

Media Report 04 October 2019

This weeks media reports will cover and answer great questions veterans are asking such as to providing guidance on the range of services and benefits that are available under the new Veterans Charter. and local Media Articles.

Great questions veterans are asking

Pension for Life

Who is eligible for the Pension for Life option?

Veterans and CAF members who experience a service-related illness or injury that results in a disability are eligible for the PSC. Income support and additional recognition for severe and permanent impairment is available for those Veterans who need it.

What will the eligibility criteria be for the Pain and Suffering Compensation?

The Pain and Suffering Compensation is available to members and Veterans of the Canadian Armed Forces (CAF) who have a disability caused by a service-related illness and/or injury. The actual amount of the PSC will be determined by a Veteran's Disability Assessment. It's important to remember that these monthly payments are based on the member or Veteran's extent of disability, and that not all Veterans who receive the PSC will receive the maximum of \$1,150 per month.

What is the eligibility criteria of the Additional Pain and Suffering Compensation?

This benefit is payable to Veterans who have one or more disabilities caused by a service-related injury or illness that is:

- Creating a permanent and severe impairment; and
- Creating a barrier to re-establishment in civilian life; and
- For which the Veteran has received a Disability Pension, Disability Award or Pain and Suffering Compensation.

What is the eligibility criteria for the Income Replacement Benefit?

A Veteran may qualify if they are a Canadian Armed Forces (CAF) Veteran who has a barrier to re-establishment because of service-related physical or mental health problem(s), and they are taking part in VAC rehabilitation services.

A Veteran who is participating in VAC rehabilitation program will be evaluated to see if their permanent physical or mental health problem associated with their Income Replacement Benefit results in a permanent Diminished Earning Capacity (DEC). If it turns out that the

Veteran does have a DEC, then the IRB will be extended for the Veteran's lifetime or until the Veteran no longer has a DEC.

For those who have a permanent physical or mental health problem that results in a diminished earning capacity, the Income Replacement Benefit will be increased by 1% every year until the Veteran reaches what would have been 20 years of service or age 60. The benefit is also available to qualified survivors and dependent children after the death of the Veteran.

What is the proposed Pension for Life?

Pension for Life is a combination of benefits that provide recognition, income support and better overall stability to Canadian Armed Forces (CAF) members and Veterans who are living with a disability due to a service-related injury and/or illness.

The Pension for Life benefits package includes: The Pain and Suffering Compensation, the Additional Pain and Suffering Compensation, and the Income Replacement Benefit.

Pain and Suffering Compensation (PSC)

Recognizing service-related pain and suffering

This monthly, lifelong, tax-free payment recognizes pain and suffering experienced by Veterans and CAF members with a disability due to a service-related illness and/or injury. The choice between monthly and lump sum options give Veterans and members the flexibility to decide what works best for them and their families.

Additional Pain and Suffering Compensation (APSC)

Delivering further recognition for those with severe and permanent impairment

This monthly, tax-free payment is for Veterans experiencing barriers to re-establishing themselves after service because of their severe and permanent illness and/or injury.

Income Replacement Benefit (IRB)

Delivering income support when Veterans need it

The monthly, benefit is designed to provide income support to Veterans who are experiencing barriers to re-establishment primarily resulting from service. The benefit is available to Veterans, survivors and orphans, for life, should they need it.

Pension for Life addresses concerns raised by military and Veteran communities and families. It empowers CAF members and Veterans living with a disability, caused by a service-related illness or injury, to choose the form of compensation that works best for them and their families.

What was the rationale and research behind this change?

These changes combine what Veterans have asked for with the most up-to-date research and understanding on Veteran well-being.

Veterans have asked for:

- More choice and lifelong financial recognition for pain and suffering related to a service-related illness or injury;
- One, easy-to-understand monthly benefit that provides short and long-term income support for themselves and their families;
- Financial compensation to account for the impact of having to re-establish in post-military life; and
- Recognition of the exceptional impacts and quality of life issues faced by those living with a service-related illness or injury.

