# RCMP VETERANS' ASSOCIATION

# BENEFITS AND SERVICES HANDBOOK

April 2026

# WELCOME

Welcome to the RCMP Veterans Benefits and Services Handbook. This handbook is designed to help RCMP Veterans, their families, and current members navigate the benefits, services, and programs available to them. Whether you are preparing for retirement, recently retired, or seeking guidance on specific federal programs post-retirement, this resource provides practical information and directs you to the right support.

Transitioning from active service to retirement can be both exciting and complex. This handbook is intended to simplify that process by clearly outlining available benefits, services, and resources, and by connecting you to trusted support networks. The RCMP Veterans' Association (RCMPVA) and its Support and Advocacy Initiative are here to assist you every step of the way, providing guidance on health and benefit programs, appeals, financial assistance, and family or survivor support.

## Purpose of this Handbook

The RCMP Veterans' Association (RCMPVA) has developed this handbook to:

- Provide a clear overview of benefits and services available to RCMP Veterans.
- Guide Veterans and their families through federal programs, appeals, and financial assistance.
- Help you understand your options and the steps needed to access support.

## Support and Advocacy

A core part of the Support and Advocacy Initiative is to assist RCMP Veterans and their families in navigating complex benefit programs, appeals processes, and financial assistance services. Support Team Members provide:

Health and Benefit Guidance, including:

- Public Service Health Care Plan (PSHCP)
- Pensioners Dental Service Plan (PDSP)
- Veterans Affairs Canada (VAC) programs

Appeals and Review Support, including:

- Bureau of Pension Advocates (BPA)
- Veterans Review and Appeal Board (VRAB)
- Office of the Veterans' Ombud (OVO)

Financial Assistance Guidance, including:

- RCMPVA Foundation
- RCMP Benefit Trust Fund
- Referrals to Royal Canadian Legion Service Officers trained by VAC

## Survivor and Family Assistance

Support Team Members assist spouses, families, and executors after the passing of a Veteran by helping to:

- Understand available survivor benefits
- Navigate required documentation
- Identify appropriate federal and association contacts

As of February 2026, support is available across Canada through approximately 75 Support Team Members, ensuring guidance is accessible locally and nationally.

## Accessing Benefits

If you have a disability caused or aggravated by your service, you may be eligible for tax-free pensions or compensation, along with additional allowances and benefits. Accurate terminology and proper guidance are critical when applying to Veterans Affairs Canada (VAC), as benefits differ between RCMP and Canadian Forces members.

Several agencies can assist Veterans free of charge, including:

- RCMPVA Support Teams
- Royal Canadian Legion (RCL) Service Officers
- Bureau of Pension Advocates (BPA)
- Veterans Review and Appeal Board (VRAB)

Many Support Team Members are security cleared and may have expedited access to service and health files (with your consent). Please take advantage of these resources.

## Keeping Your Records

All RCMPVA VAC claimants, Support Teams, and Assistants are encouraged to maintain separate files for each claim, including related forms, guidelines, and tips. These files may be kept electronically or in hard copy.

Consider setting up a My VAC Account now or in the future to manage your claims online — more information on this is provided later in the handbook.

## Staying Current

Websites and email addresses referenced in this handbook were current as of April 2026. For ease of updating, contact information is provided on separate information sheets. Telephone calls or online searches may be needed to locate the most up-to-date information. Please notify your Division Support Teams of any changes. Login to the RCMPVA member portal to access a full list of Divisional Support and Advocacy Teams (Sign in required).

## Acknowledgements

This handbook was originally developed as the Advocates' Manual by Ron Lewis, retired S/Sgt., former Staff Relations Representative, and RCMPVA Chief Advocate.

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## INTRODUCTION AND NOTES

To stay informed and access all available benefits, it's important to keep your membership in the RCMP Veterans' Association (RCMPVA) current.

### The Importance of Documentation for Claims

During your service with the RCMP, it was strongly recommended that incidents affecting you be documented. Documentation can include:

- Medical files for treatment of injuries and ailments
- Reports or forms from Divisional Well-Being resources
- Injury on Duty Reports
- Hazardous/Critical Incident Debriefings & Reports
- Operational Stress Injury (OSI) support
- Counselling from qualified health care professionals

This applies not only to physical injuries but also to emotional or mental health challenges. Service-related experiences may include exposure to fatalities (suicide, homicide, and infanticide), domestic violence, assaults, workplace bullying, harassment, and other critical incidents.

If records from your RCMP service are missing or slow to arrive, start documenting events yourself as soon as you anticipate needing assistance from Veterans Affairs Canada (VAC).

When making notes, include:

- Date, time, and location of the incident
- People involved, including yourself, colleagues, supervisors, and witnesses (with names and contact information)
- A brief summary of what happened
- Counselling received and the provider's name
- Hazardous Occurrence Report Form LAB1070 (previously Form 3414) status
- Any Hazardous/Critical Incident Debriefing, including participants and file number

If you're unsure about forms or reports, check with Health Services (Division Wellness) or Occupational Health and Safety.

Keep all documentation. Even partial records, journals, or excerpts from police notebooks may be helpful when interacting with VAC. Documentation is critical because:

- VAC requires a diagnosis for the condition or disability being claimed
- VAC requires proof that the condition or disability is related to RCMP service
- Physical health issues are often easier to support with medical records
- Emotional or mental health issues may not have been documented at the time, as they often develop cumulatively throughout service and retirement

Even if complete records are unavailable, you should still submit your application, as a lack of documentation does not automatically result in denial.

