

Anciens Combattants Canada

# VETERANS AFFAIRS CANADA

# A GUIDE TO ACCESS VAC HEALTH BENEFITS AND THE VETERANS INDEPENDENCE PROGRAM

June 2005





#### NATIONAL CLIENT CONTACT CENTRE

For further information on Programs and Benefits, please contact Veterans Affairs Canada's National Client Contact Centre staff (VAC-NCCC) at the following toll free numbers. Office hours are Monday to Friday 8:30 to 4:30 local time.

# 1-866-522-2122 (English) 1-866-522-2022 (French)



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## VETERANS AFFAIRS CANADA HEALTH BENEFITS

In recognition of the sacrifices made by Canadians in war and peacekeeping efforts, Veterans Affairs Canada (VAC) offers benefits and services to qualified Veterans, released or still-serving Canadian Forces members, RCMP members, and certain civilians, as well as, to their dependents or survivors.

This guide provides information about VAC benefits and services available through the VAC Health Program and the Veterans Independence Program and explains how to obtain benefits you may be eligible to receive. It also offers an explanation of how to use your VAC Health Identification card.

The guide is available on audio cassette or compact disc (CD), please contact VAC-NCCC at 1-866-522-2122 (English) or 1-866-522-2022 (French) to obtain your copy.

## HEALTH BENEFITS PROGRAM

Veterans Affairs Canada offers health benefits and services through 14 Programs of Choice including medical, surgical or dental examinations or treatment provided by health professionals; surgical or prosthetic devices or aids and their maintenance; home adaptations to accommodate the use of devices or aids; preventative health care; and prescribed drugs. In addition, clients may be eligible to receive supplementary benefits. Supplementary



benefits are the costs associated with travel to receive an approved health treatment paid by VAC. It includes travel costs for escorts, meals, and accommodations and costs associated with medical examinations requested by the Department.

To obtain a VAC benefit or service using your VAC Health Identification card, present it to a participating VAC provider. The provider will confirm eligibility, obtain **pre-authorization** and supply the benefit. The provider will submit receipts/invoices for payment. VAC clients need never be out of pocket for the approved benefit or service.

For reimbursement of a VAC benefit or service from a non-participating VAC provider, pay for the benefit or service up front, submit your original receipts/invoices to the appropriate address (listed on pages 27 & 28) for the Program of Choice benefit or service received.

Please note: It is necessary to obtain preauthorization from Veterans Affairs Canada to ensure that the benefits and or services you require will be reimbursed by Veterans Affairs Canada. You can contact VAC-NCCC staff at our toll free number for details on how to request pre-authorization.

### **VETERANS INDEPENDENCE PROGRAM**

The Veterans Independence Program (VIP) is a national home care program that assists clients to remain healthy and independent in their own homes



or communities by offering a variety of services and programs, such as housekeeping or personal care, for clients who meet the eligibility requirements. VIP works in concert with other federal, provincial, or municipal programs. The services an *eligible client* may receive depend on individual circumstances and health needs. All benefits and services must be pre-authorized by VAC.

To find out if you are eligible for VIP services, contact VAC-NCCC at 1-866-522-2122 (English) or 1-866-522-2022 (French). A written message will be sent to staff at your local District Office, and they will contact you and your family to assess your needs to determine which VIP services may be approved, provided, and paid.

There are 3 payment methods available and will be discussed with you by your area counsellor. See pages 34 - 35 for information on methods of payment for VIP.

#### CONFIRMATION OF BENEFIT OR SERVICE

Once you have received a benefit or service, from VAC, you may be required to **sign a claim form**, to confirm that you have received a benefit or service. **It is important** that you do not sign a claim form until the benefit or service has been received and you are satisfied with it. If you are unsatisfied with the benefit or service you have received, contact VAC-NCCC at 1-866-522-2122 (English) or 1-866-522-2022 (French).



## FREQUENCY AND DOLLAR LIMITS

There are established financial and frequency limits for VAC benefits and services. These limitations apply to both the Veterans Independence and Health Benefits Programs. In some circumstances, your request for a benefit or service may be denied or reduced if the frequency and/or financial limits established by VAC are exceeded.

VAC participating providers are informed of VAC's frequency and dollar limits that apply to your individual benefits. The provider must verify your eligibility prior to providing a benefit or service. Providers must not charge VAC clients more than other cash paying customers who are residents of the province/territory.

In the case of VIP, amounts that have been approved for each VIP service will be discussed with you. Confirmation of your approved amounts will be provided to you verbally and in writing.

## WHEN YOU TRAVEL

If you are planning to travel outside of your home province, you should call the toll free number on the front of your VAC Health Identification card.

Your VAC Health Identification card is valid only in Canada. It cannot be used while you are outside of the country. If you are planning to travel outside of Canada you should call VAC's Foreign Countries Operations at



1-888-996-2242 (Canada & US) or (613) 996-2242 (Ottawa) for advice on how to obtain benefits while travelling.

