



Canadian Forces Personnel Newsletter

Maternity and parental benefits: What you need to know

By **LCdr Glen McIntyre, Directorate of Pensions and Social Programs, and CPOI Jacques Montpetit, Directorate of Pay Policy Development**

The Canadian Forces (CF) offers very good maternity and parental leave and benefits packages for personnel, so if you and your spouse/partner are expecting a baby or planning to adopt, keep reading.

Maternity leave and allowance

If you receive benefits through the federal government's Employment Insurance (EI) program, you are eligible for up to 17 weeks of maternity leave. If you reside in Quebec, you are eligible for up to 18 weeks of maternity leave under the Québec Parental Insurance Plan (QPIP).

Either way, your maternity leave may begin as early as eight weeks prior to the expected date of your baby's arrival, and may not begin after the baby's birth date.



In other words, if you receive EI benefits, your maternity leave must end no later than 17 weeks after the birth of your baby. If you receive QPIP benefits, your leave must end no later than 18 weeks after your baby's born.

Maternity leave is an entitlement that cannot be denied to you. However, your

commanding officer (CO) may defer it, or you may be recalled from maternity leave if there is an imperative military requirement to justify the deferral or recall. Any period of recall must be for at least five working days.

Who is eligible?

Although there are no conditions that you must meet to be eligible for maternity leave, approval of your maternity leave does not automatically make you eligible for the maternity allowance. You must first confirm eligibility for EI benefits with Service Canada or QPIP benefits with Emploi et Solidarité Sociale Québec. For example, receiving severance or pension benefits could make you ineligible for EI or QPIP benefits and, therefore, ineligible for the maternity or parental allowance.

Confirming your benefit entitlement is your responsibility, not the responsibility

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'They have not died in vain'

From CFPN

To our troops in Afghanistan

Hello.

I am 11 years old and in Grade 6 at Reine-des-Bois, a French Catholic elementary school in Ottawa.

Every year, our school holds a Remembrance Day ceremony to remember the sacrifices of our soldiers during wartime, to honour our veterans, and to sensitise the students to tragic wartime events like the Holocaust.

This year, my teacher decided to organise a ceremony to specially honour the Canadians who have lost their lives in Afghanistan. The students from both Grade 6 classes prepared murals for the ceremony, one of which is a memorial to our valorous Canadians who died in Afghanistan.

The ceremony started with the school choir singing "O Canada". (My sister, who is 9 years old and in Grade 4, is in the choir.)

We then saw a PowerPoint® presentation (prepared by my teacher's

husband) which honoured those who have died in Afghanistan. We read some prayers and poems in memory of all those who died in wartime and we put on a short play on the Holocaust, based on the movie "Paper Clips".

After that, I had the honour of reading out the names of the 43 Canadians who have died in Afghanistan, while my friends in Grade 6 attached the pictures of our soldiers and our diplomat on the memorial that we made. We then had a moment of silence to remember all those who died in a war.

We were all dressed in red to support our troops and we wore paper clips on our collars to commemorate those who died in the Holocaust.

The ceremony touched us a lot, and we wanted you to know that we were thinking of you and we support you.

My teacher has proposed that we send you our memorial, and we have a project to write you notes for Christmas.

We are thinking of you

On behalf of the Grade 6 students and teachers at École Reine-des-Bois. ❖



HUMINT Candidate Assessment Program

From CFPN

Given the ever-changing and non-traditional role of today's Canadian Forces (CF) on deployed operations, Human Intelligence (HUMINT) is becoming a more vital asset to the overall mission.

HUMINT is a method of gathering intelligence through human sources, a.k.a. contacts. The information gained this way is an important facet of support

to operational activities, and the CF is seeking to hone the skills of those collecting information – by improving the skills associated with information collection, better information will be gathered.

