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10th annual

VETERANS BENEFITS GUIDE

2024

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out of your disability
coverage & pension

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2024

Veterans Benefits Guide

Introduction

Are you a former military member? Did your service lead to injuries such as back pain, bad knees, loss of hearing or something else that lessens your quality life? It's possible the problems are related to your service in Canada's military and that would entitle you to apply for a pension or other veteran's benefits under the *Pension Act* or *Veterans Well-being Act*.

Legion Magazine once again brings you the ultimate guide to your 2024 veteran benefits. This updated, electronic edition will help veterans and those assisting them navigate the paperwork to apply for benefits.

It provides a bit of history on the pension system and the development of the New Veterans Charter. It also features up-to-date examples of the current benefit rates. Plus, there's a collection of the latest news on benefits. Finally, there's handy info from Royal Canadian Legion command service officers, who are always on hand to help you navigate assistance opportunities.



Should you apply?

by SHARON ADAMS

Some military and RCMP veterans and their families who qualify for benefits from Veterans Affairs Canada (VAC) are not receiving them, either because they haven't applied or they have been rejected once and mistakenly believe that was a final decision.

VAC has a suite of programs and benefits, including medical treatment and financial support, for veterans and serving members who have a chronic disability—any condition caused or aggravated by service (including pain and mental illness or injury) that prevents or could prevent normal mental or physical activities.

To be eligible for benefits from VAC, you must have a chronic disability or health condition caused or aggravated by service in the Canadian Forces or Royal Canadian Mounted Police; or wartime service in the merchant navy or some civilian military support roles or Allied forces. Spouses, along with Children of veterans who are still dependent on their parents and either under 25 years old and in school, or under the age of 18, are eligible for some VAC benefits.

There are common myths and misunderstandings that prevent those who have a service-related disability from applying, said Sherry Culling, a Royal Canadian Legion command service officer in North Bay, Ont.

“Some people feel that they have a good income or a good pension so they wouldn't qualify; well, that's not the case,” said Culling. “It's a disability pension or compensation, not income insurance.” Others mistakenly believe benefits are there only for veterans who saw wartime duty, either in the Second World War or Korean War or on a more recent battlefield. Even people who were injured during basic training and were unable to finish could be eligible, along with people who have been honourably discharged and have injuries unrelated to the reason for their discharged.

Some people may think too much time has passed, but “there is no time limit on when you can apply for benefits,” said a VAC spokesperson in

"SOME PEOPLE FEEL THAT THEY HAVE A GOOD INCOME OR A GOOD PENSION SO THEY WOULDN'T QUALIFY; WELL, THAT'S NOT THE CASE."

Charlottetown. If you left the service at age 50, you can still apply for benefits in your 70s, 80s or 90s, so long as your disability is related to your service.

Many people do not associate a current disability with their service years earlier. Veterans can apply for benefits whenever their health condition changes; even if their service isn't the sole cause of the disability, service factors may have contributed to its severity.

“I find a lot of seniors will say, particularly with hearing, that it's just old age,” said Culling. “They don't connect constantly asking people to repeat themselves, misunderstanding what was said, or family complaints they turn the television up too loud with working in a noisy service environment years earlier.”

Emotions can also be a barrier. Someone who's intimidated by the application process, who's angry or just fed up with all things military, may avoid applying. These people can benefit greatly from seeking expert help. “Having an advocate takes the burden off the shoulders of those applying,” said Culling. “They don't have to worry about paperwork being incorrect or that they didn't fill something in properly.” They also have someone to help them and provide advice and moral support if they decide to appeal the decision. Legion command service officers will also represent them at a Veterans Review and Appeal Board hearing.



IF THE VETERAN HAD BEEN RECEIVING OR SHOULD HAVE BEEN RECEIVING A VETERANS AFFAIRS CANADA PENSION, THE SPOUSE AND SURVIVORS MAY CONTINUE RECEIVING ALL OR A PORTION OF THAT PENSION.

Face-to-face help and support is available from service officers who are also referral agents, at 1,350 Legion branches and VAC disability benefits officers in district offices. Legion command service officers and VAC counsellors can also be found at CAF Transition Centres on bases and wings across the country.

Others may have had a claim rejected once, and mistakenly think that's final. Sometimes all that's needed is tweaking of some words or supplying one more bit of evidence then appealed. "I always say why wouldn't you appeal? It's not costing you anything but your time," said Culling. Those who are emotionally upset can find the appeal process is greatly smoothed by asking help of experts like lawyers from the Bureau of Pension Advocates and/or Legion command service officers who have gone through the process many times before.

Finally, spouses may be unaware they might qualify for benefits. If the veteran had been receiving or should have been receiving a VAC pension, the spouse and dependent survivor may continue receiving all or a portion of that pension. If the veteran or serving member was applying for benefits at the time of death, the family can continue with the application. Spouses may put in new applications for benefits after the death of a veteran or serving member who should have been receiving disability benefits, even decades after the death of the veteran.

Spouses and dependent children of serving members may also qualify for their late spouse's/parent's disability benefits from VAC in addition to those provided under the Canada Pension Plan and *Canadian Forces Superannuation Act*.

People who think they may qualify for disability benefits should by all means apply, said Culling. "We have an obligation to them—they were there for the rest of their country when they were needed." 0

Jargon buster

(in alphabetical order)

ADDITIONAL PAIN AND SUFFERING COMPENSATION

A non-taxable, lifelong monthly payment of \$589.30, \$1,178.59 or \$1,767.89 to veterans with service-related disabilities that have caused severe and permanent impairment.

ATTENDANCE ALLOWANCE

A non-taxable benefit for totally disabled benefit recipients who need an attendant to help with self-care such as dressing, eating and bathing.

BUREAU OF PENSIONS ADVOCATES

Lawyers within VAC who provide free legal help for people who want to appeal decisions about disability benefit claims. Website: www.veterans.gc.ca/eng/veterans-rights/how-to-appeal/bureau-pensions-advocates. Phone: 1-877-228-2250.

CANADIAN ARMED FORCES INCOME SUPPORT

Financial support for those who have completed the rehabilitation program but are unable to find a post-military career or job or have a low-paying job.

CASE MANAGEMENT SERVICE

Available to CAF members, veterans, RCMP members and their families dealing with a crisis, who have complex needs, or are having trouble making the transition to civilian life. Case managers have access to medical and rehabilitation specialists and other support services.

CLOTHING ALLOWANCE

A non-taxable benefit for either specially made clothing or for a condition that causes exceptional wear and tear on clothing.

DISABILITY ASSESSMENT

Based on severity of the medical condition and how much it affects quality of life. It is expressed as a percentage.

(continued on page 13)



The Pension for Life

On April 1, 2019, Pension for Life benefits were introduced, adding to or replacing benefits under the *Veterans Well-being Act* (previously popularly known as the New Veterans Charter). Pension for Life has three components: the Income Replacement Benefit (IRB), Pain and Suffering Compensation, and Additional Pain and Suffering Compensation.

Four former benefits—the Earnings Loss Benefit, Extended Earnings Loss Benefit, Supplementary Retirement Benefit and Retirement Income Security Benefit have been combined into the new **Income Replacement Benefit**. The Career Impact Allowance and Career Impact Allowance Supplement have been replaced by an annual one per cent adjustment to the IRB, to account for loss of potential career progression.

This lifelong benefit is available to veterans with barriers to re-establishment due to service-related physical or mental health problems, and who are eligible for VAC's Rehabilitation Program.

