allowance will be provided as a tax-free monthly amount according to the grade level assessed. Grade 1 is defined as total care while Grade 5 needs occasional assistance or supervision with activities of daily living. The range of payment in 2019 is Grade 5 \$311.38 to Grade 1 \$1945.50 per month. No receipts are required so the veteran may choose services and service providers at their own discretion.

## **Terminology**

There have been many instances when veterans have contacted VAC and requested Attendance Allowance and then cited the need for help to maintain their residence. VAC usually then advises the veteran does not qualify and ends the call. Remember Attendance Allowance is for Personal Care such as feeding, bathing, dressing, toileting, mobility or medicating.

Instances have occurred where VAC officials tell RCMP Veterans they are not Eligible for the Attendance Allowance because this Allowance applies only to the Military. This is completely wrong and the VAC are being asked to provide remedial training to their personnel to correct this. There are Legislated authorities for RCMP Veterans to be eligible for the Attendance Allowance and those are fully outlined in Appendix 3 at Page 28.

## **5. EXCEPTIONAL INCAPACITY ALLOWANCE**

If you are receiving a Disability Pension and are exceptionally incapacitated, you may qualify for an additional tax-free monthly allowance. The amount of the allowance is based on the extent of the pain and loss of enjoyment or shortened life expectancy.

You may qualify for an Exceptional Incapacity Allowance if you:

- have a Disability Benefit of 98%; or more **or**
  - have a combination of a Disability Benefit and POW compensation totaling 98%; or more.
- and
- have an exceptional incapacity that is a consequence of or is caused in whole or in part by the condition(s) for which you have received a Disability Benefit.
  -

Contact VAC 1-866-522-2122

## **6. CLOTHING ALLOWANCE**

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

Contact VAC 1-866-522-2122

## **7. HEALTH CARE BENEFITS – FROM VAC**

**Health Care Benefits:** Discharged RCMP regular members (RM) and discharged RCMP civilian members, are eligible to receive health care benefits related to their specific Disability Pensioned condition(s). This includes items such as:

- hearing aids; vision care;
- dental and medical costs;
- prescriptions;
- special equipment;
- physiotherapy;
- occupational therapy;
- psychological services; and
- nursing services.

## **8. OPERATIONAL STRESS INJURIES (OSI) CLINICS**

### **What is an Operational Stress Injury?**

An operational stress injury (OSI) is any persistent psychological difficulty resulting from operational duties performed while serving as a member of the Royal Canadian Mounted Police (RCMP). It is used to describe a broad range of problems which include diagnosed medical conditions such as anxiety disorders, depression, and post-traumatic stress disorder (PTSD) as well as other conditions that may be less severe, but still interfere with daily functioning. The symptoms and the injuries themselves vary according to the individual and nature of their experience. Other duties such as serving in a war zone, in peacekeeping missions or following other traumatic or serious events can cause OSI. It is normal to experience some form of distress after being exposed to a traumatic event. Fortunately, help is available for those struggling with an OSI. The earlier help is sought, the better the rate of recovery.

### **What is a Traumatic Event?**

"Trauma" is different for everyone, but there are events that can cause significant distress. These include, but are not limited to:

- threat of death;
  - serious injury;
  - viewing or handling of bodies;
  - death or serious injury of a close friend, colleague or family member;
  - exposure to a potentially contagious disease or toxic agent; and
  - an action or inaction resulting in serious injury or death for others.
- **What are Common Reactions?**

Most people experience strong reactions after traumatic events which may include:

- feelings of panic or anxiety;
- a desire to avoid anything attached to the event;
- feeling sad, tearful, hopeless, depressed, angry and/or guilty;
- increased consumption of alcohol or abuse of other substances;
- a change in personality;
- difficulties concentrating, disorientation and/or memory problems;
- sleep disturbances or excessive alertness;
- being easily startled;
- trouble controlling moods;
- difficulties with relationships;
- painfully reliving the event (while awake or asleep); and
- intrusive thoughts about the event

Often these reactions resolve themselves or go away soon after the event. However, at times they may continue.

### **What Should I Do if My Symptoms Persist?**

Seek help as soon as possible if you are experiencing any symptoms of distress which are affecting your ability to work or function socially.

### **How do I access an OSI clinic?**

Their service is available to RCMP Veterans and their families presenting with problems due to work-related psychological trauma or stress. OSI clinic services require a referral. If you have a VAC case manager, speak with them. If you don't have a case manager, contact VAC at 1-866-522-2122.

**If you call for a Veteran or a Friend calls on your behalf – this must be said “I am a RCMP Veteran (calling on behalf of a RCMP Veteran) and I am in Crisis (he/she is in Crisis)”.**

If you are assisting a Veteran with dealing with VAC the very first thing that must be done is complete Form VAC 520e (Third party Consent Form) and have the Veteran sign it. If this is not done VAC cannot accept your assistance or disclose the Veterans information to you. (Privacy Act Legislation). The Third-Party Consent Form VAC 520E is available separately and also from the VAC Website currently under Forms: <http://www.veterans.gc.ca/eng/forms/document/473>

### **Services offered at the OSI clinics**

Each clinic has a team of psychiatrists, psychologists, social workers, mental health nurses, and other specialized clinicians who understand the experience and needs of Veterans. Together they work with the Veteran to improve their quality of life by identifying therapeutic activities and working toward realistic goals.

Services are based on current best practices and are customized to meet the individual's needs. The team also works closely with health care providers or organizations in the community to help ensure follow-up is available when needed.

**Family members may also receive or participate in some of the services provided through the clinic.**

Patients may also be referred to an **addiction treatment centre** for specialized counselling services if alcohol dependency, substance abuse or other difficulties require more intensive treatment.