If you decide to pursue this specialist function, you will first undergo a rigorous selection process known as the HUMINT Candidate Assessment Program (HCAP). During HCAP, you'll be evaluated on qualities such as leadership, initiative and

the ability to operate under minimum supervision. When you've successfully completed HCAP, scheduled to take place from February to April 2007 at Canadian Forces Base (CFB) Kingston, you will be loaded onto an upcoming HUMINT course.

CF personnel—Regular and Reserve Force, NCMs and Junior Officers—who volunteer for HCAP must be mature and well-balanced, personable and even tempered, responsible and resourceful,

confident and self-disciplined, assertive, analytical and highly motivated, and much more. As well, you'll be expected to have CF EXPRES test exempt status, and to be able to navigate using a topographical map.

➤ Read Canadian Forces General Message (CANFORGEN) 143/06 at http://vcds.dwan.dnd.ca/vcds-exec/pubs/canforgen/2006/intro_e.asp. ♦

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of the maternity clerk, and so you should ensure that you discuss your situation with the appropriate authorities. See "References" for links to the qualifying criteria for EI or QPIP benefits.

In addition to EI or QPIP qualifying criteria, you must meet CF eligibility requirements before you become eligible for either a maternity or a parental allowance:

- You must be granted maternity or parental leave, as applicable.
- You must have completed at least six months of service in the CF immediately prior to the birth of the child or to the start of legal proceedings under the laws of a province to adopt a child and the placement of the child with you for the purpose of adoption; or obtained an order under the laws of a province for the adoption of a child.
- You must, subject to policy provisions for a two-week waiting period or paid service during part of a week, be in receipt of maternity or parental benefits, as applicable, under the *Employment Insurance Act* or QPIP, based solely on your service in the CF.
- You must agree to serve for a period equivalent to the period during which you receive maternity allowance, parental allowance or both immediately upon the completion of your maternity leave, parental leave or any other leave without pay and allowances, as applicable.

When you have confirmed your eligibility for a maternity allowance and provided the maternity clerk with a copy of your EI stub or QPIP statement, the clerk will then be in a position to advise you of your maternity allowance entitlement.

Parental leave

Parental leave is an entitlement applicable to birth or adoption and, by definition, is inclusive of the paternity provisions contemplated in the provincial QPIP

scheme. As with maternity leave, parental leave cannot be denied to you, although your CO may defer it or you may be recalled from it if there is an imperative military requirement to justify such action. Again, any period of recall must be for at least five working days.

Up to 37 weeks of parental leave are available to you, but you must take those 37 weeks within 52 weeks of your child's birth or placement for adoption. You and your spouse/partner may split and share the leave, but your respective shares must be for single periods, and you must take all leave and allowances, combined or otherwise, within 52 weeks of the date of your child's birth or placement for adoption. There are no exceptions to this rule, including circumstances when you are recalled to duty.

FAQ

Question: Can maternity or parental leave be denied?

Answer: No, but your CO may defer it or recall you from it because of imperative military requirements.

Question: Can I go on parental leave in more than one period?

Answer: Your parental leave may be extended by: any period during which your child is hospitalized, if you have not yet started your period of the parental leave; any period during which you, having started but not ended your period of parental leave, return to duty while child is hospitalized; and any period during which you, having started but not ended your period of parental leave, are directed to return to duty by your CO because of imperative military requirements.

Question: Why are CF personnel under QPIP entitled to 18 weeks of maternity leave and allowances while those in receipt of EI benefits receive 17 weeks?

Answer: Although CF members in receipt of QPIP benefits may receive up to 18 weeks of maternity benefits, they are limited to 34 weeks of parental leave for a maximum entitlement of 52 weeks. CF members in receipt of EI benefits are entitled to 17 weeks of maternity benefits, but are entitled to 35 weeks of parental leave for an equal amount of 52 weeks. The total entitlements under the two plans are the same.

Question: What happens if I am receiving EI benefits and am posted to Québec?