# DISABILITY BENEFITS AND DISABILITY ALLOWANCES

Serving or retired members of the RCMP may be eligible for disability pensions under the Canada Pension Plan (CPP) and/or Disability Allowances administered by Veterans Affairs Canada (VAC). To qualify, two criteria must be met:

1. The disability must be medically supported (diagnosis required).
2. The disability must be related to RCMP service, either caused or aggravated by it.

## Canada Pension Plan (CPP) Disability Benefit

The CPP Disability Benefit is a taxable monthly payment for people who have contributed to CPP and are unable to work regularly due to a disability.

For more information and eligibility criteria, visit the Canada Pension Plan disability benefits webpage.

## Veterans Affairs Canada (VAC) Disability Allowances

The VAC Disability Allowance is a non-taxable monthly payment. Additionally, some Veterans may be eligible for the Canada Revenue Agency (CRA) Disability Tax Credit (DTC)—more details appear later in this section.

VAC will determine eligibility based on the two criteria above. Pension entitlement is expressed in fifths:

- Full entitlement (5/5) – condition is entirely service-related
- Partial entitlement (4/5) – condition is partially service-related

**Note:** Awards are now only 4/5 or 5/5; 1/5 to 3/5 awards are no longer given.

> *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 by 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.*

## Non-Service-Related Conditions Aggravated by Service

If a disability arises from a non-service-related injury or illness that is aggravated by RCMP service, VAC may grant a pension for the portion attributable to service. In such cases, 4/5 entitlement is awarded when any aggravation is identified.

> *If a member or Veteran is suffering from a disability as a result of a non-service-related injury or disease that was aggravated by service, a disability pension or award can only be paid for the portion of the disability that reflects the extent to which it was aggravated by service. Since neither Act specifies how the "fifths" must be assigned, and because the determination is inherently subjective, the Department applies a consistent approach. When it is determined that a disability has partially resulted from a non-service-related injury or disease aggravated in any way by service, the Department will award four-fifths (4/5) entitlement.*

Awards are periodically updated. For the most current information, consult the Table of Disabilities webpage.

Additional amounts may also be paid to qualified dependents, including a spouse, common-law partner, and/or children.

## Additional Benefits

A disability allowance can be claimed for each separate injury or illness. Recipients may also qualify for other VAC benefits, including:

- Attendance Allowance
- Clothing Allowance
- Exceptional Incapacity Allowance
- Health Care Benefits (vision, hearing, dental, physiotherapy, emotional/psychological support)
- Survivor Benefits
- Operational Stress Injury (OSI) Clinics
- VAC 24-Hour Crisis Help Line
- Case Management Program
- Transition Interview & Guidance Support

## Documentation Required

Every VAC Disability Allowance submission must include a diagnosis. Start collecting supporting documents early, such as:

- Medical records from RCMP files
- Incident reports at the time of injury
- Medical test results post-retirement
- Witness statements
- Police notebook entries or other personal documentation

Even if some records are missing, submit your application, as a lack of documentation does not automatically result in denial.

## Consent for Veterans Affairs Canada to Disclose Personal Information to Third Parties

If you or a Veteran requires assistance with a VAC claim or an appeal—either now or in the future—you must complete the [Consent for Veterans Affairs Canada to Disclose Personal Information to Third Parties (Form VAC 520)]. This form allows an advocate from the RCMP Veterans' Association Support & Advocacy team (or another authorized third party) to make inquiries, provide updates, and communicate with VAC on the Veteran's behalf.

### Clarification about Form VAC 520

If a Veteran wants assistance with a VAC claim or appeal, they can authorize an advocate or another trusted third party to act on their behalf by completing Form VAC 520 – Consent for Veterans Affairs Canada to Disclose Personal Information to Third Parties.

Key points to know:

1. One form per Third Party – If more than one person will assist the Veteran, a separate VAC 520 must be completed for each individual.
2. What the form allows – The named Assistant or Advocate can:
    - Ask questions about the Veteran's benefits.

- Provide updates to VAC about the Veteran's situation.
- Request VAC to contact the Veteran for reassessments if needed.
- Communicate by phone, letter, email, or in person.

3. Limitations – Only the Veteran can authorize changes to benefits or addresses. The Assistant cannot make changes on the Veteran's behalf without additional legal authority.
4. Power of Attorney – If the Veteran cannot manage the claim due to disability, they should consider appointing a Power of Attorney, who has the legal authority to request reassessments and inquire about new benefits.

Form VAC 520 ensures that VAC can legally share information with the Advocate or Assistant. Without it, VAC is bound by the *Privacy Act*, and others cannot assist.

**Tip:** It is recommended that the Advocate provide periodic updates on the Veteran's status and, when necessary, ask VAC to contact the Veteran directly.

## The Application Process

To apply for a VAC Disability Pension:

- Submit an Enquiry/Application (Form 923e/923f)
- Await the Medical Questionnaire from VAC
- Complete the questionnaire with your doctor or psychologist
- Submit the completed questionnaire and diagnosis to VAC
- Submit any paid or unpaid bills/invoices

**Important:** Contact VAC first to avoid being responsible for medical bills. Call 1-866-522-2122 or visit the Veterans Affairs Canada website.