The IRB is a taxable monthly benefit calculated on 90 per cent of a veteran's release salary, and guarantees a minimum annual pre-tax income of \$54,812.92. For those with diminished earning capacity, this will be increased by one per cent annually until the veteran reaches what would have been 20 years of service or age 60. After the age of 65, the benefit is calculated on 70 per cent of release salary.

If a veteran joins the workforce, any income earned above \$20,000 will be offset dollar for dollar from the IRB.

Benefits for survivors of veterans receiving *Pension for Life* benefits vary depending on age of the veteran at death and whether the death was service-related.

The non-taxable **Pain and Suffering Compensation**, which replaces the Disability Award (commonly called the lump sum payment), compensates serving members or veterans for impact on quality of life from service-related disabilities. The amount varies depending on severity of the disability. Veterans can opt for monthly payments for life, a lump sum payment or cashing out the balance at any time.

THIS LIFELONG
BENEFIT IS
AVAILABLE TO
VETERANS WITH
BARRIERS TO RE-
ESTABLISHMENT DUE
TO SERVICE-RELATED
PHYSICAL OR MENTAL
HEALTH PROBLEMS,
AND WHO ARE
ELIGIBLE FOR VAC'S
REHABILITATION
PROGRAM.

Veterans who received a disability award since 2006 may receive an additional monthly amount determined by the difference between the award that was paid and the amount that could have been received as a monthly payment, and mortality rates.

The lifelong, non-taxable **Additional Pain and Suffering Compensation** is a monthly payment of \$589.30, \$1,178.59 or \$1,767.89 for veterans with service-related disabilities that have caused permanent and severe impairment. The amount is dependent on severity of impairment.



Getting started

There are a number of places to pick up the required forms and get help filling them in.

The VAC Benefits Navigator helps applicants identify programs they may be eligible for, with links to application forms: www.veterans.gc.ca/eng/resources/benefits-navigator.

Application forms can be picked up and dropped off at one of the hundreds of **Service Canada** sites across the country. Look up the one closest to you online at www.servicecanada.gc.ca/tb-sc-fsco/sc-hme.jsp?lang=eng or by phone at **1-800-622-6232, 1-800-O-Canada**.

An application for disability benefits can be made online after logging on or opening a **My VAC Account**. Register for an account online at www.veterans.gc.ca/eng/e_services and click on the green “Ready? Get started!” button. You can track the progress of your application through My VAC Account.

If you would like to receive an application package by mail, contact **Veterans Affairs Canada** at **1-866-522-2122**. The application forms can be downloaded at www.veterans.gc.ca/eng/forms.

VAC district office staff will help prepare the application and tell you where to get supporting documents. Find the closest office online at www.veterans.gc.ca/eng/contact#office.

The **Canadian Armed Forces Transition Group** provides services to ill, injured and transitioning CAF members, veterans and their families. Find your closest Transition Centre at <https://www.canada.ca/en/department-national-defence/services/benefits-military/transition/understanding-transition/transition-centres.html>. Learn more about CAF support services at <https://www.canada.ca/en/department-national-defence/services/benefits-military/health-support/casualty-support.html>.

Legion command service officers will help you assemble information you need for your application and provide support and advice throughout the application and review process. Only security cleared Legion command service officers with a veterans written consent, have access to VAC’s CSDN computer system to track your claim. Contact a command service officer in the Royal Canadian Legion’s Veterans Services Network through a local branch, e-mail veteransservices@legion.ca, phone **1-877-534-4666** or visit <https://www.legion.ca/support-for-veterans/contact-a-service-officer>.



How to apply for veterans disability benefits

by SHARON ADAMS

Filling in a Veterans Affairs Canada's application for disability benefits can be a daunting affair and, done poorly, it can delay—or doom—approval.

Each bit of information is necessary to identify you and confirm your military or RCMP service; to confirm your diagnosis and connect it to your service; and to ensure you get the benefits to which you are entitled. But the forms use language you're not familiar with, and your answers have to jibe with guidelines and policies you may never read. And the decision is made by someone you will never meet at a location perhaps thousands of kilometres from where you live.

The whole process is bureaucratic and can feel downright user-unfriendly.

This guide is meant to walk you through the application process, to show not only what information is needed, but why it is needed. There are directions to help you find VAC policies and guidelines so you can read them yourself, information on who to contact for advice and help, and a list of terms you might encounter during the application process.

Although you can apply for benefits on your own, it might be in your best interest to get help from an expert. After all, you may only go through the process once in your life, but VAC disability officers and professional Legion command service officers do it every day—and their help is free.

VAC DISABILITY OFFICERS AND PROFESSIONAL LEGION COMMAND SERVICE OFFICERS DO IT EVERY DAY—AND THEIR HELP IS FREE.

"It's somebody else's process, one you may not be familiar with, so why not give it to somebody who is experienced with it?" said Royal Canadian Legion command service officer Gerry Finlay. Finlay has handled thousands of benefit applications in his position with Alberta-Northwest Territories Command in Edmonton since 2005, following a 28-year career in administration with the Canadian Forces. A Legion command service officer knows what information VAC is looking for to support your specific claim. Each situation is different, but we can provide some guidance as to what VAC is looking for. Each military occupation, length of service, where they served etc. is different and we look at the whole picture to help. They will review your health records and advise you accordingly.

"There's always help available from us in order to ensure the application provides as much of the information as possible that we need in order to make a decision," said a VAC spokesperson. Disability benefits officers are available at district offices or can be reached by calling VAC's toll-free line.

Expert advice ensures your forms will be filled completely and correctly and that the right support documents are included. This will eliminate the delay of more information being requested from the veteran during the decision-making process. Experts can advise you on other benefits you may not know about, but to which you are entitled.

In the first nine months of 2023, VAC received 41,921 first applications. Most get approved. If your application is one of those rejected, experts from the Legion or Bureau of Pensions Advocates can guide you or represent you through the appeal process. Again, free of charge.

Decisions about entitlement and amount of pensions or compensations are based on criteria listed in VAC policy, guidelines and tables. We've included information so you can find these online. Reading the policies, guidelines and tables that apply to your condition will give you an understanding of what information is needed and the words you might include in answering questions on the application form.



YOUR PROFILE

The first three pages of Veterans Affairs Canada's application for disability benefits form identifies you and your family members and confirms your service and contact information. If this is your first application, you'll be asked to provide a photocopy of a document that proves your identity—such as a passport, driver's licence or birth certificate.

“We may have more than one person with the same name,” said the VAC spokesperson. And it prevents the confusion that would arise from having one person with two accounts, as when someone had started the process of applying for a disability pension or award in the past and forgotten about it or not realized an account had already been opened in their name. Proof of identity also prevents fraud.

You are also asked to identify your spouse and dependent children. This information ensures that your dependants receive benefits to which they are entitled. It also makes it easier for any survivor to apply for benefits should you die.

There are two lines to list your dependents. Usually, a spouse and one child. “Write on the back of the form, submit something additional—we take everything submitted,” said the spokesperson.

Providing date of enlistment and discharge, type of service and service or regimental number is important to identifying whether you are covered by the *Pension Act* or the *Veterans Well-being Act*. This also provides information on continuity of service and makes it easier to search for the military medical records to support your claim.

Tell VAC staff who you are and how they can reach you.

You are also asked to identify your spouse and dependent children and where you all can be reached.

You are asked to provide your service number and the type and dates of your service.



APPLICATION FOR DISABILITY BENEFITS

The information you provide in these pages will help VAC determine if you are entitled to benefits and the amount of pension or compensation.

“This is key for us to get the information we need from the applicant; to get their version of what happened, how it’s related to their service and how it’s impacting them today,” said the spokesperson.

