



National
Defence

Défense
nationale

Veterans
Affairs
Canada

Anciens
Combattants
Canada



DEATH & DISABILITY PROGRAMS AND SERVICES

The
Centre

A guide for serving
and former Canadian
Forces personnel and
their families

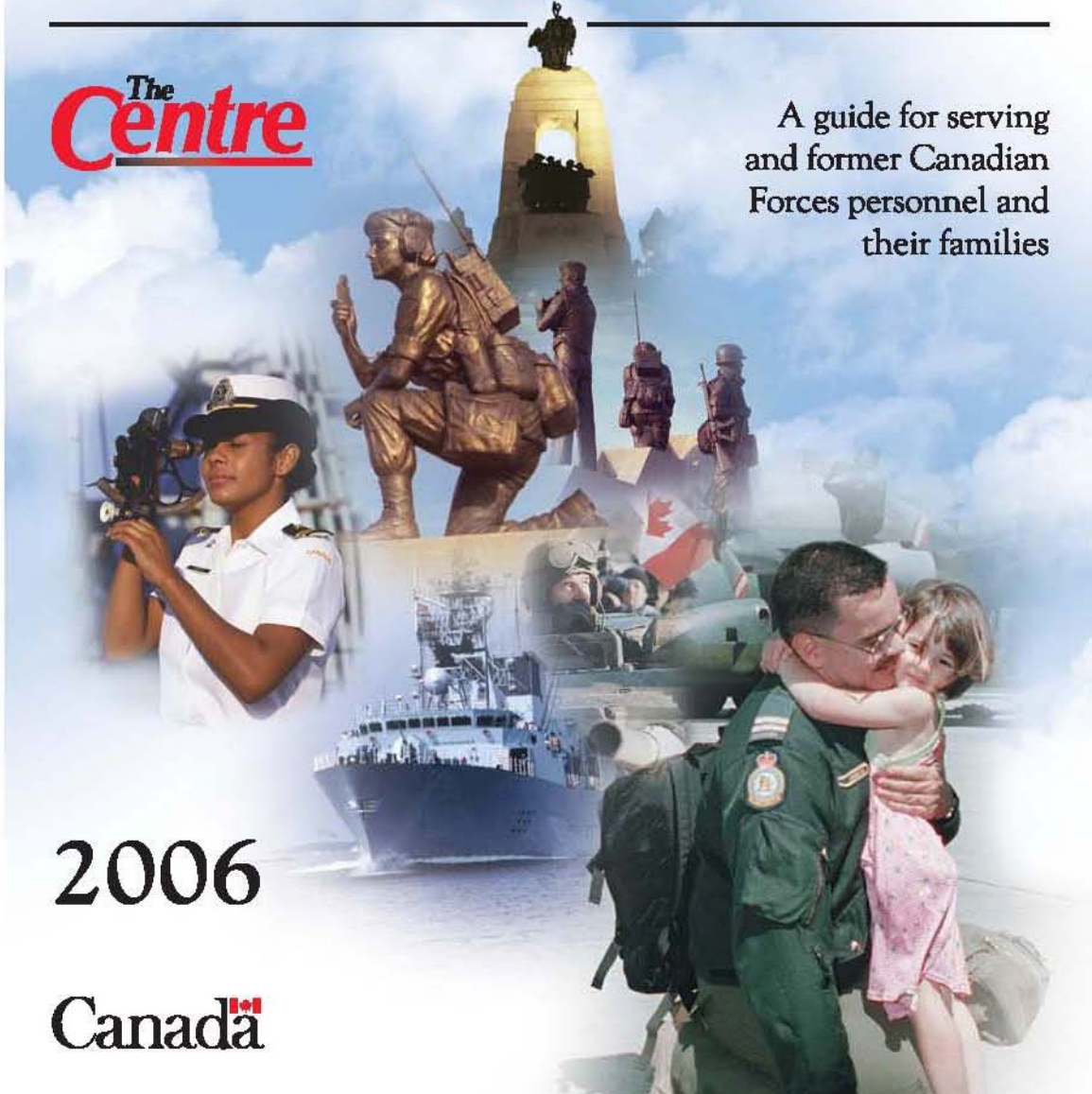
A Guide to Death & Disability Programs and Services 2006



Un guide des programmes & services offerts en cas de décès et d'invalidité 2006

2006

Canada 



The Centre is a unique inter-departmental initiative that began in April 1999. It was designed to bring the efforts of both the Department of National Defence (DND) and Veterans Affairs Canada (VAC) together in a cooperative venture to provide information and services to injured members, veterans, and their families. The Canadian Forces (CF)/DND/VAC have a continuing concern for the manner in which they care for injured members, former members, and their families.

The Centre is an initial non-crisis assistance and referral service. All calls, consultations, and referrals are confidential. The Centre provides follow-up services to all of its clients to ensure that their concerns or issues have been addressed and that they have received the required assistance. The following services are provided in both official languages.

- Searching for service records and other information
- Investigating files/documentation related to pension entitlement
- Liaising with external and internal organizations, and intervening on the clients' behalf, when necessary
- Maintaining a CF Casualty Administration database that includes CF 98 injury reports, Summary Investigations (SI) and Boards of Inquiry (BOI)
- Responsible for the CF Service Personnel Holding List (SPHL)
- Providing information on VAC services and benefits
- Providing "emergency aids to daily living" by means of a contingency fund
- Ensuring that members understand their benefits to Vocational Rehabilitation Program for Serving Members VRPSM
- Authenticating eligibility for the Public Service Commission (PSC) Hiring Priority/DND Employment Equity Program
- Assisting medically released members in finding civilian employment through the Transition Assistance Program (TAP)
- Facilitate the transfer of existing military security clearances
- Assist with the establishment of local support network for members and veterans who have an Operational Stress Injury (OSI)
- Providing emergency funding for travel from isolated areas to be with sick and injured family members
- Providing information and applications for the National Military Cemetery in Ottawa
- Providing pastoral assistance to veterans and their families through the nationwide Pastoral Outreach Program (POP)
- Promoting and facilitating the restoration of the physical and mental health of injured or ill members by helping them reintegrate into the workplace as soon as medically possible through the Return to Work Program for the Canadian Forces (RTWCF)
- Investigating files/documentation related to the *Injured Military Members Compensation Act (IMMCA)* for lump-sum benefits for eligible CF personnel who suffered service-related dismemberment (loss of a hand, foot or thumb and index finger of the same hand) and the total and irrecoverable loss of sight, hearing or speech

The Centre offers assistance:

Canada-wide Toll Free at:	1-800-883-6094
In Ottawa at:	(613) 995-1457
Worldwide Via a Military network at:	CSN 845-1457
United States Collect Call:	1-613-995-1457

For CF personnel serving outside Canada on operations, The Centre may also be contacted through the National Defence Operations Centre (NDOC) in Ottawa.

Ask NDOC to connect you to 995-1457.

You can also contact us by visiting our Internet site:

<http://www.forces.gc.ca/centre>

Or in writing at the following address:

**DND-VAC CENTRE
Director Casualty Support and Administration
Major-General George R. Pearkes Building
National Defence Headquarters
Ottawa, Ontario
K1A 0K2**

Or if you are in Ottawa, you may visit The Centre at:

**285 Coventry Road, 2nd Floor
Ottawa, ON
K1K 3X6**

Table of Contents

Introduction

Purpose	1
---------------	---

Summary of Death Benefits — Regular Force

Death and Related Benefits	3
Pension Act	3
<i>Canadian Forces Superannuation Act</i> (CFSA) Survivor Benefits	4
Severance Pay	5
Canada Pension Plan (CPP)/Quebec Pension Plan (QPP)	5
SISIP Financial Services (SISIP FS) – Regular Force	6
A Brief Introduction	6
SISIP FS – Term Life Insurance Plans for	6
Regular Force and Former Members	6
Coverage and Benefits	6
SISIP FS Financial Planning Services	7
SISIP FS CF Personnel Assistance Fund (CFPAF)	7
Supplementary Death Benefits (SDB)	9
General	9
Benefit	9
Application	9
Administration	9
Funeral Expenses and Headstones	10
Public Service Health Care Plan	10
CF Dependant Dental Care Plan	10
Unused Leave Entitlement	10
Move of Household Goods and Effects (HG&E)	10

Summary of Death Benefits — Reserve Force

Death and Related Benefits	11
<i>Pension Act</i>	11
<i>Children of Deceased Veterans Education Assistance Act</i>	11
Reserve Force Retirement Gratuity (RFRG)/Severance Pay	12
Canada Pension Plan (CPP)/Quebec Pension Plan (QPP)	12

Section

SISIP Financial Services (SISIP FS) – Reserve Force
A Brief Introduction12

SISIP FS – Term Life Insurance Plan for
Reserve Force and Former Members13

Coverage and Benefits13

SISIP FS Financial Planning Services14

SISIP FS CF Personnel Assistance Fund (CFPAF)14

Supplementary Death Benefits (SDB)

General15

Benefit15

Application15

Administration16

Death Gratuity

General17

Benefit17

Features17

Application17

Administration17

Funeral Expenses18

Unused Leave Entitlement18

Public Service Health Care Plan (PSHCP)18

CF Dental Care Plan18

Move of Household Goods and Effects (HG&E)18

1 Pension Act — Disability Pension

General19

Application19

Other Benefits and Programs20

Features

Interrelationships21

Indexation21

Taxation22

Children of Deceased Veterans Education Assistance Act22

Additional Information22

Section	
2	Canadian Forces Superannuation Act (CFSA)
	General23
	Benefits23
	Features24
	Application25
	Administration25
3	Severance Pay
	General27
	Benefit27
	Features28
	Application28
	Administration28
4	Reserve Force Retirement Gratuity (RFRG)
	General29
	Benefit29
	Features29
	Application30
	Administration30
5	Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) Disability Benefits
	General31
	Eligibility31
	Amount of Benefits32
	Vocational Rehabilitation32
	Children's Benefits32
	Features32
	Administration32
	Application32
6	Canada Revenue Agency (CRA) (Disability Tax Credit)
	General33
	Application33
	Important Facts33
	Administration34

Section		
	Additional Information	34
7	The Service Personnel Holding List (SPHL)	
	General	35
	Responsibilities	36
	Administration	37
8	Vocational Rehabilitation Program for Serving Members (VRPSM)	
	General	39
9	SISIP Financial Services (SISIP FS) — Long Term Disability (LTD) Group Insurance Plan	
	General	41
	Eligibility	41
	Benefits	42
	Regular Force:	42
	Reserve Force Class C and Primary Reserve Class A and B:	42
	Filing a Claim	42
	Vocational Rehabilitation Program (VRP)	43
	SISIP FS – Accidental Dismemberment Insurance Plan (ADIP) ..	43
	Schedule of Indemnities	43
	Regular Force members and Reserve Force Class “C” ..	43
	Primary Reserve Force	44
	Additional Information	44
10	United Nations Military — Death and Disability Compensation	
	General	45
11	Education Reimbursement (ER) and Career Transition (CT) Programs	
	General	47
	Purpose	47
	Education Reimbursement	48
	CF Continuing Education Program (CFCEP)	48
	Canadian Forces Community College Program (CFCCP)	48
	Canadian Forces University Program (CFUP)	48

Section	
	Military Civilian Training Accreditation Program (MCTAP) . . .49
	CF Military Equivalencies Program (CFMEP)50
	Second Career Assistance Network (SCAN)50
	Long Term Planning Seminars50
	Transition Seminars50
	Interest Assessments51
	Resource Library51
	Enhanced Talent Bank51
12	The Transition Assistance Program (TAP)
	Eligibility53
	Benefits to Eligible CF Members53
	Benefits to Eligible Employers54
	Security Clearance54
	How to Reach Us54
13	Canadian Forces Return to Work program (CF RTWP)
	General55
	Background55
	AIM55
	Participation56
14	Operational Stress Injury Support Services (OSISS)
	General57
	Purpose57
	OSSIS Components57
	Peer Support Network57
	Speakers Bureau58
15	Release Information (Financial Aspects)
	General59
	Annuitant59
	Application59

Section	
16	Federal Public Service Employment — Priority for Disabled Canadian Forces Members
	The Federal Public Service Priority Hiring Program for Medically Released Military Members61
	General61
	Eligibility61
	Department of National Defence Employment Equity (EE) Program61
17	Medical Treatment and Expenses
	General63
	Reservists with Medical Conditions Attributed to Service63
	Release64
	Administration65
	Canadian Forces Member Assistance Program (CFMAP)65
18	Compensation for Disability — Reserve Force
	General67
	Procedure67
	Termination67
	Advances68
	Features68
	Application68
	Additional period of payment69
	Additional Information69
	Procedure69
	Administration69
19	Extension of Class “C” Reserve Service for injury or illness while in Special Duty Area — Special Duty Operation (SDA/SDO)
	General71
	Procedure71
	Termination71
	Application72
	Additional Information72

Section	
20	<i>Injured Military Members Compensation Act (IMMCA), Bill C-44</i> General73 Eligibility73 Application74 Administration74 Features74
21	<i>An Act to amend the Pension Act and the Royal Canadian Mounted Police Superannuation Act, Bill C-31 (Special Duty Operation)</i> General75 Designation75 Administration76 Extended coverage76
22	<i>National Military Cemetery (NMC)</i> General77 Eligibility77 Arrangements77 Registration78 Contact78
23	<i>Funeral Expenses and Headstones</i> General79 Funeral and Burial Expenses80 Headstone or Memorial81 Financial Limitations81 Administration81
24	<i>The Veteran’s Pastoral Outreach Program (VPOP)</i> General83 Eligibility83 Registration83 The Clergy84 Emergency84

Section	
25	Wills and Estate Planning
	Your Will86
	Tax planning86
	Powers of attorney87
	Life insurance87
	Tips:87
	The CF Service Will88
26	Assisting Officer
	General89
Annex	
A	VAC Contact Information91
B	Frequently Asked Phone Numbers93
C	References95
D	List of Acronyms99

Introduction



Purpose

The purpose of this booklet is to provide you, whether you are or were a member of the Regular or the Reserve Force, with an overview of compensation benefits to which you may be entitled in the event of disability, injury, illness or death.

You should be aware that certain disability benefits, whether arising out of military service or not, are available to members and former members of the Canadian Forces through a number of legislative acts, regulations and agreements. The administration of these benefits is shared by a number of organizations within National Defence Headquarters (NDHQ), and by other federal government agencies such as Veterans Affairs Canada (VAC) or Human Resources and Skills Development Canada (HRSDC).

This guide deals with benefits applicable to death and disability, and does not discuss the usual benefits and entitlements, which are available upon release. For usual release benefits, contact your local Release Section.

Precedence: This document has been produced as a guide only to assist you. As of the date of publication, the information was as current as possible and the Website (www.forces.gc.ca/centre) will be updated regularly; however, the official Acts, Regulations, Directives, and Orders all take precedence in cases of conflicting information.



Summary of Death Benefits Regular Force



Death and Related Benefits

Surviving spouses/partners of CF members, who die while serving, may be entitled to some benefits or annuities and pensions.

