

THE NEW VETERANS CHARTER

For CF Veterans and their Families



Veterans Affairs Canada: Proudly Serving Canada's CF Community | May 2005

Introducing the New Veterans Charter

On April 20, 2005, the Honourable Albina Guarnieri, Minister of Veterans Affairs, introduced proposals for a new Veterans Charter. These proposals are the most sweeping changes to occur to veterans' benefits and services since the end of the Second World War.



The proposed new Charter will make it possible to:

- focus on wellness;
- promote independence and dignity;
- respond to the needs of the family;
- provide a comprehensive range of programs and services that can be accessed in a timely way, as and when needed, by CF members, CF veterans and their families; and
- help those who are most in need.

A key feature of the proposed new Charter is a broad package of "wellness" services and programs. These include:

- a rehabilitation program that works in harmony with the Service Income Security Insurance Plan Long Term Disability (SISIP LTD) to help CF members recover in body, mind and spirit so they can return to civilian life as quickly as possible and enjoy the best possible quality of life over the longer term;
- health benefits coverage that is easier to access and that continues, with no gaps or interruptions, when members leave the military;

The Way Ahead

- The proposals will be debated in the House of Commons and the Senate. As this is happening, consultations will continue with stakeholders.
- Legislation will need to be put in place.
- During the coming months, Veterans Affairs Canada will hold information sessions at Canadian Forces locations.
- Upcoming editions of *Salute!*, *The Maple Leaf*, and the *CF Personnel Newsletter* will inform CF veterans and their families when the new services and programs are implemented and how to apply.

- a program to help all releasing members prepare for, and find, a job in their new civilian life;
- financial support, in harmony with SISIP LTD, that protects CF veterans' standard of living and their ability to care for their families. This might include monthly payments to replace lost earnings during rehabilitation or longer-term income replacement benefits where the veteran is permanently and totally incapacitated. A Canadian Forces Income Support benefit will be available to CF veterans who have service-related needs, have completed rehabilitation, but are still unable to find work;
- disability awards that compensate CF veterans for service-related, or career-ending, disabilities; and
- family support.

Taken together, this is one of the most comprehensive packages of rehabilitation programs available in the world.

The Need for a New Veterans Charter



The needs of CF veterans* are very different from those of traditional wartime veterans. For example, the average age of releasing CF members is 36. This is an age where they, and their families, should be on the threshold of a long and productive future. However, research suggests that:

- CF veterans have more issues with transition than their civilian counterparts when they leave their jobs.
- many CF veterans suffer significant levels of chronic pain, permanent disability, and operational stress injuries.
- many have family stress issues.
- many grapple with employment, income and disability support issues as they move from a structured CF environment to an unfamiliar civilian life.
- the return to civilian life is a major adjustment for the whole family and support for the whole family is needed.

* The new Veterans Charter defines a veteran as a former member of the Canadian Forces, including Reserve Force personnel.

Keeping Our Promise

Canada's decision to put in place a new Veterans Charter does not change, or take away, any of the benefits that traditional war service veterans, CF veterans and still-serving CF members now receive and depend on.



Inside: Let's Talk About. . .



Quality Care and Support



Case Management



A Quality Job



Financial Support



Family Support

* All case studies are fictional.

Facts at a Glance

- About **4,000** CF members release from the Forces every year.
- In the past three years, the number of CF clients supported by Veterans Affairs Canada has grown by **60%**.
- By 2013, our Department expects to provide services and benefits to more than **63,000** CF veterans and still-serving members.

Quality Care and Support

CF members who are injured in service to Canada deserve the best health care possible. The proposed new Veterans Charter will make sure they have appropriate rehabilitation and health benefits coverage.

Rehabilitation Services

The proposed Rehabilitation Program will give CF veterans access to services that will help them to function to the best of their ability at home, at work and within their community. Rehabilitation services:

- are designed to support independence and wellness.
- will work in harmony with SISIP LTD.
- are tailored to CF veterans' needs – be they medical, social, psychological or vocational – and will be provided through a network of community-based resources.
- will be delivered as part of a case management plan developed by VAC Client Service Teams. The teams will work with disabled veterans to address their individual needs, and the needs of their families.
- could potentially transfer to spouses or common-law partners if a member dies in service or the member or former member is totally and permanently incapacitated by a service-related illness or injury.