**Note:** 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.

## My VAC Account

All serving and retired members are encouraged to set up a My VAC Account.

Through this account, you can:

- Submit the Application for Disability Benefits (PEN923AP) online
- Receive medical questionnaires and instructions, including where your doctor should send completed forms
- Receive information about fees and reimbursement for completing medical questionnaires
- Upload additional documentation
- Send secure messages to VAC

## Getting Help with Your Application

If you need help completing your application, you can contact:

- Your local RCMP Veterans' Association Advocate (Sign in required)
- A Royal Canadian Legion Service Officer.

    - Visit the Contact a Professional Provincial Command Service Officer webpage to find contact information for your area.
- A VAC Disability Benefits Officer at:
    - 866-522-2122 (English)
    - 866-522-2022 (French)

If you need to add additional pages to your application, you can upload them through your *My VAC Account* using the Upload Files option on the homepage.

If you have questions, you can also use the Contact VAC feature in your *My VAC Account* to send a secure message. Common question categories are available in a drop-down list to help direct your inquiry.

## Using Your My VAC Account Effectively

You are encouraged to review all available benefits using the Benefit Browser in your *My VAC Account*.

If you want VAC to speak with your spouse, family member, or an Advocate on your behalf, ensure you complete Form VAC 520 and submit it electronically through your account.

If the proper documents supporting the two eligibility criteria are submitted at the outset, the success rate for obtaining a disability pension is high (approximately 78%).

Important supporting documents include:
- Medical records from RCMP files (see Section 14)
- Incident reports from the time of injury
- Medical test results after retirement
- Witness statements (from members or civilians)
- Notebook entries or other related documentation

## RCMP Veterans' Association Support

To improve your chances of a successful application, it is recommended that you seek assistance from your nearest RCMP Veterans' Association Division.

The Association provides volunteer Advocates and Support Resources across the provinces (and expanding into the territories) to assist with:
- Disability benefits
- Allowances
- Services
- Other related matters

A list of Advocates is available on the RCMP Veterans' Association website: RCMP Veterans' Association Advocate (Sign in required).

## Other Agencies (Free Assistance)

Several organizations have full-time staff dedicated to assisting RCMP Veterans with disability pension applications. These services are free of charge:

- Royal Canadian Legion (RCL) – Service Officers
- Bureau of Pension Advocates (BPA) – Lawyers
- Veterans Review and Appeal Board (VRAB)

## Royal Canadian Legion (RCL)

The Royal Canadian Legion has professional Service Officers across Canada who assist Veterans and families with disability pension applications and related benefits.

They can:

- Access RCMP service and health files (expedited access)
- Prepare applications
- Represent Veterans at the Veterans Review and Appeal Board (VRAB) if required

**Contact:** 1-877-534-4666 or visit their web page: Contact a Professional Provincial Command Service Officer.

## Bureau of Pension Advocates (BPA)

The BPA is a group of full-time lawyers who provide free advice, assistance, and representation to RCMP Veterans who are dissatisfied with VAC decisions.

They assist with:

- Disability pensions or awards
- Attendance Allowance
- Exceptional Incapacity Allowance
- Clothing Allowance
- Dependent and Survivor benefits

A VAC decision must be issued before BPA services can be accessed. Decisions may be:

- Reviewed by VAC
- Appealed to the Veterans Review and Appeal Board (VRAB)

Two parts of a decision can be challenged:

- Entitlement – whether you qualify
- Assessment – how much you receive

After reviewing your file, a BPA lawyer may advise that:

- There is enough evidence to proceed
- More evidence is needed
- There is a low likelihood of success

The final decision to proceed always rests with you.

Types of redress include:

- Departmental Review by VAC
- Entitlement or Assessment Review Hearing (VRAB)
- Entitlement or Assessment Appeal Hearing (VRAB)
- Application for Reconsideration

**Contact:** Head Office – Charlottetown, PEI | Toll-free: 1-877-228-2250

### Veterans Review and Appeal Board (VRAB)

The VRAB reviews VAC decisions related to disability pensions, allowances, and survivor benefits.

Review Hearing (First Level):

- Held in ~30 locations across Canada
- Conducted by 2 board members
- Options: in-person, teleconference, or video conference
- Travel costs covered
- Average favourable decisions: ~51%

Appeal Hearing (Second Level):

- Conducted by 3 different board members
- Held in Charlottetown or via teleconference
- Representative presents verbal and/or written arguments
- Average favourable decisions: ~34%
- Decision is final and binding

Decisions may be reopened if:

- New evidence is available
- An error in fact or law is identified

Appeal decisions can be taken to Federal Court for Judicial Review at your own expense.

**Contact:** 1-800-450-8006 or visit their website at Tribunal des anciens combattants (révision et appel).

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

Some disabilities may qualify for the Disability Tax Credit (DTC), even if a VAC Disability Award has not been granted.

For more information, visit the Canada Revenue's webpage, Disability-Related Information 2025.

Additional guidance is available by visiting The Disability Tax Credit Resource Guide.

Quote from CRA Website:

> *Eligibility for the DTC is based on the effects of an impairment, not a diagnosis or the presence of a medical condition.*

To apply, search for Form T2201. A physician may assist in completing the form.

The application is available online and can be completed and provided to your doctor for verification and submission.

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

When retiring on a pension, all RCMP members are required to notify the RCMP Pension Office if they are receiving a Canada Pension Plan (CPP) Disability Benefit.