The Director Accounts Processing, Pay and Pensions- Pension Services (DAPPP PS) will forward a letter to your surviving spouse/partner providing details regarding various entitlements within two weeks of receipt of notification of death..

Pension Act

A survivor pension payable under the *Pension Act*, which is administered exclusively by Veterans Affairs Canada, is separate from the CFSA. No contributions are made and the benefits are not dependent on average pay or years of service, but rather on the extent of the member's disability.

If the member's death was service-related or the member was pensioned for a disability assessed at 48% or more at the time of death, the surviving spouse/common-law partner may receive a **full** survivor pension, i.e. 75% of the basic, single rate 100% pension. If the member was pensioned for a disability assessed at between 5% and 47% at the time of death, the surviving spouse/common-law partner may receive a **proportionate** pension, i.e. equivalent to 50% of the disability pension that was in pay at the time of the pensioner's death.

When a disability pensioner dies, the spouse/partner may receive, for a period of one year, the same pension amount paid to the pensioner at the time of death. After one year, the pension is automatically converted to either a full or proportionate survivor pension.

For further information please contact one of VAC's toll-free numbers 1-866-522-2122 (English) or 1-866-522-2022 (French), or the DND-VAC Centre toll free at 1-800-883-6094 or (613) 995-1457; or visit VAC on-line at www.vac-acc.gc.ca.

Children of Deceased Veterans Education Assistance Act

The *Children of Deceased Veteran Education Assistance Act* provides the authority for the Education Assistance Program (EAP). This program provides post-secondary education assistance to those children of deceased veterans who have died as the result of military service or who were pensioned at 48% or greater at the time of death.

For more information, please refer to Section 1.

Canadian Forces Superannuation Act (CFSA) Survivor Benefits

In the event of the death of a CF member, a qualified survivor is entitled to:

- **With less than five years Regular Force service**, the greater of:
 - ❖ A return of contributions with interest; or
 - ❖ Cash termination allowance: a month's basic pay for each year of service, based on the final rate of pay; this allowance is subject to income tax; and
- **With more than five years of Regular Force service**, a qualified survivor is entitled to an annual allowance calculated on the basis of one percent for each year of service (not exceeding 35 years), multiplied by the member's average annual pay during the best five consecutive years period. This amount, known as the basic allowance, is equivalent to one-half of the pension entitlement the member has earned.

Calculation of basic allowance:

<i>Average annual pay for the best 5 consecutive years</i>	X	<i>Years of pensionable service</i> <hr/> <i>100</i>	=	<i>Basic allowance</i>
--	----------	---	----------	----------------------------

- Each surviving child is entitled to an annual allowance that is one-fifth (1/5) of the basic allowance, to a maximum of four-fifths (4/5). When there is no surviving spouse/partner, this allowance increases to two-fifths (2/5) of the basic allowance, to a maximum of eight-fifths (8/5). A surviving child is entitled to the annual allowance while under age 18 or, if in full time attendance at a school or university on a continuous basis, while under age 25.

Calculation of children's annual allowance:

Basic allowance / 5 x Number of children (maximum 4) = \$

$\frac{\text{Basic allowance}}{5}$	X	Number of children (maximum 4)	=	\$ _____
------------------------------------	----------	--------------------------------------	----------	----------

- These benefits are paid in equal monthly installments and are subject to indexation starting January of the year following the death of the member. These allowances are taxable.

For more information, please refer to Section 2.

Severance Pay

Severance Pay or Rehabilitation leave is payable to your estate if you die while still a member of the CF. When the surviving spouse/partner is the beneficiary of the estate, only that portion of severance pay in excess of \$10 000 is subject to income tax.

Calculation of severance pay:

Monthly rate of pay / 30 x 7 days per month x number of full years of continuous full time paid service (max. 30 years)

This benefit is administered by the (DAPPP PS) at NDHQ, toll free 1-800-267-0325 or (613) 996-7980.

Canada Pension Plan (CPP)/ Quebec Pension Plan (QPP)

The CPP and the QPP provide death benefits consisting of a lump sum payment, monthly spouse's pension and monthly orphan's allowance. Please note that many factors affect the amount of the benefits paid under the CPP and the QPP, and that precise calculations can only be performed by the appropriate CPP/QPP office. All CPP and QPP benefits are taxable.

For further information, please contact Human Resources and Skills Development Canada (HRSDC) toll free at 1-800-277-9914 in English, or 1-800-277-9915 in French or visit them on-line at <http://www.hrsdc.gc.ca>. In Quebec, contact Quebec Pension Plan (QPP) toll free 1-800-463-5185.

SISP Financial Services (SISIP FS) – Regular Force

A Brief Introduction

As a division of the Canadian Forces Personnel Support Agency (CFPSA), SISIP FS is proud to serve those who serve and to offer them the following high quality financial services:

- Life and Disability Insurance
- Financial Planning
- Financial Counselling
- Canadian Forces Personnel Assistance Fund (CFPAF)
- Financial Education

SISIP FS also endorses the new Canadian Forces Group Retirement Savings Plan (CFGRSP).

SISIP FS – Term Life Insurance Plans for Regular Force and Former Members

SISIP FS provides affordable term life insurance plans to serving and former Canadian Forces members and their spouses. These plans can be purchased in increments of \$10,000 to a maximum of \$400,000. At time of death, the amount of life insurance purchased is paid to your named beneficiary(ies) or trustee(s), tax free.

A SISIP FS licensed insurance representative, who is paid a salary and not commission, will help you determine your life insurance needs, by providing you with a free Insurance Needs Analysis. Your Military Pension, Government benefits, Supplementary Death Benefits (SDB), etc.. are all included in the analysis.

- Serving members can purchase Optional Group Term Insurance (OGTI). Premium payment is automatic by payroll deduction.
- Released members can be insured under Insurance for Released Members (IRM). Premium payments can be made by:
 - ❖ monthly preauthorized deductions from your bank account; or
 - ❖ monthly pension deductions (if applicable).

Coverage and Benefits

OGTI and IRM have the following features:

- No exclusions for dangerous occupations, hobbies, volunteer activities or sports;
- No war or terrorist clause;

- Less stringent medical underwriting requirements
- Accidental dismemberment benefits for injuries for:
 - ❖ Members and insured spouses whose injuries are “non-attributable to military service”^{*} to a maximum of their life coverage in force at the time of the accident[†]; and
 - ❖ Dependent children to a maximum of \$10,000;
- Free Dependent Life (DL) coverage in the amount of \$10,000;
- A living benefit that provides, under specific circumstances, access to;
 - ❖ An amount not to exceed 50% of the face value of the life insurance in force to a maximum of \$50,000, provided that the insured has a terminal illness, and the prognosis by the physician, and confirmed by Manulife Financial’s physician, is that death is expected within 12 months.

^{*} Non-attributable to military service” is interpreted as meaning “does not arise out of or is not directly connected with military service.”

[†] The Accidental Dismemberment Insurance Plan (ADIP) provides benefits for members whose injuries are attributable to military service. For more information on ADIP please visit www.sisip.com.

At time of death, the amount of life insurance in force is paid to the beneficiary(ies) or trustee(s), tax free. Alternatively, the spouse may be deemed the member, and transfer his/her OGTI coverage to IRM within 60 days of the date of the letter accompanying the claim package from Manulife Financial.

SISIP FS Financial Planning Services

SISIP FS also has a team of financial planners who are paid salaries and not commissions. For a small monthly fee, these financial planners, who hold the Certified Financial Planner (CFP) designation (F.Pl. in Quebec), can help you achieve your financial goals by providing advice on a variety of financial matters such as defining and establishing financial objectives, establishing a savings plan, RRSPs, or RESPs. At time of death, financial planners can also help your beneficiary(ies) in choosing the best financial options for their benefit entitlements, including proceeds of life insurance.

SISIP FS CF Personnel Assistance Fund (CFPAF)

In situations of unforeseen distress or other qualifying circumstances, former members and their dependents may be eligible for distress grants and loans from CFPAF. CFPAF also offers educational assistance loans to serving and former members and their dependents. Widows/widowers and orphan children may also be eligible to apply. For more information on CFPAF, call 1-888-753-9828 (613-760-3447 in Ottawa).

SISIP FS has a team of highly qualified and dedicated professionals in 18 offices throughout Canada. For more information visit www.sisip.com or call 1-800-267-6681 or 613-233-2177 in Ottawa.

Supplementary Death Benefits (SDB)



Reference:

Canadian Forces Superannuation Act — Part II

General

The Supplementary Death Benefits (SDB), are benefits similar to term life insurance for all members of the Regular Force and qualifying members of the Reserve Force on Class “C” service. This plan requires mandatory contribution from its participants.

Benefit

Under the SDB Plan, the member may designate a beneficiary as provided by the regulations. If no beneficiary is named, the benefit is payable to the member’s estate or, in the case of a member who was married before 20 December 1975, their spouse. The benefit is equal to twice the member’s salary, rounded up to the nearest \$250. For example, if the annual salary were \$41,024, the SDB would be \$82,250. The SDB is not subject to income tax, but may be liable to estate tax.

Application

Payment of benefits under the SDB Plan is arranged by DAPPP PS at NDHQ and normally is made to surviving spouse or children within two to four days of receipt of notification of death. Where earlier payment is essential to the surviving spouse’s welfare, an advance of the total amount may be obtained from the applicable Comptroller, subject to approval by DAPPP PS, and with documentation confirming marital status.

Administration

The DAPPP PS administer benefits available under the SDB Plan. Your point of contact at NDHQ is toll free 1-800-267-0325 or (613) 996-7980.

Funeral Expenses and Headstones

Payment of funeral expenses is normally limited to standard items and services for a funeral and is described in section 16.

Public Service Health Care Plan

If a survivor is in receipt of an allowance under the *CFSA*, the survivor may opt to continue medical insurance coverage. For details or visit <http://www.tbs-sct.gc.ca/>.

CF Dependant Dental Care Plan

The dental plan entitlement ceases when the member is released from the CF or dies. However, if a survivor is in receipt of an allowance under the *CFSA* or the *Public Service Superannuation Act*, the survivor may opt to join the Pensioner's Dental Services Plan. For details or visit <http://www.tbs-sct.gc.ca/>.

Unused Leave Entitlement

When a CF member dies, the value of the total number of days of any type of leave that was earned and not used will be credited to the member's estate. This payment is subject to income tax.

Move of Household Goods and Effects (HG&E)

A surviving spouse of a member who dies while in service is entitled to the reimbursement of expenses for the movement of household goods and effects, to any place within Canada.

Summary of Death Benefits — Reserve Force



Death and Related Benefits

Surviving spouses/common-law partners of CF members, who die while serving, may be entitled to benefits or annuities and pensions.

The DAPPP PS will forward a letter to your surviving spouse/partner providing details regarding various entitlements within two weeks of receipt of notification of death.

Pension Act

The application of the *Pension Act* is identical for Reserve and Regular Force members. A survivor pension payable under the *Pension Act*, which is administered exclusively by VAC, is separate from the CFSA. No contributions are made and the benefits are not dependent on average pay or years of service, but rather on the extent of the member's disability.

If the member's death was service-related, or the member was pensioned for a disability assessed at 48% or more at the time of death, the surviving spouse/common-law partner may receive a full survivor pension, i.e. 75% of the basic, single rate 100% pension. If the member was pensioned for a disability assessed at between 5% and 47% at the time of death, the surviving spouse/common-law partner may receive a proportionate pension, i.e. equivalent to 50% of the disability pension that was in pay at the time of the pensioner's death.

When a disability pensioner dies, the spouse/common-law partner may receive, for a period of one year, the same pension amount paid to the pensioner at the time of death. After one year, the pension automatically converts to either a full or proportionate survivor pension.

For further information, please contact one of VAC's toll free 1-866-522-2122 (English), 1-866-522-2022 (French); or visit VAC on-line at <http://www.vac-acc.gc.ca/>.

Children of Deceased Veterans Education Assistance Act

The *Children of Deceased Veteran Education Assistance Act* provides the authority for the Education Assistance Program (EAP). This program provides post-secondary education assistance to those children of deceased veterans who have died as the result of military service or who were pensioned at 48% or greater at the time of death.

Reserve Force Retirement Gratuity (RFRG)/Severance Pay

Members of the Reserve Force are not eligible for Severance Pay, but the RFRG is a benefit comparable to Severance Pay. If the CF member dies, is still enrolled in the Primary Reserve, and is entitled to RFRG, this gratuity is paid to the member's estate. For further information, please see section 4.

Canada Pension Plan (CPP)/Quebec Pension Plan (QPP)

Survivor benefits are payable based on CPP or QPP contributions made from all sources of employment. For most Reservists, this means that benefits are paid based upon their civilian employment.

For further information, please contact Human Resources and Skills Development Canada (HRSDC) toll free at 1-800-277-9914 in English or 1-800-277-9915 in French or visit them on-line at <http://www.hrsdc.gc.ca/>. In Quebec, contact Quebec Pension Plan toll free 1-800-463-5185.

SISIP Financial Services (SISIP FS) – Reserve Force

A Brief Introduction

As a division of the Canadian Forces Personnel Support Agency (CFPSA), SISIP FS is proud to serve those who serve and to offer them the following high quality financial services:

- Life and Disability Insurance
- Financial Planning
- Financial Counselling
- Canadian Forces Personnel Assistance Fund (CFPAF)
- Financial Education

SISIP FS also endorses the new Canadian Forces Group Retirement Savings Plan (CFGRSP).

SISIP FS – Term Life Insurance Plan for Reserve Force and Former Members

SISIP FS provides affordable term life insurance plans to serving and former Canadian Forces members and their spouses. These plans can be purchased in increments of \$10,000 to a maximum of \$400,000. At time of death, the amount of life insurance purchased is paid to your named beneficiary(ies) or trustee(s), tax free.

A SISIP FS licensed Insurance representative, who is paid a salary and not commission, will help you determine your life insurance needs, by providing you with a free Insurance Needs Analysis. Your Military Pension, Government benefits, SDB, etc are all included in the analysis.

- Reserve Force members, can purchase **Reserve Term Insurance Plan (RTIP)**. Released members can be insured under Insurance for Released Members (IRM). Premium payments can be made by:
 - ❖ annual payments by cheque;
 - ❖ monthly preauthorized deductions from your bank account; or
 - ❖ monthly pension deductions (if applicable).

Coverage and Benefits

RTIP and IRM have the following features:

- No exclusions for dangerous occupations, hobbies, volunteer activities or sports;
- No war or terrorist clause;
- Less stringent medical underwriting requirements;
- Accidental dismemberment benefits for injuries for:
 - ❖ members and insured spouses whose injuries are “non-attributable to military service* to a maximum of their life coverage in force at the time of the accident[†]; and
 - ❖ dependent children to a maximum of \$10,000;
- Dependent Life (DL) coverage in the amount of \$10,000; and
- A living benefit that provides, under specific circumstances, access to:
 - ❖ An amount not to exceed 50% of the face value of the life insurance in force to a maximum of \$50,000. provided that the insured has a terminal illness, and the prognosis by the physician, and confirmed by Manulife Financial’s physician, is that death is expected within 12 months.