A LARGE BOX on the page identifies the health condition for which you are claiming benefits. If you have more than one disability, even if they are from the same event, you must separately fill out pages 4 and 5 for each medical condition because VAC will assess each separately and there may be separate compensations or pensions.

Protected B when completed.

Last name*	First name*	CSDN ID	File No.
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F - Tell us about your condition
Please complete a separate "Health condition details" section for each unique physical or mental health condition for which you are applying.

Additional pages may be attached if needed.

Health condition details

Claimed condition:

Do you have a medical diagnosis of a permanent condition? Yes No

If **yes**, what is the diagnosis?

Have you had this condition for more than six months? Yes No

Are you awaiting, receiving, or have you ever received payment for this condition from anyone other than VAC? Yes No
(e.g., Worker's Compensation Board, third party insurance, etc.)

If **yes**, you will need to complete the Consent for Veterans Affairs Canada to Collect Personal Information from Third Parties (VAC 928) form. Please include the name of the third party and your file or claim number.

How does this condition affect your quality of life (household activities, recreational activities, personal or social relationships, use of private or public transportation)?

If you have more than one disability, even if they are from the same event, you must fill out a separate application.

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Fields with an asterisk (*) are required.

“For example,” said the VAC spokesperson, “we do have people who apply for a knee condition related to an incident that happened in Afghanistan and they have another condition related to an incident that happened in Canada while training.”

To help you decide what to apply for and how to answer questions on the form, go to VAC’s web page **How Benefits are Determined**—www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/disability-benefits/benefits-determined. Not all conditions that may qualify for benefits are listed on the Entitlement Eligibility Guidelines, however; seek advice of a VAC disability benefits officer or Legion command service officer if you have a condition that isn’t listed.

The information in your answer to the quality of life question will be used to determine the impact of the disability, how it has affected you personally and professionally. This is your chance to tell VAC how your medical condition affects your daily life.

Describe how it affects your ability to care for yourself, pursue recreational activities, take part in work and community life and enjoy personal relationships, as in these examples:

“I need help to pull on my socks. I need my wife to help me in and out of the tub and in and out of bed.

I can't use the vacuum cleaner anymore, mop the floor or weed the garden due to pain and stiffness. I've had to sleep on the couch in the living room because I can't climb the stairs to the bedroom.

My brain is so fuzzy I've had to give up reading novels because I can't follow the plot. I used to do my own income taxes, but have to hire someone else to do it because I just can't follow the forms.

My fingers are so stiff I can't play my guitar anymore—I've been playing since I was a kid.

I have been stuck in the house for months because I can't drive or take public transit to see friends or get to church.”



ANOTHER BOX asks how your condition or disability is linked to your military or RCMP service. The box may be too small to list all the information needed, so you may need to provide an extra page.

Protected B when completed.

Last name*	First name*	CSDN ID	File No.
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F - Tell us about your condition (continued)

Claimed condition:

Applicant statement

Your applicant statement is your basis of claim. We will use this statement when considering your eligibility for disability benefits. When providing your statement, consider the following:

- How is this condition related to or aggravated by your service, or to another service-related condition?
- Did you seek medical attention?
- Was your condition caused by a single event or by a repetitive injury?
- Do you have a CF98 (Report on Injuries) or a witness statement related to the condition that you are applying to receive benefits for?
- Were you on leave or on duty at the time of your injury?
- Are there any other details you consider relevant to the injury/disability?

Tell us how this condition is related to or aggravated by your service.

Protected B when completed.

the Consent for Veterans () form and provide the be obtained.

Add condition

Be as specific as possible about duties, tasks and work requirements, as it relates to your disability claim, as in these examples:

“ I was in the infantry for 12 years, and was required to march up to 80 kilometres wearing a pack weighing 44 kilograms once a week.

I was in logistics support for 10 years, and had to move 25- to 35-kilogram boxes around for two hours, five days a week. This required twisting and kneeling while carrying, pushing or pulling that weight.

In order to maintain physical fitness to meet universality of service requirements, I have been running in and training for marathons for 15 years. I average 70 kilometres every week.

I repaired aircraft engines for 20 years and was exposed to noises exceeding 120 decibels every day as jets took off and landed. In the early years we were not issued ear protection. ”

PRIVACY NOTICE AND DECLARATION

This section is about how your information will be protected and shared.

It outlines your rights to access personal information from the department and advises that VAC may share your information in the department to decide if you are eligible for additional benefits or services. It also advises that information on benefits awarded will be shared with the Canadian Forces or RCMP.

When you sign, you are indicating that to your knowledge the information you've provided is accurate and complete, and that you understand the provisions for sharing and keeping your information private.

Protected B when completed.

Last name*	First name*	CSDN ID	File No.
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G - Use of your service records for disability benefit applications

Your service and service health records may be reviewed for evidence of a diagnosed medical condition or disability and to show that the condition or disability is related to your service.

Under the Pension Act and the Veterans Well-being Act, VAC has the authority to obtain a copy of your service records, as part of your application, directly from the Department of National Defence or Library and Archives Canada. On consent, RCMP will provide VAC with Service Health Records and service file documentation for the purpose of adjudicating disability benefits or health benefit applications.

The Privacy Act provides you the right to request a copy of your personal information held by a government institution and the right to request corrections or have a notation added to any recorded personal information. VAC has no authority to change or update your service health records. You may send your request to the Access to Information and Privacy section of the appropriate department:

- Department of National Defence canada.ca/en/department-national-defence/corporate/transparency/access-information-privacy/request-forms.html, or
- RCMP Health Services (if you are still serving or have served with the RCMP) rcmp-grc.gc.ca/en/access-information-and-privacy.

H - Privacy notice

Veterans Affairs Canada (VAC) takes your privacy seriously. We are committed to protecting your personal information. The information provided on this form is collected under the authority of the Pension Act, the Veterans Well-being Act, the Royal Canadian Mounted Police Superannuation Act, and/or the Royal Canadian Mounted Police Pension Continuation Act. We will use the information to determine eligibility for disability benefits. Providing your information is voluntary. However, if you submit an incomplete form there may be delays. This personal information may be shared for case management purposes, to determine your eligibility for additional benefits, or for commemorative activities, where applicable. If you are awarded a disability benefit and are still serving with the RCMP, information will be shared as required, to enable the medical authorities to fully assess and respond to your health needs. The information shared is typically limited to your name, regimental number, home province, medical disability description and the effective date. Your personal information is managed based on the Privacy Act. The Privacy Act provides you with a right of access to your personal information, and to request changes to that personal information if it contains errors. If you are unhappy with how we handle your personal information, you can file a complaint with the Privacy Commissioner of Canada at 30 Victoria Street, Gatineau, QC, K1A 1H3. More details on the collection, use and disclosure of personal information is described in VAC's Personal Information Banks, Disability Pensions (VAC PPU 601) and Pain and Suffering Compensation (VAC PPU 717), found on our website, veterans.gc.ca.

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Fields with an asterisk (*) are required.

You must sign a separate form that indicates you have read and understand VAC has authority to collect your service and health records, which will be used in deciding whether you are entitled to disability benefits. Your signature also provides consent to collect medical information from your doctor or other health-care provider or to collect information about other compensation you may be receiving, such as Workers' Compensation.

VAC must see a diagnosis of the condition by a medical doctor, clinical psychologist or audiologist, supported by findings of physical examinations and test results.



VAC does not accept diagnoses from other health professionals such as physiotherapists, occupational therapists or chiropractors, so you might be asked to see a medical doctor for a diagnosis or to have more tests performed.

