

Disability—Retired member—Canadian Armed Forces pensions

Becoming Disabled After Retiring - Retired memberThe following questions and answers will help you understand your options in the event that you become disabled or suffer from a long-term illness after retiring from the Canadian Armed Forces (CAF).

You may want to know

What happens if I start receiving a Canada Pension Plan or Quebec Pension Plan disability pension?

If you are entitled to a deferred pension, or are receiving a reduced pension, and you become eligible for a [Canada Pension Plan](#) (CPP) or [Quebec Pension Plan](#) (QPP) disability pension, you are eligible to receive an unreduced pension equal to the pension you had accumulated at the date you released. The unreduced pension is payable for as long as you remain entitled to CPP or QPP disability benefits.

If you receiving a pension and are under age 65, the bridge benefit is no longer payable once you become entitled to a CPP or QPP disability pension.

What do I have to do if I become entitled to a disability pension from the Canada Pension Plan or Quebec Pension Plan?

[Canada Pension Plan](#) (CPP) or [Quebec Pension Plan](#) (QPP) does not inform the Government of Canada Pension Centre when you become entitled to a CPP or QPP disability pension. If you do become entitled to CPP or QPP disability benefits, it is important that you notify the [Government of Canada Pension Centre](#) and provide them with a copy of the CPP form "1808 Notice of Entitlement" or QPP "Avis d'Acceptance" so they can adjust your benefits. Notifying the Government of Canada Pension Centre will avoid an overpayment of benefits which you would eventually have to pay back.

If I start to receive a Canada Pension Plan or Quebec Pension Plan disability pension, will it affect my pension's indexing?

If, at the time you begin to receive [Canada Pension Plan](#) (CPP) or [Quebec Pension Plan](#) (QPP) disability benefits, your pension is not being indexed for the cost of living under Part III (Supplementary Benefits) of the [Canadian Forces Superannuation Act](#) (CFSA), your life-time benefit will begin to be indexed effective the date that you become eligible for CPP or QPP disability benefits.

If your pension is being indexed when you become eligible for [Canada Pension Plan](#) (CPP) or [Quebec Pension Plan](#) (QPP) disability benefits, your bridge benefit and any indexing being applied to it will also cease. Visit the [indexing](#) page for more information.

If I have granted someone a general Power of Attorney, can that person manage my pension affairs?

If you wish for another person to manage some of your pension affairs, an original, notarized, or a certified true copy of the general Power of Attorney (POA) document bearing the original signature of the lawyer, notary, commissioner of oaths or justice of the peace must be sent to the [Government of Canada Pension Centre](#). The person you name can then request address changes, direct deposit and choose a benefit on your behalf. However, a POA does not provide that person with the authority to change the recipient of a pension benefit or to change a beneficiary under the [Supplementary Death Benefit](#) (SDB) plan.

In order to protect plan members, the Government of Canada Pension Centre cannot accept photocopies, faxes or scans of legal documents. Original POA documents will be returned to you by mail.

If you simply wish to allow someone to make enquiries and receive information about your pension matters, but not make decisions on your behalf, you can provide the Pension Centre with a written consent to that effect.

What is the disability tax credit?

The disability tax credit (DTC) is a non-refundable tax credit that helps persons with disabilities or their supporting persons reduce the amount of income tax they may have to pay. An individual may claim the disability amount once they are eligible for the DTC. This amount includes a supplement for persons under 18 years of age at the end of the year.

The purpose of the DTC is to provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face.

Being eligible for the DTC can open the door to other federal, provincial, or territorial programs such as the [registered disability savings plan](#), the [working income tax benefit](#), and the [child disability benefit](#).

Find out how you can benefit

Meet the people who may be eligible for the DTC or other government programs for persons with disabilities.

Who is eligible for the DTC?

You are eligible for the DTC only if we approve [Form T2201, Disability Tax Credit Certificate](#). A medical practitioner has to fill out and certify that you have a severe and prolonged impairment and must describe its effects. [Answer a few questions](#) to find out if the person with the disability may be eligible.

If we have already told you that you are eligible, do not send another form unless the previous period of approval has ended or if we tell you that we need one. You should tell us if your medical condition improves and you no longer meet the criteria for the DTC.