If a retired member is receiving the CPP Disability Benefit and is under the age of 65, they are not eligible to receive the RCMP Pension Bridge Benefit.

Reminders are included in Annual Pension Statements advising members of their obligation to report receipt of CPP Disability Benefits. Failure to notify the RCMP Pension Office while receiving both benefits may be investigated as fraud.

If both the CPP Disability Benefit and the RCMP Pension Bridge Benefit are received at the same time, the RCMP Pension Office will be notified, and repayment of the Pension Bridge Benefit will be required.

### Repayment and Financial Considerations

Repayment requirements are set out in the Royal Canadian Mounted Police Superannuation Regulations (RCMPSR).

Please note:

- Court orders or lawsuits are not required for the RCMP Pension Office to recover overpayments. Pension adjustments can be made directly in accordance with the Regulations (see Section 9.1).
- Repayment may result in financial hardship. Provisions exist within the Regulations to consider hardship situations (see Section 9.06).
- If repayment is not completed before the death of the pensioner, the remaining balance becomes the responsibility of the estate.
- There is limited ability for Support Team members to intervene in these situations. In most cases, the appropriate course of action is to refer the pensioner to the hardship provisions within the Regulations.
- More detailed information on this topic is available in Appendix 2.

# ATTENDANCE ALLOWANCE

## What Is It?

The Attendance Allowance is a Special Award 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 allowance is for personal care needs only — not for home maintenance.

## Eligibility

To qualify, a Veteran must meet the following conditions:

- Have been awarded a disability pension or compensation (1% or more), or be considered totally disabled (as defined by VAC) due to RCMP service; and
- Require assistance or supervision due to disability or other health issues.

This assistance may include help with:

- Feeding
- Bathing
- Dressing
- Toileting
- Mobility
- Medication administration

## Application

To apply:

- Contact VAC by telephone: 1-866-522-2122
- Submit application form PEN 6203e / 6203f

## Process

A VAC representative will visit the Veteran to complete an assessment.

The assessment is reviewed to determine eligibility and, if approved, to assign a grade level (1–5).

## Payment

If approved, Attendance Allowance is paid as a tax-free monthly benefit, based on the assigned grade level.

- Grade 1 – Highest level of care required (total care)
- Grade 5 – Lowest level (occasional assistance or supervision with daily activities)

As of 2022, monthly rates range from approximately:

- Grade 5: $319.79
- Grade 1: $1,998.03

Rates are updated every year. You can find the most up-to-date amounts on the VAC Rates webpage.

No receipts are required. Veterans may choose their own service providers at their discretion.

## Review/Appeal

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

## Reassessment

A reassessment may be requested every two to three years if there is medical evidence of deterioration.

For Veterans aged 55 and older, the assessment becomes stabilized three years after the effective date of the original decision.

More information about Assessment and Reassessment of a Disability is available on the Veterans Affairs Canada website.

## Terminology and Common Issues

There have been instances where Veterans contact VAC requesting Attendance Allowance while describing a need for help maintaining their residence. In these cases, VAC may incorrectly advise that the Veteran does not qualify.

It is important to remember that Attendance Allowance is strictly for personal care, such as feeding, bathing, dressing, toileting, mobility, and medication assistance. It does not cover home maintenance or housekeeping services.

There have also been instances where Veterans are incorrectly told by VAC staff that Attendance Allowance applies only to Military Veterans. This is incorrect.

Legislative authority confirms that RCMP Veterans are eligible for this benefit. VAC has been advised to provide corrective training where required. Supporting legislative references are provided in Appendix 3.

## EXCEPTIONAL INCAPACITY ALLOWANCE

If you receive a Disability Pension and your condition is considered exceptionally severe, you may be eligible for an additional tax-free monthly allowance.

This allowance is intended for Veterans whose overall level of disability results in a significant loss of independence, including pain, reduced quality of life, or a shortened life expectancy.

### Eligibility

You may qualify for an Exceptional Incapacity Allowance if you meet all of the following conditions:

- You have a Disability Benefit rated at 98% or higher, or
- You have a combined entitlement (Disability Benefit and POW compensation) totaling 98% or more, and
- You have an exceptional level of incapacity that is caused in whole or in part by your service-related condition(s).

**Contact:** For more information or to apply, contact Veterans Affairs Canada: 1-866-522-2122.

## CLOTHING ALLOWANCE

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

**Contact:** For more information or to apply, contact Veterans Affairs Canada: 1-866-522-2122.

## HEALTH CARE BENEFITS – VAC

Discharged RCMP regular members and both active and retired civilian members may be eligible for health care benefits through Veterans Affairs Canada (VAC) when the care is related to a service-connected disability condition.

These benefits may include:

- Hearing aids and vision care
- Dental and medical expenses
- Prescription medications
- Special medical equipment
- Physiotherapy
- Occupational therapy
- Psychological services
- Nursing care

These supports are intended to help manage health conditions linked to your approved disability pension.

## SUPPORT FOR OPERATIONAL STRESS INJURIES (SOSI) PROGRAM

SOSI provides peer support for all categories of RCMP employees and for Veterans who are affected by an Operational Stress Injury (OSI).

SOSI Coordinators are individuals with lived experience who understand the effects of OSIs. The program focuses on creating a safe, supportive, and confidential environment that helps people rebuild social connection and support networks.