You can list doctors and specialists you are seeing currently or recently as well as those you've seen for the condition in the past. "It may be 10 years down the road," said the spokesperson, "but the doctor you saw initially can confirm you came in with, say, a knee injury and that information can be used as evidence for a claim for osteoarthritis today related to military service back then."

Once VAC has that permission, it wants to know what medical documents exist that relate to your claim and where it can get them.

VAC will contact the Department of National Defence and RCMP directly for medical records of still-serving members. Veterans are asked to give specific details of information VAC is authorized to collect and where to collect it. "This is information about your disability or medical condition since you left the service," said Finlay.

What VAC needs are test results and findings relating to your disability claim from each doctor, specialist,

clinic or hospital involved in diagnosing your condition. In most cases all this information is available from your family doctor, who usually has a file with all your medical records. Doctors' contact information is requested in the second section.

For example, someone applying for benefits for a disability to their left knee might fill in the box authorizing the family doctor to share with VAC all test results, examination findings, MRIs and X-rays concerning that knee.

THE FINAL PAGES of the application form offer guidance in filling in the application and other support documents, and provide a checklist to ensure you haven't forgotten something. You may also choose to have payments made by direct deposit.

To get direct deposit for the compensation, you will need to fill in a separate form.

"There can be some to-ing and fro-ing" to ensure the application is complete, said the spokesperson. Then the application form and all the supporting documents will be handed on to the adjudication branch in Charlotte-town, where the decisions will be made about whether you are entitled to a disability pension or benefits, and if so, the amount of financial compensation. A command service officer will ensure the application package is complete before sending to VAC on your behalf. **!**



How the decision is made

Once you have submitted your application, including medical documents, all the information collected is sent to Charlottetown and assigned to an adjudicator.

The adjudicator will review the material to determine two things: whether you are entitled to disability benefits and, if so, the compensation you should receive.

“There is nothing personal about this decision,” said Legion command service officer Gerry Finlay in Edmonton. “It’s all based on the supportive evidence presented in your medical and service records and detailed on your application form.”

The adjudicator will consult VAC Entitlement Eligibility Guidelines (www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/disability-benefits/benefits-determined/entitlement-eligibility-guidelines) for the condition on which your claim is based as well as the Table of Disabilities (www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/disability-benefits/benefits-determined/table-of-disabilities) to identify level of impairment.

Gaining entitlement is the first step. The documents you provide need to show that you have a diagnosed disability or a medical condition that is related to service, aggravated by service factors, or the consequence of another disability pensioned or awarded condition. For example, if someone has PTSD, other conditions such as sexual dysfunction or irritable bowel syndrome, can develop and may be eligible for disability benefits for them.

“Adjudicators consider everything that has been submitted by the applicant,” said a VAC spokesperson. They also consider Canadian Forces and RCMP service health records. “The key message is you need to have a current medical diagnosis and we need to be able to prove it’s service-related. That’s why we need the full picture—the completed application form, medical records, service records, witness statements.”

Once it has been decided that you are entitled to benefits, the adjudicator will assign **degree of entitlement**. This reflects the degree, or fraction, of how a condition is attributed to your service. In 2018, a policy changed the minimum to four-fifths entitlement when there are other non-service-related factors that contributed to a condition. Full entitlement of five-fifths will be granted when there is no indication of any outside service factors

DISABILITY PENSION

A monthly tax-free payment for disabilities caused or worsened by service in the Second World War or Korean War. Also available to merchant navy or some civilian support occupations during wartime; current RCMP members and veterans; and Canadian Armed Forces members and veterans who applied for benefits prior to April 1, 2006.

EDUCATION AND TRAINING BENEFITS

A benefit to help pay for post-service university or college, trade, certificate or diploma programs available to those with six or more years of service and were honourably released after April 1, 2006.

EDUCATION ASSISTANCE PROGRAM

Provides financial assistance for four years of post-secondary education for children aged under 25 of a CAF member or veteran who died as result of military service or who was receiving disability benefits rated at 48 per cent or more.

ENTITLEMENT ELIGIBILITY GUIDELINES

Policy used by VAC adjudicators in determining entitlement to disability benefits. The guidelines help determine if there’s a link between a medical condition or disability and a claimant’s military or RCMP service.

EXCEPTIONAL INCAPACITY ALLOWANCE

A non-taxable allowance for recipients of disability benefits (including prisoner of war benefits) of 98 per cent or more and is based on shortened life expectancy, pain and loss of enjoyment.

INCOME REPLACEMENT BENEFIT

A lifelong taxable monthly benefit calculated on 90 per cent of release salary prior to age 65, and 70 per cent afterward. It guarantees a minimum annual income of \$54,812.92. In recognition of lost potential career advancement, the amount will be increased by one per cent annually until the veteran reaches what would have been 20 years of service or age 60.

(continued on page 15)



contributed to the condition. This figure will be used later to determine the amount of your disability pension or compensation.

In determining the amount of compensation, the adjudicator will consider the seriousness of the medical condition and how much it has affected your quality of life.

The diagnosis will show what part of the body has been medically affected. You will need to show evidence that your condition is chronic and that it has been present for at least six months.

The adjudicator will consult the Entitlement Eligibility Guidelines and they provide information about what causes that particular injury or illness and the risk factors in developing them. Link to service is made not just through examination of your service history and military medical records, but to your description on the application form of your duties and how they contributed to the disability or condition.

“Even if there is no financial benefit attached at first, we consider entitlement a major victory,” said Finlay. You are now entitled for the rest of your life to benefits for the condition, which include treatment, therapy, medications and assistive equipment. It also opens the door to other VAC programs, like the Veterans Independence Program and Attendance Allowance. And your condition can be reassessed every two years, which may lead to granting of, or an increase of, financial benefits.

Next the adjudicator will determine your disability assessment, which will be used to determine the amount of your pension or disability compensation.

The adjudicator will determine a **medical impairment rating** using a chart that assigns a rating to the loss of function for your disability. You can check out this chart yourself by going into the online **Table of Disabilities** and clicking on the heading that corresponds to the claimed disability. For instance, under Musculoskeletal Impairment, the chart for loss of knee function assigns a four per cent rating for daily pain with movement when there is normal range of motion, and 26 per cent for an unstable knee that has lost 10 degrees of extension and can't flex more than 90 degrees. It will also be determined if and how much a separate medical impairment contributes to the disability.

GAINING ENTITLEMENT IS THE FIRST STEP. THE DOCUMENTS YOU PROVIDE NEED TO SHOW THAT YOU HAVE A DIAGNOSED DISABILITY OR MEDICAL CONDITION AND THAT IT IS RELATED TO OR AGGRAVATED BY YOUR SERVICE.

The adjudicator will assign a **quality-of-life level** of 1 to 3 that reflects whether your life is mildly, moderately or severely affected by the disability or health condition. That rating is cross-referenced with the degree of medical impairment to come up with a **quality-of-life rating** from 1 to 20.

The medical impairment rating is multiplied by the degree of the disability related to service, four-fifths or five-fifths to determine the percentage of the maximum pension or pain and suffering compensation you're entitled to for each disability or condition.

“If you have a total assessment of 15 per cent for one condition and 25 per cent for another, they will be added together and you will get 40 per cent in total,” said the spokesperson.

Monthly pensions are awarded for assessments of five per cent or higher for those covered under the *Pension Act*. A single payment will be given for pensions assessed at four per cent or less. Additional amounts are paid for spouses and dependent children.

Remember, you have the right to appeal any of these decisions. 



Not happy?

by SHARON ADAMS

Although your first application for disability benefits from Veterans Affairs Canada may be rejected, 'no' may not be the final word. Veterans have the right to appeal VAC decisions about entitlement and assessment.