#### Veterans Independence Program benefits are not paid for clients travelling or residing outside of Canada.

### **REVIEW PROCESS**

If you are denied a VAC benefit for which you believe you are entitled to, you may request a review of the decision made. This request for review must be submitted in writing within 60 days from the date of receipt of the unfavourable decision. **The decision letter provides direction regarding the review process**.

Still-serving members of the Canadian Forces or Regular Members of the Royal Canadian Mounted Police who are VAC pensioners **must** seek all treatment from the Canadian Forces or RCMP organizations **first**. (All still-serving Civilian RCMP pensioners may receive treatment for their **pensioned conditions** though VAC.)

Appeal requests are to be sent to the:

Director, Program Policy Veterans Affairs Canada PO Box 7700 Charlottetown PE C1A 8M9



# YOUR VAC HEALTH IDENTIFICATION CARD

**You** are the only person who is eligible to use your VAC Health Identification card. In order to protect you and the use of your card, **please sign** the back of your card.

#### **Client Name and Identification Number**

Your VAC Health Identification card issued in **your name** is an efficient and effective method of identifying the benefits and/or services for



which you are eligible . Your **client number** begins with the letter **"K"**. Whenever you call or write to VAC about your benefits, it is helpful if you quote this number. **Client Info** provides a toll free number that you should use if you have questions or need to speak with a VAC representative about your VAC benefits and services.

## Identifying Your Eligibility for Health Benefits

Health benefits and services are offered through 14 Programs of Choice (POC). On the reverse of your VAC Health Identification card you will find the names of all the Programs of Choice and their



corresponding numbers. These POCs are described in detail on pages 16 - 26. In order to identify the programs for which you are eligible, look on the front of your VAC Health Identification card. If you have an "A" or "B" (or both) under the Program of Choice numbers, you may be eligible for these programs.

#### Group "A"

When the letter "A" is shown under a Program of Choice (POC), **ONLY** benefits **directly related to your pensioned condition(s)** will be covered by VAC. **All payments** for benefits under this group require **pre-authorization** from VAC before they can be provided.

Certain POCs appear on all pensioners' VAC Health Identification cards **("A" clients)** regardless of the pensioned condition. These benefits and services are:

(2 - Ambulance / Medical Travel Services,

5 - Hospital Services, 6 - Medical Services,

10 - Prescription Drugs.)

In order to ensure payment of the requested benefit/service (ie. prescription drugs), the benefit/service must be related to your **pensioned condition and must have pre-authorization** from VAC.

#### Group "B"

When the letter "B" is shown under a Program of Choice (POC), you may be eligible for a VAC



benefit or service provided you have a **clearly demonstrated health need** and that these benefits/services **are not** covered by a **provincial or private health plan**. This demonstrated health need must also meet criteria based on VAC policy.

VAC may be able to cover any remaining amounts for eligible benefits. If you are a "B" client, you or your provider **must bill** the appropriate provincial health program for the portion of the benefit that is covered by the province in which you reside. If you have private health insurance, either you or your provider(s) must submit your claim for payment through your private health plan.

When both "A" and "B" are shown, your eligibility for benefits will depend on several factors such as your **pensioned condition**, your overall health issues, the benefit or treatment requested or required, and provincial and private health coverage.

If neither "A" or "B" are shown under the specific POC, you are **not eligible** for the benefits under that program.

#### Veterans Independence Program Indicator

In addition to health benefits, you may be eligible to receive benefits and services through the Veterans Independence Program (VIP.) In order to receive benefits/services though the Veterans Independence Program, your eligibility has to be established by VAC.



If you are eligible for VIP, the level of support and assistance you receive through the program is dependent upon your assessed health and social needs. If you are eligible to receive benefits and services through the Veterans Independence Program, the letters **VIP** will appear directly below the word **"Group"** on the front of your VAC Health Identification card.

Veterans Affairs Canada is pleased to offer your Health Identification card in your official language of choice. The card is available in either English or French. If your card is not in the official language of choice please contact VAC-NCCC staff at 1-866-522-2122 (English) or 1-866-522-2022 (French).

VAC also offers a low glare Health Identification card designed for clients who are visually impaired.

If you require **additional information** regarding the use of your VAC Health Identification card or the health benefits available, please contact VAC toll free at 1-866-522-2122 English or 1-866-522-2022 French. This toll free number is listed on the front of your VAC Health Identification card.

Regular business hours are 8:30 a.m. to 4:30 p.m. local time.

# HEALTH BENEFITS

#### WHO IS ELIGIBLE

Two groups of clients are eligible for health benefits through Veterans Affairs Canada (VAC) -**Group "A" clients and Group "B" clients**.

Group "A"

**Group "A" clients** may use their card to obtain approved benefits directly related to a disability **pensioned condition**.

If you have a **pension condition** you may be eligible as a:

 Veteran or civilian, including or a retired member of the Canadian Forces or a Royal Canadian Mounted Police or a regular serving civilian member of the RCMP, and have been awarded a disability pension by Veterans Affairs Canada.