See [Eligibility criteria for the disability tax credit](#) to know more about the requirements to be eligible for the DTC.

Note

If you receive Canada Pension Plan or Quebec Pension Plan disability benefits, workers' compensation benefits, or other types of disability or insurance benefits, it does not necessarily mean you are eligible for the DTC. These programs have other purposes and different criteria, such as an individual's inability to work.

How to fill out Form T2201?

Follow the [step by step instructions](#) on how to fill out Form T2201 to apply for the DTC.

What happens after you send Form T2201?

Follow the [step by step process](#) of what happens once you send Form T2201.

How to claim the disability amount once the DTC application is approved?

You can claim the disability amount on your tax return once the person with the disability is eligible for the DTC.

- To claim the disability amount for yourself, see [line 316](#).
- To claim the disability amount for your dependant, see [line 318](#).
- To claim the disability amount for your spouse or common-law partner, see [line 326](#).

If a person was eligible for the DTC for previous years but did not claim the disability amount when they sent their tax return, they can request adjustments for up to 10 years under the CRA's [Taxpayer Relief Provision](#).

To claim the disability amount for those prior years, you can ask for a reassessment. For more information, go to [How to change my return](#).

See the following chart to know the maximum federal disability amounts and the maximum supplement for children with disabilities for prior years.

Maximum disability amounts

Year	Maximum disability amount	Maximum supplement for persons under 18
2018	\$8,235	\$4,804
2017	\$8,113	\$4,733
2016	\$8,001	\$4,667
2015	\$7,899	\$4,607
2014	\$7,766	\$4,530
2013	\$7,697	\$4,490
2012	\$7,546	\$4,402
2011	\$7,341	\$4,282
2010	\$7,239	\$4,223

Year	Maximum disability amount	Maximum supplement for persons under 18
2009	\$7,196	\$4,198

Forms and publications

- [Guide RC4064, Disability-Related Information](#)
- [Form T2201, Disability Tax Credit Certificate](#)
- [Federal Income Tax and Benefit Guide](#)
- [Income Tax Folio S1-F1-C2, Disability Tax Credit](#)

Related links

- [Disability tax credit consultations](#)

VAC Educational assistance for children

The cost of post-secondary education can be a financial burden. If you are the child of a deceased Veteran or Canadian Armed Forces member, you may qualify for funding to help with those costs.

About this program Educational assistance for children provides tax-free financial support to a student enrolled in a full-time post-secondary education program. We can provide this funding for up to four calendar years or 36 academic months, whichever comes first.

Educational assistance includes costs such as:

- tuition
- books/course materials
- registration fees
- exam fees
- student activity fees
- lab, field or course fees
- instrument rentals
- library fees
- information technology fees
- fees for registration in professional organizations, associations or societies

The funding also includes a basic monthly allowance. We adjust the allowance annually based on the cost of living index.

Do you qualify?

As the child of a deceased Veteran or Canadian Armed Forces member you should apply for Educational assistance if your parent:

- died as a result of their military service, or
- when they died, they were receiving a disability benefit, assessed at 48% or more.

Age limits

You must enter into a full-time educational program prior to your 25th birthday. This assistance can only be provided until the academic year in which you turn 30 years old.

How to apply

We recommend that you make an application before the start of your academic year since this assistance is only available from the date of your application.

Mail or in person

Download the application form. Then, drop it off at a [VAC office](#). You can also mail your completed form directly to the address listed on the form.

Get help with your application

The staff at any [VAC office](#) or [Transition Centre](#) (TC) can assist you, or call us at 1-866-522-2122.

Additional information

Find out more

This funding can only continue while you remain in a full-time course of study. You must also re-apply each year to confirm that you are continuing in your full-time program.

Related programs

[Income Replacement Benefit for survivors and children](#): A monthly payment for eligible survivors and orphans of a deceased CAF member or Veteran.

Frequently asked questions

Does VAC send me money directly?

The basic monthly allowance is provided directly to you. For costs related to your post-secondary education we will send money to the academic institution or to you.

I received a scholarship from my university. Will that affect how much I receive through the Educational Assistance program?

If your scholarship, award, grant or bursary is paid directly to your institution of study, it will be applied against your total tuition fees, reducing the costs that VAC covers. Your monthly allowance, however, will not be reduced.