Answer: You will continue to receive EI benefits for the entire period of maternity and parental benefits. Conversely, if you were in receipt of QPIP benefits and were posted outside of Québec, you would continue to receive QPIP benefits for the entire period of maternity and parental leave.

Question: QPIP provides for up to 55 weeks of maternity and parental benefits. Why are CF personnel limited to 52 weeks?

Answer: The employer, not the province, is the authority for leave, maternity and parental benefits, and the CF has authorized a maximum of 52 weeks of leave and benefits for its members regardless of where they live.

Question: What happens if someone is on sick leave while on maternity or parental leave, and what are the effects on the respective allowances?

Answer: Sick leave counts as part of the period of maternity or parental leave and will not extend the period of maternity or parental leave. While on sick leave, personnel will receive their normal pay and revert to maternity or parental allowance, as applicable, when they complete their sick leave.

Question: If their newborn or adopted child is hospitalized, what options do CF parents have?

Answer: They have two options. They may remain on maternity or parental leave, as applicable, or they can return to duty for the period that the child is hospitalized. If they return to duty, the period of maternity or parental leave will be extended by an amount equal to the period of hospitalization; however, the extended period must be completed within 52 weeks of the child's birth or placement for adoption.

References

- Find the qualifying criteria for EI benefits at www.hrsdc.gc.ca/en/ei/types/special.shtml.
- Visit www.rqap.gouv.qc.ca/conditions-admissibilite/index_en.asp to learn about qualifying criteria for QPIP.
- Read Compensation and Benefit Instruction (CBI) 205.461 at www.forces.gc.ca/dgcb/cbi/engraph/home_e.asp or at http://hr.ottawa-hull.mil.ca/dgcb/cbi/engraph/home_e.asp.
- Go to Queen's Regulations and Orders (QR&O) 16.26 and 16.27 at www.admfincs.forces.gc.ca/qr_o/vol1/intro_e.asp or at http://admfincs.mil.ca/qr_o/vol1/intro_e.asp for information about leave.
- Read Defence Administrative Orders and Directives (DAOD) 5001-2 at [www.admfincs.forces.gc.ca/admfincs/subjects/daod/intro_e.asp](http://admfincs.forces.gc.ca/admfincs/subjects/daod/intro_e.asp) or at http://admfincs.mil.ca/admfincs/subjects/daod/intro_e.asp for information about maternity and parental leave.
- Consult QR&O 9.09 and 9.10 at www.admfincs.forces.gc.ca/qr_o/vol1/intro_e.asp or at http://admfincs.mil.ca/qr_o/vol1/intro_e.asp for information about maternity and parental leave for Reserve Force personnel. ♦

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SISIP FS term life insurance FAQ

From Ms Joyce Sharp, Education & Communications Coordinator, SISIP Financial Services (FS)

At the best of times, buying life insurance can seem complex and hard to understand. When you or your spouse/partner is deploying, that complexity seems to multiply.

"It's important for Canadian Forces (CF) personnel to take the time to meet with a licensed SISIP FS insurance representative," says Ms Chantal Mercier, Vice-President Insurance at SISIP FS. "Only an insurance representative can offer sound advice on how SISIP FS term life insurance plans are specifically designed for serving and former CF personnel and their families."

Why do I need life insurance?

Life insurance provides the only guarantee of adequate financial protection for your family should something happen to you. Your life insurance will allow your spouse/partner and your children to continue to live reasonably and fulfill their goals. Unless you are financially independent, you need life insurance.

Does being deployed change the amount of life insurance I need, because there is more of a risk involved?

No. Being deployed is an opportunity to ensure you have enough coverage to provide for the financial needs of your loved ones in the event of your death.

Without a doubt, you face some additional risk in a theatre of operation, but this additional risk does not mean you need to increase your life insurance coverage. Whether you are in a theatre of operations overseas or driving your car from home to work, your life insurance needs are the same.