Services include:

- comprehensive assessment,
- psychological treatment,
- medication treatment,
- couple and family counselling, and
- consultation with professionals.
- Common presenting problems include:
  - Post-traumatic stress disorder,
  - depression and other mood/anxiety disorders,
  - substance abuse,
  - sleep disturbance,
  - anger,
  - interpersonal conflict,
  - social isolation, and
  - workplace problems

**List of OSI clinics on VAC** - <https://www.veterans.gc.ca/eng/health-support/mental-health-and-wellness/assessment-treatment/osi-clinics>

**NOTE:** A complete updated list of OSI Clinics can be found on a Link posted to the RCMPVA Advocates Page: <https://rcmpva.org/advocates-en/>

### **OSI Connect – Mobile Application**

OSI Connect is a free emotional/mental health learning and self-management mobile app developed to help OSI patients and their families understand the nature of operational stress injuries (OSIs). It provides help through the OSI Clinic Network across Canada. The resources on OSI Connect address challenges including post-traumatic stress and triggers, depression, anger, sleep problems, substance abuse, stress management and more. To download the app to go: <https://www.veterans.gc.ca/eng/resources/stay-connected/mobile-app/osi-connect>

**NOTE:** Some of the sites under 'Find a Clinic' have outdated/incorrect websites but do have phone #'s that should suffice.

## **9. 24-HOUR TOLL-FREE CRISIS HELP LINE**

Veterans Affairs Canada Assistance Service Offers Referrals to Counselors. Call the Assistance Service Operators at:

**1-800-268-7708**

**TDD 1-800-567-5803**

or visit: [Talk to a professional - Veterans Affairs Canada](#) for such issues as:

- Marital and Family Problems
- Transition to civilian life
- Emotional and Psychological
- Substance Abuse
- Financial Difficulties
- Legal Difficulties
- Other Personal Problems
- Work-Related
- Gambling Problems

**When you Meet with A Counselor –** You have decided to contact the VAC Assistance Service. Here is how your meeting will proceed:

- **Identification of the Problem**  
Your Counselor will help you clearly define your problem.
- **Using Available Resources**  
If necessary, your Counselor will put you in contact with specialized services in your area.
- **Follow-up Services**  
The professionals and the resources which contribute to the VAC Assistance Service will work together to establish a personal action plan that will help you resolve your problem.
- You may also be referred to the nearest VAC District Office for information on other benefits and services.
- If the circumstance is severe, or in cases of immediate danger, the counsellor has received the appropriate professional training to make the necessary crisis intervention.

### **Specialists from Various Backgrounds**

A Counselor from the VAC Assistance Service can put you in contact with a wide variety of organizations and professionals:

- family service agencies
- social services
- marriage counsellor
- substance abuse intervention programs
- support groups (eg: Alcoholics Anonymous)
- medical doctors
- psychologists
- psychotherapists and counsellors
- community mental health centres
- career counsellor
- lawyers and legal aid

- financial Counselors and credit counseling bureau
- social workers
- clergy
- Veterans Affairs Canada District Office

Veterans Affairs Canada pays for the cost of this program.

If you or a family member require services that are more specialized or for an extended period, the counsellor will direct you or a family member toward the appropriate professional help. These specialized services may incur an expense; however, the Counselor will make every effort to direct you or the family member to free or affordable services.

### **Telecommunication Device for the Deaf (TDD)**

A special service is available for hearing-impaired callers. Anyone having access to Telecommunication Device for the Deaf (TDD) is now able to reach our telephone counsellors. The telephone number to contact the TDD is **1-800-567-5803**.

## **10. MEDICAL COVERAGE PSHCP**

### **Member / Dependent Information: Contract 055555 (Medical)**

**To see the details of your Medical benefit coverage, select Member or Dependent and select the expense type from the list below. Please note that some of the expense types covered under your plan may not be shown. For more details, refer to your benefits booklet or contact the Customer Care Centre at 1 888 757-7427 if the expense is not listed below.**

Coverage level: Family

Hospital benefit: Level 1

Coverage for: ☒ Member ☐ Dependent

#### **Ambulance**

[Ambulance - Air - Own Province](#)

[Ambulance - Ground - Own Province](#)

#### **Diabetic Supplies**

[Autolet](#)

[Glucometer/Dextrometer](#)

[Insulin Jet Injector Device](#)

[Insulin Pump](#)

#### **Health Care Products and Supplies**

[CPAP/Bi-PAP machine](#)

[Ostomy Supplies](#)

[Oxygen](#)

[Oxygen Equipment](#)

[Tens machine/muscle stimulator](#)

#### **Hearing Aid and Supplies**

[Hearing Aid - Purchase](#)

[Hearing Aid - Repair](#)

#### **Orthopaedic Supplies**

[Elastic Support Stockings](#)

[Orthopaedic Shoes - Custom-made](#)

[Orthotic Devices](#)

[Shoe Modification](#)

#### **Paramedical Services**

[Acupuncture](#)

[Chiropractor](#)

[Electrolysis](#)

[Massage Therapist](#)

[Naturopath](#)

[Osteopath](#)

[Physiotherapy](#)

[Podiatrist](#)

[Speech Therapy](#)

#### **Prosthesis**

[Limb Prosthesis - Purchase](#)



**Hospitalization**[Hospital Room & Board](#)**Medical Equipment**[Braces](#)[Casts, Splints, Trusses](#)[Crutches, Canes](#)[Cushions \(Orthopaedic\)](#)[Electric Wheelchair](#)[Walker](#)[Wheelchair - Purchase](#)[Wheelchair - Rental](#)[Wheelchair - Repairs](#)**Nursing Services**[Nursing Services - Out of Hospital](#)[Limb Prosthesis - Replace/Repair](#)[Mammary Prosthesis \(Left\)](#)[Mammary Prosthesis \(Right\)](#)[Ocular Prosthesis](#)[Surgical Bra](#)[Temporary Limb Prosthesis](#)[Wigs/Hairpieces](#)**Psychologist Services**[Psychologist Services](#)**Vision Care**[Contact Lenses](#)[Glasses - Lenses & Frames](#)[Ophthalmologist](#)[Optometrist](#)**11. BENEFITS FOR SURVIVORS (OF DISABILITY PENSION RECIPIENTS)****Continuation of Disability Pension**

When a disability pensioner dies, if he or she was pensioned at 5% or greater, the survivor will continue to receive (for a period of one year) the same Disability Pension that was being paid to the pensioner. This includes any Attendance Allowance and/or Exceptional Incapacity Allowance the pensioner was receiving at the time of death. After this one-year period, a survivor's pension will be automatically paid.