Still-serving members of the Canadian Forces and regular serving members of the Royal Canadian Mounted Police who are VAC disability pensioners **must continue to receive** all benefits and services exclusively **from the Department through which they are employed until released**.

**Once released** from the Canadian Forces or Royal Canadian Mounted Police Force, a disability pensioner will commence receiving their benefits/services directly through Veterans Affairs Canada. In order for this to occur the member should ensure they are removed from the CF or



RCMP Member Enrollment System (MES.) Once the pensioner is removed from MES a VAC Health Identification card will be issued to obtain benefits and services authorized and approved by VAC. Canadian Forces and Royal Canadian Mounted Police members are encouraged to notify VAC upon release from service. To assist with the transition process, copy of the **member's release certificate** should be forwarded to VAC.

#### Group "B"

**Group "B" clients** may use their card to obtain approved benefits based on demonstrated health need and where it is not covered through provincial or private health coverage.

#### Who is eligible:

- Income qualified Veterans and civilians, meaning those persons who are in receipt of the War Veterans Allowance benefit, or would be if it were not for also receiving Old Age Security Act benefits.
- Prisoners of War (POW) in receipt of services through the Veterans Independence Program.
- Veteran, civilian, and Special Duty Services pensioners who are receiving services through the Veterans Independence Program.
- Canada Service Veterans receiving services through the Veterans Independence Program.
- Veteran pensioners or Overseas Service Veterans receiving care in a Departmental or contract care facility.



Peacetime Military Service Pensioners are not covered in the Provision for B line benefits or services.

## FREQUENCY AND DOLLAR LIMITS

There are established financial and frequency limits for VAC payment of benefits and services. These limitations apply to both the Veterans Independence Program and the Health Benefits Program. In some circumstances, your request for a benefit or service may be denied or reduced if it exceeds the limitations. Participating VAC providers are informed of VAC's frequency and dollar limits that apply to your individual benefit / service. The provider must verify your eligibility **prior** to providing a benefit or service. If approved, your provider will be given **pre-authorization** and the requested benefit/service will commence.

If you have exceptional health needs you may request a review of your current condition by submitting the request to:

Veterans Affairs Canada (Please see page 27 - 28 for the appropriate address.)



#### HEALTH BENEFITS - PROGRAMS OF CHOICE

#### 1. AIDS FOR DAILY LIVING

This program provides devices and accessories, including necessary repairs, designed to assist the activities of your daily living.

Examples of covered devices/accessories are:

- walking aids such as canes and walkers;
- self-help aids for dressing and/or feeding;
- bedroom aids such as foot boards or over-bed tables;
- bathroom aids such as raised toilet seats or bath benches.

For a complete listing of what may be covered, please visit our VAC Web site at www.vac-acc.gc.ca.

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 2. AMBULANCE / MEDICAL TRAVEL SERVICES

Ambulance - This program provides use of ambulance services to or from a medical facility when it is required due to an emergency or medical condition.

Some services require a **prescription** from your physician and/or **pre-authorization** from VAC before payment can be made. In non-emergency



cases, you should verify these requirements with your provider or VAC **before** the service is provided.

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

Medical Travel Services - This program provides Health Related Travel costs incurred in order to receive a benefit/service. All Health Related Travel costs must be **pre-authorized** by VAC. VAC is responsible for the payment of treatment travel benefits for pensioners where the treatment/travel is directly related to a **pensioned condition** or non-pensioners where the benefit/service is not insured by a provincial or private health plan. If you require an escort to travel to obtain treatment, please contact VAC-NCCC at 1-866-522-2122 (English) or 1-866-522-2022 (French). Travel expenses incurred by clients to receive treatment benefits require pre-authorization from VAC. If the benefit/service is not **pre-authorized** payment may not be made.

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 3. AUDIO (HEARING) SERVICES

This program provides benefits to assist with hearing impairment. Your provider has a detailed list of available benefits.



Examples of covered benefits are:

- analog hearing aids
- basic digital hearing aids
- basic programmable analog aids
- telephone amplifiers, infrared devices
- hearing aid accessories (eg. batteries)
- dispensing and fitting fees

Provision of other models of programmable and digital aids will be considered by VAC on an exceptional basis if your hearing needs cannot be addressed by the standard benefit technology. Special authorization is required for non-standard hearing aids.

Examples of special authorization benefits are:

- Multi-channel programmable analog and digital aids
- Completely-in-the-canal aids

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 4. **DENTAL SERVICES**

This program provides basic dental care and **some pre-authorized** comprehensive dental services. You are also entitled to receive dentures once every 7 years. Procedures will not be approved where there are more conventional evidence based treatments which are both acceptable and costeffective alternatives.



Examples of covered benefits are:

- annual basic treatment cleanings, exams and fluoride treatments (once every 9 months)
- fillings

Examples of excluded benefits are:

- implants
- equilibrated/custom/semi-precision dentures
- gum surgery

Some forms of dental treatment require **preauthorization** by VAC, for example:

- any annual basic treatment exceeding \$800 annually
- crowns
- bridgework
- specialist treatment (referral required)

No matter which dental treatment is suggested, always ask your dentist how much of the cost will be covered under your dental benefits. Our dental program covers 90% of the rates in the Provincial Dental/Denturist Association fee guide and you may be expected to pay the difference.