What is the best way for me to figure out my family's financial needs?

The best way for you to know your family's financial needs will be met is to

consult a licensed SISIP FS life insurance representative. He or she will analyze your life insurance needs according to your life insurance requirements. You will be able to determine the amount of life insurance you and your family require only when you and your insurance representative complete a needs analysis.

What term life insurance plans can SISIP FS offer me?

SISIP FS offers three optional term life insurance plans:

- The Optional Group Term Insurance (OGTI) plan is designed for Regular Force personnel and their spouses/partners.
- The Reserve Term Insurance Plan (RTIP) is designed for Primary Reserve Force personnel and their spouses/partners.
- The Insurance for Released Members (IRM) plan addresses the needs of the released personnel and their spouses/partners.

What are some of the more important plan features I should be looking for?

SISIP FS term life insurance plans offer:

- no war or terrorism exclusion clause;
- no exclusions for dangerous occupations, hobbies, volunteer activities or sports;
- less stringent medical underwriting requirements;
- life insurance coverage for dependant children to an amount of \$10 000; and
- accidental dismemberment benefits for personnel (for injuries non-attributable to military service), their insured spouses/partners and their dependant children.

Personnel who are released from the CF and are covered under either of the OGTI or RTIP insurance plans are entitled to transfer the coverage to IRM without evidence of insurability within 60 days following their effective date of release.



How little or how much life insurance can I buy?

These optional life insurance plans can be purchased in increments of \$10 000 to a maximum of \$400 000.

How much will it cost me?

With some of the most competitive rates in the insurance industry, these plans are age-banded and increase every five years. Premiums are also based on smoker/non-smoker status and the amount of coverage purchased, based on your family's financial needs.

What if I have no financial obligations?

If you are single, have no dependants, and are without financial obligations (car loan or mortgage payments, for example) you may need only a small amount of life insurance.

Under the *Canadian Forces Superannuation Act* (CFSA), if you are a member of the Regular Force or a qualifying member of the Reserve Force on Class C service, the Supplementary Death Benefits (SDBs) automatically provide designated beneficiary(ies) with a

lump sum death benefit equivalent to twice your salary.

Alternatively, if you are married with children still at home, you may be wondering if your family is sufficiently protected financially. Single or married, you need to consider:

- financial obligations such as personal debts and mortgage;
- income replacement needs for your surviving spouse/partner and your dependent children (an emergency fund, additional child care expenses, or special medical needs, for example); and
- additional expenses such as medical bills, funeral expenses, or estate/probate fees that would arise should you die.

How do I learn more about SISIP FS life insurance plans?

Visit www.sisip.com/en/Insurance_e/contact_e.asp or telephone 1-800-267-6681. 🇨🇦

Recruit Fitness Training opens doors to candidates

By Maj Ron Carson and 2Lt Isabelle Riché, Public Affairs Officers, Canadian Defence Academy (CDA)

The innovative Recruit Fitness Training (RFT) program at Canadian Forces Leadership and Recruit School (CFLRS) in St-Jean, Que., is designed to improve the physical fitness level and success rates of unfit CF Regular Force recruits. If new recruits can meet the minimum CF fitness standard, they will have a better chance of success in completing the Basic Military Qualification (BMQ) course.

Since October 1, 2006, Regular Force recruits have not been tested for physical fitness at recruiting centres where, in the past, the VO2 Max step test was applied. Instead, recruits will be tested where they're taking their BMQ.

There is no change to the current system in place for Reserve Force recruits.

If you are a Regular Force recruit, you will take the CF EXPRES test where you are taking your BMQ. If you're successful, you'll continue on with your BMQ training. If you are not, you will automatically be transferred into the RFT program at CFLRS St-Jean.

"The current standards are not being lowered," says Captain (Navy) James Jollymore, Chief of Staff of the Canadian Defence Academy. "They remain the same. All BMQ candidates must successfully complete the CF EXPRES test, regardless of the path taken."