**Survivor's Pension**

A survivor's pension will be paid to the survivor of a disability pensioner commencing one year from the time of death. The pensioner's benefits continue in full for the first year.

If the pensioner was receiving a pension of 48% or greater, the survivor is entitled to a full survivor's pension. If the pensioner was receiving a pension between the 5% and 47% rate, the survivor will receive one-half of the Disability Pension that was paid to the pensioner.

Surviving spouses/surviving common-law partners who remarry will continue to receive the survivor's pension. Children and other qualified dependents may also qualify for benefits following a pensioner's death. Contact VAC for more information.

**12. FAMILY CAREGIVER TAX CREDIT**

New for 2019 is the family Caregiver Tax Credit. Information about this Tax Credit is available at the following link:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html>

As we go forward and more is learned about this Tax Credit, the additional information will be placed here.

### 13. **CONTACTS**

Contact Information for Pension, Health & Benefit Agencies and Companies is listed on a separate Webpage on the RCMP Veterans' Association Website. This is to ensure that the Contact Information is easily updated and accurate. Changes often occur and every effort is made to ensure they are relevant. At times, it may be necessary to use a search engine to locate new information or a phone number. Advise your Advocate if you have new information.

### 14. **RCMP POLICY FOR OBTAINING MEDICAL/PERSONNEL FILES** (Revised September 2019 – Subject to Change)

#### **How to Obtain Medical & Personnel Files for Serving or Former Members:**

Responsibility of RCMP: Upon receipt of a request from an individual seeking access to his or her personnel or health files, whether or not the individual is still serving or employed by the RCMP.

1. Provide access to the requested personnel or health file in a controlled environment as soon as practicable, e.g., by providing access within a Career and Development Resourcing Office or Health Services Office.

The individual may take notes, and if he or she seeks copies of materials, all efforts are to be made by the implicated Career and Development Resourcing Office or Health Services Office to provide copies at the time of access. However, if meeting the request for copies is not immediately possible, the requesting individual will be advised by the Office when the requested copies will be available.

Every effort is to be made to keep the time lapse between request and provision to a minimum. The Office in question will vet the file for materials that are not releasable (for example psychological testing instruments) to ensure that they are not copied and released.

Note: The Current Practices are subject to change or termination. Currently, Health Service or Wellness Offices holding personnel or health files should not refer individuals requesting access to their files to make ATIP requests instead of providing access. Individuals may only access their own personnel or health files. Under no circumstances may an individual have access to personnel or health files of any other member or employee pursuant to this framework.

2. If a request for a copy of a personnel or health file is not made in person or through an email, the receiving Career and Development Resourcing Office or Health Services Office in receipt of the request will vet the file for materials that are not releasable and provide the copy of the file as soon as practicable. Requesters will be advised when they can expect to receive their copies. In the event that a requested file has been archived, then the Career and Development Resourcing Office or Health Services Office in receipt of the request for access will request their divisional Records Management Office to obtain the requested file from Archives in a timely manner. Upon receipt of the requested file, the process described above is applicable.

It should be noted that the Formal Process is an Access to Information and Privacy (ATIP) Request and encourage members to make that request well ahead of beginning the benefits process with VAC. It is recommended that Veterans pursue the Formal and Informal process to acquire their Service Records including Medical Files.

Informal Process: (Reminder) The process outlined here is an “informal” process which may be amended or terminated by the RCMP with or without Notice.

The Veteran will not be provided a copy of the entire file(s) - only copies of specific documents requested. Veterans should be informed that they should get an ATIP copy of the Medical, Personnel and Service Files so they have complete copies and know exactly what each file contains and what will be reviewed by VAC. It should be outlined that waiting to do an ATIP request during the VAC process will be delayed as VAC will have those files for their review and processing of the application. In the event that a requested file has been archived, then the Career and Development Resourcing Office or Health Services Office in receipt of the request for access will request their divisional Records Management Office to obtain the requested file from Archives in a timely manner. Upon receipt of the requested file, the process described above is applicable.

Formal Process: The Formal process is commenced by submitting an ATIP Request, Form 6330. Link to the RCMP Forms List: <https://www.rcmp-grc.gc.ca/form/index-eng.htm> Scroll to the bottom of the Page, Access to Information and Privacy Branch for Form 6330 RCMP Health Service/Wellness Contact Information by Divisions are listed on a separate Webpage on the RCMP Veterans' Association Website. This is to ensure that the Contact Information is easily updated and accurate. (Confirm all Email Addresses)

#### 15. **MEDICAL ASSISTANCE IN DYING (MAID)**

As stated on the Justice Canada website, the Medical Assistance in Dying (MAID) is a complex and deeply personal issue. The most recent amendment to MAID legislation occurred March 17, 2021. Changes to the policies and procedures continue to evolve along with the Provincial and Territorial requirements and responses.

The following link is to the Health Canada web site:

<https://www.canada.ca/en/health-canada/services/medical-assistance-dying.html>

The following link is contained within the Health Canada web site – selecting “contacting your province or territory” allows you to select a specific location within Canada:

[Roles of the provinces and territories](#)

A search of the terms using a search engine, “palliative, end of life or hospice care in your province or territory” provides valuable information to aid in your research.

### **Appendix 1 – Notes from Your RCMP Veterans Advocates**

Created & compiled by Ron Schaller of Red Deer Division

**Note #1 - Creating a “My VAC Account”:**  
(Rev. August 14, 2021)

It is strongly suggested that everyone of us should have a “My VAC Account” even if we don’t currently have a disability pension. Having this account can and will make dealing with Veterans Affairs in the future much easier and more efficient. Creating the account is quite simple:

- Search “Veterans Affairs Canada”
- Click on “My VAC Account”
- Click on “Register”

Here you can pick about how to sign in. You can use bank or credit card information or use a Government of Canada (GCKey) username and password. I prefer the GCKey option.

