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Canada

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VETERANS  
AFFAIRS

# SERVICES & BENEFITS

Canada

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# SERVICES AND BENEFITS

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## INTRODUCTION

Veterans Affairs Canada (VAC) offers a wide range of services and benefits to:

- qualified Veterans;
- Canadian Forces (CF) members;
- serving and discharged members of the RCMP;
- certain civilians; and
- their families.

These services and benefits honour their sacrifices and achievements, and are designed to meet their changing needs.

To deliver these services and benefits, our Department follows a philosophy of client service based on a Client-Centred Service Approach.

This approach to client service is very important because it allows our Department to:

- provide clients with **information** about our services and benefits, who qualifies for them, and how to apply for them, as well as information about health and safety matters that may be important to them;
- **screen clients** at all points of entry. This means that if we contact clients, or clients call, write or visit us for any reason at all, we can talk with them about other problems or changes in

their life that might otherwise be overlooked;

- do a **needs assessment** when required. This helps us to learn if the client has needs that are not being met. If so, we can work together to develop a case plan that links the client's needs with programs and services available through our Department or elsewhere;
- provide **case management and coordination services** when required to help clients be as independent as possible, help them maximize their choices and learn how to access community resources. This results in a better quality of life for clients and their families; and
- provide **free legal help** to clients who are not satisfied with a departmental decision about their disability benefits.

In March 2008, the Veterans Independence Program (VIP) services for housekeeping and grounds maintenance were extended to low-income or disabled survivors of Veterans who were:

- not receiving VIP when they died; or
- not receiving VIP when they were admitted to a health care facility.

## THE NEW VETERANS CHARTER

On April 1, 2006, the *Canadian Forces Members and Veterans Re-establishment and Compensation Act* (the New Veterans Charter) came into force. The New Veterans Charter gives Canadian Forces Veterans and their families access to the services and programs that are tailor-made for them. This builds on the services and benefits that are now in place to help traditional war service Veterans live with dignity and independence. The New Veterans Charter offers:

- one-on-one case management;
- rehabilitation;
- financial benefits;
- group health insurance;
- job placement assistance;
- the lump sum disability award and other allowances; and
- support to families.

An overview of these services and benefits is available in the **New Veterans Charter Services and Benefits** booklet. To obtain a copy and find out if you qualify for these services and benefits, please call VAC at **1-866-522-2122** or visit our Web site at **[www.vac-acc.gc.ca](http://www.vac-acc.gc.ca)**.

## DISABILITY BENEFITS

You may qualify for disability benefits if you have a medical disability that is related to your service and you are:

- a Canadian Forces Veteran or a Merchant Navy Veteran of the First or Second World War or the Korean War;
- a civilian who served in close support of the Armed Forces during wartime; or
- a serving or discharged RCMP member.

Additional benefits may be awarded if you are a disability pensioner who has a spouse/common-law partner or other qualified dependants.

If you need help preparing and submitting a disability benefit application, you can contact:

- Veterans Affairs Canada; or
- a Veterans' organization, such as The Royal Canadian Legion or The War Amps of Canada.

## Prisoner of War Compensation

You may receive Prisoner of War (POW) Compensation if you are a Veteran or a qualified civilian who was held prisoner, or avoided capture, by enemy forces. Additional compensation may be awarded to qualified dependants.

## Allied Forces

A Veteran of the Allied Forces may qualify for a disability pension and/or POW compensation if he/she lived in Canada prior to his/her service in the First or Second World War.

## Special Awards

Special awards are paid in addition to disability benefits.

You may qualify for an **Attendance Allowance** if you receive:

- a disability benefit paid at 1% or more, or a POW compensation; and
- are totally disabled and need help with daily living tasks, such as having a bath, eating or going to the bathroom.

You may qualify for an **Exceptional Incapacity Allowance** if you receive:

- a disability benefit of 98% or more; or
- a combination of disability benefit and POW compensation totalling 98% or more; and
- have an exceptional incapacity that is a consequence of, or is caused in whole or in part by a pensioned condition.