VAC Researchers have conducted studies, and also reviewed extensive research from around the world to come to these conclusions on [Veteran well-being](#).

What were the reasons that we did not return to disability pensions under the Pension Act?

Implemented in 1919, the Pension Act was designed to recognize and compensate for overall financial impacts—pain and suffering and income replacement—of a service-related illness or injury. While the pension rates were generous, there were limits depending on disability type.

With the exception of the most seriously disabled, the rates were insufficient to support Veterans who were struggling to re-establish into their post-service life. Additionally, the Pension Act did not offer rehabilitation, education or transitional support. Under that system, Veterans faced challenges successfully transitioning to life after service.

The Pension Act was more generous to Veterans. Why didn't the Government return to these benefits?

Every Veteran's circumstance is personal and unique. The Pension Act did not provide needed support, such as well-being and rehabilitation programs, to a majority of Veterans prior to 2006. The Pension Act was designed after the First World War (1919) and did not consider individual circumstances or provide for a full range of rehabilitation and well-being programs that support Veterans and their families.

As a result of strong advocacy work by Veterans and Veterans organizations regarding Pension Act's limitations, the Government recognized the need for change to meet the evolving needs of the new generation of CAF members and Veterans. Consequently, a consensus emerged for real reform.

The comprehensive package of benefits and services—enhanced in Budgets 2016 and 2017—offer Veterans and their families the help they need to transition successfully from the military to life after service by focusing on their long-term well-being and mental health.

Are there additional amounts for survivors and dependent child(ren) after a Veteran dies?

Veterans need to know that the immediate family they leave behind will be financially looked-after in the event of a service-related death.

In the event of a Veteran's service-related death before age 65, the survivor and dependent children would receive the same Income Replacement Benefit amount as the Veteran would have until he or she reached age 65. Then the survivors and dependent children would

receive 70% of the benefit to which the Veteran would have been entitled after age 65 (increased from 50% in Budget 2016). This would continue for life.

If a Veteran is receiving the PSC monthly benefit at the time of their death, and any residual amount is left over, it will be cashed out to survivors and dependent children.

Survivors and dependent children may also apply for a PSC that the Veteran could have applied for prior to their death, and they may receive a lump sum amount if approved.

Are there additional amounts for Veteran Dependents such a spouse or dependent child in the case of the death of a Veteran?

If a Veteran dies of a service-related death before age 65, the survivor and orphan would receive the same Income Replacement Benefit amount as the Veteran until the Veteran would have been 65 and then 70% of the benefit to which the Veteran would have been entitled to after age 65 for life.

If a Veteran dies of a non-service related death before age 65, the survivor and orphan would receive a lump-sum payment equal to 24 times the amount the Veteran received in the month he died with no offsets.

If the Veteran dies of a non-service-related death after age 65, the survivor and orphan would receive the Income Replacement benefit at the same rate as survivors and orphans of Veterans who die of a service related death.

How is Pension for Life different from what was previously available to Veterans living with an illness or injury?

Pension for Life is a holistic package that provides monthly recognition, monthly income support and overall stability to members and Veterans living with a disability caused by a service-related illness and/or injury. The benefits give Veterans a choice to meet their needs and circumstances in the short and long term, and is overall easier to understand.

The Income Replacement Benefit also address loss of career progression potential. They also offer additional recognition of severe and permanent impairments that create additional barriers to entering life after service.

The New Veterans Charter contains seven economic benefits, each with its own complex eligibility and application processes. The new Income Replacement Benefit replaces six of the seven benefits, making it easier for members and Veterans to apply for income support or go through the challenge of understanding the eligibility criteria.

Why would you make changes to ELB and CIA in Budget 2016 only to change everything a year later?

It was essential to address the most pressing issue, which was to raise the overall level of income for the most vulnerable Veterans. Budget 2016 increased the amount of financial benefits available to Veterans and made it easier for certain Veterans to access an increase to their CIA benefit.