On the next page select the option you have chosen – follow the instructions from here. Of note, Your GCKey can be used to access multiple Government of Canada online [Enabled Services](#). But I have not had much success with this service.

**Note #2 - VAC Programs and Services:**

In this note we will look at how to find out about the VAC programs and services available. When you have a “My VAC Account” you can sign in and select, “What Can I apply for?” You will be guided through an application process. You don’t need an account to find out information – you can Google “VAC and RCMP” to bring up a site that provides information about Disability Pensions, Medical Costs, You and Your Family, along with Mental Health Support. Click on any one of these areas to get additional information.

A third method is to Google “VAC Table of Disabilities” which will bring up a comprehensive document that basically tells you everything you need to know about VAC Disability Pensions. You can work your way through the document by selecting a subject; for example, Ch. 09 – Hearing Loss - for complete information about this injury. I find it best to download the PDF version of the whole or parts of the document. Be warned, the entire document is 393 pages. Be careful if you want to print a page or two for reference.

Many retired personnel are unaware disability benefits are available for a great number of injuries or conditions beyond the most common for hearing and tinnitus. Reviewing the various sites noted above may surprise you. Remember, our disability entitlements are just that – entitlements that are legislated in the Pension Act. What you apply for today may have a tremendous effect on your future needs or the benefits for your survivors.

**Note #3 - How to Apply to VAC:**

The simplest, easiest, and probably most expeditious way to apply is to telephone VAC at 1-800-522-2122. Your call will be answered by a knowledgeable person who can initiate your application. By telephoning and speaking directly to a VAC representative, you will be able to identify the condition at issue and answer clarification questions. In this way, the representative can zero in on the exact area to be addressed and considered. Also, the representative will be able to give you advice or answer any questions you may have.

Having a “My VAC Account” allows you to apply on-line. After signing-in - select “What Can I apply for”. You will be guided through a series of questions and directions leading to a form for

your application based on your answers. You can then complete the form and submit it on-line. Of note, you can complete the form in several sessions by clicking on “Save and Exit” and then when you return by clicking on “Saved Forms”. When you are satisfied the form is fully completed, select “Submit”. A submission number will be assigned to show it was received by VAC.

Also, within “My VAC Account” you can select “Forms” and located “PEN923AP”, this allows you to self-identify the condition for which you wish to apply. As above, you can complete and submit the form on-line. Of note, any benefits are retroactive to the date of application (telephone call, etc.).

It is of utmost importance that family members or friends be aware that they can apply on your behalf. Also, survivors can make certain applications. For these situations it is highly recommended VAC be contacted by the main telephone #1-800-522-2122 to be guided by a representative.

#### **Note #4 – Submitting a Successful Application:**

This note offers suggestions about preparing an application for a disability pension (Form PEN923AP) that will hopefully result in a positive decision. Once you are of the opinion you have a qualifying disability and that it is related to your service, consider the following starting with the first two things to avoid:

Don’t delay submission of the application waiting for missing information, tests, or results. If you feel you have a claim, submit the request. If a disability pension is granted it is back dated to the date of your application. It is not dated to the date of the decision, nor is it to the date of the start of the condition. As stated in Note #3 above, a telephone call to VAC constitutes an application date.

Don’t depend on your own assumptions about what constitutes a pensionable condition. Refer to the “2006 VAC Table of Disabilities” as discussed in Note #2. This document sets out the criteria the VAC adjudicators will reference in making their decision. Seek help if you don’t understand any aspect of the table for your condition.

Write in ordinary language – no codes or RCMP jargon. You must provide a report or test that states you have a confirmed diagnosis. A statement that a condition is probable or assumed will not be accepted. A report must establish that your condition is chronic and not temporary by establishing the period (suggested at least 6 months) you have suffered. The prognosis must establish continuation of the affliction.

Your submission must provide evidence that your condition is service related. This evidence may come from your medical or service files, notes, reports, or statements from colleagues. Be aware that some evidence is assumed because of general conditions you experienced as a member of the RCMP or resulting from your specialized duties. Hearing loss due to shooting without ear protection is probably the most common example. Do talk to colleagues or an Advocate Member who may be able to offer additional information. A collegial critique of your submission may prove to be very worthwhile.

As part of your application, you will be required to submit a “Quality of Life Questionnaire”. Don’t let your ego get in the way or be embarrassed by documenting how your life is being affected by the condition. In other words, don’t ‘sugar coat’ the effects. Your submission should reflect your worst days and the difficulties you experience as a result of your condition. A statement from your spouse may be beneficial. Go to “rcmpva.org” for lots of more detailed information and

suggestions. Here you will find the “Advocates Manual” which goes into much greater detail than these introductory notes. Also look at the Nova Scotia Vets Association site.

#### **Note #5 - Attendance Allowance (AA):**

This last note is about the RCMP Attendance Allowance (AA). It is probably one of the least known or understood benefits while being one of the most important for us as we age and become in need of dependent care.

The RCMP AA is different than a Military allowance which includes assistance for some outside maintenance tasks. Our RCMP AA is specifically to provide assistance for six personal welfare issues, namely:

1. Feeding
2. Bathing
3. Dressing
4. Toileting
5. Medication Administration and
6. Mobility.

Provisions for AA are presented in Chapter 5 of the 2006 Table of Disabilities.

To be eligible for AA you must meet the following criteria:

- You must be in receipt of a Disability Pension of 1% or more, and
- You must need assistance in at least one of the six personal welfare areas.

There are five levels of assistance ranging from occasional need to full time attendant care. While Chapter 5 of the 2006 Table of Disabilities provides detailed information, it is highly recommended additional sources be consulted. The Nova Scotia RCMP Veterans Association website has some clarifications and suggestions, as well, talk to colleagues.

What is often not understood is that your condition requiring personal assistance does not have to relate to the condition for which you are receiving a disability pension. For example, you may have a mobility issue while receiving a pension for hearing loss. Despite the non-association, you may qualify for the Attendance Allowance.