Health Benefits

Like most Canadians, releasing CF members and their families want a system in place that will help them to get the right health care, from the right person, at the right time. Health benefits will:

- support the rehabilitation and reintegration of CF veterans and their families into civilian life.
- provide uninterrupted health benefits coverage after release to veterans and their families when the member's career has been cut short for medical reasons, or if the veteran faces service-related barriers to integration into civilian society.
- offer a range of benefits comparable to that available to federal government employees, but tailored to meet the needs of a former military population. These could include drug benefits, vision care, and other related health care benefits.
- provide enhanced health care programs needed for service-related illnesses or injuries.

Case Study

Master Corporal Michelle Hogan is a supply technician, earning \$4,100 a month. During her 20 years of service, the physical demands of her job have contributed to back-related problems. At age 40, Michelle, who is single, chooses to leave the Forces. She's anxious to begin the next phase of her life, but is understandably worried. She knows there is a chance that her back problems could get worse over time. Given that she entered the military right after college, she also feels a bit uncertain when it comes to navigating through a world that does not involve her military family.

As the Department begins to process Michelle's application for a lump sum Disability Award, the Client Service Team works with Michelle to put in place a plan that gives her access to rehabilitation treatments that make it easier for her to cope with her back problems. With her back discomfort under control and ongoing access to the health care she needs, Michelle takes the next step towards independence and talks with career counselling experts.

Based on their advice, Michelle enrolls in a training course to upgrade her administrative and computer skills. Michelle is confident this will make her more "marketable" when looking for a civilian job. She also plans to take advantage of a program that will teach her effective job search skills.

Michelle is awarded a lump sum Disability Award and access to monthly financial support for as long as her need for rehabilitation continues. She also knows that if her back problems do become permanently worse, she may qualify for an additional lump sum Disability Award.



You said. . .

. . . Rehabilitation programs will give a new generation of veterans opportunity with security in circumstances suited to the 21st century.
– the VAC-Canadian Forces Advisory Council

Case Management

Under the proposed new Veterans Charter, releasing CF members and their families will have access to the resources they need through one point of contact.

1 Case Management is handled by Client Service Teams that include area counsellors, client service agents, district nursing officers, district medical officers, pension officers and a client service team manager.

2 The team will work with releasing CF veterans and their families to learn about their needs and make sure they have access to the resources they need to return to civilian life as successfully and smoothly as possible.

3 Services will be tailored to the needs of releasing CF members and their families. CF members and their families will benefit from:

- a transition interview by a VAC Area Counsellor to identify barriers to re-establishment;
- client assessments;
- inter-disciplinary case planning (including VAC and community-based resources);
- ongoing client monitoring and support; and
- evaluation services to ensure that re-establishment goals have been achieved.

You said. . .

Be there with compassion. CF members and their families have an emotional need, not just a medical need.
– CF Spouse, VAC Review of Veterans' Care Needs



A Quality Job

Many CF veterans believe their successful return to civilian life begins with a quality job. But many who work in very specialized military areas, such as combat arms or the sea trades, often find it difficult to find a civilian job that needs these skills.

Job Placement Assistance

The proposed Job Placement Assistance Program will make it easier for all releasing CF members to approach the civilian job market with confidence. In the process, Canada will gain greater access to a pool of highly motivated professionals with proven leadership skills. The Program:

- will be jointly managed by VAC and DND and will be available to all releasing Regular Force members, as well as to some Reservists.
- builds on the transition programs and services currently offered by DND for CF members.
- provides practical services to help CF veterans secure appropriate employment.
- could potentially transfer to a survivor of a deceased CF member or the spouse or common-law partner of a CF veteran who is unable to engage in training and employment.
- provides CF members with greater access to jobs that become available in the federal public service. Staffing actions in the public service will be more flexible so that priority can be given to medically-released CF veterans and allow qualified CF members to enter closed competitions in the public service.