For additional information regarding dental benefits, please contact the VAC-NCCC staff at 1-866-522-2122 (English) or 1-866-522-2022 (French) between the hours of 8:30 a.m. to 4:30 p.m. local time.

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.



#### 5. HOSPITAL SERVICES - Inpatient & Outpatient Services

This program provides benefits for treatment services provided in an acute care, chronic care, or rehabilitative care hospital. It includes both inpatient and outpatient services provided to a Veteran in an accredited provincial hospital or health facility. **COSTS FOR ACUTE CARE OR FOR PRIVATE OR SEMI-PRIVATE ROOMS ARE NOT NORMALLY COVERED BY VETERANS AFFAIRS CANADA**.

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 6. MEDICAL SERVICES

This program offers medical services provided by a licensed physician. The costs of medical examinations, treatment or reports specifically requested by VAC are also covered by this program.

Eligible clients who are in receipt of a disability pension may access this program to obtain medical services for demonstrated health needs that pertain directly to their pensioned condition(s).

Eligible VAC clients who require medical services for non-pensioned conditions may only access this program in those instances where there is a clearly demonstrated health need for the service and the service is not offered and / or paid for by the appropriate provincial health care program.



Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 7. MEDICAL SUPPLIES

This program provides medical and surgical equipment and supplies normally used by an individual in a non-hospital setting.

Examples of covered medical and surgical equipment:

- bandages
- incontinence supplies

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 8. NURSING SERVICES

This program provides services for nursing assessments, basic or advanced footcare administered by participating providers such as a registered nurse, or a qualified licensed/certified nursing assistant.

Examples of covered services:

- administering medications
- application of dressings
- counselling Veterans or caregivers in the use of medical supplies and health care
- foot care

Examples of excluded services:

- continuous nursing (i.e., on-going care of more than two hours per day by a registered nurse)



 private nursing provided in a long-term care facility or hospital

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 9. OXYGEN THERAPY

This program provides oxygen and accessories, as well as the rental or purchase of other respiratory supplies and equipment.

Examples of covered benefits are:

- oxygen concentrators
- compressors
- oxygen gas

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 10. PRESCRIPTION DRUGS

This program provides drug products and other benefits dispensed by a pharmacist. Included under the VAC programs are:

A. **Standard Benefits** which include many overthe-counter and prescription drugs, plus medical devices that are considered by VAC to represent "common" therapies. All products on this formulary are readily accessible to eligible clients who have a prescription. Prescriptions may be written by your physician, dentist, or



other person authorized to prescribe pharmaceuticals under the laws in force in the province or the country where the pharmaceuticals are provided.

 Special Authorization Benefits provide eligible clients with less common or higher cost therapies approved by VAC. Clients require a prescription and must be able to demonstrate a medical need that is most appropriately met with the requested therapy. Clients may be required to submit medical test results prior to being approved for these benefits. Alternatively, clients may be asked to try more common therapies before receiving special authorization products.

Your pharmacist can verify your eligibility for a benefit at the time that you present the prescription from your physician or dentist. Your pharmacist is aware of the available benefits.

Examples of covered benefits:

- prescription drugs
- some over-the-counter medications
- some medical supplies

Pharmaceutical products which VAC does not generally cover:

- Rogaine
- Glucosamine
- Dextronex
- Visudyne Kit
- Xenical caps



For additional information regarding pharmacy benefits, please contact the staff at VAC-NCCC inquiries line at 1-866-522-2122 (English) or 1-866-522-2022 (French) between the hours of 8:30 a.m. to 4:30 p.m. local time.

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### **11. PROSTHETICS AND ORTHOTICS**

This program provides necessary prosthetics or orthotics in addition to accessories and repairs for these benefits.

Examples of covered benefits:

- prosthetic and orthotic appliances
- custom-built footwear
- modifications to regular footwear
- necessary accessories and repairs

Examples of excluded benefits:

- off-the-shelf footwear

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 12. RELATED HEALTH SERVICES

This program provides alternative benefits and services provided by health professionals. These professionals must be licensed by a licensing authority recognized by the province or territory in



which these services are provided, or approved by VAC.

Examples of covered services (requiring referral by physician):

- occupational therapy
- physiotherapy
- massage therapy
- acupuncture
- hearing & speech therapy
- psychological counselling

The following is an example of a covered service that does not require a referral by your physician.

- chiropractic

#### Examples of **excluded benefits**:

- homeopathic services
- naturopathic medicines and therapies

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

#### 13. SPECIAL EQUIPMENT

This program provides special equipment required for the care and treatment of VAC clients. These benefits **must be prescribed** by a VAC approved Health Professional (ie. Physician, occupational therapist, etc.), and supported by other health documentation as required by VAC. The majority of benefits in this program require **preauthorization** from VAC before the benefit can be provided.