It is important to realize that your spouse is not, nor is any family member, responsible for attending to your needs or performing tasks on your behalf. The AA is to assist you in dealing with personal care issues you are unable to do or have difficulty doing on your own. The easiest way to apply for AA is to call VAC at 1-866-522-2122 where arrangements will be made for a nurse to visit your home and complete an assessment of your condition and needs. Apparently, many applicants let their ego get in the way and try to show how they can still manage to do things on their own which completely contradicts the reason for applying. Focus your attention on presenting the difficulties you endure on your worst days. That is what the nurse must document during the assessment which will probably take a couple of hours. Usually, a response to your application will be provided within a short period of time.

As stated at the beginning, the Attendance Allowance may become critically important for your wellbeing as you age and need personal care. As with other VAC programs, you can be reassessed if your condition changes. The levels of assistance start out at Level 5 (occasional assistance or supervision) and increase up to Level 1 (in need of total care).

In addition to the Attendance Allowance, there is the Exceptional Incapacity Allowance (EIA) which is not linked directly to AA, but to the disability pension status if you are at the maximum 100% level. EIA is fundamentally different than AA and is a subject that should be addressed on its own.

Of particular importance, your family should be aware of these programs. Don't think of AA or EIA as being for yourself, but for the financial wellbeing of your family, especially if you should suffer a catastrophic event such as a stroke leaving your entirely dependent on total care.

## Your Notes



## NOTES: MORE PHONE NUMBERS AND WEBSITES

Print this Page and add your notes & websites – share new information with all

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## **Appendix 2: Consequences of Canada Life Urging RCMP Veterans to Claim the CPP/QPP Disability Allowance (Created & Compiled by Kees Kikkert & Mike Duffy)**

Legislation, Regulations, and the Government of Canada Pension Centre are clear on the following points as they pertain to CPP/QPP Disability Benefits:

When retiring, the member must complete the RCMP Pension Information Release Form (RCMP-GRC 2265) to determine if the member is to obtain the Bridge Benefit. If this is not completed, the Pension Centre assumes the member is receiving CPP/QPP Disability Benefits and NO BRIDGE BENEFIT will be applied. This pertains to a member receiving a long-term disability benefit.

**NOTE:** When a member retires to pension and is eligible for an immediate annuity, the Bridge Benefit is included within that annuity. If the member has no disability, then this information does not apply to them. However, if the member has work related injuries that progress into a disability, the information provided here may apply.

Excerpt from the Canada Public Service Pension Plan website information pages: The [bridge benefit](#) is a temporary pension benefit which is designed to provide you with a relatively stable pension income over the course of your retirement once your CPP/QPP benefits are taken into consideration. The cessation of the bridge benefit was previously described as a reduction in your public service pension at age 65.

When the Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) came into effect on January 1, 1966, the contribution rates under the Federal Public Service Pension Plan were coordinated with those under the CPP and QPP rather than added to them. Since contributions were coordinated, pension benefits also had to be coordinated.

For additional information about the coordination of benefits of the RCMP Superannuation Act, RCMP Superannuation Regulations with the Federal Public Service Pension Plan, visit this Government of Canada Public Service Pension Plan website and information pages:

<https://www.tpsgc-pwgsc.gc.ca/remuneration-compensation/services-pension-services/pension/pubs/pens-annts-01-index-eng.html#pens-annts-01-s4>

The Bridge Benefit is paid from the date of retirement until the first of the month following your 65<sup>th</sup> birthday or the date you receive CPP/QPP Disability Benefits. As soon as you receive CPP/QPP Disability Benefits, the member is to alert the Pension Centre to stop the Bridge Payment. Any overpaid bridge benefits and indexing amounts must be recovered from the lifetime pension. If CPP/QPP Disability Benefits are backdated, it may impact on amounts to be recovered.

The Canada Life Disability Insurance Plan will reduce the member's income benefit by Disability Benefits under CPP and QPP, retirement benefits under CPP and QPP and retirement benefits under the RCMP SA and RCMP CA.

## **REMEMBER THE DOCUMENTS YOU SIGNED**

Canada Life (formerly Great West Life) will or may urge those receiving Long Term Disability Income (LTDI) to apply for the CPP/QPP Disability Allowance. If received, and if the Veteran is under 65 and receiving the RCMP Pension Bridge Benefit, then, as noted above, the amount of the RCMP Bridge Benefit received to the effective date of the CPP/QPP Disability Allowance must be reimbursed. This could be a financial burden if the CPP/QPP Disability Benefit is backdated.

**IMPORTANT:** If a RCMP Veteran is urged or requested by Canada Life to seek the CPP/QPP Disability Benefit the following should be considered. Before Applying for the CPP/QPP Disability Benefit, have Canada Life supply full disclosure of the consequences of successfully seeking the



CPP Disability Benefit. This includes consequences to your RCMP Pension Bridge Benefit and to your Personal Income Tax with the Canada Revenue Agency.

The RCMP Superannuation Regulations, coordinated with the Public Service Pension Plan, specifically states RCMP Pensioners under the age of 65 cannot receive the RCMP Pension Bridge Benefit and simultaneously or subsequently receive the CPP/QPP Disability Allowance.

Section 9 of the Regulations allows the Canada Pension Office (RCMP Division) to recover the paid RCMP Pension Bridge Benefits through deductions to Monthly Pension payments. Contact information for the RCMP Canada Pension Centre (RCMP Division) is:

Public Services and Procurement Canada  
The Government of Canada Pension Centre - Mail Facility  
PO Box 8500  
Matane, QC G4W 0E2  
Phone: In Canada and/or United States: Toll Free: 1-855-502-7090  
Website: <http://rcmp-grc.pension.gc.ca/cntctns-cntctus-eng.html>

RCMP Pensioners collecting the Pension Bridge Benefit and at any time receive the CPP/QPP Disability Allowance will be required to reimburse the RCMP Pension Bridge Benefit. The amount to be reimbursed, the monthly reimbursement amount and time-period for reimbursement will be determined by the Canada Pension Office (RCMP Division). Those who are having difficulty paying may apply for Hardship Relief to lower their repayments allowing up to a 15-year repayment schedule. If the Pensioner dies before the RCMP Pension plan is fully reimbursed, then the Estate must pay the outstanding balance immediately. The receipt of the CPP/QPP Disability Allowance could trigger a reduction of the LTDI amounts and/or trigger a reimbursement of any LTDI overpayment.