Case Study

At age 33, Corporal Serge Labelle lost his right foot while deployed to a Special Duty Area. The injury put an end to the infantryman's nine-year military career. When the Client Service Team talked with Serge, they learned that the married father of two children had few transferable skills and only a high school education. Serge and the Client Service Team, in consultation with the DND Case Manager, worked on a care plan that would help Serge recover from his injuries, offer financial support, and plan for the future. As part of this process, Serge was linked with job placement experts who discovered that he had a deep interest in graphic design.

Through the VAC/DND Rehabilitation Programs, Serge was able to go back to school to study graphic design. While in school, the monthly payments he received under the VAC/DND harmonized Earnings Loss Program helped to support his family. When one of his children needed medical help, he could rest easy knowing that he and his family had access to health benefits coverage for life. Upon graduation, he turned to the experts in the Job Placement Program to help him learn job hunting skills and guide him towards a job in his field. If he had not found a job quickly, he would have qualified for monthly income support. Down the road, Serge would like to start his own graphic design company. To help fund that career move, he plans to use part of the compensation that he received when he lost his foot. This included a lump sum Disability Award from Veterans Affairs Canada and a lump sum award under DND's Accidental Dismemberment Insurance Plan.



Financial Support

Canadians expect CF members and their families to be appropriately compensated for the economic and non-economic impacts of a disability arising out of their service. Under the proposed new Veterans Charter, three key areas of financial support will be put in place.

Economic Loss Support

- In harmony with SISIP LTD, provides financial compensation for the economic impact of a service-related or career-ending condition.
- Offers temporary earnings loss support while a veteran is undergoing rehabilitation.
- Offers longer-term earnings loss support to veterans who are permanently incapacitated and unable to work because of a service-related or career-ending disability.
- Provides a lump sum retirement benefit to those who are permanently incapacitated and unable to work and contribute to a retirement pension as a result of a service-related or career-ending disability.
- Provides income support to those who have completed rehabilitation, are able to work, but who have not yet found employment or who have reached age 65 and have low income.
- Provides earnings loss benefits to surviving spouses, common-law partners or dependent children, when the CF member suffers a service-related death.
- Provides an additional allowance to CF veterans to recognize the effects of a service-related severe permanent impairment on an individual's loss of employment opportunities and diminished employment potential.

Disability Award

- Compensates CF veterans for the non-economic effects of a service-related disability, such as pain and suffering, functional loss, and the loss of enjoyment of life.
- A tax-free lump sum payment, up to \$250,000, based on the effect of the disability on the CF veteran's life and the impact on his or her ability to contribute to the family/household, for example, participating in family activities and overall family life.
- Is no longer the only "gateway" to other benefits as is the case with the current Disability Pension.
- Is not offset or reduced by any Economic Loss payments.

Death Benefit

- Provided to the surviving spouse or common-law partner and dependent children of a CF member who suffers a sudden service-related death while serving in the military.
- Provides a tax-free lump sum payment of \$250,000.
- Provides compensation and recognition for the impact of the loss on the household.



Family Support

When a CF member leaves the Forces, it affects the whole family. The stress of returning to civilian life can be even greater on the family if the member is leaving for medical reasons – or if the member dies suddenly in service. This is why the proposed new Charter offers families greater support and access to key programs and services that promise to keep the family unit well and strong.

Case Study

Corporal Ross Carpay joined the Forces at the age of 22. Seven years later, the 29-year-old vehicle technician is well established in his career and earning \$3,950 a month. When the married father of two dies suddenly in a field training accident, his family is devastated. In addition to coping with her grief, his wife wonders how she will care for their children on her own. Charmaine married Ross soon after graduating from high school. She has some retail sales experience but since becoming a mother, she has been at home, caring for her young family. Right away, the Client Service Team begins to work with Charmaine and her children to put in place a plan that will support them financially and help them move forward as they heal emotionally from the tragedy.



You said. . .