* Non-attributable to military service” is interpreted as meaning “does not arise out of or is not directly connected with military service.”

[†] The Accidental Dismemberment Insurance Plan (ADIP) provides benefits for members whose injuries are attributable to military service. For more information on ADIP please visit www.sisip.com.

At time of death, the amount of life insurance in force is paid to the beneficiary(ies) or trustee(s), tax free. Alternatively, the spouse may be deemed the member, and transfer his/her RTIP coverage to IRM within 60 days of the date of the letter accompanying the claim package from Manulife Financial.

SISIP FS Financial Planning Services

SISIP FS also has a team of financial planners who are paid salaries and not commissions. For a small monthly fee, these financial planners, who hold the Certified Financial Planner (CFP) designation (F.Pl. in Quebec), can help you achieve your financial goals by providing advice on a variety of financial matters such as defining and establishing financial objectives, establishing a savings plan, RRSPs, or RESPs. At time of death, financial planners can also help your beneficiary(ies) in choosing the best financial options for life insurance benefits.

SISIP FS CF Personnel Assistance Fund (CFPAF)

As well, in situations of unforeseen distress or other qualifying circumstances, former members and their dependents may be eligible for distress grants and loans from CFPAF. CFPAF also offers educational assistance loans to serving and former members and their dependents. Widows/widowers and orphan children may also be eligible to apply. For more information on CFPAF, call toll free 1-888-753-9828 (613- 760-3447 in Ottawa).

SISIP FS has a team of highly qualified and dedicated professionals in 18 offices throughout Canada. For more information visit www.sisip.com or call toll free 1-800-267-6681 (613-233-2177) in Ottawa.

Supplementary Death Benefits (SDB)



Reference:

Canadian Forces Superannuation Act – Part II

General

The Supplementary Death Benefit (SDB) is a benefit similar to term life insurance for all members of the Regular Force and qualifying members of the Reserve Force on Class “C” service. This plan requires mandatory contribution from its participants.

Reservists on Class “A” or “B” service do not contribute to the SDB. A non-contributory Death Gratuity is provided in lieu.

Benefit

Under the SDB Plan, the member may designate a beneficiary as provided by the regulations. If no beneficiary is named, the benefit is payable to the member’s estate or in the case of a member who was married before 20 December 1975, their spouse. The benefit is equal to twice the member’s salary, rounded up to the nearest \$250. For example, if the annual salary were \$41,024, the SDB would be \$82,250.

The SDB is not subject to income tax.

Application

Payment of benefits under the SDB Plan is arranged by DAPPP PS at NDHQ and normally is made within two to four days of receipt of notification of death. Where earlier payment is essential to the surviving spouse’s welfare, an advance of the total amount may be obtained from the applicable Comptroller, subject to approval by DAPPP PS, and with documentation confirming marital status.

Administration

The DAPPP PS administers benefits available under the SDB Plan. Your point of contact at NDHQ is toll free 1-800-267-0325 or (613) 996-7980.

Death Gratuity



References:

CBI 205.73, CFAO 203-5, QR&O Chapter 9

General

The Death Gratuity is a benefit provided to members of the Reserve Force who die while on Class “A” or “B” Reserve Service. No contribution is required. This benefit is not applicable to members of the Regular Force or members of the Reserve Force on Class “C” service. If you are a former member of the Regular Force still contributing to the SDB Plan, you do not qualify for a Death Gratuity.

Benefit

The Death Gratuity is an amount equal to twenty months of Reserve Force pay at the applicable rank at the basic Incentive Pay Category (IPC) level.

Features

The Death Gratuity is paid to your surviving spouse, the person(s) undertaking the care of any of your dependent children or your estate.

Application

Payment of the Death Gratuity, if applicable, is arranged by NDHQ — DAPPP PS, upon receipt of the notification of death, from the member’s unit.

Administration

The DAPPP PS administers this benefit. Your point of contact at NDHQ is at (613) 995-2990 or toll free 1-800-267-0325.

Funeral Expenses

Members of the Reserve Force who die in service (as defined in QR&O Chapter 9) or who die because of injury, disease or illness attributable to military service are entitled to the same reimbursement of funeral expenses, as are Regular Force members.

For further information, please see section 24.

Unused Leave Entitlement

When a reservist on Class “B” or “C” service dies, the current value of the total number of days of all unused annual leave is paid to the estate of the member, and is taxable.

Public Service Health Care Plan (PSHCP)

Where a Reservist is a former member of the Regular Forces entitled to a CFSA annuity, the survivor, who is in receipt of an allowance, may opt to continue the Pensioners’ Medical Services Plan.

CF Dental Care Plan

Where a Reservist is a former member of the Regular Forces entitled to a CFSA annuity, the survivor, who is in receipt of an allowance, may opt to continue the Pensioners’ Dental Services Plan.

Move of Household Goods and Effects (HG&E)

Reservists are not entitled to a move of HG&E.

Pension Act — Disability Pension

References:

The Pension Act, DAOD 5018-2, CFAO 24-6, 212-1

General

The *Pension Act* provides pension awards, on application for service related disabilities. A pension award is based on the extent of disability, as verified by medical examination/documentation, and is paid in accordance with rates set out in the Act.

The Act provides for claims arising out of wartime or peacetime service. For a wartime or a Special Duty Area (SDA)/Special Duty Operation (SDO) claim, the disability must be attributable to, incurred during, or aggravated by that service. A peacetime claim must clearly show that the disability arose out of or was directly connected with service duties, factors or events.

Canadian Forces members and former members are entitled to Prisoner of War Compensation if they were incarcerated by, escaped from, or evaded captured by, the enemy for at least 30 days.

The Department of Veterans Affairs rules on first applications under the provisions of the *Pension Act*. In reaching a decision, any reasonable doubt is resolved in favour of the applicant. The doubt must be reasonable and realistic. The resolution must be drawn from reasonable inference, derived from a careful analysis of the credible evidence submitted with the pension application, i.e. the lay evidence, the documentary evidence and the medical evidence.

Application

A member applying for a disability pension should provide appropriate supporting evidence. The role of the CF is to assist in the provision of existing documentary evidence, such as:

- CF 98 — Report on Injuries or Exposure to Toxic Materials and Substances,
- Board of Inquiry,
- Medical file, or
- Service information.

If you believe that you have a disability that is related to your military service, you may apply for a disability pension under the Pension Act. If you are a still-serving member, you may apply at any time and may receive a disability pension while in service. If you are a former member, you may also apply at any time, even if your release was unrelated to a medical condition.

To apply for a pension, call VAC toll free at 1-866-522-2122 (English) or 1-866-522-2022 (French) or a Service Officer of the Royal Canadian Legion.

Other Benefits and Programs

The *Pension Act* is one gateway through which other VAC benefits and programs become available to those who are in receipt of a disability pension. The following lists some of the benefits and programs available under the Pension Act:

- **Additional pension on behalf of dependants** may be awarded;
- **Special awards** include Attendance Allowance, Clothing Allowance and Exceptional Incapacity Allowance;
- **Survivor benefits:** Generally, for one year following the death of a disability pensioner, the surviving spouse or common-law partner receives the monthly amount or benefits that were in payment to the pensioner at the time of death. At the end of the one-year period, the survivor will receive a survivor pension. Surviving children may also be eligible for benefits;
- **Review/Appeal:** If you are dissatisfied with a ruling made by VAC concerning a disability pension and you have new evidence, you may request the Department to review its decision. You also have the option to request a review panel of Veterans Review and Appeal Board (VRAB) to hear your case. If you are dissatisfied with a VRAB review, you may appeal the review board's decision. Free legal assistance is available through the Bureau of Pensions Advocates or the Royal Canadian Legion for those wishing to have a decision reviewed by the department or appealed before the VRAB.

In addition to the above benefits provided under Pension Act, the following benefits are provided under the Veterans Health Care Regulations:

- **Health Care benefits** are available to disability pensioners for their pensioned disabilities. These include treatment benefits such as medical, surgical and dental care, prosthetic devices and home adaptations, supplementary benefits such as travel costs to receive treatment and treatment allowances, and costs associated with medical examinations requested by VAC. Palliative and respite care may also be provided;
- **Veterans Independence Program (VIP)** benefits are available to disability pensioners for needs associated with their pensioned conditions. These include home care services such as housekeeping and grounds maintenance, ambulatory health care, transportation services, home adaptations and intermediate nursing care. A SDA/SDO pensioner who requires VIP for a pensioned condition is also entitled to Health Care Benefits for any condition, based on need;
- **Long Term Care** — chronic care in a community facility inside Canada or a health care facility outside Canada is available to a disability pensioner when the required care is as a result of a pensioned disability. Income qualified and overseas service Veterans may also qualify for care in a control bed, departmental facility or community facility;
- **Health Care Review:** If you are dissatisfied with any decision made under the Veterans Health Care Regulations you may request a review of that decision. There are two levels of review.

Features

Interrelationships

Disability pensions are not subject to adjustment due to other income. Age, occupation or financial circumstances play no part in the right to apply for a disability pensions awarded under the Pension Act. A pension received under the *CFSA*, as a result of your compulsory release for medical reasons, will not guarantee a disability pension under the Pension Act. They are two separate and distinct pieces of legislation with different qualification criteria.

Indexation

Disability pensions are adjusted on the first of January of each year to compensate for inflation, as per the Consumer Price Index.

Taxation

Disability pensions are paid in Canadian dollars, and are tax free in the hands of the recipient.

Children of Deceased Veterans Education Assistance Act

The *Children of Deceased Veteran Education Assistance Act* provides the authority for the Education Assistance Program (EAP). This program provides post-secondary education assistance to those children of deceased veterans who have died as the result of military service or who were pensioned at 45% or greater at the time of death. Assistance may be provided for four years or thirty-six academic months, whichever is less. Qualified clients must enter the program before they are 25 and assistance cannot be extended beyond the year in which they turn 30. For further information, or to obtain an application form, please contact:

Veteran Affairs Canada
Education Assistance Program,
PO Box 7700,
Charlottetown, PEI,
C1A 8M9
Telephone: 1-866-522-2122 (English) or 1-866-522-2022 (French)

Additional Information

Additional information is available in the following VAC publications and can be obtained through VAC Offices:

- Disability Pensions;
- Veterans Independence Program;
- Services and Benefits;
- At Your Service;
- Veteran Affairs Canada Health Care Benefits;
- Veterans Affairs In Service to the Canadian Forces;
- Veterans Affairs Exchange of Information with the Department of National Defence; and
- Veterans Affairs Post Traumatic Stress Disorder (PTSD) and War-Related Stress.

For further information, please contact either your VAC toll free at 1-866-522-2122 (English) or 1-866-522-2022 (French), or visit VAC on-line at <http://www.vac-acc.gc.ca/>.

Canadian Forces Superannuation Act (CFSA)



Reference:

Canadian Forces Superannuation Act

General

The CFSA is the pension plan for all members of the Regular Force. This plan requires contributions from its participants, and provides benefits that depend on the length of service and the reason for release. Benefits are in the form of a lump sum payment or an annuity.

Benefits

There are three basic pension benefit options available to a Regular Force member under the CFSA:

- Return of contributions/Cash Termination Allowance;
- Deferred annuity; or
- Annual annuity.

Return of contributions/Cash Termination Allowance

If you voluntarily leave the CF with less than 10 years, you are entitled only to the greater of a return of contributions with interest or cash termination allowance.

Deferred annuity

If you voluntarily leave the CF with 10 or more but less than 20 years of service, you are entitled to:

- a return of contributions plus interest, or
- a deferred annuity, which becomes payable on your 60th birthday. If you become disabled during retirement, you may receive an immediate annuity before reaching the age of 60 years.

Note: You must make the choice between the two above noted benefits within one year from the date of retirement. Otherwise, you are considered to have chosen a deferred annuity payable at age 60.

Annual annuity (pension)

If you are entitled to an annual pension, the gross annual pension is calculated based on your average pay of your best 5 consecutive years of highest paid service.

You may be subject to a penalty should you voluntarily release with more than twenty years but not having reached retirement age. Your pension will reduce by 5% for every year less than the retirement age or years of service applicable to your rank. Members who are released because of a disability and have more than 10 years of service are entitled to an immediate unreduced pension.

Calculation of annual annuity (pension)

2%	X	# of years pensionable service	X	Average pay Of the best 5 consecutive years of highest paid salary
----	---	--------------------------------	---	--

In the event of your death while you are serving or are a retired member, the CFSA provides for survivor entitlements.

Features

A pension under the CFSA will be fully indexed to the Consumer Price Index when a person reaches the following conditions:

- a) age 60,
- b) medically released from the CF with 10 or more years of service,
- c) disabled after retirement,
- d) if not age 60 but has:
 - i. 26 years of pensionable service and 59 years of age;
 - ii. 27 years of pensionable service and 58 years of age;
 - iii. 28 years of pensionable service and 57 years of age;
 - iv. 29 years of pensionable service and 56 years of age; or
 - v. 30 years of pensionable service and 55 years of age,
- e) in receipt of a survivor or child benefit.

The CFSA benefits are subject to income tax.

Whenever you become eligible for indexing, including those who are entitled

to a deferred annuity, your pension is increased by an amount, which reflects the total accumulated percentage increases that have been applied from the date of your retirement.

Application

The application is included as part of the documentation for completion during the release procedure.

Administration

The DAPPP PS at NDHQ administers benefits available under the CFSA. This Directorate is also responsible for:

- Supplementary Retirement Benefits (SRB);
- Survivor Benefits (serving and retired members);
- Pension Division upon marital breakdown;
- Supplementary Death Benefits (discussed in Section 13);
- Payment in lieu of Retirement Leave; and
- Calculation and payment of Severance Pay (discussed in Section 3).

For any matters concerning CFSA please contact DAPPP PS at NDHQ, toll free 1-800-267-0325 or (613) 996-7980.



Severance Pay

References:

CBI 204.40, CFAO 204-10, QR&O 16.18, 16.19, CFAO 16-1

General

Regular Force members are normally eligible for severance pay if they have completed at least 1 year of service. Members enrolled prior to 1 April 1972, may opt for Rehabilitation Leave. Reserve Force members are not entitled to severance pay but are entitled to the Reserve Force Retirement Gratuity (RFRG), comparable to the Regular Force severance pay and is described in Section 4.

Benefit

The benefit is seven days pay for each full year of continuous service up to a maximum of 30 years.

Severance Pay or Rehabilitation leave is payable to your estate if you die while still a member of the CF. When the surviving spouse/partner is the beneficiary of the estate, only that portion of severance pay in excess of \$10 000 is subject to income tax.

Calculation of severance pay:

$\frac{\text{Monthly rate of pay}}{30}$	X	$\frac{7 \text{ days}}{\text{per month}}$	X	$\text{number of full years of continuous full time paid service (max. 30 years)}$
---	---	---	---	--

This benefit is administered by DAPPP PS at NDHQ, toll free 1-800-267-0325 or (613) 996-7980.

In the case of any member compulsory released for medical reasons (release item 3(a) or 3(b)), the benefit is paid at the full rate, for every

full year of continuous full-time paid CF military service.