**CAUTION:** If Canada Life urges a LTDI recipient to seek the CPP/QPP Disability Benefit, the Pensioner may be presented with a Release to sign some or all the CPP/QPP Disability Benefits to Canada Life. Funds received from the CPP Disability may be needed to reimburse the RCMP Pension Bridge Benefit. Here is a website link to the RCMP Superannuation Regulations regarding reimbursement:

<http://www.laws-lois.justice.gc.ca/eng/regulations/C.R.C., c. 1393/page-4.html#h-32>

Similar situations have previously occurred and here is a synopsis of what has been learned from those cases:

All RCMP Pensioners are responsible to notify the Canada Pension Centre, RCMP Division, if CPP/QPP Disability Benefits are received before age 65. Information about this is supplied upon going to Pension via Form RCMP-GRC 2265. Pensioner's sign and acknowledge this on the Form upon going to Pension, reminders of this are in our Benefits Statements. If you did not keep a copy of your signed acknowledgement, it is available from the Pension Centre. The RCMP Superannuation Regulations govern reimbursement. There are provisions for relief because of Financial Hardship provided in Section 9.06 of the Regulations. Individuals may apply for "Hardship" relief to the Canada Pension Centre RCMP Division. If the Hardship provision is approved, the reimbursement payments may be reduced, and extended over a longer time to a maximum 15-year period. Regulations change, and every situation is judged on its own merit; contact the Canada Pension Centre RCMP Division to learn more about this relief. Affected pensioners may file for T-1 adjustments with the Canada Revenue Agency (CRA) for the money

they pay back each year. If this results in refunds from CRA, it is suggested that consideration be given to directing those refunds to the Pension Centre to expedite the repayment.

**NOTE:** Upon the death of the RCMP Pensioner, all outstanding reimbursement amount(s) will have to be submitted to the Pension Centre forthwith from the Estate of the deceased Pensioner.

**CAUTION:** Canada Life will include correspondence indicating the Group Plan requires LTDI recipients to apply for the CPP/QPP Disability Benefits and if the Pensioner does not apply, Canada Life has the right to estimate the CPP/QPP Benefits and deduct this amount from the LTDI Disability payments whether the Pensioner applies for CPP/QPP Benefits or not.

Excerpt from correspondence from Canada Life:

“Your Group Plan requires you to apply for CPP Disability Benefits. CPP Benefits are reduced from your Canada Life payments. Canada Life also has the right to estimate CPP Benefits and deduct this amount from your disability payments whether you apply for CPP Benefits or not.” Have Canada Life supply full disclosure of the consequences of successfully seeking the CPP Disability Allowance before applying.

2016 Excerpt from Canada Life (formerly GWL) Long Term Disability Policy Information Synopsis:

**Q:** Do I qualify for Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) benefits as well as LTD benefits?

**A:** Great West Life does not determine whether you qualify for CPP/QPP benefits. There is a separate application process for these benefits. The CPP/QPP office of Human Resources Development Canada adjudicates applications for CPP/QPP benefits. As CPP/QPP benefit payments are part of your total benefit calculation, Great West Life may ask you to apply for these benefits once you have been approved for LTD benefits.

**NOTE:** If your CPP/QPP claim is approved while you have been receiving LTD Benefits, it could result in an overpayment in LTD Benefits. You should advise Great West Life as soon as you have been approved for CPP/QPP benefits so they can determine if your LTD benefits amount should be recalculated to avoid a large overpayment. Also, because Great West Life makes payments to you while CPP/QPP is being considered, a portion of your first CPP/QPP payment may be owed to Great West Life. Please contact your case manager before cashing your initial CPP/QPP cheque. You can verify whether CPP/QPP and other payments reduce your LTD benefits by referring to your Statement of Benefits or your collective agreement.

### **DISCLAIMER - RCMP VETERANS ASSOCIATION**

It is not the function of the RCMPVA and/or their Advocates to advise RCMP Pensioners which course of action to select, but rather to point out possible consequences to choices made. For example, it may be possible that if the RCMP Pensioner elects NOT to apply for the CPP/QPP Disability Allowance, Canada Life may reduce Long Term Disability Income by an estimated amount as if the Pensioner had actually and successfully applied for and received that benefit.

NOTE: Members medically discharged prior to receiving full pension might consider applying for the CPP/QPP Disability Allowance. This may afford better financial stability than not applying for the CPP/QPP Disability Allowance.

NOTE the example below of a 5-year member in this situation.

**5 YEAR MEMBER, INJURED & MEDICALLY DISCHARGED FINANCIAL SNAPSHOT:**

**VAC NON-TAXABLE BENEFITS**

\$ 2940.00	VAC Disability Pension
\$ 735.00	Spousal/Caregiver Allowance
\$ 1167.00	Attendance Allowance
\$ 518.00	<u>Exceptional Incapacity Allowance</u>
\$ 5360.00 –	Total Non-Taxable Income

**OTHER TAXABLE INCOME**

\$ 1200.00	CPP Disability Allowance
\$ 300.00	<u>RCMP Pension</u>
\$ 1500.00 –	Total Taxable Income

**\$6860.00 - TOTAL INCOME (Gross Amount)**

Consult the Canada Pension Centre RCMP Division to confirm individual circumstances.  
Seek full disclosure from Canada Life.

Concerns about individual circumstances with Canada Life should be directed to the Canada Life Ombudsman's Office at:

<https://www.canadalife.com/support/consumer-information/customer-complaints-ombudsman.html?referrer=gwl>

**Appendix 3: Statutory Authority Confirming RCMP/Veterans Eligibility to Apply for Attendance Allowance (Compiled from the Authors Noted Herein)**

Comments from Joanne Rigon  
Director General, National Compensation Services  
Directrice générale, Services nationaux de remuneration  
RCMP GRC – (613) 296-6575

Thank-you very much for your concern on behalf of RCMP Veterans and your diligence in reviewing the current landscape regarding the Attendance Allowance provisions for eligibility of RCMP Veterans at this time.