You may qualify for a **Clothing Allowance** if you are a disability pensioner who has one or more pensioned conditions that:

- require you to wear special devices or

- specially-made clothing; or
- cause wear and tear on your clothing.

## Survivor and/or Survivor Dependant Benefits

In most cases, the surviving spouse or common-law partner of a disability pensioner or a former POW receives, for one year, all the monthly benefits that were in place at the time the pensioner/POW passed away. This could include payments such as: Disability benefits, POW Compensation, Attendance Allowance or Exceptional Incapacity Allowance. At the end of the one-year period, a survivor pension is paid, based on the amount of disability benefit and/or POW compensation that was being paid at the time the pensioner/POW passed away.

Parents and/or siblings of a deceased pensioner may qualify for a survivor pension if they were:

- fully, or to a great extent, supported by the pensioner; and
- not able to support and/or take care of themselves after the pensioner dies.

Surviving dependent children may also qualify for benefits, including financial help to continue their education past high school. Children of CF Veterans can apply for Education Assistance if

their parent:

- died as a result of military service; or
- was pensioned at the 48% rate or more at the time of death.

The post-secondary education must take place before the surviving child's 30<sup>th</sup> birthday.

## **ALLOWANCES**

The War Veterans Allowance (WVA) provides a regular monthly payment to low-income clients. To qualify for WVA, you must meet certain income and residency requirements and you must be:

- a Canadian Armed Forces Veteran, Merchant Navy Veteran or civilian who served in close support of the Canadian Armed Forces in a theatre of war during the First or Second World War or the Korean War; or
- an Allied Veteran with wartime service in the First or Second World War providing you lived in Canada at the time you enlisted or at any time while a member of that force.

Surviving spouses or common-law partners, as well as orphans, may qualify for WVA if the deceased Veteran or civilian had the required war service. The survivor may continue to receive WVA at the same rate as married or

common-law partners for one year after their loved one passes away. After one year, the rate will then be reduced to a single rate. The WVA payment ends when the survivor passes away, remarries or begins a common-law relationship.

## **Assistance Fund**

Clients who receive War Veterans Allowance may qualify for financial help through the Assistance Fund if they are faced with an emergency situation and they have no way to pay for these expenses.

## **HEALTH CARE**

Veterans Affairs Canada offers Health Benefits, the Veterans Independence Program and Long-Term Care.

### **Health Benefits**

Veterans Affairs Canada offers 14 kinds of health benefits, including medical, surgical and dental care, prescription drugs, and hearing and vision aids. Our Department also offers supplementary health benefits, treatment allowances and other miscellaneous benefits. For example, the cost of travel for medical services, including the cost of travel for an escort, where necessary, may also be covered. The ability to access our health

benefits may depend on your eligibility, your health needs and whether these services are available through your province.

### **Veterans Independence Program (VIP)**

This national home care program helps qualified Veterans, still-serving CF disability pensioners and certain civilians to remain healthy and independent in their own homes and communities.

VIP is only available in Canada. It cannot be offered to clients who live outside of Canada.

Under VIP, you may receive funds to help pay for grounds maintenance (such as grass-cutting or snow-shovelling), housekeeping, personal care, certain changes to your home, care and support by health professionals, and some transportation. Your ability to access VIP services depends on your health needs and if these services are available to you through another federal, provincial or municipal program.

VIP housekeeping and/or grounds maintenance services are also available to eligible primary caregivers of those Veterans who received these VIP services at the time of their death or admission to a long-term care facility in the years since

the program began in April 1981. A primary caregiver can include a spouse, common-law partner, adult child or another individual.

Only those services that the Veteran was receiving at the time of his/her death or admission to a long-term care facility may be extended to the primary caregiver. That is, if a Veteran was only receiving grounds maintenance services, the primary caregiver will only be entitled to grounds maintenance services. To qualify, a primary caregiver must have a continuing need, due to health reasons, for the services to remain self-sufficient at home.