In the case of your death, severance pay is payable to your estate, and is a taxable benefit. It is calculated in the same manner as a member who is medically released.

Features

Severance pay is paid to the member upon release in one lump sum and is normally taxable at source, unless the member decides to transfer to a Registered Retirement Savings Plan (RRSP), subject to Canada Revenue Agency (CRA) regulations.

Application

The application is included as part of the documentation to be completed during release procedures.

Administration

This benefit is administered by the DAPPP PS at NDHQ, toll free 1-800-267-0325 or (613) 996-7980.

Reserve Force Retirement Gratuity (RFRG)

References:

CBI 204.54, DAOD 5001-1

General

The Reserve Force Retirement Gratuity (RFRG) is a severance benefit for members of the Primary Reserve. The RFRG is not applicable to the Canadian Rangers, Cadet Instructors Cadre (CIC) or the Supplementary Reserve; although membership in those sub-components does not constitute a break in service should a member become or again become a member of the Primary Reserve without being released.

Benefit

The benefit is comparable to Regular Force severance pay and is calculated on the basis of seven days pay per year of eligible enrollment up to a maximum of 30 years.

When a member is compulsorily released for medical reasons (release item 3(a) or 3(b)), the benefit is paid at the full rate, for every full year of eligible enrollment.

In the case of the death of a member entitled to the RFRG, the gratuity will be paid to the member's estate, and is a taxable benefit. It is calculated in the same manner as a member who is medically released.

Features

RFRG is paid to the member, when entitled, upon release from the Primary Reserve or transfer to the Regular Force, Supplementary Reserve, CIC, or Canadian Rangers. It is a lump sum payment and is normally taxable at source, unless the member decides to transfer the gratuity to a Registered Retirement Savings Plan (RRSP) subject to Canada Customs and

Revenue Agency (CRA) regulations.

A member of the Primary Reserve who subsequently transfers to the Regular Force will not receive both severance pay and the RFRG in respect of the same period. The same applies to members of the Regular Force transferring to the Primary Reserve.

Application

The application is included as part of the documentation for completion during the release procedure.

Administration

Director Military Careers Administration and Resource Management – 4 (DMCARM – 4) at NDHQ administer this benefit. Questions should be directed to your unit Orderly Room personnel.

Canada Pension Plan (CPP)/ Quebec Pension Plan (QPP) Disability Benefits



References:

Canada Pension Plan legislation, CFAO 212-1

General

The Canada Pension Plan (CPP) and the Quebec Pension Plan (QPP) provide disability benefits to eligible CPP or QPP contributors and their dependent children. Members of the Canadian Forces do not contribute to the QPP. A CPP contributor is a member of the:

- Regular Force;
- Reserve Force on Class “C” service;
- Reserve Force on Class “B” service for more than 30 days whose contribution is deducted at source from their pay.

Reserve Force Class “A” service do not contribute to CPP; however, they may be contributing through their civilian employment.

Eligibility

To receive a disability pension, a contributor must

- Have been disabled according to the terms of the CPP or QPP legislation;
- Have made sufficient contributions to the plan;
- Be under the age of 65; and
- Apply in writing.

A contributor is considered disabled under the CPP or QPP if he or she has a physical or mental disability that is both severe and prolonged. “Severe” means that the person cannot regularly pursue any substantially gainful occupation. “Prolonged” means that the disability is likely to be long, continued, and of indefinite duration, or is likely to result in death.

Amount of Benefits

The disability pension is a monthly benefit, which consists of a flat-rate component (an amount unrelated to previous earnings, paid to all beneficiaries) and an earnings-related component. The earnings-related component is equal to 75% of a retirement pension under the CPP or QPP, calculated as if the contributor became 65 years of age in the month when the disability pension became payable.

Vocational Rehabilitation

Under CPP or QPP regulations, vocational rehabilitation is provided to recipients of disability benefits if:

- In receipt of a CPP or QPP disability pension;
- Under the age of 50;
- Willing and able to undergo a rehabilitation program;
- Medical condition is stable;
- Not suffering from a terminal illness; and
- With a rehabilitation program, would be able to return to work.

Children's Benefits

A benefit may be paid on behalf of the child of a disability pension recipient. The monthly benefit for each child is a flat-rate amount.

Features

Disability benefits paid by the CPP or QPP are considered as income for federal and provincial tax purposes.

Administration

The administration of the CPP or QPP benefits is the responsibility of Human Resources and Skills Development Canada (HRSDC). You may reach them toll free 1-800-277-9914 in English or 1-800-277-9915 in French.

Application

You must apply to receive CPP or QPP disability benefits. For more information on CPP-Disability Benefits, please visit HRSDC on-line at www.hrsdc.gc.ca. For further information on QPP-Disability Benefits, please visit Quebec Pension Plan on-line at <http://www.rrq.gouv.qc.ca/>.

Canada Revenue Agency (CRA) (Disability Tax Credit)

Reference:
the *Income Tax Act*

General

The federal government recognizes that Canadians with severe disabilities face a higher cost of living. The disability tax credit reduces the income tax payable of those who qualify.

Even though they present challenges, there are many different types of mental and physical impairments that may not qualify you for the disability tax credit itself.

It is the effect of a disability on your ability to perform the basic activities of daily living that qualifies you for the credit, not the ailment or condition itself.

Application

You are eligible to apply for the tax credit if you are blind, or have a mental or physical impairment. The disability has to be such that you are either unable, or it takes you an excessive amount of time, to perform at least one of your basic activities of daily living, even when you are using appropriate aids, medications, or therapy. To apply, please contact your tax services office at CRA.

Important Facts

Activities such as working, recreation, housekeeping, or social functions are not included in the definition of basic activities of daily living for the purposes of the disability tax credit. The fact, however, that you have a job does not disqualify you from the disability tax credit.

Individuals who can perform the basic activities of daily living by using appropriate aids (e.g., prostheses, canes, walkers, crutches, medication, or hearing devices) are not usually eligible to claim the credit.

Administration

When you claim a disability tax credit for the first time, you must provide a Form T2201, Disability Tax Credit Certificate that a medical doctor, or an optometrist in the case of vision impairment, has certified. The medical doctor or optometrist will indicate whether or not, you have a severe and prolonged impairment, which markedly restricts a basic activity of daily living. Any medical fees related to this credit are the responsibility of the claimant.

Additional Information

If you need more information, you can find the address and telephone numbers for your tax services office listed under “Taxes — CRA” in the Government of Canada section of your telephone book.

You can also use CRA’s Tax Information Phone Service (T.I.P.S.), a computerized telephone service that provides you with general and personal income tax information. You can find the T.I.P.S. telephone number listed under “Taxes — CRA” in the Government of Canada section of your telephone book.

Web: <http://www.cra-arc.gc.ca>

The Service Personnel Holding List (SPHL)



References:

CANFORGENS 100/00, 023/96, 045/02, 020/02, CFAO 16-1 Leave


General

Any CF member may suffer injuries or contract illnesses that temporarily or permanently limit the ability to perform duties that form part of the bona fide occupational and/or general military requirements. There is a requirement to manage ill or injured CF members with transparency and compassion without compromising operational requirements.

The SPHL is an administrative tool that allows the Commanding Officers (COs) to maintain operational effectiveness within their units. When a CO determines that a replacement for a member with medical employment limitations for a period of 6 months or longer is required, that member may be posted to the SPHL.

While posted to the SPHL, ill or injured members are able to receive appropriate support to enable them to recover and return to their duties. Conversely, if a member has been notified of impending medical release, a posting to the SPHL can be utilized concurrently with other programs and services for that member to prepare for release.

Three categories of personnel may be placed on SPHL:

- a. a. personnel with medical employment limitations (MELs) lasting six months or more;
 - b. b. personnel in receipt of a medical release notification and authorized to participate in a vocational rehabilitation program;
 - c. personnel on retirement leave
- 

Personnel becoming medically unfit for 6 months or more

When the CO considers a replacement essential, the member may be posted to the SPHL if he/she has been assigned MELs, for 6 months or more. The CO, in consultation with the appropriate medical authorities, then forwards a request for posting to the SPHL to the members' Career Manager.

Personnel in receipt of a medical release notification, and has been authorized to participate in a vocational rehabilitation program

When the CO considers a replacement essential, the member may be posted to the SPHL while participating in a vocational rehabilitation program.

Personnel on retirement leave

It may become necessary to extend service due to hospitalization, treatments or a medical condition that would normally require sick leave while a member is on retirement leave. The appropriate medical authorities will notify the DMCARM, who will initiate the process.

Responsibilities

The COs are responsible for the welfare, command and control of the members of their unit that are posted to the SPHL and are responsible to designate a sponsor from within the unit.

A CF member posted to the SPHL at the current unit remains under command and control of the unit CO and normal unit support applies. A CF member posted to another unit on SPHL falls under the command and control of the CO of the gaining unit.

The Base/Wing/Formation Commander may create an SPHL management cell at locations where the main formation and integral/lodger Units population supports such a decision. This is a resource conservation measure that provides an opportunity to manage those CF members for whom management outside of their unit is deemed to be in their best interest. Where the option exists, the CO will decide whether to assign the CF member to the SPHL cell for management or to manage the CF member from within the unit.

The career manager, upon request from the unit CO, will post the CF member to the SPHL. If required, the member can be posted to a location where rehabilitation and/or treatment can continue and where normal administrative services are available. A replacement can be posted to the losing unit in accordance with normal considerations.

The appropriate medical authorities will inform the CO of the member's medical employment limitations, including a prognosis as to when or if the member may return to regular duties.

The appropriate medical authorities will inform the CO upon approving new diagnostics, returning the member to modified or normal duties. In the spirit of fully supporting the member and where the options exist, the CO will request that the career manager removes the member from the SPHL and post him/her to an existing active position.

Administration

CF members on the SPHL are subject to the provision of CFAO 16-1 and CANFORGENS at references, and are considered on-duty status, unless in hospital or authorized leave. Members on SPHL are subject to all disciplinary and administrative procedures, including leave and annual personnel evaluation reports.

In consultation with the appropriate medical authorities, the members are required to report for duty, on a full or part-time basis, based on the CO's established schedule of working hours.

CF Members are required to be on approved leave or temporary duty in order to depart during scheduled working hours from the geographic boundaries of the CF member's unit, including the Base/Wing/Formation area or the region supported by a Support Unit.

For further information on the SPHL, please contact a member of the Transition Services Team, Director Casualty Support and Administration (DCSA) toll free 1-800-883-6094 or (613) 995-1457 or by e-mail at <http://www.forces.gc.ca/centre>.

Vocational Rehabilitation Program for Serving Members (VRPSM)

References:

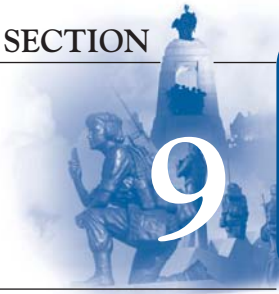
CANFORGEN 087/99, 088/04, 100/00, 135/04 and 136/04

General

Reference announced a program that would enable CF members who have been notified of an impending medical release, with the approval of their Commanding Officer, to commence participation in vocational rehabilitation training for up to six months prior to their release. Members participating in this program are considered on duty, therefore remain subject to all normal administrative and disciplinary policies and normal chain of command reporting structures and responsibilities apply.

Additional information on the VRPSM will be published in an ADM (HR-Mil) Instruction in due course. For further information on the VRPSM, please contact a member of the Transition Services Team, DCSA toll free 1-800-883-6094 or by email at www.forces.gc.ca/centre.

SISIP Financial Services (SISIP FS) –Long Term Disability (LTD) Group Insurance Plan



General

As a division of the Canadian Forces Personnel Support Agency (CFPSA), SISIP FS is a Non-Public Fund Institute with insurance options available to members of the Regular and Reserve Force.

The SISIP FS LTD is a disability group insurance plan sponsored by the Treasury Board of Canada and administered by SISIP FS. LTD provides you with replacement income protection if you become “totally disabled” (defined below), or if you are released from the CF for medical reasons. If required, this plan is also designed to prepare you to obtain gainful civilian employment through participation in the Vocational Rehabilitation Program (VRP), described in the VRP section.

“Total disability” means that you were released from the CF and that there is clear and objective medical evidence, which confirms that you are incapacitated by an active medically determinable physical or mental impairment, which is preventing you from performing any and every duty of any substantially gainful occupation or employment for which you are reasonably qualified by education, training, or experience.

Eligibility

LTD is compulsory for all Regular Force members who joined the CF on or after 1 April 1982. LTD is optional for Regular Force members enrolled prior to 1 April 1982. If you are a Primary Reserve Force member on Class A or Class B service of 180 days or less, coverage is automatic for each period for which you are “on duty”. “On duty” means that you are authorized and entitled to pay during the performance of primary reserve service. If you are a Primary Reserve Force member on Class B service of more than 180 days or on Class C service, coverage is automatic for each period of service and is deemed to be 24 hours per day, 7 days a week.

Former members of the Regular Force who are annuitants and serving as Primary Reserve members on Class B service of more than 180 days are not covered during their mandatory 35 day break in service.

Benefits

Regular Force:

The LTD benefits equal 75% of your salary on release, less other relevant sources of income, which are:

- *The Canadian Forces Superannuation Act (CFSA)* benefits,
- The disability benefits under the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP),
- The disability *Pension Act (PA)* benefits (including the dependent benefits and any retroactive payments), and
- Any employment income.

Reserve Force Class C and Primary Reserve Class A and B:

- For Primary reservists on Class A or Class B service of 180 days or less, the potential LTD benefits, when added to income from other sources, equal 75% of a deemed monthly salary of \$2000 or 75% of your additional optional coverage if purchased.
- For reservists on Class C and Primary reservists on Class B service of more than 180 days, the benefits equal 75% of your monthly salary applicable when the injury or illness occurred when added to applicable offsets.
- No benefits are payable for an injury or illness incurred or contracted prior to December 1, 1999, for reservists on Class C and Primary reservists who did not have the optional LTD coverage on November 30, 1999.

LTD benefits are subject to income tax.

Please note that once the Insurer, Manulife Financial approves your claim, you are paid the full amount of the benefits up front with the understanding that any subsequent awards received under the CPP/QPP or PA, including the dependent benefits and any retroactive payments, will have to be reimbursed to the Insurer and, if applicable, your monthly benefits will be adjusted accordingly.

Filing a Claim

If you are released from the CF for any other reasons than medical and if you believe you may qualify as “totally disabled”, you can file a claim within 120 days of your effective date of release for adjudication. Claim forms can be obtained by calling Manulife Financial at 1-800-565-0701 or SISIP FS office toll free 1-800-267-6681, (613-233-2177 in Ottawa) or visit www.sisip.com. You are responsible for filing your claim with SISIP FS or Manulife Financial.

Vocational Rehabilitation Program (VRP)

The VRP prepares you to obtain gainful civilian employment by enhancing your existing education, skills, training and experience if needed. Once approved for LTD benefits the VRP department at Manulife Financial will send you an introduction package containing the objectives and procedures of the VRP. A VRP counselor helps you determine the best training plan and programs. These plans are approved on an individual basis.