The Attendance Allowance as well as the Veterans Independence Program (VIP) for CAF veterans have been researched at this time with the following observations. I realize that you have also reviewed these programs extensively, so I welcome your ongoing discussion going forward.

The Veteran's Independence Program (VIP) was established under the Veterans Health Care Regulations, under the Department of Veterans Affairs Act. The VIP is not a Pension Act benefit, so eligibility is limited to military veterans and a few others but the RCMP (former members / veterans) are not eligible for the VIP.

The RCMP Superannuation Act Part II provides RCMP members / veterans (RM and CM) with a pension payable under this Act on account of the death or disability of a member of the forces which includes the RCMP. Under Section 38 (1) of the Pension Act, a member of the forces who has been awarded a pension or compensation or both, is totally disabled, whether by reason of military service or not, and is in need of attendance shall, on application, in addition to the pension or compensation, or pension and compensation, be awarded an Attendance Allowance at a rate determined by the Minister in accordance with the minimum and maximum rates set out. Thus, RCMP veterans are eligible for attendance allowance and graded on the level of need.

Chapter 5 of the VAC 2006 Table of Disabilities states that Attendance Allowance is assessed based on a record of factual information covering the applicant's actual need for attendance. The need for attendance is assessed using five grade levels ranging from Grade 5 (occasional attendance) to Grade 1 (total attendance). The elements which are taken into consideration in the determination of a grade level include: The need for assistance or supervision with: Feeding, Bathing, Dressing, Toileting, Mobility and Medication administration. These are the only (6) elements that are considered according to VAC Policy for Attendance Allowance effective date April 1, 2019.

**Joanne RIGON**

A Veterans' Review & Appeal Board Member provided the following information:

I have seen the emails recently regarding the Attendance Allowance, and in an attempt to help answer the question, I have provided three decisions from the Veterans Review and Appeal Board that have been put on CANLII. They are all from RCMP members who applied for the benefit. AS RCMP members fall under the Pension Act, and the benefit is offered under the Pension Act, they are entitled to the Attendance Allowance.

<https://www.canlii.org/en/ca/cavrab/doc/2019/2019canlii77015/2019canlii77015.html?searchUrlHash=AAAAAQAbQXR0ZW5kYW5jZSBhbGxvd2FuY2UgICBSQ01QAAAAAAE&resultIndex=1>

<https://www.canlii.org/en/ca/cavrab/doc/2015/2015canlii78687/2015canlii78687.html?searchUrlHash=AAAAAQAbQXR0ZW5kYW5jZSBhbGxvd2FuY2UgICBSQ01QAAAAAAE&resultIndex=2>

<https://www.canlii.org/en/ca/cavrab/doc/2017/2017canlii43199/2017canlii43199.html?searchUrlHash=AAAAAQAbQXR0ZW5kYW5jZSBhbGxvd2FuY2UglCBSQ01QAAAAAAE&resultIndex=7>

Signed  
Wilf Jephson

### **Statutory Authorities for RCMP Members and/or Former RCMP Members to Apply for and if eligible to receive the Veterans' Affairs Canada Attendance Allowance:**

Section 38 of the Pension Act:

Website Link: <https://laws-lois.justice.gc.ca/eng/acts/p-6/page-6.html#h-414755>

#### **Attendance allowance**

38 (1) A member of the forces who has been awarded a pension or compensation or both, is totally disabled, whether by reason of military service or not, and is in need of attendance shall, on application, in addition to the pension or compensation, or pension and compensation, be awarded an attendance allowance at a rate determined by the Minister in accordance with the minimum and maximum rates set out in Schedule III.

(2) [Repealed, 2017, c. 20, s. 290]

Marginal note: Payment of allowance on death of member

(3) Where a member of the forces who is in receipt of an attendance allowance under subsection (1) dies while residing with the spouse or common-law partner or a child of the member and

(a) the member was a person to whom an additional pension was, at the time of death, payable in respect of the spouse, common-law partner or child, or

(b) the pension awarded to the member was a final payment,  
the attendance allowance shall continue to be paid for a period of one year commencing on the first day of the month following the month of death to the survivor, if living, or, if not living, equally to any of the member's children otherwise pensionable under this Act.

Section 32 of the RCMP Superannuation Act:

Website Link: <https://laws-lois.justice.gc.ca/eng/acts/R-11/page-12.html#h-423541>

#### **Eligibility for awards under the Pension Act**

32. Subject to this Part and the regulations, an award in accordance with the [Pension Act](#) shall be granted to or in respect of the following persons if the injury or disease — or the aggravation of the injury or disease — resulting in the disability or death in respect of which the application for the award is made arose out of, or was directly connected with, the person's service in the Force:

(a) any person to whom Part VI of the former Act applied at any time before April 1, 1960 who, either before or after that time, has suffered a disability or has died; and

(b) any person who served in the Force at any time after March 31, 1960 as a contributor under Part I of this Act and who has suffered a disability, either before or after that time, or has died.

Excerpt from Veterans' Affairs Canada, Allowances Policy:

Website Link: <https://www.veterans.gc.ca/eng/about-vac/legislation-policies/policies/document/1931#anchor77832>

## Attendance Allowance

An attendance allowance may be awarded to a pensioner under the authority of subsections 38(1-3) of the Pension Act. Attendance allowance is not available under the Veterans Well-being Act. An attendance allowance may be awarded to a pensioner when all of the following circumstances are met:

- The pensioner is in receipt of at least a 1% disability pension or prisoner of war compensation;
- The pensioner is totally disabled, whether by reason of military service or not; and
- The pensioner is in need of attendance.

The guidelines used in the determination of an award of attendance allowance, including the determination of the amount of the award (i.e. grade level), can be found in [Chapter 5 of the Table of Disabilities](#). The amount of the award is based upon the degree of the attendance required by the member or Veteran.

Although subsection 38(2) of the Pension Act indicates that the Department may cease the award of an attendance allowance in certain circumstances where a pensioner enters a hospital under the jurisdiction of the Department, it does not preclude the award or increase of an attendance allowance while a member or Veteran is hospitalized. For the purposes of this policy, a hospital is any institution that offers acute, chronic or nursing home care.