### **Long-Term Care**

Eligible war service Veterans and certain civilians may qualify for intermediate care or chronic care at the Department's contract facilities, or at more than 1,900 community facilities across the country, some of which have contractual arrangements with our Department. Additionally, they may qualify for long-term care at Ste. Anne's Hospital, the only hospital owned and administered by the Department. CF pensioners may qualify to receive intermediate or chronic care in a community facility if the need for this care is related to a pensioned condition. Allied Veterans

who have lived in Canada for 10 or more years after their period of service may be eligible for long-term care in community facilities.

## Appeals

Applicants dissatisfied with a decision concerning an application for health benefits may appeal in writing to the Department.

## SUPPORT FOR OPERATIONAL STRESS INJURIES

An operational stress injury (OSI) is any persistent psychological difficulty resulting from military service. OSIs include diagnosed medical conditions such as anxiety, depression and post-traumatic stress disorder (PTSD).

To support wartime Veterans and still-serving and former Canadian Forces personnel recovering from operational stress injuries, VAC has established Operational Stress Injury (OSI) clinics. OSI clinics provide standardized assessment, treatment, prevention and support services. A team of health professionals, including psychiatrists, psychologists, nurses and clinical social workers, works to develop treatment plans that meet individual needs.

Individual, group, couples or family counselling and educational programs are also available.

Veterans can access an occupational stress injury clinic by obtaining a referral from a VAC medical officer at the closest VAC district office.

A Peer Support Network has also been established by the Operational Stress Injury Social Support (OSISS) Program to help CF members, CF Veterans and/or their families. The Peer Support Network is made up of Veterans and family members from across the country that know firsthand what it is like to live with an OSI or to live with someone who suffers from an OSI. With insight acquired from regaining their own health, they are in a unique position to help others and to provide guidance on resources that are available from DND, VAC and within their own community. You can access their confidential support by contacting the Peer Support Coordinator nearest you at **1-800-883-6094** or on-line at **[www.osiss.ca](http://www.osiss.ca)**.

## CANADA REMEMBERS

The Canada Remembers Program endeavours to keep alive the achievements and sacrifices made by all those who served Canada in times of war, military

conflict and peace, and to promote an understanding of the significance of these efforts in Canadian life as we know it today. The Canada Remembers Program includes:

- **Memorials:** To ensure the preservation and presentation of the Canadian National Vimy Memorial and the Beaumont-Hamel Newfoundland Memorial in France and 11 other battlefield memorial sites in France and Belgium. Canada Remembers also has responsibility for ceremonies at the National War Memorial, the Tomb of The Unknown Soldier in Ottawa, the Cross of Sacrifice in Arlington National Cemetery in the United States and other memorials in Canada and worldwide.

Memorials also include the Canadian Virtual War Memorial, an on-line registry of information about the graves and memorials of more than 116,000 Canadians and Newfoundlanders who served valiantly and gave their lives for Canada: [www.virtualmemorial.gc.ca](http://www.virtualmemorial.gc.ca).

- **Cemetery Maintenance:** To maintain Canadian war graves and cemeteries through partnerships with the Commonwealth War Graves Commission and the United Nations Memorial Cemetery in Korea. The

Program also cares for the graves of Veterans who are buried at the expense of the Government of Canada.

- **Funeral and Burial Assistance:** To provide funeral and burial assistance when a Veteran's death results from a pensioned or awarded disability, or when there are insufficient funds in the Veteran's estate. The Last Post Fund administers the Funeral and Burial Program on VAC's behalf. As not all Veterans qualify for funeral and burial assistance, contact the Last Post Fund for more information at **1-800-465-7113** or by visiting the Web site at [www.lastpostfund.ca](http://www.lastpostfund.ca).
- **Cenotaph/Monument Restoration:** To ensure that cenotaphs and monuments honouring Veterans, war dead, and significant military events are conserved at the highest standard of care and dignity. To assist communities across the country to properly conserve these silent but powerful reminders of what Canadians accomplished and sacrificed for all of us.
- **Partnerships:** To engage Canadians in remembrance, the Canada Remembers Program often partners with groups and organizations who share VAC's commemorative goals.