SISIP FS – Accidental Dismemberment Insurance Plan (ADIP)

ADIP is administered by SISIP Financial Services. The ADIP provides a lump-sum benefit to CF personnel for an accidental dismemberment or the loss* of sight, speech or hearing, described in the Schedule of Indemnities (see below), which is attributable to military service and occurred by way of accidental, external and violent means. The benefit will be paid upon receipt of due proof that satisfies the Insurer, Manulife Financial, that:

- The injury occurred while the member was insured under this coverage;
- The loss occurred within 90 days of the injury; and
- The loss resulted directly and solely from the injury and independently of all other causes.

Effective 13 February 2003, all Regular Force, Reserve Force Class C and Primary Reserve Force Class A and B members are covered by ADIP. Coverage is automatic and no application form is necessary. Senior officers covered by the, General Officers Insurance Plan (GOIP) or the Reserve GOIP are not eligible for ADIP benefits.

Schedule of Indemnities

Regular Force members and Reserve Force Class “C”

\$250 000 of insurance for loss* of:

- Both hands
- Both feet
- Sight of both eyes
- One hand and one foot
- One hand and sight of one eye
- One foot and sight of one eye
- Loss* of hearing

Loss* of speech
\$125 000 of insurance for loss* of:

Sight of one eye
One hand
One foot

\$62 500 of insurance for loss* of:

Thumb and index finger of same hand.

Primary Reserve Force

Amount of Insurance for Class A and short-term Class B members: up to \$100 000

Amount of Insurance for long-term Class B members: up to \$250 000

Full amount of insurance for loss* of:

Both hands
Both feet
Sight of both eyes
One hand and one foot
One hand and sight of one eye
One foot and sight of one eye
Loss* of hearing
Loss* of speech

One half of the full amount of insurance for loss* of:

Sight of one eye
One hand
One foot

One-quarter of the full amount of insurance for the loss* of:

Thumb and index finger of the same hand

* “Loss” shall mean total and irrecoverable.
* “Loss” as used above shall also mean loss of use.

Note: The total amount payable for all losses suffered by any one member and resulting from any one accident shall not exceed the full amount of insurance.

Please note that in the case of conflict between this document and the insurance policies #901102 and #906906, the terms of the policies will prevail.

Additional Information

For more information on SISIP FS products and services please call 1-800-267-6681 (613- 233-2177 in Ottawa) or visit their web site at [http://www.sisip.com./](http://www.sisip.com/)

United Nations Military Death and Disability Compensation

General

It should be noted that the United Nations makes a key distinction between medical claims for United Nations Military Observers (UNMOs), and those for contingent members, including staff officers. For the former, UNMOs can process claims directly to the Permanent Mission of Canada to the United Nations (address below). Their employment status is significantly different from contingent member, and they are therefore treated differently with regard to medical claims.

In the case of CF members who were part of a formed unit or contingent during their UN duty, including staff officers, there is no provision to personally raise and submit claims to the UN for compensation. The process for these members to obtain compensation and support is through Veterans Affairs Canada (see Section 1 – *Pension Act*, Disability Pension).

UNMO Claims:

Medical claims must be submitted within four months of the injury or death of an UNMO, or onset of the illness. In exceptional circumstances, the Secretary-General may accept for consideration a claim made at a later date. It is important to note that the documentation accompanying the claim will be critical in demonstrating its validity and ensuring its approval in a reasonably timely manner. Therefore, either a combination of, or at least one of the following, should be provided: a UN accident report, UN Board of Inquiry, UN medical documentation, UN NOTICAS (Notification of Casualty) or similar type documents/reports.

Requests must be sent to the Canadian Mission at the address provided below. Subsequent correspondence and enquiries should also be directed to the Canadian Mission, either by letter, facsimile (212) 848-1196, or telephone (212) 848-1157.

It is stressed that the UN medical claims process is particularly slow. Claims will usually take years to resolve. In addition, the UN has yet to establish a policy to address Post Traumatic Stress Disorder (PTSD) claims. As a result, PTSD claims at this time (2006) may be submitted, however they will not be adjudicated for an indefinite period. PTSD claims should nevertheless be processed in order to ensure they are in the possession of the UN.

UNMO Claims should be forwarded by mail to the following address:

Deputy Military Adviser
Permanent Mission of Canada to the United Nations
One Dag Hammarskjold Plaza
885 Second Avenue, 14th Floor
New York, NY 10017

Education Reimbursement (ER) and Career Transition (CT) Programs

References:

DAOD 5031-1, CBI 210.80, ADM(HR-Mil) Instruction 17-04,
CBI 210.802, CBI 210.801, DAOD 5031-4, DAOD 5031-5, DAOD 5031-6,
CANFORGEN 136/04 and Booklet Moving On (2003)

General

Education Reimbursement (ER) and Career Transition (CT) programs fall under the policy authority of the Director Training and Education Policy (DTEP) in Ottawa, and are administered by the Canadian Defence Academy's Directorate of Learning Management (CDA/DLM) in Kingston. These programs attempt to address the challenges faced by CF members that are not normally experienced in the civilian environment, by offering opportunities for CF members in the areas of continuing education, civilian recognition of military training and experience, and career transition services.

Purpose

The purpose of ER and CT Programs is to provide eligible members of the Regular Force and the Primary Reserve with opportunities related to education upgrading, career transition, and accreditation of military training.

ER Components:

- ADM(HR-Mil) Instruction 17/04 — ER for the Reg Force
- CBI 210.801 — ER Pres
- ADM(HR-Mil) Instruction 18/04 Advanced Degree
Part-time for Reg Force Officers
- ADM(HR-Mil) Instruction 19/04 Initial Baccalaureate Degree
Part-time for Reg Force Officers, and
- DAOD 5031-5 Canadian Forces Continuing Education Program (CFCEP)

CT Components:

- CBI 210.802 - Skills Completion Program Regular Force
- DAOD 5031-4 Second Career Assistance Network (SCAN)
- DAOD 5031-6 Military Civilian Training Accreditation Program (MCTAP), and
- DAOD 5031-1 Canadian Forces Military Equivalency Program (CFMEP)

Education Reimbursement

Full details of all ER programs can be found on the CDA Website:
http://www.cda.forces.gc.ca/er/engraph/er/er_e.asp

CF Continuing Education Program (CFCEP)

Under the CFCEP, members are provided greater access and unique considerations at universities and community colleges in order to upgrade their academic and/or vocational qualifications.

The CFCEP is comprised of two programs:

Canadian Forces Community College Program (CFCCP)

The Community College program was established to provide military personnel with flexible programs and transferable credits towards obtaining a college diploma or certificate. As well as contributing towards the professional development of Personnel, CFCCP is intended to help CF members achieve the civilian recognition and formal credentials needed to enhance their chances of competing for post-military employment. CFCCP colleges recognize documented credits as well as military training and experience towards a specific certificate or diploma. The institutions reduce residency requirements and allow courses to be taken at other colleges. Courses can be taken by correspondence, as a part-time student, either in the evening or at times and places organized by the college and CFCCP representatives on various Bases/Wings. Educational services in French are provided through Collège Ahuntsic and in English through several Community Colleges across the country. For a complete list of participating colleges, visit the CDA website at: http://www.cda.forces.gc.ca/er/engraph/mss/CFCEP/cfccp_e.asp.

Canadian Forces University Program (CFUP)

The service providers for the university program are the University of Manitoba for English courses or Télé-université (Université du Québec) for

French courses. The benefits of applying for academic courses through the CFUP include:

- on-going academic counseling,
- simplified transfer of academic credits from other institutions, credits for certain military courses, even credits for achieving certain ranks (e.g. MCpl for NCMs, or Capt for Officers)
- waiving of normal residency requirements,
- timetable allowances for operational commitments, and
- a variety of different teaching methods.

Each university has a coordinating office to answer queries and to provide assistance. CFUP credits are obtainable through correspondence courses, regular day or evening classes at some bases, on-site weekend workshops, summer sessions, audio/video assisted distance learning courses, and on/off campus courses conducted at other universities.

Under Continuing Education, you may also complete the General Equivalency Development (GED), which provides equivalency to a Secondary School Diploma. It was previously available through BPSO offices but is now only provided through the provincial Ministries of Education. The following link can provide more information:

http://www.cda.forces.gc.ca/er/engraph/mss/CFCEP/cfup_e.asp

As well, some provinces grant mature status and/or education equivalency credits whereby one can earn their secondary level education. These can be achieved through local institutions, correspondence courses, or Base/Wing (PSO) offices may arrange classes on-site.

Military Civilian Training Accreditation Program (MCTAP)

MCTAP aims to ensure that military personnel receive formal recognition for relevant training, skills and experience prior to leaving military service for the civilian sector. MCTAP is an ongoing accreditation program that seeks to secure accreditation of military training with the appropriate provincial technical, academic and professional licensing bodies. This normally takes the form of full or partial credits or qualifications, which assists the member in the transition to civilian life. To date, we have been successful in having many programs accredited by the Canadian Technology Accreditation Board (CTAB) and Collège Ahuntsic.

CTAB accredits technology and applied science programs towards the Technician and Technologist designation. Collège Ahuntsic assesses a wide range of CF training towards college level credits at that facility.

For more information, consult:

http://www.cda.forces.gc.ca/er/engraph/mss/MCTAP/mctap_e.asp

CF Military Equivalencies Program (CFMEP)

While the Accreditation Program looks at military training and courses, the CFMEP aims to secure recognition of equivalencies for non-CF training, education and experiential learning by granting CF qualifications. This is less relevant for the military to civilian transition, but central coordination of the services under this program are provided. For more information, you should

contact your local PSO office or visit:

http://www.cda.forces.gc.ca/er/engraph/mss/CFMEP/cfmep_e.asp

Second Career Assistance Network (SCAN)

Regular Force personnel as well as Class B and C Reservists are eligible for career and personal transition services, which falls under the SCAN program. These services are delivered by the PSOs on Bases/Wings. The purpose of this program is to assist military personnel in planning and preparing for retirement from the CF and in the transition to the civilian environment. SCAN services include: Long Term Planning Seminars; Transition Seminars; Counselling; Interest Inventories; Reference Material Library; and the Job Bank as well as a Talent Bank.

For more information, visit:

http://www.cda.forces.gc.ca/er/engraph/mss/SCAN/scan_e.asp

Long Term Planning Seminars

CF members are provided with the opportunity to participate in long-term planning as it relates to their education, career, transition and retirement goals. These seminars are usually geared to members with up to five years service, and includes topics such as: financial and budget planning; house purchase and mortgage; wills & estates; pensions and benefits; SISIP; and career development and transition.

Transition Seminars

Transition seminars provide generalized information on major transition subjects and cover such topics as: PEP services; administration procedures on release; disability pension, SISIP after release, and financial benefits at release.

Counselling

Counselling can be done individually where one's concerns with regards to transition can be addressed. PSOs can assess your knowledge, skills, qualifications and experience relative to your transition goals and make recommendations in order to assist you in forming a plan that can be implemented to meet your transition goals. BPSO offices also organize career transition workshops, which provide competency-based training that covers four key areas of: self-assessment for interests and skills, resumé writing, job search and interview techniques.

Interest Assessments

CF members are provided with the opportunity to complete an interest inventory or vocational assessment, which could provide direction for those who are really at a loss as to what they want to do 'next'. Two that are available are: the Strong Interest Inventory (SII), and the Career Assessment Inventory (CAI). These are based on your interests, not on previously acquired skills or education. These are a useful tool to be used as the first step towards helping you to decide what you want to pursue as a second career, and may help you focus on your choice.

Resource Library

CF members are provided with resources where Canadian content is encouraged and which should hold current information on the following subjects: self-assessment for interest and skills; resumé writing; job search, and interview techniques. Access to the Internet is also to be provided wherever feasible.

Enhanced Talent Bank

The Job Bank and Talent Bank are interactive web applications that can provide potential employers with a chance to advertise job opportunities for CF members; and provide CF members with the opportunity to post their resumes for the perusal of prospective employers. On the PEP site, you will find Post Resumé, Post Job, Talent Bank, Job Bank. You can view all the current resumes in Talent Bank, and all the current available jobs in Job Bank. To submit your resumé you would go to Post Resumé and fill in the electronic form. Once you complete and submit it, Canadian Defence Academy (CDA) will post it in the Talent Bank. Post Job is for potential employers to submit job opportunities. Once they submit it, it will appear in the Job Bank by CDA. In both cases, the interested party will contact the other directly.

The Transition Assistance Program (TAP)

The Transition Assistance Program (TAP) assists members of the CF who were medically released in making the transition to the civilian work place. TAP encourages prospective employers, in both the public and private sectors, to consider providing employment to fully qualified, medically capable and eligible former CF members who were medically released from the CF.

Eligibility

All former members and members of the CF who were, or are being, medically released from the CF are eligible for TAP. CF personnel who were injured on duty, but not medically released, and are in receipt of a Veterans Affairs disability pension may also apply to TAP. The applications are considered for registration into TAP on a case-by-case basis.

Any medically released member, or CF members who are in the process of being medically released, should contact the DND-VAC Centre.

Benefits to Eligible CF Members

Benefits to CF members eligible for TAP could include:

- Rehabilitation training to assist in attaining the required educational level for employment (in conjunction with ER, see Section 11);
- Up to six months time off with pay to complete training, including on-the-job training (in conjunction with VRPSM, see Section 8; and
- Access to the TAP website where you can:
 - ❖ find information on résumé writing and job search techniques;
 - ❖ post your résumé, verify links to related programs/benefits; and
 - ❖ search for employment opportunities through the many posted job banks.
- Transfer of your existing security clearance to Public Works and Government Services Canada

Benefits to Eligible Employers

Benefits to employers who participate in TAP could include:

- Access to some of the “best trained”, “most qualified” and “most reliable” personnel with proven work records, that are available in Canada;
- No cost, specialized training and on-the-job training for prospective employees;
- Relocation of prospective employees and families at no cost to the employer;
- Access to a database containing an inventory of skilled, fully trained and knowledgeable job applicants with proven work records, easily obtainable references and up to date training;
- Lower recruiting costs;
- Means of meeting hiring initiatives for persons with disabilities; and
- Recognition for contributing to the rehabilitation of members of the CF who have made a special contribution to Canada and all Canadians.

Security Clearance

Military members must surrender their DND security clearance on release. TAP members can contact TAP to initiate the process to obtain Government of Canada Security Clearance (GCSC). Having a GCSC can be a great advantage to those seeking employment as civil servants, employment with enterprises that provide products and services to government departments or with any other employer requiring a security clearance.

How to Reach Us

Employers, eligible former members and serving members of the CF who wish to participate in TAP should contact the DND-VAC Centre at:

Mail:

The Transition Assistance Program Director
Casualty Support and Administration
National Defence Headquarters
101 Colonel By Drive,
Ottawa, ON
K1A 0K2

Toll free: 1-800-883-6094

FAX: 1-613-996-1493

Internet: <http://www.forces.gc.ca/centre/tap>

Canadian Forces Return to Work program (CF RTWP)

References:

CANFORGEN 090/03, in ADM(HR-Mil) Instruction 05/03

General

The CF RTW Program is a Human Resource management tool complimenting existing programs. The CF RTW program provides a framework for enhanced communication between the member, the medical authorities and the Chain of Command, while respecting privacy expectations.