VAC will send you a letter telling you whether you have been granted a disability pension or compensation. The letter will tell you what records, medical reports and VAC guidelines and policies were reviewed, and explain the reasons for the decision.

For instance, the policy and entitlement guidelines regarding hearing loss benefits changed in 2007 and again in 2018. "Many veterans that were previously denied, successfully appealed and now have entitlement. More importantly, their hearing aids will now be covered by VAC," said Carolyn Hughes, Director of Veterans Services.

Some people don't take that second kick because they mistakenly believe the first answer from the department is the final answer. Others may have been worn out by the application process and don't have the energy to go on, or don't want to deal with a government department.

Still others who applied long ago may not realize that there have been policy changes since they first applied for benefits. For instance, eligibility for hearing loss benefits changed in 2007, and many veterans who were turned down for benefits prior to that have successfully appealed under the new policy, said McInnis.

Can't make up your mind whether to appeal? You can get help making the decision from a command service officer or the Bureau of Pensions Advocates. "Come to one of us and we'll deal with it," said McInnis. "There is no time limit on when you can appeal, so you can take your time to think about it."

The first step may be requesting a **departmental review** from VAC, which allows you to bring new evidence or point out errors of fact or law. The new evidence may persuade the department to confirm, amend or rescind the initial decision. And the evidence must be new, not a restatement of information already submitted.

Most unsuccessful initial applications are due to lack of a medical diagnosis of the disability or condition, or failure to link the condition to military service. Filling in those gaps can provide new evidence for VAC to consider, such as a doctor's report confirming a diagnosis or a statement from a witness who was there when you were first injured.

MEDICAL IMPAIRMENT RATING

A percentage rating based on the severity of medical condition and degree to which it affects daily activities. It is added to the Quality of Life rating to determine disability assessment.

PAIN AND SUFFERING COMPENSATION

Non-taxable, monthly compensation for the impact of service-related disability on quality of life. The amount varies depending on severity of disability, and can be taken as a lump sum or monthly payments; the balance can be cashed out at any time.

PENSION ACT

The legislation governing benefits for service-related illness and injury to veterans of the Second World War and Korean War, merchant navy veterans and certain civilians with wartime service, members and veterans of the RCMP, and CAF members and veterans who applied prior to April 1, 2006.

PENSION FOR LIFE

Made up of three components: the Income Replacement Benefit, Pain and Suffering Compensation, and Additional Pain and Suffering Compensation.

QUALITY OF LIFE

Determined by ability to live independently, maintain relationships, take care of oneself and participate in community activities.

QUALITY-OF-LIFE LEVEL

A measure of how much a medical condition has affected quality of life, rated on a scale from one to three.

REHABILITATION AND VOCATIONAL ASSISTANCE PROGRAM

Available to injured and medically released CAF members and veterans who need medical or psycho-social rehabilitation or assistance in training and searching for a post-military job or career.

ROYAL CANADIAN LEGION VETERANS SERVICES NETWORK

Operated by The Royal Canadian Legion's National Headquarters, the network provides advice to those applying for VAC benefits, help in filling out and filing applications for benefits, and support through the application and appeals process, as well as benevolent assistance. The service is free of charge and you do not need to be a Legion member to receive help. E-mail: veteransservices@legion.ca. Website: legion.ca/support-for-veterans. Phone: 1-877-534-4666.

(continued on page 20)



Although there are more levels of appeal, it makes sense to ensure your case is as strong as possible to increase the likelihood of a favourable decision in the departmental review. Veterans covered by the *Veterans Well-being Act* are limited to one departmental review per condition; veterans covered under the *Pension Act* may request more than one departmental review for each disability or condition, but each review takes time and energy, and each negative reply takes an emotional toll.

Once VAC reaches a decision after the departmental review, you will receive a letter telling you whether your application has been successful and how the decision was reached. It encourages recipients to seek advice from the Legion or VAC. If you are unsatisfied with that decision, you have the right to ask for a **review hearing** with the Veterans Review and Appeal Board.

A VRAB review hearing is the only time you get to tell your story directly to the people making the decision about your case. VRAB is an independent appeal tribunal that reviews VAC disability benefit decisions.

There is no fee for appeals and your expenses will be paid to attend hearings.

Hearings usually take place before two VRAB members, and you may bring with you representatives, witnesses, family members or friends. If it's impossible for you to appear in person, arrangements can be made for you, your representatives or witnesses to take part by teleconference.

This is not as formal as a court hearing. Your representative presents your case to board members. You will be given the opportunity to tell your story. Board members may ask questions to clarify facts and issues.

The VRAB members make a decision after considering all the evidence and the testimony they've heard and usually provide a written decision about six to eight weeks after the hearing.

If you are unsatisfied with the decision after the review hearing, you may decide to proceed to a **VRAB appeal hearing**. These hearings are held in Charlottetown or Ottawa, or by teleconference, before three VRAB members who were not involved in the review hearing. You may attend this hearing at your own expense. This hearing provides

IF YOU ARE STILL UNSATISFIED, YOU CAN APPLY TO THE FEDERAL COURT OF CANADA FOR A JUDICIAL REVIEW OF VRAB'S DECISION, BUT YOU HAVE ONLY 30 DAYS FROM THE DATE YOU RECEIVED VRAB'S DECISION.

you an opportunity to submit new information and further support your case. You will not be able to speak during the hearing, but you can submit written statements if you have anything to add to what you said at the review hearing.

The board or VRAB members will consider written statements and documents filed prior to the hearing and listen to oral arguments from your representative before making a decision. The appeal panel will generally provide a written decision within six to eight weeks. Appeal decisions are normally final and binding.

If there is significant and relevant new evidence, or an error in law or fact, you may ask VRAB to reconsider the matter, but reconsiderations are not automatically granted. Dominion Command service officers are able to represent you at this level.

If you are still unsatisfied, you can apply to the Federal Court of Canada for a **judicial review** of VRAB's decision, but you have only 30 days from the date you received VRAB's decision. You will want a lawyer to represent you and fees are your responsibility.

If the Federal Court determines VRAB has erred, the case can be referred back to VRAB for re-hearing. **🔊**



A look at 2024 benefit rates for veterans

Veterans Affairs Canada raised pensions, awards and allowances paid under the *Pension Act* by 4.4 per cent as of Jan. 1 2024. VAC adjusts the rates for disability pensions and allowances on Jan. 1 each year. This year's increase is based on the Consumer Price Index in accordance with the *Pension Act*.

DISABILITY PENSIONS UNDER THE PENSION ACT

The extent of disability is expressed as a percentage, with a total disability assessed at 100 per cent. When a pensionable disability is assessed at less than 100 per cent, the pension is proportionally less. The following are examples of the 2024 pensions paid monthly.

	100% ASSESSMENT	50% ASSESSMENT	10% ASSESSMENT
Single pensioner	\$3,357.30	\$1,678.65	\$335.73
Married pensioner	\$4,196.63	\$2,098.31	\$419.66
Pensioner, spouse, one child	\$4,633.63	\$2,316.53	\$463.30
Pensioner, spouse, two children	\$4,952.02	\$2,476.01	\$495.20
Pensioner, spouse, three children	\$5,203.82	\$2,601.91	\$520.38

Payment to a pensioner whose disability is assessed at less than five per cent is made on a one-time-only basis.