### How SOSI Works

- Peers are supported on their own terms in a safe and confidential setting.
- Coordinators are trained to provide OSI-related information and resources that can be discussed with a medical professional.
- The program helps connect peers with one another so they can build their own supportive social networks.

### Confidentiality

SOSI Coordinators and volunteers are exempt from reporting under the Code of Conduct, except in the following situations:

- There is a real or perceived risk of harm to self or others
- There is suspicion or knowledge of abuse or neglect of a child or vulnerable adult
- Information is required to be disclosed under a subpoena or court order

### Role of SOSI Coordinators

- SOSI Coordinators support relationship-building through:
- One-on-one conversations
- Group support meetings
- Listening without judgment
- Providing validation and empathy

### What SOSI Coordinators are not

SOSI Coordinators and volunteers are not:

- Counsellors or trained therapists
- Responsible for completing VAC forms (though they may share experience-based guidance)
- Return-to-work coordinators, disability managers, or pension advisors

More information about Mental health, wellbeing and support, including the SOSI program, is available on the RCMP website.

# OPERATIONAL STRESS INJURIES (OSI) CLINICS

## What is an Operational Stress Injury (OSI)?

An Operational Stress Injury (OSI) is any ongoing psychological difficulty that results from duties performed while serving in the RCMP.

OSI is a broad term. It can include diagnosed conditions such as:

- Anxiety disorders
- Depression
- Post-traumatic stress disorder (PTSD), including related substance use

It can also include other difficulties that may be less severe but still affect daily life and functioning.

Every person's experience is different. Symptoms and impacts vary depending on the individual and the events they have experienced.

OSI can result from:

- Exposure to traumatic events during RCMP service
- Work involving serious incidents (e.g., fatalities, violence)
- Service in high-stress environments (e.g., conflict zones, peacekeeping)

It is normal to experience distress after a traumatic event. However, if symptoms continue, support is available. The earlier help is sought, the better the chances of recovery.

## What is a Traumatic Event?

Trauma is different for everyone. However, certain events are more likely to cause significant distress, including:

- Threat of death
- Serious injury
- Viewing or handling deceased persons
- Death or serious injury of a colleague, friend, or family member
- Exposure to a contagious disease or toxic substance
- Situations where an action—or inaction—resulted in serious harm or death

## Common Reactions

Many people experience strong reactions after traumatic events. These may include:

- Panic or anxiety
- Avoiding reminders of the event
- Sadness, anger, guilt, or hopelessness
- Increased use of alcohol or other substances
- Changes in personality
- Difficulty concentrating or memory problems
- Sleep issues or feeling constantly alert
- Being easily startled
- Difficulty managing emotions

- Relationship challenges
- Reliving the event (awake or during sleep)
- Intrusive thoughts

For many people, these reactions improve over time. However, in some cases, they may continue or worsen.

### When to Seek Help

Seek help as soon as possible if symptoms:
- Do not improve over time, or
- Begin to affect your ability to work, function, or maintain relationships

### Accessing an OSI Clinic

OSI Clinics provide specialized services for RCMP Veterans and their families who are dealing with work-related psychological trauma or stress.

A referral is required.

If you have a VAC Case Manager, contact them directly. If you do not have a Case Manager, contact VAC at: 1-866-522-2122

**Important:** If you are calling for yourself or on behalf of someone else in crisis, clearly state: "I am an RCMP Veteran (or calling on behalf of an RCMP Veteran), and I am in crisis."

### Assisting a Veteran

If you are helping a Veteran communicate with VAC, the first step is to complete Form VAC 520 (Consent to Disclose Information).
- The form must be signed by the Veteran
- Without it, VAC cannot share information due to privacy laws

Visit Consent for Veterans Affairs Canada to Disclose Personal Information to Third Parties to access Form VAC520.

### Services Offered at OSI Clinics

OSI Clinics provide care through a team of professionals, which may include:
- Psychiatrists
- Psychologists
- Social workers
- Mental health nurses
- Other specialized clinicians

Care is tailored to the individual and focuses on improving quality of life and setting realistic goals.

Services may include:
- Comprehensive assessment

- Psychological therapy
- Medication management
- Couples and family counselling
- Consultation with other professionals

Clinics also work with community providers to ensure ongoing support.

Family members may also participate in or receive some services.

If needed, Veterans may be referred to specialized addiction treatment programs for more intensive support.

## Common Issues Treated

OSI Clinics commonly support individuals experiencing:

- Post-traumatic stress disorder (PTSD)
- Depression and anxiety disorders
- Substance use concerns
- Sleep difficulties
- Anger management challenges
- Relationship and interpersonal issues
- Social isolation
- Workplace-related difficulties

## Finding an OSI Clinic

Learn more about [OSI Clinics] by visiting the VAC website.

**Note:** VAC updates the list of OSI Clinics from time to time. If the link provided does not work or is out of date, you can search online for the most current OSI Clinic listings or refer to the OSI Connect mobile app on your smartphone for updated information.

## OSI Connect Mobile App

OSI Connect is a free mobile app that helps Veterans and their families understand and manage operational stress injuries.


The app includes tools and resources for:

- PTSD and triggers
- Depression
- Anger
- Sleep problems
- Substance use
- Stress management

It also connects users to the OSI Clinic Network across Canada. Visit [OSI Connect] to download the app.