In today's fast paced workplace, wellness is a serious issue. With terms like "stress-related illness" and burnout becoming household words and being added to an already exhaustive list of physical related ailments, organizations at large look increasingly for ways to keep their workforce healthy. Looked at from a CF perspective, wellness in the workplace is crucial to unit cohesiveness and effectiveness and it is imperative that our Human Resource strategies are in line with the realities of today.

The CF RTW program is a rehabilitation initiative that helps convalescing members ease back into the workplace by adapting schedules and duties to their level of ability. The more supportive the work environment is, the greater the potential for success.

Background

Extensive research demonstrates that the probability of returning to work decreases significantly in relation to the length of time away from work. Patients who are away for more than 6 months have less than 50% change of returning to any type of work.

AIM

The CF RTW program is designed to facilitate the restoration of the

physical and mental health of injured or ill CF members by helping them reintegrate into the workplace as soon as medically possible. The ultimate goal is to return members to their regular duties as soon as possible via a transitional employment period of duties modified in duration and/or scope.

Participation

Any member who suffers an injury or contracts an illness that temporarily or permanently limits his/her ability to perform duties at their designated place of employment qualifies for the CF RTW Program. The actual CF RTW process may vary from unit to unit.

Benefits for the ill/injured member:

- Quick intervention through planned gradual reintegration to workplace
 - ❖ Ability to participate actively in his/her rehabilitation
 - ❖ Facilitate responsibility for treatment
- A progressive Return to Work plan:
 - ❖ Meaningful work; supportive environment
 - ❖ Social support network
 - ❖ Motivation through self satisfaction; trust and confidence

For further information, please call your CF RTW Unit representative, or your local CF RTW Coordinator. You can get the name of the CF RTW Coordinator in your area by contacting the DND/VAC Centre toll free 1-800-883-6094.

Operational Stress Injury Support Services (OSISS)

General

OSISS is a joint program between the Department of National Defence and Veterans Affairs Canada and is intended for CF serving members, Veterans and their families. OSISS assists members of the Canadian Forces (CF), both men and women, who have deployed overseas on more and more demanding operational missions, in difficult, often dangerous situations. The high operational tempo and extreme intensity of some deployments add stress to military careers that are already very challenging and demanding. Sometimes the result is an operational stress injury (OSI).

Purpose

Its purpose is to provide social support assistance to Regular Force members, Reservists and Veterans with an OSI, as well as to provide support to the family members of an OSI.

OSSIS Components

The program is composed of two main components.

Peer Support Network

At its core is a peer support network established in 2002 staffed with trained former CF personnel who have themselves suffered from OSIs and family members who have first hand experience in dealing with OSIs. These Peer Support Coordinators are scattered around the country at more than 20 locations and offer support by listening to those who are suffering, drawing on similar experiences, and providing guidance on resources available in DND, VAC and the community.

How do they help? Their first role is to listen. They have been there and they respect your situation and your privacy. They can be trusted to

keep your conversations confidential. They keep a low profile so they can discretely help those who are still in uniform and their families.

The Peer Support Coordinators know how to find you the help you want and need to regain your wellness whether it is through professionals in mental health, substance abuse, family counselling or things of that nature. They can put you in contact with staff at Veterans Affairs Canada and/or the Canadian Forces who can help you sort out issues about your release, pension, treatment, and other such matters. The Peer Support Coordinators have been through all of this and their aim is help you get back to a stable life – one with you in control.

How much they help and when, is up to you. Your contact will listen, suggest a few ideas and leave the choices to you. That is how you will finally regain control of your life. You do not have to do this alone.

Peer Support Coordinators can be reached toll free 1-800-883-6094. For more information on OSISS, please visit <http://www.osiss.ca/>.

Speakers Bureau

The second component of the program is a Speakers Bureau that provides education on the realities of OSIs. Trained volunteers who are experienced Veterans and family members deliver educational modules to the CF audience to raise awareness, understanding and acceptance of OSIs.

If you would like to invite an OSISS speaker, please communicate with OSISS Operations at (613) 944-4045 or by email at osisspeakers@aol.com.

Release Information (Financial Aspects)

References:

QR&O 15.109, FAM 102 Annex A, CFAO 2-8, 15-2, 34-39, 212-1

General

In the process of your release or out clearance procedures, you are given a Release Digest by the Release Section of the support Base/Wing. The intention of the Release Digest is to provide answers to matters of concern to you, when being released from the Regular Canadian Forces. It is for your review and completion (of applicable sections). The Release Section personnel forward copies of the completed appendices to the DAPPP PS. You are provided, for your retention with a completed copy of the Release Digest.

The Release Section also provides you with a “Release/Retirement Information Guide” explaining some of the more pertinent aspects.

Annuitant

If you are entitled to a pension under *The Canadian Forces Superannuation Act*, you will receive a letter from DAPPP PS, including various forms that are pension related that you are required to complete and return before the final date of release.

Application

The application forms for release are contained in CFAOs. Release procedures described in CFAO 15-2 Annex C include medical examination, dental examination, disposal of arms, clothing and equipment, release interview, release documentation, movement of HG&E, and issue of pay.

Federal Public Service Employment — Priority for Disabled Canadian Forces Members

There are three Federal Public Service programs for medically released military members this section will describe each of these programs and the process as to how they can be used by the CF and other Federal Government Departments to hire medically released CF personnel.

The Federal Public Service Priority Hiring Program for Medically Released Military Members

General

Recent amendments to the Public Service Employment Regulations allow for the priority appointment of certain medically released members of the CF to positions in any Department or Agency of the Public Service governed by the *Public Service Employment Act*. This means that medically released CF members, who meet certain eligibility criteria, may be appointed in a priority over other candidates.

Eligibility

In order to qualify for this priority, a member must be medically released from the CF. Eligible members have up to 5 years, from their effective date of release to the date that a competent authority states they are ready to return to work, to request this entitlement. This is referred to as the “qualifying period.”

Department of National Defence Employment Equity (EE) Program

The existing departmental EE programs are no longer applicable with the coming into force of the new *Public Service Employment Act (PSEA)*. All departmental EE programs required approval by the Public Service Commission (PSC), and now with the new PSEA the approval has been delegated to Deputy Heads.

The Directorate of Diversity and Well-Being (DDWB) within DND is reviewing our departmental approach to EE programs and will be issuing direction of EE appointments and programs within DND in the near future.

The new *PSEA* allows for EE appointments within departments based on Human Resources (HR) and EE plans being established to rationalize the EE appointments. This aspect does not require an approved program, however, direction for departmental application will be issued.

Medical Treatment and Expenses

References:

QR&O Chapter 34, ADM (HR-Mil) Instruction 11/04

General

Members of the Regular Force, and as an interim guidance, Reservists on Class “C” service and extended Class “B” service (over 180 days) are entitled to comprehensive medical care at public expense, while so employed, Reservists on Class “B” service (under 180 days) and on Class “A” service are entitled to emergency care and required examinations.

Still-serving Special Duty Area/Special Duty Operation (SDA/SDO), pensioners receive all of their treatment from the Canadian Forces (CF) through the Spectrum of Care. A health care team comprised of the Canadian Forces Medical Service and Canadian Forces Dental Service meets this mandate. The standard of care provided by the CF is, as a minimum, equivalent to what the majority of Canadians receive.

The CF has agreed to extend VAC health care benefits to CF members who are pensioned for illnesses or injuries attributable to military service. If a CF member is eligible for benefits from VAC due to such a condition, they will receive a special "Dual Card" which indicates that they are eligible for both CF Spectrum of Care Benefits and VAC health benefits. For “Dual Card” clients, the CF will be the primary provider of care and will be responsible for authorizing health benefits on VAC’s behalf. Once a CF member is officially released from the CF, the client eligibility information will become accessible to VAC. This will give VAC District and Regional offices the capacity to authorize and approve health care benefits for these pensioners.

In order to ensure that the CF can effectively administer health benefits on VAC’s behalf for still-serving personnel, VAC has, since October 27, 2001, exchanged five “pieces” of information (i.e. name, service number, pension

code, pension code description and pension effective date) with the CF medical system. The purpose of this exchange is to ensure that CF medical staff is fully aware of all the medical conditions and treatments that could impact on a CF member's ability to perform their military duties.

To assist members in understanding their full health benefits, along with their "dual card", they will receive copies of two booklets: "Veterans Affairs Canada Health Care Benefits" and "Canadian Forces Health Services — Understanding and accessing your Health Care Benefits: an Information Guide".

Reservists with Medical Conditions Attributed to Service

The extent of medical care provided and/or paid for by the Canadian Forces Medical Service (CFMS) to Reservists who develop medical conditions as a result, of their service is briefly described below.

- Reservists, while still employed, are entitled to medical care at public expense to treat their condition which is attributable to service;
- After the employment period has been completed, a Commander of a command may, upon recommendation of the attending physician, authorize the extension of the period of service in order to provide medical care at public expense to a Reservist whose need for medical care is attributed to the performance of duty;
- Where there are reasonable grounds to believe that the condition is attributed to military service, and unless the Reservist has been released from the Canadian Forces, the CFMS should continue to provide medical care to the Reservist, as long as the officer commanding a command approves the extension of the period of service, even if attributability has yet to be conclusively determined. The medical treatment is to continue until attributability can be determined and, where the condition is found to be attributable to service, until the member's medical care is assumed, in its entirety, by either federal or provincial authorities; and
- To ensure continuity of care, the treatment may be jointly shared/coordinated by the Base/Wing Surgeon and a civilian family doctor. Wing Surgeons or Health Care Coordinators must oversee medical care provided at public expense. Medical care provided at public expense to Reservists must conform to CFMS standards, comparable to the medical care with Regular Force.

Release

A member of the CF is not entitled to medical care at public expense beyond the effective date of release, except as may be provided by the Veterans Health Care Regulations, for medical expenses directly related to pensioned disabilities. However, a released member, who is in receipt of a disability pension according to the *Pension Act*, is entitled to health benefits related to the pensioned disability. The health benefits provided are in accordance to the Veterans Health Care Regulations and include treatment benefits, VIP benefits as well as long term care. In addition, a released member who is pensioned for service in a SDA/SDO and who requires VIP, is entitled to treatment for any condition, based on need, thus, the treatment is not limited to a pensioned disability.

Administration

Medical treatment and expenses are entitlements under the responsibility of the Director General Health Services (DGHS). Your point of contact is the closest military Health Care Coordinator. After release, the point of contact will be the closest VAC District office.

Canadian Forces Member Assistance Program (CFMAP)

The Canadian Forces Member Assistance Program (CFMAP) is a partnership between DND and Health Canada's Employee Assistance Services (EAS). The CFMAP is a first rate service that provides confidential and voluntary short term counselling to assist members and their immediate family to resolve many of today's stresses at home and in the work place.

Individuals within Canada, the USA and overseas can access this program through the toll free telephone number 1-800-268-7708, which is staffed 24 hours a day, 365 days a year by a fully bilingual, trained counselors. The role of the telephone counsellor is to:

- Provide advice over the telephone;
- Arrange for an appointment with another counsellor close to the individual's home or work as required;
- Provide immediate support and counselling during critical incidents.

Contact will be made with the client within 48 hours and an appointment will take place within five days; sooner in crisis situations.

It's Free

Because the Canadian Forces believe in the well-being of their members, they pay for the cost of this program.

It's Confidential

Because counselors are bound by their code of ethics to guarantee confidentiality, no information will be released without the written consent of the individual seeking counselling services. There is no risk to future career advancement.

Eligibility — Non-Regular Force

Members of the Reserve component, Cadet Instructor Cadre (CIC), Cadets, Canadian Rangers and certain family members of the preceding groups may also have access depending upon their eligibility. For non-Regular Force members and their family members to receive full assistance under this program, the situation or issue for which assistance is sought must be directly linked to service in the CF. Notwithstanding this condition, individuals from any of these groups may receive an initial assessment followed by an appropriate referral.

Limitations

The following limitations apply to assistance provided under CFMAP:

- There is a maximum of eight sessions per individual / per issue. This may be increased for a limited number of sessions following consultation between DCOS HS Del and the Health Canada Case Managers.
- Sessions will normally consist of a face-to-face meeting, but, if circumstances dictate, it may be by telephone between the CF member or immediate family member and the counsellor.

Compensation for Disability — Reserve Force

References:

CBI 210.72, DAOD 5018-2, CFAO 24-6, 210-29

General

Members of the Reserve Force on Class “A, B or C” Reserve service incapable of performing duty due to an injury, disease or illness attributable to that service are entitled to pay and allowances until the termination of that service. Compensation for disability due to injury, disease or illness is payable when disability continues beyond the termination of the class of Reserve service during which it occurred.

Procedure

Approval of payment of compensation for disability is based on the report of the investigation outlined in CFAO 210-29 paragraph 12. A standard form DND 2398 for the investigation of disability compensation claims is now available in the Defence form catalogue under

<http://diso-s041.ottawa-hull.mil.ca/DFC2/>.

Termination

Compensation for disability is no longer payable once a competent medical authority has established that the member is no longer disabled and the member is capable of:

- Resuming active participation in the Reserve Force; or
- Resuming the occupation held at the time the disability occurred; or
- Seeking gainful civilian employment if the member was not so employed at the time the disability occurred.

Compensation for disability also ceases:

- Beyond the date the member is released from the Canadian Forces;

- If the member resumes attendance at an educational institution if a full time student; or
- When, the member unreasonably refuses to accept the medical treatment prescribed, effective the date of such refusal.
- Subject to Ministerial approval, compensation may be considered when a member is a full-time student receiving treatment as an outpatient: When there is a loss of income from part-time employment, either civilian, or military; or
- When the member who attends school incurs additional and reasonable expenses or to travel to a place of treatment, or tutoring required to catch up.

Advances

While a member is hospitalized, the Commanding Officer may authorize an advance in pay:

- a) where the period of hospitalization exceeds one month, pay in arrears for each month or part month; or
- b) if the period of hospitalization does not exceed one month, on release from hospital.

While the member is disabled and receiving treatment as an outpatient, the Officer Commanding the Command may authorize an advance in pay and separation expenses for a period not to exceed three months. Payment in excess of three months requires the prior approval of DCSA.

As a word of caution, members should be advised in writing prior to the issuance of any advance of compensation for disability not subsequently approved by DCSA that such advances are subject to recovery action.

Features

Compensation for disability is subject to income tax, which is deducted at source as well as Employment Insurance and Canada Pension Plan deductions.

Application

It is the member's responsibility to request disability compensation through their unit. The investigation submitted by the member's unit through the chain of command constitutes the application for approval of payment of compensation for disability.

Additional period of payment

When a member's disability compensation continues after initial period of payment, the unit shall forward directly to DCSA, an updated doctor's statement, an updated member's statement and an updated employer's statement (if applicable) with a covering letter/memorandum explaining the request for additional payment.