Examples of covered benefits:

- hospital beds
- lifts
- home adaptations
- wheelchairs
- driving aids

#### Examples of excluded benefits:

- mattresses for a regular bed
- "Craftmatic-type" adjustable beds

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

## 14. VISION (EYE) CARE

This program provides lenses, frames, and accessories to correct sight impairments. Low-vision aids are available from the Canadian National Institute for the Blind.

Examples of covered benefits:

- basic single, bifocal lenses
- frames
- eye examinations

Examples of excluded benefits:

- no two pair of glasses option
- sunglasses

Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

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## METHODS OF PAYMENT FOR HEALTH BENEFITS

#### **Direct Payment**

Clients using a registered provider need not worry about up front payment for services (never out of pocket.) Registered providers will submit invoices directly to Medavie Blue Cross to receive payment for authorized benefits.

#### Reimbursement

For reimbursement or pre-authorization of health benefits and services for the following, please submit your original invoices / receipts or request/estimate to the office location nearest you (refer to the addresses that follow.) If you submit multiple original receipts/invoices for reimbursement, you will receive multiple cheques.

For Programs of Choice:

- 1 Aids for Daily Living,
- Ambulance / Medical Travel Services,
- 5 Hospital Services Inpatient & Outpatient
- 6 Medical Services
- 8 Nursing Services
- 9 Oxygen Therapy
- 12 Related Health Services
- 13 Special Equipment
- 14 Vision (Eye) Care

Veterans Affairs Canada Treatment Authorization Centre 10 Barters Hill, 2<sup>nd</sup> Floor PO Box 5068 St. John's, NL A1C 5V4



Veterans Affairs Canada Treatment Authorization Centre Place Bonaventure, South-West Portal 6505 - 800 de la Gauchetière St. West Montreal, QC H5A 1L8

Veterans Affairs Canada Treatment Authorization Centre PO Box 5600, 900-605 Robson St. Vancouver, BC V6B 5G4

For Reimbursement or pre-authorization of health benefits and services for Programs of Choice 4 & 10 - Dental Services & Prescription Drugs, please submit your claims with <u>original receipts</u> to:

Veterans Affairs Canada Treatment Authorization Centre PO Box 7700, 161 Grafton St. Charlottetown, PE C1A 8M9

For reimbursement or pre-authorization of health benefits and services for Programs of Choice 3, 7 & 11 - Audio (Hearing) Services, Medical Supplies and Prosthetics & Orthotics, please submit your <u>original receipts</u> or claims to:

Veterans Affairs Canada Treatment Authorization Centre PO Box 6200 STN LCD 1 Moncton, NB E1C 8R2



#### VETERANS INDEPENDENCE PROGRAM

## WHO IS ELIGIBLE

The following clients *may* be eligible for VIP services:

- All pensioners who require VIP for their pensioned condition
- Wartime pensioners who are seriously disabled (pensioned at 78% or higher) and medium disabled (48-77%) who require VIP services for any health condition
- Pensioners who have multiple health conditions, which when combined with their pensioned condition places them at risk, may be provided VIP services for any health related need
- War Veterans who qualify because of low income; the income levels are established under the War Veterans Allowance Act
- Totally disabled non-pensioned Prisoners of War
- Overseas service Veterans who are at home awaiting admission to a Priority Access Bed
- Canada Service Veterans (Veterans who served in Canada only during World War I or World War II, are over age 65 and who are income qualified)
- Primary caregivers of Veterans who have died since 1981 and who were receiving VIP house keeping and /or grounds maintenance services at the time of death may be eligible to receive these services for lifetime
- Primary caregivers of Veterans who received VIP housekeeping and / or grounds maintenance



services at the time of admittance to a health care facility, since 1981, may be eligible to continue to receive VIP housekeeping and/ or grounds maintenance services.

\* Regular Force Special Duty Area Pensioners and Military Service Pensioners are not included in the "Medium, Seriously Disabled or Frail Veteran" provision.

\*If you are an RCMP member you are not entitled to services through the Veterans Independence Program.

\*If you are a disability pensioner you are only entitled to receive benefits and services directly related to your pensioned condition.

#### DETERMINATION OF VIP SERVICES

District Office staff will visit you to carry out a comprehensive assessment with your help to determine your health and social needs. Requests for VIP services are considered on the basis of your needs.

VIP is not intended to duplicate or replace existing provincial or community services. When provincial or local services are not sufficient to meet your needs, VIP services may be approved to complement or "top up" the services provided by the province or local agency.

Based on your health assessment, VAC will work with you to determine the services to be provided and the amount to be paid. If your circumstances or health needs change, please contact VAC toll



free at 1-866-522-2122 English or 1-866-522-2022 French to arrange for a review of the VIP services.

## **VIP ELEMENTS**

The Veterans Independence Program is designed to assist with the costs of certain services provided at the client's home such as:

**Grounds Maintenance** - Grounds Maintenance includes activities regularly required to maintain the grounds immediately surrounding the client's principal residence.