## 24-HOUR TOLL-FREE CRISIS HELP LINE

The Veterans Affairs Canada (VAC) Assistance Service provides 24/7, confidential support and referrals to professional counsellors.

Call anytime: 1-800-268-7708
TDD (hearing impaired): 1-800-567-5803

You can also find more information on the Veterans Affairs Canada website by searching "Talk to a mental health professional."

### How This Service Can Help

You can contact the Assistance Service for support with:

- Marital or family concerns
- Transition to civilian life
- Emotional or psychological difficulties
- Substance use
- Financial concerns
- Legal issues
- Work-related stress
- Gambling concerns
- Other personal challenges

### What to Expect

If you choose to speak with a counsellor:

- Understanding your situation: The counsellor will help you clearly identify and understand your concerns.
- Connecting you to support: If needed, you may be referred to specialized services in your area.
- Follow-up and planning: A plan can be developed to help you manage or resolve your situation.
- Additional referrals: You may also be directed to a VAC office for information about other benefits and services.
- Crisis support: In urgent situations, counsellors are trained to provide immediate crisis intervention.

### Access to Specialized Support

Counsellors can connect you with a range of services and professionals, including:

- Family and social services
- Marriage and relationship counselling
- Substance use programs
- Support groups (e.g., Alcoholics Anonymous)
- Medical doctors
- Psychologists and psychotherapists
- Community mental health services
- Career counselling
- Legal services and legal aid

- Financial counselling
- Social workers
- Clergy
- Veterans Affairs Canada offices

### Cost

This service is paid for by Veterans Affairs Canada.

If you or a family member need longer-term or more specialized support, the counsellor will help connect you to appropriate services. Some of these services may have a cost, but efforts will be made to refer you to free or affordable options whenever possible.

### Accessibility

A Telecommunication Device for the Deaf (TDD) service is available for individuals who are hearing impaired: 1-800-567-5803.

**Note:** You do not need to be in crisis to call. Support is available at any time, for any concern—big or small.

## MEDICAL COVERAGE – Public Service Health Care Plan (PSHCP)

For details about your medical coverage, refer to the Public Service Health Care Plan (PSHCP) Member Booklet (PFD).

You can also gain access to your benefits or get assistance by:

- Logging into your Canada Life account
- Calling: 1-855-415-4414
- Visit the PSHCP website

**Important Note:** Since administration of the PSHCP was transferred by the Treasury Board of Canada to Canada Life, more services now require prior authorization.

For details, refer to the Member Booklet (PDF) (see the section on Prior Authorization Program).

### Coverage Overview

Coverage Level: Family
Hospital Benefit: Level 1
Coverage Applies To: Member and eligible dependents

### Types of Services Covered

Your plan may include coverage for the following types of services and equipment (subject to plan rules and prior authorization requirements):

Ambulance Services

- Air ambulance (within your province)
- Ground ambulance (within your province)

Diabetic Supplies

- Glucometers and related devices
- Insulin pumps and injectors

Health Care Equipment and Supplies

- CPAP/Bi-PAP machines
- Oxygen and oxygen equipment
- Ostomy supplies
- TENS units and muscle stimulators

Hearing Care

- Hearing aids (purchase and repair)

Hospital Services

- Hospital room and board

Medical Equipment

- Braces, casts, and splints
- Crutches, canes, and walkers
- Orthopaedic cushions
- Wheelchairs (purchase, rental, and repair)

Nursing Services

- Nursing care outside of a hospital setting

Orthopaedic Supplies

- Support stockings
- Custom orthopaedic shoes
- Orthotics and shoe modifications

Paramedical Services

- Acupuncture
- Chiropractic care
- Massage therapy
- Physiotherapy
- Naturopathy
- Osteopathy
- Podiatry
- Speech therapy

Prosthetics and Related Supplies

- Limb prostheses (purchase, repair, replacement)
- Ocular prostheses
- Surgical bras
- Wigs or hairpieces

Psychological Services

- Psychologist services

Vision Care

- Glasses (lenses and frames)
- Contact lenses
- Optometrist and ophthalmologist services

**Note:** Not all covered services may appear in your personal benefits summary. Always refer to the Member Booklet (PDF) or contact Canada Life to confirm coverage, eligibility, and any prior authorization requirements.

# BENEFITS FOR SURVIVORS (OF DISABILITY PENSION RECIPIENTS)

## Continuation of Disability Pension

When a disability pensioner passes away, the survivor may continue to receive the same Disability Pension for a period of one year, provided the pension was 5% or greater.

This includes any additional benefits the pensioner was receiving at the time of death, such as:

- Attendance Allowance
- Exceptional Incapacity Allowance

After this one-year period, a Survivor's Pension will begin automatically.

## Survivor's Pension

The Survivor's Pension begins one year after the pensioner's death, following the continuation period described above.

- 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 between 5% and 47%, the survivor will receive 50% of the Disability Pension that was being paid.

## Additional Information

- Surviving spouses or common-law partners who remarry continue to receive the Survivor's Pension.
- Children and other eligible dependents may also qualify for benefits.

For more information about survivor benefits, contact Veterans Affairs Canada. Call toll-free 1-866-522-2122 or visit their Contact us page for more options.

## FAMILY CAREGIVER TAX CREDIT

The Family Caregiver Tax Credit, introduced in 2019, may provide tax relief for individuals who support a spouse, partner, or dependent with a physical or mental impairment.