The amount of an attendance allowance paid to a pensioner who is not hospitalized is determined strictly by the degree of the need for attendance. The amount actually paid out by the member or Veteran for the attendance is not a consideration.

As per subsections 29(2) and 38(3) of the Pension Act, an attendance allowance ceases to be paid the first day of the month following the death of the pensioner unless:  
the pensioner was in receipt of an attendance allowance; and  
the pensioner was receiving additional pension on behalf of a spouse, common-law partner and/or children, with whom he or she was residing at the time of death, or where it is determined that additional pension was payable.

In this case, the attendance allowance may be continued to the survivor for a period of one year commencing on the first day of the month following the death of the member or Veteran.

In lieu of a living survivor, dependent children may continue to receive the attendance allowance in equal payments.

Paragraphs 13-14 are not applicable in cases where the attendance allowance was awarded after the pensioner's death under subsections 48(2) and 38(1) of the Pension Act. Under 38(3), the attendance allowance may continue to be paid to the survivor for one year following the death of the pensioner if the pensioner was "in receipt of attendance allowance" at the time of death (i.e.: the attendance allowance was awarded before the date of the pensioner's death).

Graeme Shaw (902) 388-7592 – RCMP VAC Liaison Officer  
11MAY2021

Just wanted to provide an update on my communications with VAC over the past week since asking their Client Issues contact within Service Delivery to dig in on our concerns in regards to messaging and incorrect information being provided to RCMP clients on eligibility for Attendance Allowance.

As a starting point, our concerns were brought to the attention of and discussed with the Directors General in Service Delivery, Centralized Operations (COD) and Field Operations which oversee the National Call Center and area offices across the country. They are all aware that VAC recently hosted a workshop with our RCMP advocate group and myself where Attendance Allowance was discussed in detail along with the differences between Attendance Allowance and the Veterans' Independence Program (VIP) for Canadian Armed Forces (CAF). In connecting with COD and Field Operations, it was confirmed that clear guidance exists that directs VAC staff on RCMP eligibility for Attendance Allowance. In April there was a message sent out in reference to a new RCMP portal which contains information about RCMP eligibility to programs and services which was launched in April 2021. This guidance is on the VAC intranet page with a link provided for all staff to reference. Additionally, Field Operations has provided a reminder to staff about RCMP eligibility for Attendance Allowance down to the area office level which will be helpful. After these discussions with COD and Field Operations, it is felt that an additional message to staff is not necessary as reminders have recently been provided and functional direction is clear.

As for those cases that have come forward, these would have to be examined on a case-by-case basis keeping in mind client privacy and confidentiality which makes it difficult for a third party to follow-up on their behalf. VAC client issues are currently looking into a couple of such cases that I have forwarded to them that cited specific issues or concerns for further review (with Veterans' consent). Best if clients that have received incorrect information reach back out to VAC through their Case Manager, the National Call Centre of Service Advisors or through My VAC Account and request a review for Attendance Allowance.

If any RCMP Veteran is being told by any VAC personnel that RCMP Veterans are not eligible to apply for the Attendance Allowance because they are not Military Veterans, please let the RCMP Veterans' Association Advocates know. We will forward the concern to be addressed and corrected.

#### **Appendix 4: Community Information**

Community Services and Community Information is available in all Provinces - just call 211  
This Service is not currently available in the Territories.

#### **Appendix 5: RCMP Group Life & Disability Insurance Plans was moved from Morneau Shepell to SEB (Smart Employee Benefits) Administrative Services Inc.**

As of June 15th, 2021 the administration of the RCMP Group Life & Disability Insurance Plans was moved from Morneau Shepell to SEB (Smart Employee Benefits) Administrative Services Inc.

Contact Information for SEB:

SEB Administrative Services Inc.  
4<sup>th</sup> Floor, 5500 Explorer Drive  
Mississauga, Ontario L4W 5C7, Canada  
1-833-231-0648  
Email: [info@seb-admin.com](mailto:info@seb-admin.com)



Website:

<https://www.seb-admin.com/en-ca/>

Selecting “Contact Us” on the website brings up an Enquiry Form that may be filled and submitted online. The change in insurance administrators will not impact the current provisions, premiums or contribution rates associated with the RCMP Group Life Insurance and Disability Income Insurance plans that are in place today for active and retired members.

The following link is to a press release detailing the Insurance Plan Administration change:  
<https://www.seb-admin.com/en-ca/About-Us/Press-Releases>

## **Appendix 6 – RCMP Relocation Directive – April 1, 2017**

Any inquiries with respect to the Relocation Directive can be submitted to the National Police Federation (NPF) at <https://npf-fpn.com/>

or

Email at [info@npf-fpn.com](mailto:info@npf-fpn.com)

or

Call: 1-833-NPF-TEAM (1-833-673-8326)

### **Acknowledgements:**

To update this Guide to Health Benefits & Services; and the RCMP Veterans’ Advocates’ Manual as it was known before, a team of Veterans and RCMPVA Advocates gathered to review and update this Guide – building on the information in earlier editions.

The newest Team Members are:

Ron Schaller – RCMPVA Red Deer Advocate

Ian Currie – RCMPVA Calgary Advocate

Kees Kikkert – RCMPVA Edmonton Advocate

Updated resource material was researched, dated terminology corrected, replacements for outdated forms, plus reviews, updates and editing to strive for accuracy. This Guide does not cover all situations and scenarios that our RCMP Veterans, Families, Advocates and Assistants encounter. While Advocates and Assistants assist RCMP Veterans with applications for medical/disability pensions or allowances, there are many more issues and scenarios where our RCMPVA Veterans in the Divisions assist; situations such as arranging transportation for medical appointments, bereavement assistance, information on post-retirement benefits, burial and honour guard requests, enquiries for gravestones, assistance regarding dental coverage and human rights hearings, just to name a few. It is hoped that this Guide will be helpful to all.

Mike Duffy - Chief Advocate

RCMP Veterans’ Association