Pension for Life reduced the complexity of having six different financial benefits, all with varying criteria and payment schemes by consolidating them into one. As well, we created

payment flexibility in the Pension for Life benefits and further recognition that some Veterans experience additional barriers to re-establishment because of severe and permanent impairments.

Who did you consult?

Over the past two years, VAC has engaged Veterans and their families, Canadians, stakeholders, and experts in developing Pension for Life. These key audiences provided input and feedback during the VAC Stakeholder Summits in December 2015, May 2016, and October 2016, and at the Ministerial Advisory Group meetings.

Through these outreach efforts, we have learned that Veterans are focused on three key elements for a Pension for Life: ensuring that no Veteran under the NVC would receive less than a Veteran under the Pension Act for the same disability or incapacity; reducing the complexity of financial benefits; and needing choice for Veterans.

Additional Pain and Suffering

What is the Additional Pain and Suffering Compensation?

The Additional Pain and Suffering Compensation is intended to recognize and compensate Veterans for their barriers to establishing themselves in post-service life as a result of service-related permanent and severe impairment. It is not related to income, which is why it is not taxable.

What is the eligibility criteria of the Additional Pain and Suffering Compensation?

This benefit is payable to Veterans who have one or more disabilities caused by a service-related injury or illness that is:

- Creating a permanent and severe impairment; and
- Creating a barrier to re-establishment in civilian life; and
- For which the Veteran has received a Disability Pension, Disability Award or Pain and Suffering Compensation.

What is the monthly Additional Pain and Suffering Compensation based on?

The benefit recognizes that severe and permanent impairments may create barriers to establishing themselves in post-service life. The monthly amount payable is based on the extent of the Veteran's permanent and severe impairment. It takes into consideration such things as a Veterans' mobility, requirements for supervision and the need for assistance with activities of daily living (such as bathing and dressing).

It will be payable at three grade levels with \$1500/month being the highest and \$500/month the lowest.

What is the difference between CIA and APSC?

Taxability: The Career Impact Allowance (CIA) is taxable because it compensates for lost employment potential and career progression opportunities. The Additional Pain and Suffering Compensation (APSC), on the other hand, will be non-taxable because it compensates for the extent to which permanent and severe impairments cause barriers to re-establishment.

Eligibility: The eligibility for the two programs is similar in many ways:

- they are only payable to Veterans;
- the Veteran must have a disability benefit; and
- the Veteran must have a permanent and severe impairment.

The key eligibility difference between the two benefits is that under CIA, a Veteran must have an approved rehabilitation plan in order to receive the CIA. Under APSC, a Veteran must only have a barrier to re-establishment to qualify, they do not have to have an approved rehabilitation plan.

Grade Levels: Both benefits have three grade levels. The key difference on which grade is paid is that the CIA considers medical impairment as well as earnings capacity. APSC will only consider medical impairment. The APSC has no equivalent to the CIA Supplement.

Why is CIA taxable?

The CIA is taxable because it is associated with loss of income.

Why is APSC non-taxable?

The APSC is not associated with income, which makes it non-taxable. Instead, the benefit is designed to recognize the extent to which service-related permanent and severe impairments cause barriers to re-establishment.

Survivors and Surviving Dependent Children eligible for the Pension for Life

Are survivors and surviving dependent children eligible for the Pension for Life?

Yes, survivors and surviving dependent children are eligible for two of the Pension for Life benefits, which are: the Pain and Suffering Compensation; and the Income Replacement Benefit.

Is Veterans Affairs Canada taking anything away from survivors through the Pension for Life?

No, the Department is committed to supporting members, Veterans and their survivors. Through the Pension for Life, Veterans Affairs Canada is increasing survivors' eligibility for financial benefits through the Income Replacement Benefit and is increasing the amount that is payable to them from 50 to 70% (for details see next question).