More information is available on the Canada Revenue Agency web page: Canada caregiver amount.

Additional details may be added to this section as updates become available.

### Contacts

Contact information for pension, health, and benefit agencies is available on the RCMP Veterans' Association website. Visit our Resources & Support page to learn more.

This approach helps ensure that contact details remain current and accurate, as updates can occur frequently. If you are unable to find the information you need, you may need to search online or contact the organization directly.

If you come across updated contact information, please share it with your Advocacy and Support Team member (login required) so it can be kept up to date for others.

## RCMP POLICY FOR OBTAINING MEDICAL/PERSONNEL FILES

*Revised March 2026 – Subject to Change*

### How to Obtain Medical and Personnel Files for Serving or Former Members

**Informal Process (Reminder)**
The process outlined below is an informal access process. It may be amended or discontinued by the RCMP at any time, with or without notice.

The most recent direction from Sylvie Châteauvert, the Director General, Occupational Health and Safety Branch of the RCMP, states:

> *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. Offices holding personnel or health files should not refer individuals requesting access to their files to make ATIP requests instead of providing access.*

### Responsibility of the RCMP

When a request is received from an individual seeking access to their own personnel or health file (whether currently serving or no longer serving), the RCMP will:

1. **Provide access to the file in a controlled setting**
   Access should be provided as soon as practicable (for example, through a Career and Development Resourcing Office or a Health Services Office).
   - The individual may take notes while reviewing the file.
   - If copies are requested, the office will make reasonable efforts to provide them at the time of access.
   - If immediate copying is not possible, the individual will be informed when the copies will be ready.

   All efforts will be made to respond in a timely manner.

   Before release, the office will review the file to ensure that non-disclosable material (for example, psychological testing instruments) is removed and not copied or released.

   **Important note:** This process may change or be discontinued at any time. Individuals are not to be directed to the Access to Information and Privacy (ATIP) system instead of being given access to their own files.

   Under no circumstances may any person access personnel or medical files belonging to another member or employee.

2. **Requests made outside of in-person access**
   If a request is not made in person or by email, the receiving office will:
   - Review the file to remove non-releasable information
   - Provide copies as soon as practicable

- Advise the requester when the copies can be expected

If the file is archived, the office will coordinate with Records Management to retrieve it from Archives. Once received, the same process applies.

### Formal Process (ATIP Requests)

The formal process involves submitting an Access to Information and Privacy (ATIP) request. This process has been on hold for some time and remains under review at the time of this update.

In some cases, individuals may be advised to submit an ATIP request to obtain medical, personnel, or service records.

If this occurs, please notify your Divisional Support & Advocacy team immediately so corrective steps can be taken.

To learn more about ATIP requests, visit: Access to Information and Privacy (ATIP) Online Request.

**Reminder:** If any website links or contact information have changed, please notify your Advocacy and Support Team member (login required) so updates can be made.

## MEDICAL ASSISTANCE IN DYING (MAID)

As stated on the Government of Canada's (Justice Canada) website, Medical Assistance in Dying (MAID) is a complex and deeply personal issue.

The most recent legislative changes to MAID came into effect on March 17, 2021. This area of law and policy continues to evolve and remains under ongoing review. Provincial and territorial requirements may also differ and can change over time.

For official information, visit: Medical assistance in dying: Overview.

This website also provides links to provincial and territorial resources. Skip to the bottom of the page under the heading "Provincial and territorial" to select your province.

### Roles of the provinces and territories

Each province and territory is responsible for delivering health services, including palliative care and end-of-life care options. Requirements and services may vary depending on location.

For additional information, you may also search:
- "palliative care in [your province/territory]"
- "end-of-life care in [your province/territory]"
- "hospice care in [your province/territory]"

These searches can help identify local supports and services available in your area. Eligibility criteria and available services may be updated periodically.

# APPENDIX 1

## NOTES FROM YOUR RCMP VETERANS SUPPORT TEAMS

*Created and compiled by Ron Schaller, 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 seek answers to 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 that 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 while 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 that 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 that 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 a Support Team 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 because of your condition. A statement from your spouse may be beneficial. Go to https://rcmpva.org/ for more detailed information, suggestions and other contact information.

### 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 help with six personal welfare issues, namely:

1. Feeding
2. Bathing
3. Dressing
4. Toileting
5. Medication Administration
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 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 attendance. While Chapter 5 of the 2006 Table of Disabilities provides detailed information, it is highly recommended that additional sources be consulted.

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 well-being 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 98% and more level of a Disability Pension. 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 well-being of your family, especially if you should suffer a catastrophic event such as a stroke, leaving you 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.

# APPENDIX 2

## CONSEQUENCES OF CANADA LIFE URGING RCMP VETERANS TO CLAIM CPP/QPP DISABILITY ALLOWANCE

*Created and compiled by Kees Kikkert and 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 page: Section 4: Coordination of benefits with the Canada and Quebec Pension Plans.

The Bridge Benefit is paid from the date of retirement until the first of the month following your 65th birthday or the date you receive CPP/QPP Disability Benefits. As soon as you receive CPP/QPP Disability Benefits, the member must 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 RCMPSA and RCMPCA.

**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):**

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: Contact the Government of Canada Pension Centre: Royal Canadian Mounted Police division

RCMP Pensioners collecting the Pension Bridge Benefit and, at any time, receiving 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.