The 90-day RFT program focusses on raising your level of fitness to the minimum CF standard. During this period, you'll be tested regularly on your level of

physical fitness. As soon as you are successful in the CF EXPRES test, no matter when that is during the 90 days, you'll be integrated back into the BMQ training as soon as there is a vacancy.

If you fail the CF EXPRES test at the end of the 90-day RFT program, then you will be released from the Canadian Forces. You may re-enrol in the CF at a future date, if you meet the criteria and can pass the CF Express test. However, you won't get a second chance at the RFT program.

This approach has been developed to streamline the recruiting process, to increase the level of success for new recruits and to expand the CF as part of larger Defence goals. 🇨🇦



New pay structure for Reg Force CWOs, CPO1s

From CFPN

Canadian Forces (CF) Regular Force chief petty officers, 1st class (CPO1s) and chief warrant officers (CWOs) who hold senior appointments are receiving pay calculated under a new pay structure.

Effective from September 1, 2006, the new pay structure eliminates pay disparity between different career paths available to senior CPO1s and CWOs. It ensures that CPO1s and CWOs who accept senior appointments are not monetarily disadvantaged compared to, for example, those who select or accept another career path such as commissioning through the Special Requirement Commissioning Plan (SRCP).

The new pay structure does not yet apply to CPO1s and CWOs in the Reserve Force.

Background

The pay issue for CPO1s and CWOs holding senior appointments was first discussed with the introduction of the Command CPO1/CWO system in the late 1960s. Many studies and documents from the '80s and '90s and early 2000s discussed the need to introduce incentives for CPO1s and CWOs to aspire to senior appointments.

Participants in the 2004 CFCWO's single-issue seminar developed a strategy for ensuring continuing successful development and employment of CPO1s and CWOs in the CF. The strategy, based on assumptions about the future and implications for the CPO1/CWO corps, suggested that seven strategic imperatives needed to be met so that future CPO1s and CWOs could be successful in meeting CF requirements.

One of the strategic imperatives dealt directly with the pay structure for CPO1s and CWOs holding senior appointments. The senior leadership approved this strategy document, and the CPO1/CWO revitalization project was launched. Since then, the Senior Review Board (SRB) has directed that work commence on all strategic imperatives.

Pay scheme

The pay scheme is based on the same model as that of the Corporal 5A and Corporal 5B pay fields. Regular Force CPO1s and CWOs who hold traditional employment are in the 8A pay field. CPO1s and CWOs holding senior appointments, or institutional positions, are in the new 8B pay field. This pay field ensures that Reg Force CPO1s and CWOs at pay level 4 incentive receive pay comparable to a captain at pay level 10 incentive. (The CFCWO is the only CF member in the 8C pay field.)

QUESTION CORNER

CF dependants born abroad are Canadian citizens

QUESTION:

My stepdaughter was born in France. Her father was military. Her birth was registered through the proper channels but her certificate never caught up to her. Now, she can't get an OHIP [Ontario Health Insurance Plan] card because she doesn't have any birth documentation...

QUESTION:

I was born while my parents were posted in Germany. We returned to Canada when I was three months old. They were both born in Canada and are Canadian citizens. Now, I've been told I must apply for a Canadian citizenship card, even though I still have my "Certificate of Registration of Birth Abroad" documents...

ANSWER:

Registration of Birth Abroad (RBA) certificate

In 1947, the *Canadian Citizenship Act* required that babies born outside Canada to Canadian parents, including those born to CF parents, be registered within two years of their birth with the Registrar of Canadian Citizenship. Upon registration, the parents were issued a Registration of Birth Abroad (RBA) certificate as proof of their baby's Canadian citizenship.

In 1977, the *Citizenship Act* eliminated the requirement to register as Canadian citizens children born abroad after February 14, 1977 to Canadian parents. Since February 15, 1977, the Citizenship Certificate (Proof of Canadian Citizenship) has been the only proof of Canadian citizenship issued for Canadian children born outside Canada.