One per cent	\$1,084.00
Two per cent	\$2,167.92
Three per cent	\$3,251.92
Four per cent	\$4,335.87

SURVIVOR'S PENSIONS UNDER THE PENSION ACT

	MAXIMUM RATE 50–100% ASSESSMENT	10% ASSESSMENT
Survivor, no dependants	\$2,517.98	\$209.83
Survivor, one child	\$3,390.88	\$231.65
Survivor, two children	\$4,028.77	\$247.60
Survivor, three children	\$4,532.37	\$260.19
Orphan, first child	\$872.90	\$21.82
Orphan, second child	\$637.89	\$15.95
Orphan, each additional child	\$503.60	\$12.59



MONTHLY ALLOWANCES PAID UNDER THE PENSION ACT

	NOT LESS THAN	NOT EXCEEDING
Exceptional Incapacity Allowance	\$592.44	\$1,777.25
Attendance Allowance	\$355.57	\$2,221.53
Clothing Allowance	\$27.91	\$251.74

PAIN AND SUFFERING COMPENSATION

Disability awards under the *Veterans Well-being Regulations* may be paid as a lump sum, annual payments or in a combination of these options.

100% OR DEATH BENEFIT	60%	5%
\$440,991.96	\$264,595.18	\$22,049.60

MONTHLY RATES

100%	60%	5%
\$1,355.38	\$813.23	67.77

WAR VETERANS ALLOWANCE

War veterans allowance paid to low-income clients is adjusted quarterly on Jan. 1, April 1, July 1 and Oct. 1. The following are the current rates.

	MAXIMUM MONTHLY PAYMENT
Single or survivor	\$1,994.19
Married	\$2,936.88
Each additional dependent child	\$304.99

CANADIAN FORCES INCOME SUPPORT (Maximum per month)

SINGLE	MARRIED	EACH ADDITIONAL CHILD
\$1,994.19	\$2,936.91	\$426.34

Readers who think they may be eligible for a benefit related to military service may contact Dominion Command or a provincial command service officer through their Legion branch.



BENEFITS IN THE NEWS

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Chaplain general's briefing offers insights into a range of issues

by MICHAEL A. SMITH

The military's chaplain general says morale among Canadian Armed Forces' members is the lowest in recent memory and is causing some to leave the ranks, noting that military families are looking for support to help subsidize the cost of living and ease their burdens. But the help they're receiving isn't enough.

A July 2023 report by Brigadier-General Guy Bélisle to Defence Chief General Wayne Eyre, first publicized by CBC this past October, noted that "the increasing lack of affordable housing, the rising cost of living, and staff shortages all contributed to exacerbating the tensions and challenges being experienced by members and their families."

These factors are leading to an increase in the number of uniformed personnel making career changes.

"The past six months have been very difficult for many CAF members and their families as they

struggle to find a way forward through the economic, social and cultural realities and changes that are confronting all Canadians in these uncertain times," explained Bélisle in the briefing note.

One change that is contributing to "CAF leaders and members feeling more undervalued and underappreciated than at any point in recent memory," said Bélisle, is the recent change in the housing allowance.

The new subsidy is based on salary and doesn't factor in the cost differences in various Canadian communities.

It's estimated that about 28,000 members now qualify for the allowance, about 6,300 more than before. But, about 7,700 are now ineligible and thousands of others are receiving smaller monthly payments. The government indicated the changes will save about \$30 million a year.



BÉLISLE, HOWEVER, WARNED THAT THE CHANGES TO THE ALLOWANCE PROGRAM "WILL HAVE A SIGNIFICANT NEGATIVE IMPACT ON" MEMBERS.

To lessen the sudden impact on those losing money, National Defence said it would gradually reduce the monthly payments until July 2026.

Brigadier-General Virginia Tattersall, director general compensation and benefits, said last year that the changes are about "being equitable," and will help more junior ranking members than before.

Bélisle, however, warned that the changes to the allowance program "will have a significant negative impact" on members and determine whether they "seek advancement, postings, or remain in the CAF."

Charities, such as the military family support foundation Together We Stand (TWS), have helped alleviate financial stress, noted Bélisle.

"Despite such generosity, support from organizations like TWS can only be viewed as a short-term solution for members who are facing increased significant financial and other issues," his report said.

Bélisle's briefing was not all doom and gloom, however. Cultural and policy changes within the military that were intended to curb sexual misconduct and regain trust in leadership seem to be gaining more acceptance he said.

"On the positive side, some members have noted that their workplace appears to be getting psychologically safer, and that there is less of a taboo now on communicating issues," wrote Bélisle.

The chaplain general's opinion on the low state of military morale coincides with a personnel shortage—some 16,500 members—and new marketing strategies that aim to address it. **L**

SISIP

The Service Income Security Insurance Plan provides replacement income for CAF regular and reserve members medically released due to long-term disability. The plan includes a vocational rehabilitation program.

SURVIVOR'S PENSION

For the first year following death, spouses receive the full amount of the pension. After one year, spouses of pensioners rated at 48 per cent or greater disability continue to receive the maximum survivor's pension while spouses of pensioners rated between five and 47 per cent receive half.

TABLE OF DISABILITIES

A list of conditions used to assess extent of a disability in order to determine eligibility and amount of benefits.

VETERANS AFFAIRS CANADA

Manages disability benefits programs. E-mail: information@veterans.gc.ca. Website: www.veterans.gc.ca/eng Phone: 1-866-522-2122.

VETERANS INDEPENDENCE PROGRAM

Designed to help veterans remain in their own homes as they age, the VIP provides financial assistance for housekeeping, grounds keeping and personal-care services to those receiving VAC disability benefits, their spouses and frail veterans.

VETERANS REVIEW AND APPEAL BOARD

Provides reviews and appeals of VAC decisions about eligibility and assessment for disability benefits.

VETERANS WELL-BEING ACT

The legislation covering CAF members and veterans applying for benefits for illness or injury related to military service since April 1, 2006. It is the revised name of the New Veterans Charter.

WAR VETERANS ALLOWANCE

Provides financial assistance for low income Canadian, Commonwealth or Allied veterans who served overseas during the Second World War or Korean War, and their spouses. The amount provided is based on income, marital status and number of dependants. There are similar allowances for merchant navy veterans and civilians who worked in support of the military in wartime. **L**



Mental health resources lacking says Ombud

by MICHAEL A. SMITH

PPrimary reservists participating in domestic operations are not having their mental health needs met, says a 2023 report conducted by the National Defence and Canadian Armed Forces' Ombudsman Gregory Lick.

The report titled "Hidden Battles" published in September 2023, is based on an investigation launched after concerns were raised regarding "possible inconsistencies in mental health assessments and medical care for Primary Reserve members before, during, and after a domestic operation," said Lick in a written statement.

While the effects of overseas operations on the mental health of service members are widely documented, the impact of domestic work is not, partly due to the belief that missions at home are less traumatic than those abroad. However, as the frequency and strength of natural disasters increase, resulting in many of the CAF's 28,500 reservists playing vital roles in combating fires, floods, search-and-rescue missions and even helping in crises such as the COVID-19 pandemic, it is becoming increasingly important to document the effect of such work.

The primary reserve "consists of predominately part-time professional CAF members, located throughout Canada, who respond with appropriate notice to conduct or contribute to CAF defence and security objectives domestically, on the continent, and internationally." And the CAF's involvement in domestic natural disaster response has broadly doubled every five years since 2010.

While those deployed domestically may not be in traditional conflict zones, they are still potentially exposed to traumatic and graphic situations. For instance, one reservist who was deployed to support long-term care facilities in Ontario and Quebec in the spring of 2020 is anonymously quoted in the report: "The young reserve [members] were not emotionally ready for this kind of operation. They were told they would manage road control, but then they were suddenly brought to Montreal to help out [with] the long-term care homes. They worked with people who died [and] they were not prepared for that."

SOME RESERVISTS SAID THAT THE CANADIAN FORCES HEALTH SERVICES "TURNED THEM AWAY IN TIMES OF CRISIS."