What can survivors and surviving dependent children receive under the Income Replacement Benefit?

Eligibility for survivors and surviving dependent children to benefits has increased through the Income Replacement Benefit, and the amount they will be paid has also increased.

For example, if a Veteran in receipt of the Income Replacement Benefit dies before age 65 of non-service related causes, the survivor and surviving dependent children will be eligible for a lump-sum payment equal to 24 months times the amount the Veteran received in the month before he or she died.

Currently, the survivor and/or surviving dependent children do not have access to benefits if the Veteran was in receipt of short-term Earnings Loss, and survivors are only eligible for the Supplementary Retirement Benefit if the Veteran was in receipt of long-term Earnings Loss.

If a Veteran dies after age 65 of non-service related causes, survivors and surviving dependent children will be eligible for 70% of the Veteran's post-65 Income Replacement Benefit. Currently, survivors are only eligible for 50% of the Veteran's post-65 Retirement Income Security Benefit and surviving dependent children are not eligible for the Retirement Income Security Benefit.

If a member or Veteran dies before age 65 of service-related causes, the survivor and/or dependent children will be eligible for the same Income Replacement Benefit that the Veteran would have been eligible for until age 65. After age 65, the survivor and/or dependent children will receive 70% of the benefit the Veteran would have been eligible to receive which is payable for life (this is an increase from the current 50%).

If a Veteran dies after age 65 of service-related causes, the survivor and/or surviving dependent children will receive 70% of the Veteran's post 65 Income Replacement Benefit (70%) which is an increase from the current 50%.

Division of the Benefit

If an Income Replacement Benefit is payable to a survivor and/or surviving dependent children, the following rules apply to the division of the benefit:

If there is a survivor but no surviving dependent children, the survivor will receive 100% of the Income Replacement Benefit.

If there is a survivor and one or more surviving dependent children, the survivor is entitled to 50% of the Income Replacement Benefit and the surviving dependent children, as a group, are entitled to 50% of the Income Replacement benefit divided equally between them.

If there are one or more surviving dependent children but no survivor, each of the surviving dependent children is entitled to the amount obtained by dividing the Income Replacement Benefit by the number of surviving dependent children.

What can survivors and surviving dependent children receive under the Pain and Suffering Compensation?

Survivors and surviving dependent children have the same eligibility that they have now with the Disability Award.

For example, if a member or Veteran in receipt of a monthly Pain and Suffering Compensation payment dies, the survivor and dependent children would receive the remaining balance as a lump sum.

In addition, the survivor and/or surviving dependent children can apply for any Pain and Suffering Compensation that the member or Veteran did not apply for when alive. This compensation will be paid to survivors and dependent children as a lump sum amount.

Why did so many people criticize the New Veterans Charter, and how have these changes addressed those criticisms?

The Charter received unanimous support in Parliament when it was introduced as it effectively responded to significant dissatisfaction with the old Pension Act system. Since the introduction of the Charter in 2006 the focus of criticism has been pointed at the lump-sum Disability Award payment and comparisons with financial compensation offered through the Pension Act. However, it is not well understood that the Disability Award is only one component of the benefits offered under the Charter, which also included rehabilitation, vocational rehabilitation and income replacement programs.

The New Veterans Charter has evolved since 2006 to address gaps and criticism. It includes a comprehensive set of programs and services to enhance the overall well-being of Veterans and their families. This includes elements such as improved income replacement, mental health services, as well as family, career and education supports. This change to the Disability Award is something for which the Veterans' community has long advocated and will give Veterans a more straightforward and understandable benefits system that better meets their needs.

