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THE NEW
VETERANS
CHARTER
For CF Veterans and their Families



Support for CF Families

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Canada 

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Support for Canadian Forces (CF) Families

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THE NEW VETERANS CHARTER

To put on a uniform in service to our country is to make an extraordinary commitment; a willingness to put oneself at risk, as needed, in the interests of the nation. To better serve those who serve us at home and around the world, the Government of Canada has passed *The Canadian Forces Members and Veterans Re-establishment and Compensation Act*. Many people know this Act as the New Veterans Charter. The new Charter will help us better meet the needs of modern-day CF Veterans (both Regular and Reserve Forces), and their families. It is the most profound change to occur to Veterans' benefits in Canada in more than half a century.

The New Veterans Charter's programs and services can be summed up in one word: "wellness." They offer:

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

FAMILY SUPPORT

Veterans Affairs Canada (VAC) knows that the transition to civilian life is a major adjustment for the whole family. This is why the New Veterans Charter offers more support to families than ever

before. Family members may qualify for:

- case management services;
- individual and family counselling services;
- health benefits;
- rehabilitation services; and
- other survivor benefits.

TRANSITION INTERVIEW

Almost every releasing CF member is offered a transition interview. Families are welcome to take part in this interview. It is an opportunity for us to meet with you and your family to discuss your needs and plans after your release. Our goal is to help you prepare for the transition to civilian life and make sure you know what services and benefits are available from VAC. We will also provide information and referrals to other government and community programs to help you in your transition.

THE PROGRAMS

Here is an overview of some of the wellness programs that can benefit families under the New Veterans Charter.

Rehabilitation

The Rehabilitation (Rehab) Program can help disabled CF Veterans and their families who are finding it hard to adjust to civilian life. In most cases, the Rehab Program is provided through a network of local experts and resources. Services can be used alone, or together,

depending on what you need. These services include:

- **Medical** – health care experts will work with CF Veterans to stabilize and restore their health, make it easier for them to cope with their health problems, and help their body and mind function as well as possible.
- **Psycho/Social** – will help CF Veterans restore independent living and help those with a disability adapt to living.
- **Vocational** – will help CF Veterans learn if it is possible to transfer their skills and education from their military job to a similar civilian job. Spouses and common-law partners of CF Veterans may also qualify for vocational assistance if the Veteran's disability is so serious that they cannot take part in it.



Case Scenario

“My name is Rob. I am 32 years old and married to Josephine. I proudly served in the Forces for 11 years as a vehicle technician and recently medically released for PTSD (post-traumatic stress disorder) and lower back pain. I have been unable to hold a job since my release, which means my wife will have to find a job.”

VAC's Rehab Program under the New Veterans Charter can help Rob access the medical and psycho/social rehab he needs to help him adjust to his condition. After trying unsuccessfully to take part in the vocational assistance program, Rob isn't able to hold a job because his PTSD symptoms are so severe. His wife can access the vocational assistance benefits in his place, so that she can find a job and earn an income for the family. Child care support will be available to them, if needed, while Josephine is looking for a job.

Financial Benefits

CF Veterans who become disabled often worry about how they are going to pay their bills and support their families. The New Veterans Charter means that CF Veterans who have a service-related, or career-ending, injury or disability may qualify for:

- **Earnings Loss Benefits.** This ensures that CF Veterans' income does not fall below 75% of their gross pre-release military salary while taking part in the rehab or vocational assistance program.
- **Permanent Impairment Allowance.** This helps CF Veterans who suffer from lost job opportunities because they are permanently and severely incapacitated.
- **Supplementary Retirement Benefit.** This makes up for the

lost opportunity to contribute to a retirement fund after releasing from the Forces.

- **Canadian Forces Income Support (CFIS).** This helps CF Veterans who are able to work but have not been able to find a job, or have a low-paying job after completing the Rehab Program.



Case Scenario

“My name is Terry. I was a class B Reservist in the Forces when I hurt my back while on duty. Six months after my injury, I decided to voluntarily release and try to find a brand new civilian job – not an easy thing to do at the age of 42. I have a very supportive wife and two wonderful children. However, my back problems have made it hard for me to work and since my wife doesn’t have a job, we are struggling to get by with little income coming in.”

Because Terry injured his back while on full-time duty as a Class B Reservist, with more than 180 days of service, he qualified for the Rehab Program. Terry’s back injury forced him to leave the civilian career he had as a mechanic. While Terry undergoes rehab for his back injury, his finances are secured through the monthly Financial Benefits he receives.

Group Health Insurance

The Group Health Insurance Program helps eligible CF Veterans and their families who would not otherwise qualify for the Public Service Health Care Plan (PSHCP) after their release. The VAC program fills this gap, offering access to group family health insurance through the PSHCP at an affordable cost.

Under the program, CF Veterans and their families will be able to qualify for such things as:

- drug benefits;
- vision care;
- special medical supplies; and
- treatment by medical specialists.

There are two kinds of coverage:

- **Supplementary** coverage helps those who are covered by a health plan through their province or territory.
- **Comprehensive** coverage helps those who live outside Canada and who are not covered by a provincial/territorial health plan.