Protocol is in place to evaluate mental health needs prior, during and after operations, but the report found that primary reservists working domestically aren't receiving a consistent approach to them.

About 65 per cent of all members didn't receive a medical screening related to their most recent domestic operation. And just 38 per cent of those who said they'd had a medical screening within the last year were reservists. Such evolutions are particularly important for the part-timers as they tend to have fewer interactions with leaders who can help identify challenges.



THE REPORT INDICATED THAT PROACTIVE AND SUPPORTIVE LEADERSHIP WOULD BE KEY TO ADDRESSING THE ISSUE.

The investigation also found that before domestic operations, 48 per cent of those surveyed said they needed mental-health support, but did not request it. Meanwhile, 53 per cent were in the same situation during operations and 37 per cent afterward. Reservists made up about half of all those numbers.

Consistent screening and follow-ups are critical to maintaining health, wrote Lick, since issues can appear months, or even years, after an operation is complete. An authority with the Canadian Joint Operations Command explained in the report that “Regular Force members have direct access to CAF systems. For Reserve Force members it is more complicated. They may not be fully aware of resources still available to them.”

The report indicated that proactive and supportive leadership would be key to addressing the issue. It noted that reserve force leaders, clinical administrative staff and health providers are not overly knowledgeable about the mental health resources available. Indeed, 29 per cent of this group was unaware of the accessibility and eligibility of such supports. And some reservists said that the Canadian Forces Health Services “turned them away in times of crisis because some administrative staff and care providers did not fully understand their entitlements to care.”


This lack of knowledge, even with the same screening processes, put reservists at a disadvantage when compared to their regular force colleagues, said the report. Even in cases where members know they are qualified for resources and know where to receive them, the report states that many cannot take advantage of “them due to the geographic distance from their local Reserve Force unit.”

The assumption that domestic deployment is not very traumatic and there’s a need to rush to the job may have caused many reservists to skip their pre-mission medical assessments. “I was a little bit surprised in terms of the amount of times that risk assessments were not done,” said Lick at a media conference to release the report.

The report made six recommendations it indicated should be implemented by the fall of 2025 to help ensure primary reservists’ mental health needs are taken care of:

- formalize all post-deployment check-ins for domestic operations;
- strengthen oversight of mental health screenings;
- expand virtual care services to offer mental health services in locations that don’t have them and to better support reservists during core clinic hours;
- ensure compliance with training on mental health supports and reserve force entitlements for all those involved in the administration and provision of health care;
- improve knowledge and awareness of mental health supports available to all reservists before, during and after domestic operations;
- and complete the ongoing review of the mental health services needs of equity-deserving groups.

Lick noted that recommendations from three previous investigative reports between 2016 and 2017 have yet to be implemented and stressed that it’s becoming more important than ever to take care of reservists serving domestically.

“In Canada, we increasingly rely on our part-time reserve force [in] responding to natural disasters,” said Lick. “But we do not always provide them with the mental health support they need before and after operations.” 



SERVING YOU

SERVING YOU is written by Legion command service officers. To reach a service officer, call toll-free 1-877-534-4666, or consult a command website. For years of archives, visit www.legionmagazine.com


The Burns Way

The Royal Canadian Legion's mission is to serve all veterans and communities in the country and to promote remembrance. With 1,350 branches and a large volunteer base, the RCL is the cornerstone of many communities throughout Canada. As the nation's largest veteran-support organization, enhancing the well-being and quality of life for all veterans and their families is of great importance.

Accessing mental health and wellness services in particular can be a challenge, and every veteran has unique needs. Identifying those who require help and providing support to them must be done on an individual basis. And their location, as well as their cultural and linguistic identities, are added factors that must be understood and addressed when planning assistance.

Like the Legion, the Aboriginal Veterans Autochtones, the Assembly of First Nations, and the Federation of Sovereign Indigenous Nations are committed to helping veterans. With support from the former groups, the Legion and the latter organization signed an agreement in early 2023 to collaborate to address these needs.

The Burns Way initiative uses technology to anonymously connect veterans with trained peers and clinical supports. It creates a safe and welcoming online environment in the hopes of comforting ingrained fears and apprehension, while filling service gaps for those who live in rural or isolated areas. It seeks to build trust and puts veterans in control of their wellness journeys.

The Burns Way was named after veteran Earl Burns, who died in September 2022 while protecting his family and community when his former son-in-law stabbed numerous people on the James Smith Cree Nation and in the nearby village of Weldon, Sask. The Legion is fully committed to assisting this emerging initiative. To learn more about it, visit www.theburnsway.ca. 

THE BURNS WAY
INITIATIVE USES
TECHNOLOGY TO
ANONYMOUSLY
CONNECT
VETERANS WITH
TRAINED PEERS
AND CLINICAL
SUPPORTS.



SERVING
YOU

Disability assessments and reassessments from VAC

Did you know that if you have received a favourable decision for a disability award, Pain and Suffering Compensation, or a Pension, you are eligible for periodic reassessments?

If an application to Veterans Affairs Canada for a disability benefit is successful, meaning a medical condition either developed during, or was aggravated by, service or resulted from another condition for which you already receive VAC benefits, you will receive disability entitlement and an assessment.

Entitlement means that VAC agrees the medical condition is wholly or partially related to service. The assessment, meanwhile, will determine the extent of the current disability and how it affects your daily life.

Once you have entitlement for disability benefits and an assessment is completed, you can request a reassessment if the condition(s) change. Medical conditions, however, are not normally reviewed if it has been less than two years since the last assessment. That said, if a disability has worsened and there is new medical evidence to show that, a reassessment can be requested anytime by contacting VAC or a Legion command service officer. After a review of the situation, that individual will follow up on your behalf to arrange an examination.

Under the *Pension Act*, if your disability assessment has been in effect for three years or more and you're 55 or older, any pensioned disability can't be reduced. If, however, you're younger than 55 and a reassessment determines the medical condition(s) have improved, your pension could be reduced.

Regardless, if you're not satisfied with a recent assessment decision, you should consider contacting a command service officer for advice on an appeal. And if a disability has worsened, contact a command service officer to arrange a reassessment. **0**

REGARDLESS,
IF YOU'RE NOT
SATISFIED WITH
A RECENT
ASSESSMENT
DECISION, YOU
SHOULD CONSIDER
CONTACTING
A COMMAND
SERVICE OFFICER
FOR ADVICE ON
AN APPEAL.



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The Pepper Pod: A Retreat Centre for Women Veterans

Every day, The Royal Canadian Legion plays a positive role in the lives of many types of veterans, including women. To further veteran programs, the Legion sponsored the July 8, 2023, Stand Up Paddleboarding event; just one of many events organized by the Pepper Pod.

Transitioning from the military or RCMP to civilian life can be difficult for any veteran. The Pepper Pod specifically helps women veterans to develop and contribute to a support system, as they face challenges during and after their transition.

It was created by retired major Sandra Perron, the first female infantry officer in the Canadian military, and named after “Pepper Podding,” a military manoeuvre designed to cover one’s comrades in arms while advancing on the enemy.

Pepper Pod’s mission is rooted in the belief that women who served have a unique cultural experience that can be valuable when they share it and support other women. It is not a substitute for medical or psychiatric treatment. It is a two-day, two-night retreat of eight to 10 women and one facilitator. The aim is to provide women veterans an opportunity to mutually connect at a deep level and develop profound friendships, while sharing lessons about life, health, transition and healing. The groups become “tribes” that lean on each other during life’s challenges.