Visit Royal Canadian Mounted Police Superannuation Regulations (C.R.C., c. 1393) to learn more about the RCMP Superannuation Regulations regarding reimbursement.

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

- All RCMP Pensioners are responsible for notifying 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 [RCMP-GRC 2265E: Pension information release](). Pensioner's sign and acknowledge this on the Form upon going to Pension, reminders of this are in our Benefits Statements. If you don't have 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 remitted 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 a 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 Canada 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 Canada Life makes payments to you while CPP/QPP is being considered, a portion of your first CPP/QPP payment may be owed to Canada 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 Support Teams to advise RCMP Pensioners which course of action to select, but rather to point out possible consequences to any 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 AND MEDICALLY DISCHARGED FINANCIAL SNAPSHOT:
(These figures were current as of May 2021)

**VAC NON-TAXABLE BENEFITS**

| | |
|---|---|
| $ 2940.00 | VAC Disability Pension |
| $ 735.00 | Spousal/Caregiver Allowance |
| $ 1167.00 | Attendance Allowance |
| $ 518.00 | Exceptional Incapacity Allowance |
| **$ 5360.00** | **Total Non-Taxable Income** |

**OTHER TAXABLE INCOME**

| | |
|---|---|
| $ 1200.00 | CPP Disability Allowance |
| $ 300.00 | RCMP Pension |
| **$ 1500.00** | **Total Taxable Income** |

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

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

Concerns about individual circumstances with Canada Life should be directed to the Canada Life Ombudsman's Office at. Visit Customer complaints for more information.

# APPENDIX 3

## STATUTORY AUTHORITY CONFIRMING RCMP/VETERANS ELIGIBILITY TO APPLY FOR ATTENDANCE ALLOWANCE

*Compiled by the authors noted herein*

**Comment by Joanne Rigon**
**Director General, National Compensation Services | Directrice générale, Services nationaux de rémunération**
**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 facts 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.

- Veterans Review and Appeal Board of Canada - 100003635042 (Re), 2019 CanLII 77015 (CA VRAB)
- Veterans Review and Appeal Board of Canada - 100002350726 (Re), 2015 CanLII 78687 (CA VRAB)
- Veterans Review and Appeal Board of Canada - 100003001296 (Re), 2017 CanLII 43199 (CA VRAB)

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:

Visit *Section 38 of the Pension Act*, under the section heading: Pensions for Disabilities for more information.

**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]

**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.

Visit *Section 32 of the RCMP Superannuation Act*, under the section heading Benefits in Respect of Injury or Death on Service for more information.

**Eligibility for awards under *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.

**Attendance Allowance**

Visit the Veterans Affairs Canada website more information: [Attendance Allowance].

1. 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*.

2. An attendance allowance may be awarded to a pensioner when all the following circumstances are met:
    a. The pensioner is in receipt of at least a 1% disability pension or prisoner of war compensation.
    b. The pensioner is totally disabled, whether by reason of military service or not; and
    c. The pensioner needs attendance.

3. 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 attendance required by the member or Veteran.

4. 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.

5. 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.

6. 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:
    a. the pensioner was in receipt of an attendance allowance; and
    b. 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.

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

8. 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).

**NOTE BY: Graeme Shaw, RCMP VAC Liaison Officer Tel: (902) 388-7592**

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 regarding 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 me 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). Connecting with COD and Field Operations 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 IS ADMINISTERED BY SEB (SMART EMPLOYEE BENEFITS) ADMINISTRATIVE SERVICES INC.

As of June 15, 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.
4th Floor, 5500 Explorer Drive
Mississauga, Ontario L4W 5C7, Canada

Telephone: 1-833-231-0648
Email: info@seb-admin.com
Website: SEB Business Process Services

Selecting Contact Us on the website brings up an Enquiry Form that may be filled in 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.

# APPENDIX 6

## RCMP RELOCATION DIRECTIVE – APRIL 1, 2017

Any inquiries with respect to the Relocation Directive can be submitted to the RCMP by email.
Email: RCMP.RelocationDirective-DirectiveReinstallation.GRC@rcmp-grc.gc.ca.

## ACKNOWLEDGEMENTS

This is an update of the RCMP Veterans' Advocates' Manual, which was updated in 2019 and then titled the Guide to Health Benefits & Services.

Now titled the RCMP Veterans Benefits & Services Handbook (March 2026), RCMP Veterans and RCMPVA Support Teams reviewed and updated this Handbook – building on the information in earlier editions.

Updated resource material was researched, dated terminology corrected, replacements for outdated forms, plus reviews, updates and editing to strive for accuracy. This Handbook does not cover all situations and scenarios that our RCMP Veterans, Families, Advocates and Assistants encounter. While Support Team Members 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 Handbook will be helpful to all.

Team Members:

- Doug Wasylenki – RCMP Veterans' Association Post Discharge Transition Coordinator
- Ian Currie – RCMPVA Calgary Division Support Team
- Jean-Roch Savoie – SOSI Coordinator RCMP C Division
- John Sherstone – RCMPVA Co-Chair Support Teams
- Kees Kikkert – RCMPVA Edmonton Division Support Team
- Mike Duffy – Former Co-Chair, RCMPVA Support Teams
- Murray Macham – RCMPVA Vancouver Division Support Team
- Ron Schaller – RCMPVA Red Deer Division Support Team