Examples of services covered by this program:

- snow removal from steps, walkways, and driveways to allow safe access to the principal residence.
- snow and ice removal from roofs and eavestroughs when such conditions pose a threat to safety and access
- lawn mowing and raking

Examples of **excluded** services:

- lawn planting or seeding
- material and labour costs for spraying and fertilizing
- pruning trees not posing a threat to safety and access

For a more comprehensive list of eligible grounds maintenance services, see Appendix A at the back of the booklet.

Housekeeping- Housekeeping services are routine tasks or domestic chores required to

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support the client in remaining self-sufficient at their principal residence. Certain non-routine tasks or domestic chores may also be covered, with **pre-authorization** by VAC, and only if they are required as a result of the client's health and safety being at risk.

Examples of services covered by this program:

- laundry, including ironing and mending
- vacuuming
- cleaning floors (sweeping, washing, waxing, etc.)
- dusting and general picking up
- meal preparation

For a more comprehensive list of eligible housekeeping services, see Appendix A at the back of the booklet.

**Personal care** - Personal care services are approved services provided by individuals such as VAC approved Health Care Providers or Professionals. These services include assistance in the performance of the activities of daily living and supervision required by clients who cannot be left unattended.

Examples of services covered by this program:

- assistance with eating
- assistance with dressing
- assistance with washing
- assistance with grooming
- adjusting prosthetic appliances
- attending to toileting
- ambulation
- respite care



Examples of **excluded** services:

- administration of medication
- any services beyond those identified as covered services

To provide personal care services, personal care workers must have completed a **recognized** personal care training program consisting of a minimum of 120 hours, be bonded or have liability insurance. Personal care workers should be VAC registered providers.

Home Adaptations - Home adaptations can be made to a client's principal residence. For example, bathrooms,kitchens, and doorways can be modified to provide access for basic everyday activities such as food preparation, personal hygiene, and sleep. Home adaptations **do not** include general renovations or repairs. All home adaptations must be **pre-authorized** by VAC before payment can be made.

Examples of services covered by this program:

- handrails on stairways
- ramps

Examples of **excluded** services:

- general renovations or repairs
- house additions

Access to Nutrition - Access to nutrition services provides access to nutritional food, whether it is delivered to the client's principal residence, offered in the community, or served at a local restaurant.



Examples of services covered by this program:

- the cost of delivering food to the home
- transportation cost to bring the client to a local restaurant or community facility to obtain meals ie, taxi to restaurant

Examples of **excluded** services:

- services of professional dietitians or nutritionists
- meal service as the result of the terms and conditions of a rental agreement cost of the meal itself
- homemaker charges for meal preparation

Health and Support Services Provided by Health Professionals - Health and support services are health assessments and diagnostic services, care, maintenance, and related personal care provided by health professionals and approved by VAC. These can be provided only when they are not insured services under a private health care system or available to clients as residents of a province (provincial covered service.)

Ambulatory Health Care - Ambulatory health care covers certain health and social services provided outside the home (by and under the supervision of a health professional) such as adult day care and travel costs to access these services.

Intermediate Care Services - Intermediate Care Services may be provided when living at home is no longer practical and a greater level of nursing and personal assistance is needed in a Long Term



Care Facility (LTC). Eligible clients may also be eligible for assistance with chronic care. For more information concerning intermediate care and chronic long-term care, please contact VAC-NCCC at 1-866-522-2122 (English) or 1-866-522-2022 (French). A written message will be sent to staff at your local District Office, and they will contact you and your family.

**Social Transportation** - Transportation service may be approved to allow clients to participate in social activities, in response to the client's basic social, recreational, or

personal needs. These may include transportation to: church services, occasional visits to friends/ relatives, community centres, banks, and grocery stores, when transportation is not otherwise available.

"A" coverage only clients are **not** entitled to Social Transportation through the Veterans Independence Program.

## METHODS OF PAYMENT FOR VIP

#### **Direct Payment**

Clients using a registered VIP provider need not worry about out-of-pocket payment for services. Registered providers will submit invoices directly to Medavie Blue Cross for payment.



### Advance Payment

Clients who are currently on advance payment method of pay for services will continue to receive advance pay, however, are expected to maintain and provide receipts for all services as required by VAC. New clients will **not** be provided with this payment option.

#### Reimbursement

For reimbursement of VIP services from nonregistered providers please complete the claim form and submit original invoice(s)/receipt(s) to:

National Veterans Independence Program Reimbursement Centre 120 - 90 University Avenue Charlottetown PE CIA 9S2

# OTHER SERVICES

Employees of Veterans Affairs Canada work closely with provincial and local agencies to provide clients with the greatest possible range of services and benefits to meet their physical, social, and psychological needs.