The experience includes a program to develop the tribes, Wonder Woman Wednesday, a Work Party-Party-Party, Stand Up Paddleboarding, dragon boat racing and nationally co-ordinated picnics. It can provide a short respite when life becomes overwhelming. Since 2018, more than 250 women from across Canada have graduated from the program.

To learn more about the retreat, visit <https://pepperpod.ca>. 

THE PEPPER POD SPECIFICALLY HELPS WOMEN VETERANS TO DEVELOP AND CONTRIBUTE TO A SUPPORT SYSTEM, AS THEY FACE CHALLENGES DURING AND AFTER THEIR TRANSITION.



SERVING
YOU

Mental health benefits now available

Mental health is vital to overall well-being. For that reason, Veterans Affairs Canada recently launched a new Mental Health Benefits initiative.


As of April 2022, Canadian Armed Forces veterans who apply for a disability benefit for certain mental health conditions—as well as those who have already applied and are awaiting a decision—will receive immediate coverage for the support and services they need. This includes veterans living abroad and Class A and B reservists who have not otherwise met the 180-day benefits threshold. Members of both the supplementary and primary reserves, the Cadet Instructor Cadre and Training Service and the Canadian Rangers may also be eligible. Cadets and volunteers will not be eligible.

VAC mental health benefits coverage applies to treatment for service-related conditions such as anxiety, depression and disorders related to trauma and stress. It also covers the costs of related treatments, such as prescription drugs and appointments with psychologists, counsellors, social workers or other mental health professionals.

CAF veterans who have applied for support for an eligible mental health condition and are awaiting a decision should have been sent information about this benefit.

Serving members and veterans can stay up to date on news about VAC services, including the new Mental Health Benefits, with the following links and resources:

- **My VAC Account:** www.veterans.gc.ca/eng/e_services
- **Salute! newsletter:** www.veterans.gc.ca/eng/about-vac/news-media/salute
- **VAC Facebook:** www.facebook.com/VeteransAffairsCanada
- **VAC Twitter:** www.twitter.com/VeteransENG_CA
- **Mental Health Benefits FAQs:** www.veterans.gc.ca/eng/financial-support/medical-costs/treatment-benefits/mental-health-benefits

If you require assistance in accessing VAC disability benefits or have a friend or family member who needs help, you can find a local command service officer at www.legion.ca/support-for-veterans/contact-a-service-officer. Or call 1-877-534-4666 toll free to speak to a service officer. 

VAC MENTAL HEALTH
BENEFITS COVERAGE
APPLIES TO
TREATMENT FOR
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AND DISORDERS
RELATED TO TRAUMA
AND STRESS.

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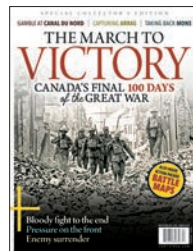
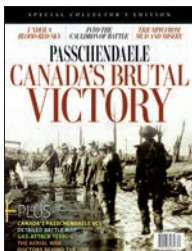
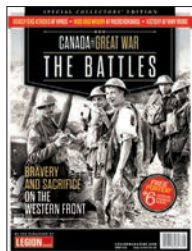
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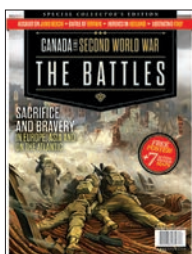
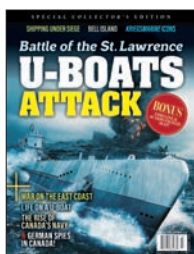
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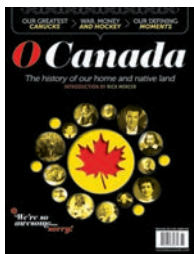
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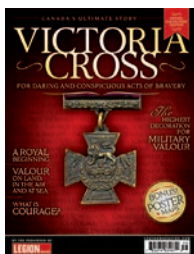
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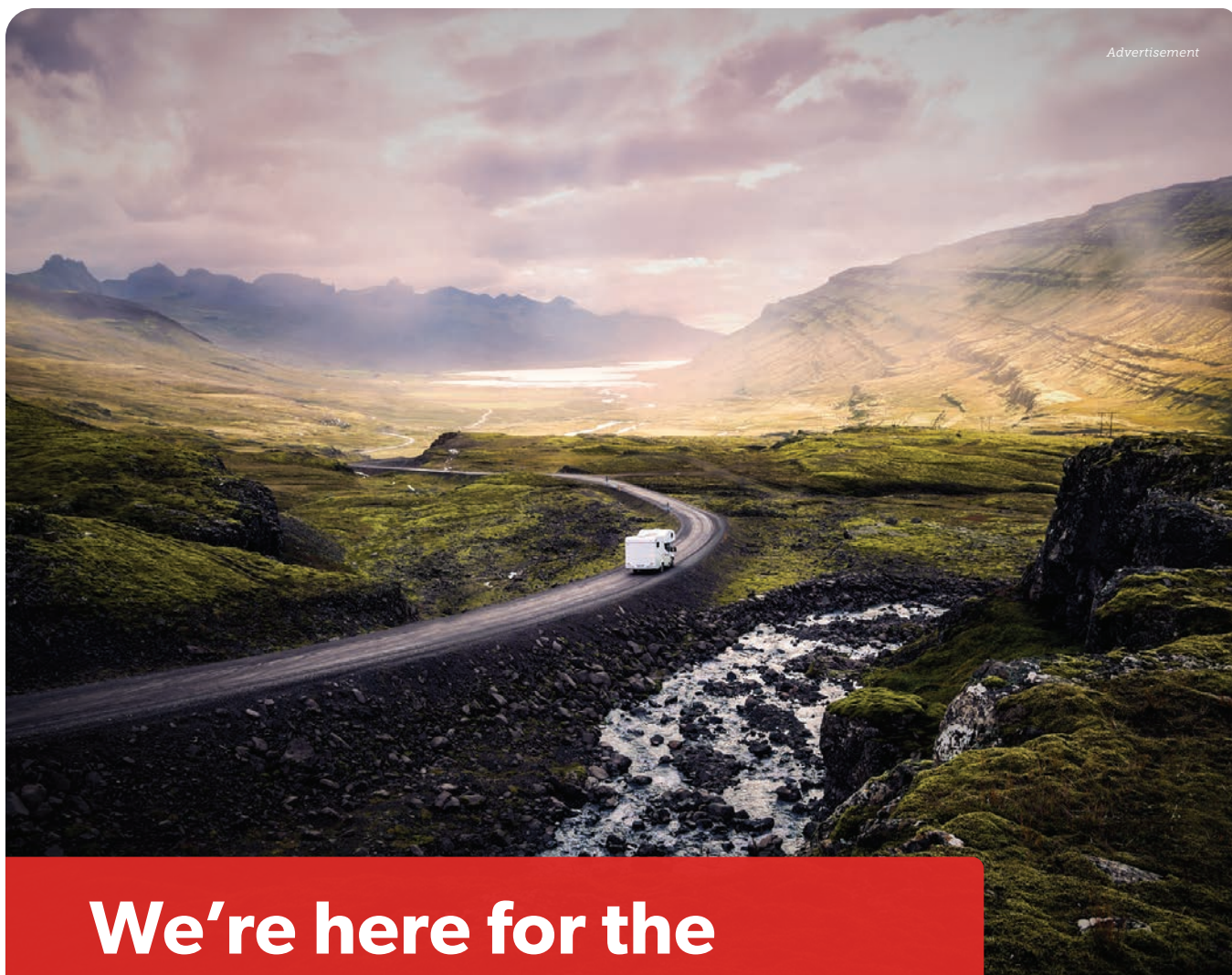
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