Additional Information

Government Employee's Compensation Act (GECA)

GECA is another mechanism, which provides compensation for loss of earnings, medical care and other related benefits to federal employees injured in the course of employment or disabled by reason of an industrial disease due to the nature of the employment.

For more information on GECA, refer to <http://www.hrsdc.gc.ca/>

Procedure

Reservists can apply for compensation through their Provincial workers' compensation boards/commissions and will receive benefits at the same rates under the same conditions as provided in the provincial worker's compensation law.

Administration

Although Reservists may be entitled to Reserve disability compensation under Compensation Benefit Instruction (CBI 210.72 like mentioned above, and worker's compensation, they cannot collect both. The DND-VAC Centre at NDHQ administers compensation for disability benefits. Please contact "The Centre" toll free 1-800-883-6094 or (613) 995-1457.

Extension of Class “C” Reserve Service for injury or illness while in Special Duty Area – Special Duty Operation (SDA/SDO)

Reference:

CANFORGEN 116-04

General

Members of Class “C” Reserve Force who suffer an injury or illness not attributable to service while on a Special Duty Area (SDA) or Special Duty Operation (SDO) are eligible for extension of service to a maximum of 24 months.

Procedure

Approval of extension of service is based on the request form submitted by the home unit through the chain of command to DCSA.

Termination

Extension of service will terminate when the member meets one of the following:

- Is declared medically fit by a medical officer;
- Resumes active participation in the Reserve Force;
- Returns to the civilian employment held prior to going to an SDA/SDO;
- Is able to seek civilian employment;
- Resumes attendance at an educational institution if he/she was a full time student prior to deployment and resumes active participation in the Reserve Force Service. However, if the member resumes school but cannot parade, missed Class A training will be reimbursed;
- The member refuses the medical treatment prescribed; or,
- The member is medically released from the Canadian Forces.

Application

It is the CO's responsibility to request extension of service through DCSA. The extension of contract form submitted by the member's unit through the chain of command constitutes the application for approval extension.

Additional Information

For further information about this new interim policy, please contact "The Centre" at (613) 995-1457 or 1-800-883-6094.

Injured Military Members Compensation Act (IMMCA), Bill C-44

General

The *IMMCA* provides for lump-sum benefits for eligible CF personnel who suffered service-related dismemberment (loss of a hand, foot or thumb and index finger of the same hand) and the total and irrecoverable loss of sight, hearing or speech. The legislation covers members not covered by the GOIP for injuries between October 01, 1972 and February 12, 2003 (inclusive).

This *Act* complements the new insurance program put into place effective the 13 February 2003 (see section 9, *SISIP-Canadian Forces Accidental Dismemberment*).

Eligibility

As specified in the *Act*, the conditions that must be met are:

- the injury was attributable to the person's service with the CF;
- the loss resulted directly from the injury;
- the loss was not caused directly or indirectly by a self-inflicted injury or by the persons' improper conduct, including the disobedience or an order and vicious or criminal conduct;
- the person survived for a period of at least 30 days after the injury;
- the loss occurred within 90 days of the injury;
- the person was not entitled to a lump sum payment in respect of the injury under an insurance plan provided by the Government of Canada;
- the loss was not caused, wholly or partly, directly or indirectly, by disease; bodily or mental infirmity or the medical treatment of the disease or infirmity; or ptomaine or bacterial infection except an infection that is caused by the injury.

Application

If you wish to apply for a benefit, please contact the DCSA the Centre at 1-800-883-6094, in order to obtain an application.

Administration

DCSA upon receipt of your application will review your records to determine whether you qualify for a benefit. If additional information is required, we will contact you. Once the review is complete, you will be advised of the results by mail. If your application is approved, a cheque will be forwarded to you. If your application is not approved, you will be provided with an explanation for the decision.

Features

- The legislation applies to the period from October 01, 1972 to February 12, 2003 for the loss of a hand, foot or eye.
- The loss of hearing and speech covers from April 01, 1986 to February 12, 2003.
- The loss of thumb and index of the same hand covers from November 01, 1988 to February 12, 2003.
- Benefits are payable to Regular and Reserve Force members.
- If an eligible recipient is deceased, the payment can be made to his or her estate.
- The benefits are not subject to federal tax or reduce any benefit payable under the *Pension Act*.

For further information on the legislation, you can call the Centre at 1-800-883-6094 or see their web site at: www.forces.gc.ca/centre/.

An Act to amend the
Pension Act and the *Royal
Canadian Mounted Police
Superannuation Act*, Bill C-31
(Special Duty Operation)

General

The new legislation recognizes for the purpose of pension benefits under the *Pension Act*, service as part of a “Special Duty Operation”(SDO). Members of the CF and the Royal Canadian Mounted Police (RCMP) serving as part of a special duty operation, or their survivors, will be provided in the event of the member’s disability or death, with the same pension coverage as that currently provided in respect of service in a “Special Duty Area” (SDA).

The Minister of National Defence, after consultation with the Minister of Veterans Affairs, is now empowered to designate both SDA and SDO. SDOs are not required to be defined in terms of a specific geographical area. A designation of an SDA or an SDO may be made only if the CF members are deployed into conditions of elevated risk.

Designation

An SDA or SDO may be designated where the operation has exposed or may expose members to conditions of elevated risk. The designation may only be made in respect of the following types of operations:

- a) an armed conflict;
- b) an operation authorized under the Charter of the United Nations, the North Atlantic Treaty, the North American Aerospace Defence Command Agreement or any other similar treaty instrument;
- c) an international or multinational military operation;
- d) an operation authorized in order to deal with a national emergency, as defined in section 3 of the *Emergency Act*, in respect of which a declaration of emergency is made under that Act;

- e) an operation authorized under section 273.6 or Part VI of the *National Defence Act*, or other similar operation authorized by the Governor in Council;
- f) an operation that, in the opinion of the MND, is a search and rescue operation;
- g) an operation that, in the opinion of the MND, is a disaster relief operation;
- h) an operation that, in the opinion of the MND, is a counter-terrorism operation;
- i) an operation involving a level of risk that, in the opinion of the MND, is comparable to that normally associated with an operation referred to in paragraphs a to e above.

Administration

DCSA is the Office of Primary Interest, and further information can be found at: www.forces.gc.ca/centre/.

Extended coverage

A further implication of the amendments is that the *Pension Act* coverage will include, during the period of time in which that designation is in effect:

- a) periods of training for the express purpose of service in that area or as part of that operation, wherever that training takes place,
- b) travel to and from the area, the operation, or the location of training referred to in para a, and;
- c) authorized leave of absence with pay during that service, wherever that leave is taken.

National Military Cemetery (NMC)

General

The Department of National Defence, in partnership with historic Beechwood Cemetery in Ottawa, operates the National Military Cemetery (NMC) of the Canadian Forces.

Dedicated in June 2001, the NMC is a national focal point for sacrifices made to maintain Canada's commitment to peace and security, both internationally and at home. .

Eligibility

All Canadian Forces (CF) members, both Regular and Reserve Force, and former members who have been honourably discharged and any Canadian Forces veterans including members of Canada's Merchant Navy, are eligible for burial in the NMC. One immediate family member may also be buried in the same plot as the service member. The DCSA will verify the eligibility of each applicant.

Arrangements

Family members and/or funeral directors will facilitate burial arrangements directly with Beechwood Cemetery, once the NMC application has been approved. Beechwood Cemetery will then coordinate the purchase, production, and installation of the standard headstone that will be used in the NMC. Burial and most associated costs will be borne by the military for serving members and by the estate for veterans. Charges for burial and services are based on rates approved annually by the Ontario Ministry of Corporate and Consumer Relations. Beechwood offers pre-payment options so that those wishing to be buried at the NMC can take advantage of current prices. These rates are published on the NMC web site.

Upon request, a military's presence will be provided which will include a chaplain, an officer, other CF members, and a piper or bugler, if available.

Registration

Eligibility criteria will be verified and approval granted as quickly as possible to avoid delays and minimize stress for bereaved families. Plots will not be pre-selected or allocated by rank, service or regiment/unit.

Contact

All inquiries related to applications for burial in the NMC should be directed to DCSA, toll-free in Canada at 1-800-883-6094, or local and outside Canada, (613) 995-1457.

To contact Beechwood Cemetery to make arrangements after your application has been approved, call (613) 741-9530 or fax (613) 741-8584.

For more information, visit the NMC web site, www.dnd.ca/cemetery/ or e-mail us at centre@forces.gc.ca

The NMC is located in Beechwood Cemetery at 280 Beechwood Avenue in Ottawa, Ontario.

Funeral Expenses and Headstones

References:

CBI 210.20, 210.21, 210.22, 210.23, 210.24, 210.25, 210.27, CFAO 24-1, 24-5, 24-6, 25-1, 26-2; DAOD 5044-2

General

The overall co-ordination of funeral and burial arrangements of currently serving member, in accordance with the wishes of the next-of-kin (NOK), and consistent with current regulations and orders, is usually the responsibility of the unit.

Funeral and Burial Expenses

Funeral and burial expenses for currently serving members will be paid by the Department of National Defence (DND) up to the limits outlined in regulations, as shown below. Any extra or higher costs will be borne by the NOK.

Expenses <i>(Amount may change)</i>	Allowable Charge To Public
Funeral Service Charge:	
a. Dies and buried in same locality in Canada	\$4,100.00
b. At a locality in Canada different than place of death	\$4,675.00
<i>Note: a and b include the cost of a casket and applicable taxes</i>	
c. Transportation of remains for (b)	Prevailing Rates
d. Transportation of dependants to and from place of burial (see Note A)	Prevailing Rates
e. Special preparation of the body (see Note B)	\$ 180.00
f. Extra cost for oversized or sealed casket (when required)	Prevailing Rates
g. Cemetery plot	Prevailing Rates
(1) Opening and Closing of plot	Prevailing Rates
(2) Perpetual Care	Prevailing Rates
h. Cremation	Prevailing Rates
(1) Urn - When the remains of a member are cremated and a claim for a cemetery plot is not made under CBI 210.23, the costs of an urn and a niche in a columbarium and the perpetual care of the niche may be paid from public funds at local prevailing rates. However, the total amount may not exceed the cost of a casket, a permanent single plot, the opening and closing of the grave and perpetual care of the plot, but excluding the cost of a headstone, that would have been incurred had the remains been buried.	
(2) Urn transfer	Prevailing Rates
i. Headstone/marker or alternate memorial not to exceed the cost of an Official Headstone.	Prevailing Rates
j. To compensate for expenses when a funeral is held in a religious or secular establishment	\$ 200.00
k. Additional DCBA authorized expenditures for any one funeral	\$ 100.00
m. Funerals and burials outside Canada	Prevailing Rates

Headstone or Memorial

DND will, in accordance with CBI 210.27, initially provide a temporary marker and later DND will contact the NOK, regarding a permanent headstone. If the NOK selects a private memorial, DND will defray a part of the cost.

Financial Limitations

The following charges are not reimbursable by DND: flowers, donations, photos, register book, death notices in newspapers, church seating attendants fees, and reception after the funeral service.

Administration

The DND-VAC Centre (DCSA) administers funeral expenses and headstones. Please contact "The Centre" at (613) 995-1457 or 1-800-883-6094.

The Veteran's Pastoral Outreach Program (VPOP)

General

Similar to the pastoral care, which Military Chaplains routinely provide to those who are serving in uniform, this Program enables the provision of Clergy (often retired CF Chaplains) to our retired CF personnel and their immediate family, when a pastoral need arises. This service is not intended to replace the ministry of civilian Parish Clergy when the former member is a regular member of a civilian Parish. When, however, a member is without the immediate ministry of a member of the clergy, this program will be able to provide assistance. While it is primarily designed for situations when former members are dealing with “end of life” issues, i.e. dying, death, funerals, bereavement, etc. it is not necessarily restricted to this area alone. An important feature of the program is its’ capacity to provide a swift response with a very high quality of Pastoral Care.

Eligibility

All former members of the Canadian Forces, both Regular and Reserve Force, who have been honourably discharged, and any CF veteran including former members of Canada’s Merchant Navy, are eligible. An immediate family member may also be considered eligible to apply

Registration

All inquiries related to this program should be directed to the Manager of VPOP, toll-free in Canada at 1-800-883-6094 or locally and outside Canada, (613) 944-4047. Application forms are available on our web site or will be provided by mail.

The Clergy

The Clergy who are provided under the provisions of this program are carefully selected and specifically mandated for this ministry. Many of them are retired CF Padres, or Royal Canadian Legion Chaplains, who have personal familiarity with the military way of life. As well, they are quite familiar with the unique demands of retired life. They are paid a standard honorarium for their services and are also reimbursed for reasonable expenses incurred.

Emergency

If you believe that you have an emergency requirement for Pastoral Care, and time is of the essence, call directly to the Manager of the VPOP at (613) 944-4047 or toll free at 1-800-883-6094.

Fax (613) 996-1493.

Emergency calls may be made during quiet hours to (613) 286-1683.

For additional information, visit us at our web site at:

www.forces.gc.ca/centre/

Wills and Estate Planning

References:

National Defence Act - Section 42, QR&O Chapter 25, DAOD 7012-0, 7012-1

Estate planning is the whole process of arranging your personal affairs in contemplation of your death or mental/physical incapacity. Proper estate planning will ensure that your family members have less to worry about in these circumstances.

A well laid-out estate plan ensures that your affairs are looked after according to your wishes and that your family is looked after. For example, you will have to consider whether you have enough money to cover expenses, such as the cost of your funeral and probate fees, should it be necessary to have your Will verified through the court system. Other expenses such as any outstanding personal loans, income tax, bills, rent or mortgage payments will also have to be paid. If you are supporting a family member, planning for the payment of these expenses as well as your family's general living expenses, such as groceries, is critical.

Proper estate planning includes:

- Preparing a Will and an Affidavit of Execution
- Tax planning
- Completing a power of attorney (separate versions for financial affairs/property management and personal care, when you are out of country or otherwise unable to attend to your own affairs), and
- Purchasing life insurance.

Your Will

Everyone should have a Will. Dying intestate (without a valid Will) means that you have no say in how your Estate is administered and how your assets are distributed. Therefore, if you have specific ideas regarding how you want your estate settled and to whom you want, your assets distributed, put them in writing.

A properly executed Will is a legal document that reflects your wishes for the distribution of your estate. While you can draft a Will on your own, you should seek legal advice from a lawyer because there are certain formal legal requirements that must be followed when completing a Will. If these requirements are not followed, the Will may be invalid. A lawyer who specializes in estate planning will be able to provide you with additional advice relative to your estate planning.

Before seeing a lawyer, prepare an inventory of your assets and try to calculate their value. Make sure that you take into account any outstanding mortgage on your property.

Also, make a list of your RRSPs and any life insurance policies you may have, and find out if you do not know whom you have designated as your beneficiary on these policies.