For more information on the Veterans Independence Program and how to apply, please contact VAC-NCCC at 1-866-522-2122 (English) or 1-866-522-2022 (French) or visit our Web site at www.vac-acc.gc.ca



## **QUESTIONS AND ANSWERS**

## GENERAL

- Q. I lost my VAC Health Identification card. What do I do?
- A. Please call VAC-NCCC at 1-866-522-2122 (English) or 1-866-522-2022 (French)and a replacement card will be issued within 4-6 weeks.
- Q. I have moved. Do I have to notify VAC of my change of address?
- A. Yes. When you move you should notify VAC by phoning the toll-free number 1-866-522-2122 (English) or 1-866-522-2022 (French) indicated on the front of your card.
- Q. Can I use my VAC Health Identification card in another province?
- A. Yes, you may use your card anywhere in Canada.
- Q. I am travelling outside of Canada. Can I use my VAC Health Identification card?
- A. Please contact VAC Foreign Countries Operations at 1-888-996-2242 (Canada & US) or (613) 996-2242 (Ottawa), for details on how to access health benefits while travelling outside of Canada.

## HEALTH BENEFITS

- Q. What should I do if I do not know or can not find a registered provider?
- A. If you do not know any registered providers, call the toll free number on the front of your



VAC Health Identification card 1-866-522-2122 (English) or 1-866-522-2022 (French). The toll free numbers are also listed in the front of this booklet 1-866-522-2122 (English) or 1-866-522-2022 (French).

- Q. If I have been approved for a benefit or service and my provider will not accept my VAC Health Identification card what should I do?
- A. If your provider does not accept your card, you will be required to pay for the item then submit your receipts for reimbursement along with your prescription, to the appropriate Treatment Authorization Centre. (See addresses on pages 27 & 28). You may wish to let VAC know that the provider is not accepting the VAC Health Identification card by calling VAC NCCC toll free at 1-866-522-2122 English or 1-866-522-2022 French.
- Q. My health care provider is asking that I sign a consent form. Do I have to sign the form?
- A. On January 1st, 2004 the Personal Information Protection and Electronic Document Act (PIPEDA) was brought into law to protect the privacy of personal information. As a result of this legislation, your health care provider may ask that you sign a consent form to allow your provider to share information about you to VAC.

VAC cannot advise you to sign or not sign the consent form. If you have questions or concerns and need more information about



whether you should sign the consent form, you need to discuss your concerns with your health care provider. Providers must not charge VAC clients more than other cash paying customers who are residents of the province/territory.

- Q. Can I still use my own physician or dentist for the treatment I need?
- A. Yes. You are free to use the physician or dentist/denturist of your choice providing they are licensed health professionals within the province where they are providing services. If you use a physician or dentist outside your region, or a physician or dentist that is not registered with VAC you should contact Veterans Affairs Canada **before** obtaining the services.
- Q. Can I use my card to obtain prescribed medications, benefits, or services for my spouse and/or children?
- A. No. Your card is to be used for benefits and services prescribed or approved for **you only**.
- Q. I believe that I should be eligible for benefits that are not on my card. What should I do?
- A. Call the toll free number on the front of your card, making reference to your client number, and explain your situation. Please be specific about what benefit or service you believe you should receive and why.



- Q. I have been denied a benefit or service from Veterans Affairs Canada to which I feel I should be entitled. What do I do?
- A. You have the right to request a review of the decision and can submit a request for review or appeal of a decision as per information provided in your decision letter. Please see page 8 for details.
- Q. Will Veterans Affairs Canada pay for special treatment by a physician or hospital not covered by our provincial health plan?
- A. Normally your physician will direct you to receive necessary treatment through the provincial health care system. There may be some circumstances where VAC would pay for non-insured services. However, in order to determine this, your physician will have to submit a report to VAC. Contact Veterans Affairs Canada before treatment begins. Be aware purchasing or accessing a benefit/ service without pre-authorization does not guarantee reimbursement from VAC for the full or partial amount submitted.
- Q. My dentures do not fit. How do I obtain a new pair?
- A. If your original dentures were paid for by VAC within the last **seven** years and your dentist or denturist determine that replacements are necessary, then a treatment plan with a written explanation must be sent to VAC for



**consideration**. Be aware purchasing or accessing a benefit/service without **pre-authorization** does not guarantee reimbursement from VAC for the full or partial amount submitted.

- Q. My dentist says I need a bridge. Will VAC pay for it?
- A. Bridges are not a standard benefit. A detailed pre-authorization request with x-rays is required to determine if there is a less costly treatment to address your needs. *Be aware purchasing or accessing a benefit/service without* **pre-authorization** *does not guarantee reimbursement from VAC for the full or partial amount submitted.*
- Q. I need new eyeglasses. Do I get the form from my VAC District Office?
- A. No. You can use your VAC Health Identification card to obtain your glasses from a licensed provider in your area. *Be aware purchasing or accessing a benefit/service without pre-authorization does not guarantee reimbursement from VAC for the full or partial amount submitted.*
- Q. My provider says that VAC will only pay a certain amount for frames for my eyeglasses. May I pay the difference for a more expensive pair?
- A. Yes, you may pay the difference, but VAC will not reimburse you for the difference.