Today, RBA certificates are no longer issued. However, if you are a CF dependant with an RBA certificate in good condition, you'll find it is accepted as proof of citizenship by Citizenship and Immigration Canada (CIC), by Passport Canada for the purpose of obtaining a passport, and by Human Resources and Social Development Canada (HRSDC) for the purpose of obtaining a Social Insurance Number (SIN) – providing these agencies have no concerns that you have subsequently ceased to be a citizen.

If you are a CF dependant and have lost your RBA certificate, or have one

that's in bad condition, you should apply for a Citizenship Certificate (Proof of Canadian Citizenship). It is important to note that in this situation, you are applying for a replacement document for your lost or damaged RBA certificate; you are not applying for Canadian citizenship. The form is available on the CIC website, and the completed form, two photos (the same), a photocopy of two pieces of identification, and \$75 will get you the document you need.

Even if your paper RBA certificate is in good shape, you should consider getting a Citizenship Certificate (Proof of Canadian Citizenship) card. It's more durable and more widely accepted because of its enhanced security features and photo identification.

- Visit CIC at www.cic.gc.ca/english/citizen/certificate-info.html to download the Citizenship Certificate form.
- Telephone CIC at 1-888-242-2100 for general information from the 24/7 automated call centre, or to reach a bilingual call centre agent Monday to Friday from 10 a.m. to 4:00 p.m. your local time.

Certificate of Birth (DND 419)

The Certificate of Birth (DND 419), issued by National Defence between 1963 and 1979 to children born outside Canada to Canadian Forces personnel, is not recognized as a citizenship-status document.

The DND 419 was issued as a convenient Canadian record of birth for babies born outside Canada to Canadian Forces personnel. It was issued as a general proof of age, and to alleviate the requirement to carry the always less durable birth certificate issued by the country of birth. It was never accorded legal status as a proof of citizenship document.

Many CF dependants are unsure about the status of their Canadian citizenship because although DND 419s were not intended to be proof of citizenship, many CF parents and their grown children have interpreted them as such.

In virtually all cases, children of Canadian Forces personnel born outside Canada between 1947 and 1977 are Canadian citizens and have some form of



proof of citizenship [RBA certificate or Citizenship Certificate (Proof of Canadian Citizenship)].

If you were born abroad to CF parents, and you discover that your birth was not registered and you have no status in Canada, don't panic. There are discretionary measures under immigration and citizenship legislation to address this issue.

Non-Canadian-born parent

If you are a CF dependant who was born abroad after February 14, 1977 to a parent who was also born outside Canada, you may have to make formal application, before your 28th birthday, to retain your Canadian citizenship.

The definition of those to whom this situation may apply is complex. If you think this may apply to you or to someone you know, please consult www.cic.gc.ca/english/citizen/retention-worksheet.html for comprehensive information on requirements and procedure.

- Consult Canadian Forces General Message (CANFORGEN) 162/06 and references at http://vcds.dwan.dnd.ca/vcde-exec/pubs/canforgen/2006/intro_e.asp for more information.
- Go to www.sdc.gc.ca/en/gateways/topics/sxn-gxr.shtml for information about obtaining a Social Insurance Number.
- Visit www.ppt.gc.ca/menu_e.asp for information about obtaining a passport. 🇨🇦

References

- For more information, go to Chief Military Personnel (CMP) Instruction 09/03, amended September 1, 2006 and available at www.forces.gc.ca/hr/engraph/home_e.asp and at http://hr.d-ndhq.dnd.ca/docs/instruction/instructions/engraph/home_e_e.asp.

- Go to www.forces.gc.ca/hr/cfpn/engraph/10_06/10_06_cfpn_chiefs_pay_e.asp for an FAQ on the new chiefs' pay structure. 🇨🇦