Take your time when preparing your Will. It is one of the most important documents you will sign. In addition, you should review your Will periodically as personal circumstances change. You may need to make a new Will if you experience a change in marital status or upon the birth or adoption of a child(ren). *A will made ten; five or even two years ago may not reflect your present wishes or financial situation.*

You will need to appoint an executor and an alternate executor. The executor is the person designated by the Will to administer your estate in accordance with your Will. The executor will carry out your wishes and take care of tasks such as filing tax returns, protecting your property and paying expenses. You should discuss with your lawyer who should be your executor and how much he/she will be paid for carrying out that duty. Some people choose an individual such as a spouse, other family members or a close friend. Other people choose a trust company because they have expertise and are impartial when carrying out duties of an executor, which may minimize taxes.

Tax planning

Tax planning is an important part of estate planning. There are several ways to reduce estate taxes, such as charitable donations or RRSPs to spouses or dependent children. It is a complex area, so discuss it with your financial advisor, lawyer or accountant.

Powers of attorney

Besides your Will, you should discuss preparing a power of attorney with your lawyer. This is a legal document, which you sign, and have witnessed; authorizing a person or persons to make decisions for you should you ever become incapable of making these decisions for yourself. There are two kinds of powers of attorney: one for managing financial affairs or property, and another for personal care. The latter type allows you to organize your affairs so that someone you trust will have authority to decide about your health care, nutrition, shelter, clothing, hygiene and safety if you cannot.

Life insurance

Amongst other things, life insurance can help provide your family with replacement income after your death, as well as cover your final expenses and debts you may have. Unlike the proceeds of your RRIF, which are transferred to your estate and taxed, the proceeds of your life insurance policy are tax-free. To be insurable however, you must be healthy. Keep in mind that your premiums will vary depending on such factors as your health, age and coverage amount.

There are different types of life insurance, including term insurance, permanent insurance and universal life. Consult a financial advisor for more information and to help you do a need analysis. It is a good idea to comparison-shop and find the product that best suits your needs and your budget.

Tips:

- Make sure that your financial affairs are in order and your records are up-to-date at all times.
- Make sure your executor knows where to find your records.
- CPP/QPP pays out a lump sum death benefit to your surviving spouse or estate.
- There are several ways you can minimize your estate costs, such as establishing a spousal trust and designating beneficiaries on your RRSPs, RRIFs and life insurance policies. Consult a financial advisor to help you consider what is right for you.

The CF Service Will

The CF strongly urges every member to make a Will on enrolment and, review, update their Will upon the birth or adoption of a child and to make a new Will upon any change in marital status. (See DAOD 7012-0) However, you may make a Will (referred to as the “service will”) at any time during your service and place it in safekeeping with the CF or elsewhere. The CF provides a simple Will Form, which is a very basic Will, appropriate primarily for single CF members. You may wish to consult a lawyer to make a Will with specific provisions, including but not limited to trusts and guardianship for children and additional bequeaths. You may also deposit your private Will with the CF for safekeeping.

Please note the following reminders:

- Ratify or replace any Will you made before you reached the age of majority (this age varies between provinces and territories);
- Update your Will upon the birth or adoption of a child(ren);
- Make a new Will upon marrying, unless the existing Will was made in contemplation of the marriage and states this clearly; and
- Make a new Will upon divorce.

If you have deposited your Will with the CF for safekeeping, you are entitled to receive it or to have it forwarded to your address upon release. Be sure to complete any necessary documentation in this regard.

Assisting Officer

References:

CBI 210.20 to 210.27, CFAO 24-1, 24-5, 26-2, 25-1, 26-2, DAOD 5018-0, 5044-2, 7002-0, 7002-1, 7002-2, 7002-3, QR&O Chapter 24

General

The death of a service member is one of the most sensitive personnel-related events to a unit and its members. Responding to the needs of the family of the deceased, and to those of the service requires the coordinated and intensive effort of the Unit and support staffs.

The Assisting Officer is the principal contact with the family. Their primary duty is to assist the family in any way possible, to determine the family's wishes in relation to funeral and burial, to inform them of financial entitlements, and to provide an explanation of the benefits paid by DND when a service member dies. This might include arranging for the care and custody of both personal and public property, traveling with the remains and Next of Kin (NOK) to the place of interment, bringing the family to the location of the service, or any other applicable assistance that will ease the burden of the immediate family.

Their function is to reduce the administrative burden on the family in their time of crisis.

VAC Contact Information

Internet:

<http://www.vac-acc.gc.ca>

General Inquiries

All questions or comments pertaining to pension applications or VAC services and benefits may be directed to the following toll-free numbers:

1-866-522-2122 (English)

1-866-522-2022 (French)

Client's inquiries related to the Veterans Review and Appeal Board or other branches/units within the department will continue to use the existing toll-free numbers listed below.

Bureau of Pensions Advocates 1-877-228-2250

Head Office and Appeals Unit

P.O. Box 7700

Charlottetown, PE, C1A 8M9

Veterans Review and Appeal Board 1-800-450-8006

P.O. Box 9900

Charlottetown, PE, C1A 8V7

Web site: www.vrab-tacra.gc.ca

Foreign Countries Operations 1-888-996-2242

In Canada 1-613-996-2242

Canada Remembers 1-877-604-8469

Regional Offices/District Offices/ BPA Offices

Please look in the Government pages of your local telephone book under "Veterans" for the office nearest you.

CFMAP (Canadian Forces Member Assistance Program) 1-800-268-7708

Frequently Asked Phone Numbers

Director Access to Information (ATI)	1-888-272-8207
Director Accounts Processing Pay and Pensions- Pension Services (DAPPP PS)	1-800-267-0325 613-996-7980
Director Casualty Support and Administration (DCSA) Internet: www.forces.gc.ca/centre	1-800-883-6094 613-996-1493 (Fax)
Human Resources and Skills Development Canada (HRSDC)	1-800-277-9914 in English 1-800-277-9915 in French
Québec Pension Plan (QPP) Internet: www.hrdc.gc.ca	1-800-463-5185
Ombudsman	1-888-828-3626
Royal Canadian Legions (RCL) Web site: www.legion.ca	1-613-235-4391
SISIP Financial Services Internet: www.sisip.com	1-800-267-6681 613-233-2177
Transition Assistance Program (TAP) Internet: www.forces.gc.ca/centre/tap	1-800-883-6094

References

ADM(HR-Mil) Instruction 11/04	Canadian Forces Medical Standards
ADM(HR-Mil) Instruction 05/03	Canadian Forces – Return to Work Policy and Guidelines
ADM(HR-Mil) Instruction 17/04	Education Reimbursement for the Regular Force
Bill C-31	<i>An Act to amend the Pension Act and the Royal Canadian Mounted Police Superannuation Act in Special Duty Areas and Special Duty Operations</i>
	Canada Pension Plan Legislation
	<i>Canadian Forces Superannuation Act – Part II</i>
CANFORGEN 020/02	Service Personnel Holding List (SPHL) – Annual Leave
CANFORGEN 023/96	Changes to Canadian Forces Leave Administration
CANFORGEN 045/02	Service Personnel Holding List (SPHL) Change in Financial Code for Cash out of Unused Annual Leave
CANFORGEN 087/99	Vocational Rehabilitation
CANFORGEN 088/04	Canadian Forces – SISIP Financial Services Long Term Disability Benefits
CANFORGEN 090/03	Canadian Forces Return to Work Program
CANFORGEN 100/00	Service Personnel Holding List (SPHL)

CANFORGEN 110/03	Administration of the Military Disabled Priority Entitlements and the Employment Equity Program for Canadian Forces members who become disabled
CANFORGEN 116/04	Extension of Class C Service for Injury or Illness while in SDA/SDO
CANFORGEN 135/04	Education Reimbursement – Primary Reserve (PRES)
CANFORGEN 136/04	Changes to Canadian Forces Education Reimbursement Programs
CANFORGEN 27/02	Introduction of Special Employment Equity Programs
CBI 204.40	Severance Pay
CBI 204.54	Reserve Force Retirement Gratuity
CBI 205.73	Death Gratuity – Reserve F other than Class “C” Reserve Service
CBI 210.20	Funerals – Application
CBI 210.21	General Funeral Expenses in Canada
CBI 210.22	Special Funeral Expenses
CBI 210.225	Transportation of Dependants to Place of Burial
CBI 210.23	Cemetery Plots
CBI 210.24	Cremation
CBI 210.25	Funerals and Burials Outside Canada
CBI 210.27	Provision of Headstones and Memorials
CBI 210.72	Compensation for Disability Reserve Force
CBI 210.80	Tuition Fees, Books and Instruments – Officers and Non Commissioned Members of the Regular Force at Canadian Military Colleges, Universities, Academic Institutes or Courses not within the Canadian Forces
CBI 210.801	Education Reimbursement – Primary Reserve
CBI 210.802	Skills Completion Program – Regular Force

CFAO 15-2	Release – Regular Force
CFAO 16-1	Leave
CFAO 203-5	Administration of Pay and Allowances
CFAO 204-10	Severance Pay and Rehabilitation Leave
CFAO 210-29	Compensation for Disability – Reserve Force
CFAO 212-1	Terminal Benefits – <i>Canadian Forces Superannuation Act</i> , the <i>Pension Act</i> , the <i>Supplementary Retirement Benefits Act</i> and <i>Gratuity Regulations</i>
CFAO 24-1	Casualties Reporting and Administration
CFAO 24-5	Funerals, Burials and Graves Registration
CFAO 24-6	Investigations of Injuries or Death
CFAO 25-1	Service Estates and Personal Belongings
CFAO 26-2	Death Certificates and Registration of Death
CFAO 2-8	Reserve Force – Organization, Command and Obligation to Serve
CFAO 34-39	Medical Examination and Documentation on Release
CFAO 56-18	Pension – Special Duty Area
DAOD 5001-1	Reserve Force Retirement Gratuity
DAOD 5018-0	Injured Members and Military Casualties
DAOD 5018-2	Report of Injuries and Exposure to Toxic Substances
DAOD 5031-1	Canadian Forces Military Equivalencies Programme
DAOD 5031-4	Second Career Assistance Network Programme
DAOD 5031-5	Canadian Forces Continuing Education Program
DAOD 5031-6	Military Civilian Training Accreditation Program
DAOD 5044-2	Notification of Family Death, Illness or Injury

DAOD 7002-0	Boards of Inquiry and summary Investigations
DAOD 7002-1	Boards of Inquiry
DAOD 7002-2	Summary Investigations
DAOD 7002-3	Investigative Matters and References
DAOD 7012-0	Wills
DAOD 7012-1	Preparation and Administration of Wills
FAM 102	Annex A
	<i>Government Employees Compensation Act</i>
	<i>Income Tax Act</i>
Bill C-44	<i>Injured Military Members Compensation Act</i>
	<i>National Defence Act</i>
	<i>Pension Act</i>
	<i>Public Service Employment Act</i>
	Special Duty Area/Special Duty Operation Pension Order
QR&O 15.109	Not Allocated
QR&O 16.18	Leave (Retirement leave)
QR&O 16.19	Rehabilitation Leave
QR&O Chapter 34	Medical Services
QR&O Chapter 24	Casualties and Funerals
QR&O Chapter 25	Service Estates And Personal Belongings

List of Acronyms

Acronyms	Description
ADIP	Accidental Dismemberment Insurance Plan
ASU	Administration Support Unit
CAI	Career Assessment Inventory
CBI	Compensation Benefits Instruction
CRA	Canada Revenue Agency
CDA	Canadian Defence Academy
CDS	Chief of the Defence Staff
CF	Canadian Forces
CFAO	Canadian Forces Administration Order
CFCCP	Canadian Forces Community College Program
CFCEP	Canadian Forces Continuing Education Program
CFGRSP	Canadian Forces Group Retirement Savings Plan
CFMAP	Canadian Forces Member Assistance Program
CFMEP	Canadian Forces Military Equivalency Program
CFMS	Canadian Forces Medical Service
CFP	Certified Financial Planner
CFPAF	Canadian Forces Personnel Assistance Fund
CFPSA	Canadian Forces Personnel Support Agency
CFRTW	Canadian Forces Return to Work Program
CFSA	Canadian Forces Superannuation Act
CFUP	Canadian Force University Program
CHRO	Civilian Human Resources Officer

Acronyms	Description
CIC	Cadet Instructor Cadre
CO	Commanding Officer
CPO	Civilian Personnel Officer
CPP	Canada Pension Plan
CSB	Canada Savings Bonds
CT	Career Transition
CTAB	Canadian Technology Accreditation Board
DAOD	Defence Administration Orders and Directives
DAPPP PS	Director Accounts Processing Pay and Pensions – Pension Services
DCSA	Director Casualty Support and Administration
DGHS	Director General Health Service
DJAG	Director Judge Advocate General
DLM	Directorate of Learning Management
DMCARM	Director Military Careers Administration and Resource Management
DND	Department of National Defence
DNDEEP	Department of National Defence Employment Equity Program
DTEP	Director Training and Education Policy
EAP	Education Assistance Program
EAS	Employee Assistance Services
EEP	Employment Equity Program
ER	Educational Reimbursement
GCSC	Government of Canada Security Clearance
GECA	Government Employee's Compensation Act
GOIP	General Officers Insurance Plan
HG&E	Household Goods and Effects
HRDSC	Human Resources and Skills Development Canada
IMMCA	Injured Military Members Compensation Act
IPC	Incentive Pay Category

Acronyms	Description
IPR	Intended Place of Residence
IRM	Insurance for Released Members
LPF	Last Post Fund
LTD	Long Term Disability
MCTAP	Military Civilian Training Accreditation Program
MEL	Medical Employment Limitations
MND	Minister of National Defence
NDHQ	National Defence Headquarters
NDOC	National Defence Operations Centre
NMC	National Military Cemetery
NOK	Next of Kin
OGTI	Optional Group Term Insurance
OSISS	Operational Stress Injury Support Services
OSI	Operational Stress Injury
PA	Pension Act
PDSP	Pensioners Dental Services Plan
PMQ	Personnel Married Quarters
POC	Programs of Choice
PSHCP	Public Service Health Care Plan
PSO	Personnel Selections Officer
PTSD	Post Traumatic Stress Disorder
QPP	Quebec Pension Plan
QR&O	Queens Regulations and Orders
RCMP	Royal Canadian Mounted Police
RFRG	Reserve Force Retirement Gratuity
RRIF	Registered Retirement Income Fund
RRSP	Registered Retirement Savings Plan
RTIP	Reserve Term Insurance Plan
SCAN	Second Career Assistance Network
SDA	Special Duty Area

Acronyms	Description
SDB	Supplementary Death Benefits
SDB	Supplementary Death Benefits
SDO	Special Duty Operations
SII	Strong Interest Inventory
SISIP	Service Income Security Insurance Plan
SPHL	Service Personnel Holding List
SRB	Supplementary Retirement Benefits
T.I.P.S.	Tax Information Phone Service
TAP	Transition Assistance Program
VAC	Veterans Affairs Canada
VIP	Veterans Independence Program
VPOP	Veteran's Pastoral Outreach Program
VRAB	Veterans Review and Appeal Board
VRPSM	Vocational Rehabilitation Program for Serving Members

Notes

Notes