- Q. What happens if I do not use my VAC Health Identification card to obtain a benefit covered by VAC?
- If you pay for a benefit or service yourself, A. keep your receipt(s) and call the toll free number for direction on how to obtain reimbursement. It is preferred that you use your VAC Health Identification card to pay for benefits or services at the time of receiving the benefit or service. This ensures that you are not out of pocket for expenses covered by your VAC Health Identification card and you do not have to submit receipts for reimbursement and wait for payment. It is faster, more efficient and no cost to you to use your VAC Health Identification card for health benefits or services at the time of receipt of the benefit or service. *Be aware pur* chasing or accessing a benefit/service without pre-authorization does not guarantee reimbursement from VAC for the full or partial amount submitted. Clients would be better served by utilizing their VAC Health Identification card where possible.

### VETERANS INDEPENDENCE PROGRAM

- Q. My provider does not accept my card. What can I do?
- A. Call the toll free number on the front of your VAC Health Identification card 1-866-522-2122 (English) or 1-866-522-2022 (French)to verify that you are eligible for the benefit. If you are



eligible, you will be given information about other providers in your area, or you can pay for the services yourself, obtain a receipt, and claim reimbursement by submitting a claim form and your receipt to: National Veterans Independence Program Reimbursement Centre (Please see Page 36 for address.) *Be aware purchasing or accessing a benefit/service without* **pre-authorization** *does not guarantee reimbursement from VAC for the full or partial amount submitted.* 

- Q. What happens if I don't use my VAC Health Identification card to obtain a service under the Veterans Independence Program?
- A. If at any time you pay for an approved service yourself, please keep your receipts and call the toll free number for direction on how to obtain reimbursement. *Be aware purchasing or accessing a benefit/service without* **preauthorization** *does not guarantee reimbursement from VAC for the full or partial amount submitted.*
- Q. How do I know whether my provider is registered?
- A. Contact Veterans Affairs Canada for a list of registered providers within your area.
- Q. Can I use the services of a non-registered provider? How do I get reimbursed?
- A. Yes, you can use the services of a nonregistered provider for all VIP services **except** for personal care. There are some exceptional



situations for personal care - contact Veterans Affairs Canada for more information.

Services provided by non-registered providers can only be paid by reimbursement. For reimbursement of VIP benefits and services please refer to Page 36. *Be aware purchasing or accessing a benefit/service without* **preauthorization** *does not guarantee reimbursement from VAC for the full or partial amount submitted.* 

For reimbursement of VIP services from a nonregistered provider, complete the claim form and submit original receipts for the services received to:

National Veterans Independence Program Reimbursement Centre 120 - 90 University Ave Charlottetown PE C1A 9S2

#### Appendix A - Detailed list of eligible and ineligible services for Housekeeping and Grounds Maintenance Services:

#### Routine Housekeeping - covered services:

- laundry, ironing, and mending
- making and changing beds
- vacuuming
- cleaning floors (sweeping, washing, waxing, etc.)
- dusting and general picking up
- kitchen and bathroom cleaning
- meal preparation, other than meals provided in seniors' apartments and complexes or adult residential care facilities as part of a rental agreement
- bringing water inside when plumbing is absent



- appliance cleaning (stove and ovens, refrigerators)
- washing and changing windows
- errand service to purchase food, do banking and pay bills when client is unable to do so (contributions for errand service should be limited to transportation costs and, if required, a remuneration fee paid at a nominal rate i.e., \$10-\$20)

For any housekeeping services **not** on the above list, contact Veterans Affairs Canada for **pre-authorization**.

### Housekeeping- Non Routine

In exceptional circumstances Non-Routine Housekeeping may be approved by your local VAC District Office.

Examples include:

- washing walls and ceilings (when environmental pollution is a factor e.g., wood or coal is primary fuel source)
- shampooing/steam cleaning carpets and furniture and professional drapery cleaning
- chimney cleaning
- furnace and duct cleaning
- cleaning attics, basements, and garages
- extermination/fumigation
- industrial cleaning

# All non-routine housekeeping elements must be pre-authorized by Veterans Affairs Canada.

**Grounds Maintenance** - examples of services covered by this program:

- tilling ground to enable client to plant a small flower or vegetable garden
- snow removal from steps, walkways, and



driveways to allow safe access to the principal residence

- snow and ice removal from roofs and eavestroughs when such conditions pose a threat to safety and access
- periodically cleaning leaves and debris from eavestroughs
- lawn mowing and raking
- sweeping leaves from pathways, trimming hedges, shrubs, and trees when failure to do so would pose a threat to the client's safety and access
- blocking, splitting, and stacking firewood when wood is and continues to be the main source of heat and the work was previously performed by the client

For any grounds maintenance services not on the above list, contact Veterans Affairs Canada for pre-authorization.

# Examples of Excluded Grounds Maintenance Services:

- lawn planting or reseeding
- material and labour costs for spraying and fertilizing
- pruning trees not posing a threat to safety and access
- planting and maintaining flowers and vegetables
- removing dead trees not posing a threat to safety and access
- maintaining swimming pools
- grounds maintenance portion of condominium fees
- cost of firewood or labour for cutting and hauling it to the home
- snow removal when client is not actively living in the primary residence (i.e spends winter in Florida)