Partnering includes establishing and fostering collaborative relationships, providing in-kind support and, when possible, providing modest funding to deliver remembrance activities and events at both the national and regional levels.

- **Ceremonies and Events:** To provide a leadership role in conducting ceremonies and events across Canada and internationally that recognize and honour Canada's war dead and Veterans. Major anniversaries of significant military events are marked by ceremonies overseas and in Canada. Each year, Veterans' Week (November 5-11) is also celebrated with many ceremonies and events.
- **Learning Initiatives:** To provide both learning opportunities and learning materials that enable Veterans to share their experiences with Canada's youth. These initiatives include information sheets, virtual tours and interactive exhibits. Remembrance learning materials are available to schools and other groups free of charge.
- **Public Information:** To provide information to Canadians through on-line initiatives, print materials, publications and multi-media. The

Canadian Virtual War Memorial and the Heroes Remember on-line Veteran interviews provide new methods for Canadians to learn about Veterans and their contributions.

For information on Canada Remembers and its programs, please call **1-877-604-8489** or visit our Web site at [www.vac-acc.gc.ca](http://www.vac-acc.gc.ca).

## **HOW CAN I GET INFORMATION ON SERVICES OR BENEFITS?**

For more information on Veterans' services and benefits, to find out if you qualify, or to apply, please call **1-866-522-2122** (English), or **1-866-522-2022** (French), or visit our Web site at [www.vac-acc.gc.ca](http://www.vac-acc.gc.ca).

If you live outside Canada, please call Foreign Countries Operations (FCO). FCO is responsible for the provision of benefits and services available to eligible Canadian Veterans and their dependants who reside or vacation outside of Canada.

**1-888-996-2242** (toll free from Canada and the United States)

**00-800-996-22421** (toll free from the United Kingdom, Germany, France and Belgium)

**1-613-996-2242** (collect, all other countries)

You may also write to:  
 Veterans Affairs Canada  
 P.O. Box 7700  
 Charlottetown PE C1A 8M9

or send an e-mail to [information@vac-acc.gc.ca](mailto:information@vac-acc.gc.ca), or visit our Web site at [www.vac-acc.gc.ca](http://www.vac-acc.gc.ca).

## **CAN I APPEAL A VAC DISABILITY BENEFIT DECISION?**

Yes. If you do not agree with a decision concerning your application for VAC disability benefits, you may appeal. Within Veterans Affairs Canada, the key organization available to help you through this process is the **Bureau of Pensions Advocates (BPA)**.

BPA's main function is to provide free advice, assistance and representation when exploring your options for appeal. These options could include:

- a Departmental Review;
- a Veterans Review and Appeal Board (VRAB) Review Hearing; or
- a VRAB Appeal Hearing.

To discuss the decision about your disability benefit or for information on how to request a review or appeal, you may call BPA at **1-877-228-2250** (bilingual service).

If you live outside Canada, please consult the phone numbers listed for Foreign Countries Operations.

For more information visit our Web site at [www.vac-acc.gc.ca](http://www.vac-acc.gc.ca).

## **Veterans Review and Appeal Board**

The Veterans Review and Appeal Board (VRAB) is an independent federal tribunal that hears appeals at two levels regarding unfavourable disability benefits decisions at the departmental level. It is also the final level of appeal on all allowance decisions.

Within Canada, please call **1-800-450-8006** (English), or **1-877-368-0859** (French)

Outside Canada, please call **1-902-566-8751** (English), or **1-902-566-8835** (French)

Visit the VRAB Web site at [www.vrab-tacra.gc.ca](http://www.vrab-tacra.gc.ca).