Case Scenario

“My name is Michel. Three years ago, I was injured while on duty. The pain wasn’t too bad, so I was able to continue working. After 14 years of service, I voluntarily released from the Forces because my daughter, Jennifer was very sick and my wife, Monique, needed help taking care of

her. It wasn't an easy decision for me to leave the Forces, but I needed to be there to support my family. We are very concerned about her health and I don't know if we will be able to afford all of Jennifer's medical bills. To make matters worse, my military injury has gotten much worse and I am having trouble managing the pain.”

With the New Veterans Charter, Michel has peace of mind knowing that even though he voluntarily released, he is able to buy group family health insurance through the PSHCP. This is because he has a rehabilitation need related to his service that is making it hard for him to make the adjustment to civilian life. This will help Michel with his daughter's medical bills and will also ensure he gets the health care he needs to successfully re-establish himself in civilian life.

Disability Award

CF Veterans with a disability can experience pain and suffering which can change the way their body or mind functions and make it hard for them to enjoy life. The Disability Award is designed to recognize and compensate for the non-economic impacts of a service-related disability or death.

- The Disability Award is a tax-free lump sum payment of **up to**

\$250,000, depending on the extent of the disability.

- The amount of the award is not linked in any way to other payments a client may receive under the New Veterans Charter.

Case Scenario

“My name is Antonio. I joined the Forces right out of high school and after serving for nine years, I suffered a service-related spinal cord injury which paralysed me from the waist down. This was a devastating blow for me, my wife and our small child. Losing the mobility in my lower body was very hard on me and my family both emotionally and physically. I proudly served my country and was the sole provider for my family.”

Under the New Veterans Charter, Antonio will receive a \$200,000 lump sum disability award as a result of his paralysis. Antonio and his wife decided to invest a portion of the lump sum award for their son's future and education. They also sought independent financial advice and purchased an annuity in order to receive his lump sum award in monthly payments. VAC reimbursed some of the fees related to this financial advice.

Death Benefit

The death benefit is a tax-free, lump sum payment of **up to \$250,000**. It is paid to a spouse or common-law partner and dependent children, if a CF member is:

- killed while in service; or
- injured while in service and dies within 30 days of the injury.



Case Scenario

My name is Amie. My husband, Joseph, joined the Forces when he was 22 years old. He had a lot to look forward to – his career was full of promise and our family with two amazing young children was doing very well. Less than a year later, all of that changed when he died suddenly in a field training accident, leaving us behind.”

Right away, VAC’s Case Management Team worked with Amie to put a plan in place to support her and her children financially and to help them move forward as they heal emotionally from this tragedy. To help her find work, Amie will have access to the Job Placement Program. She will receive child care support, if needed, while she looks for a job. Financially, Amie qualified for a lump sum death benefit of \$250,000 and monthly payments to help replace her husband’s lost earnings. These

payments will be available until the date of Joseph’s 65th birthday, at which time Amie will also receive a one-time supplementary retirement benefit and will qualify for monthly income support if she needs it. Her children will also qualify for financial support if they want to continue their education past high school.

ADDITIONAL SUPPORT FOR FAMILIES

VAC Assistance Service

The VAC Assistance Service provides Veterans and their families with access to short-term professional counselling services. If you need urgent support, in-person counselling can also be arranged with a professional counsellor in your community. You can call the VAC Assistance Service toll-free 24 hours a day at **1-800-268-7708**.

Pastoral Outreach Program

The Pastoral Outreach Program provides spiritual and pastoral care. CF members, Veterans, and families in need can be connected with a member of the clergy. For more information on the Pastoral Outreach Program you can call toll-free **1-800-883-6094**.

OPERATIONAL STRESS INJURY: SUPPORT FOR FAMILIES

An operational stress injury (OSI) is any persistent psychological difficulty resulting from military service. Veterans Affairs Canada has services and supports that can help you and your family.

Counselling

Individual counselling may be available to the family of a CF member or Veteran with an OSI. Family counselling may also be offered at VAC OSI clinics.

Operational Stress Injury Social Support Program (OSISS)

OSISS is a DND peer support network supported by VAC, which helps CF members and Veterans who suffer from OSIs as a direct result of military service and their families. Peer and Family Support Coordinators are located at most VAC offices across the country. For confidential peer support, you can call toll-free **1-800-883-6094** or visit the OSISS Web site at **www.osiss.ca**

WHO TO CONTACT

For more information on how the new Veterans Charter can support CF members, CF Veterans and their families, please:

Call: **1-866-522-2122** (English) or
1 866 522-2022 (French)

Visit our Web site:
www.vac-acc.gc.ca

E-mail us:
information@vac-acc.gc.ca

If you live outside of Canada, please contact **Foreign Countries Operations (FCO)** at:

1-888-996-2242

(toll-free from the United States)

00-800-996-22421

(toll-free from the United Kingdom, Germany, France, Belgium)

(613) 996-2242

(collect from all other countries)

You can also write to:
Foreign Countries Operations
Veterans Affairs Canada
66 Slater St., Rm 1405
Ottawa, ON, Canada K1A 0P4

Our Case Scenarios

The CF Veterans and families we profile in our case scenarios may receive other benefits and services under the new Charter that are not detailed in this booklet. To learn more about the full range of support that may be available to them, please visit the *New Veterans Charter* section of the VAC Web site.