Cirque du Soleil performers visit HMC Dockyard

CFB Halifax Trident Navy Newspaper

CFB Halifax members working at HMC Dockyard weren't expecting lunch hour entertainment from two Cirque Du Soleil performers who stopped by the CFB Halifax Dockyard Fire Hall on Aug. 27. [READ MORE](#)

Ex Pysanka Sapper brings new bridge to Vegreville

Western Sentinel

Canadians have long had a strong connection with and support for the men and women of the Canadian Armed Forces (CAF). It is a connection that has its roots in shared sacrifice as communities across the country watched their sons and daughters head overseas in two world wars and the many UN and NATO missions and support to domestic operations that followed. [READ MORE](#)

Les équipes de la 2e Division du Canada s'illustrent à l'exercice WORTHINGTON CHALLENGE 2019 à Gagetown

45e Nord

Des équipages de véhicules de combat blindés de cinq pays ont participé à l'exercice WORTHINGTON CHALLENGE 2019 du 20 au 27 à la Base de soutien de la 5e Division du Canada à Gagetown, au Nouveau-Brunswick, où se sont illustrés tout particulièrement les équipes de la 2e

[City: Guelph's new Niska Bridge ready to open on time, on budget](#)

Global News

The City of Guelph says a new two-lane Niska Bridge is ready to open right on schedule and within budget. A ribbon-cutting ceremony was held recently at the bridge over the Speed River that separates the southwest portion of Guelph and the Township of Puslinch. The \$6 million project was six years in the making. The former one-lane Bailey Bridge, which stood since the 1970s, was torn down last year by a combat engineer regiment as part of a training opportunity. [READ MORE](#)

[Stress post-traumatique : un ex-soldat construit une oasis pour aider les autres](#)

Radio-Canada

Un soldat à la retraite au Nouveau-Brunswick a décidé de construire des chalets pour accueillir des militaires qui, comme lui, souffrent du syndrome de stress post-traumatique. Derek Miller, de Middle River, près de Bathurst, a passé 23 ans dans les Forces armées canadiennes. Il a été déployé trois fois avec les Casques bleus dans des zones de combat. Il n'a jamais essuyé de tirs ennemis, mais l'expérience a laissé des séquelles. Le retour à la maison a été difficile. [LIRE PLUS](#)

[The Afghanistan war vet who could take down a Liberal heavyweight](#)

Maclean's

On a freezing night in 2006, Capt. Kimberly Fawcett, on the verge of being deployed to Afghanistan, lost her nine-month-old son and her right leg in a horrific highway collision. She spent the subsequent 13 years trying to get the military to pay for her \$30,000 prosthetic leg, arguing with Veterans Affairs Canada and any court that would hear her case. This past April, she officially lost the court battle. CMEA Note: Fawcett joined the army as a combat engineer in 1996 after graduating from the University of Manitoba. She later transferred to the air force and worked as an air movement officer, including on an early deployment during the war in Afghanistan in 2002. [READ MORE](#)

[Geese deterrent goes green](#)

The Maple Leaf

Solar powered strobe lights have been introduced to five areas at the base in the ongoing effort to deter non-migratory Canada Geese and the accumulation of their feces. The quickly-flashing nighttime lights look similar to the lights on a police car roof or fire engine. They were first installed on a trial basis by Base Administration in February after complaints about nuisance geese nesting in front of the Formation Chaplain's Office and the tracking of feces inside the building. [READ MORE](#)

[L'armée en mode recrutement à Rouyn-Noranda](#)

Radio-Canada

Des dizaines de citoyens ont pris part à la journée porte ouverte du 34^e Régiment du génie de combat de Rouyn-Noranda. L'occasion pour eux d'en apprendre davantage sur le travail de militaire et également les opportunités de carrières au sein des Forces canadiennes. Il y a eu également exposition d'une partie des équipements utilisés par le régiment. [LIRE PLUS](#)

The battle to save the Canadian Forces' army reserve

Toronto Sun

The average Canadian might ask why the Canadian Forces' army reserve needs a bunch of retired reservists, honorary colonels and influential civilians banding together to advocate on its behalf. Surely, the militia's outstanding record and stellar accomplishments speak for themselves. Surely, the militia will be well looked after by the federal government and, particularly, the Department of National Defence. [READ MORE](#)