Your family is equally affected by anything that happens to you. Everything I've gone through, my wife has gone through the same, if not double. – CF veteran, *Review of Veterans' Care Needs*

Financially, Charmaine learns she will receive a lump sum Death Benefit of \$250,000. She will also receive monthly payments to help replace 75% of her husband's lost CF earnings. These payments will be available until the date of her husband's 65th birthday at which time she will receive a one-time retirement benefit and will qualify for monthly income support if she needs it. The family will receive access to health benefits coverage and the children will receive educational assistance if they continue their education past high school.

This is very comforting but Charmaine also knows that she would feel better if she had a job. Charmaine's oldest child has a learning disability and, in the process of helping him, Charmaine has become very interested in helping other children. The Client Service Team puts Charmaine in touch with career experts who recommend a program offered through a nearby college. When she goes back to school, her tuition and education expenses will be paid. As well, she will get help with child care and transportation costs. When she completes her education, she'll get help to find a job. In addition, if her children decide to further their education after high school, they will qualify for tuition costs and a monthly allowance.

Thank You

When Veterans Affairs Canada first started to develop the new Veterans Charter, we knew the task had to be approached with the same caring and sensitivity that went into developing programs and services to support Canadians who returned to "civvy street" after serving in the Second World War and Korea.

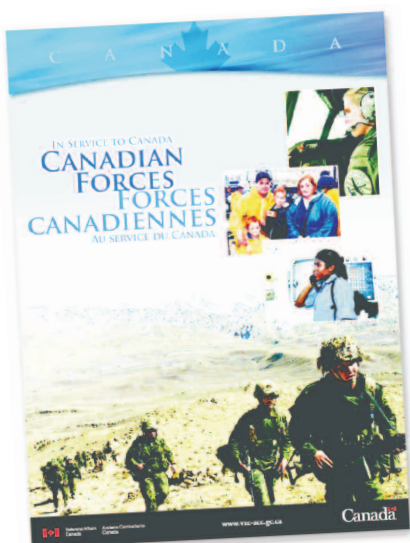
To help us better understand the challenges we faced and pioneer solutions that will be needed we worked closely from the beginning with the Department of National Defence. We also invited the advice and feedback of a great many people and organizations including:

- many government departments and agencies that have a mutual interest in supporting CF veterans and still-serving members;
- major veterans' and peacekeeper organizations; and
- various councils, such as the VAC-CF Advisory Council and DND's Armed Forces Council.

In addition, our Department:

- compiled research on CF-related needs;
- met with CF Base Commanders and Chief Warrant Officers / Chief Petty Officers at a forum in November 2004;
- conducted focus groups this year with CF members, CF veterans, and their families who told us the initiative was welcomed; and
- has been holding information sessions on CF bases so that all CF members can be the first to hear of our proposals.

A special "Thank You" to the many people who were involved in these extensive discussions.



This poster pays tribute to CF members. It will soon hold a place of honour in VAC offices across the country.

Building on the Past

The proposed new Charter is the latest example of how Veterans Affairs Canada and the Department of National Defence (DND) are working together to provide CF members with a better quality of life. But it is important to remember that our two departments have been working together closely over the past number of years to put in place initiatives that improve the support that is available to modern-day veterans and still-serving members who become injured or ill while serving our country. Over time, however, the challenge has been to work within existing policies and legislation that did not always provide us with the flexibility to do all that was needed.

This is why the new Veterans Charter is so important. It takes this care and treatment to the next level by modernizing programs and services so that all releasing Canadian Forces veterans and their families can lead full, productive, independent lives.

Need to Know More?

- To learn more about the new Veterans Charter, please call **1-800-274-9606**, toll-free.
- To learn more about services and benefits now available to qualified clients through Veterans Affairs Canada, please call us toll-free at **1-866-522-2122**.
- Visit the Veterans Affairs Canada Web site at **www.vac-acc.gc.ca** or e-mail us at **information@vac-acc.gc.ca**
- Visit the DND-VAC Centre Web site at **www.forces.gc.ca/hr/centre** or call **1-800-883-6094**.



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