If I take time off from school, can I reapply to this program when I return?

Yes, but you can only reapply if you are under the age of 30.

If I apply for the benefit and get declined, can I appeal?

Yes. If you are not satisfied with a decision you may apply in writing for a review. Learn more about your [review and appeal options](#).

Are there policies for this program?

Yes. Read more about the [Educational Assistance policies](#).

War Veterans Allowance

Are you having serious financial difficulties because of low or no income? The War Veterans Allowance (WVA) is a tax-free, monthly benefit to help low-income war Veterans and their dependents or their survivors.

About this program

The WVA can help you meet your basic financial needs. It is a tax-free monthly payment which can vary based on your sources of income, marital status and if you have dependents.

If you qualify for this allowance you can also access emergency funding through the Assistance Fund which provides grants of up to \$1,000 (per calendar year) to help pay for an unexpected issue that affects your health or safety.

Information for families

Survivors (spouses, common-law partners and dependent children) will continue to receive the WVA after the qualified Veteran has passed away.

Do you qualify?

Eligibility is based on your war-time service, income and Canadian residency.

You must meet the eligibility requirements in each of the following areas:

War-time service

- A Veteran (including Merchant Navy) or Allied Veteran of the Second World War or the Korean War; and
- Certain civilians who served in the Second World War.

Residency

All applicants must live in Canada at the time of application.

If you are an Allied Veteran you must also have:

- lived in Canada prior to your enlistment with an Allied Force; or
- lived in Canada for a total of 10 years (does not have to be consecutive) since your military service.

Income

- WVA is an income-tested benefit and most regular income must be considered.
- Income is assessed using the same standard for the [Guaranteed Income Supplement](#), which is based on the Income Tax Act.
- Annual income exemptions, such as the casual earnings exemption and the interest exemption, are considered at the time of your assessment.

How to apply

Apply online

If you are registered for My VAC Account, you can submit your application for this benefit online. If you aren't registered, you can [register now](#).

Mail or in person

Download the application form. Then, drop it off at a [VAC office](#). You can also mail your completed form directly to the address listed on the form.

- Application for War Veterans allowance
- Allied Veteran application for War Veterans Allowance

Get help with your application

The staff at any [VAC office](#) can assist you, or call us at 1-866-522-2122.

Additional information

The [War Veterans Allowance](#) rate is adjusted quarterly based on the Consumer Price Index.

Find out more

If you and your spouse/common-law partner are both Veterans or qualified civilians, you should apply individually for the single rate of WVA.

Survivors

When a recipient dies, their survivor will continue to receive their full allowance amount for one year. In the following year, you will then receive the War Veterans Allowance at the single rate, plus additional amounts for dependents, if you have any.

Related Programs

[Assistance Fund](#): Quick access to funds for urgent needs such as food, shelter or medical expenses.

[Treatment benefits](#): Coverage for medical and health related services.

[Long-term Care](#): Monthly payments to cover the cost of your long-term care.

[Veterans Independence Program](#): Payments for home and health care services that you need to remain independent at home.

[Funeral and burial assistance](#): A reimbursement of costs to ensure Veterans have a dignified funeral and burial.

Frequently asked questions

If I apply for the benefit and get declined, can I appeal?

Yes. If you are not satisfied with a decision you may apply in writing for a review. Learn more about your [review and appeal options](#).

Is WVA payable outside Canada?

To qualify to receive WVA while you are outside of Canada, you must already be in receipt of WVA and you must have lived in Canada for a minimum of 12 months.

A short absence (e.g. a vacation) typically has no impact. However, if you are planning to be away from Canada for an extended period, please [contact us](#) to ensure we can process any changes to your account (e.g. a new mailing address) in a timely manner.

For Allied Veterans:

We cannot provide WVA to you while you are outside of Canada due to legislative restrictions.

If accepted for WVA, will I qualify for any other programs?

Once you qualify for WVA, you may also qualify for other benefits such as the [Assistance Fund](#), [Treatment benefits](#) and the [Veterans Independence Program](#). Please see the [Related Program](#) section for more information.

Where can I find the policies for this program?

Read more about the [War Veterans Allowance](#) policies for Veterans.

[Wreaths Across Canada to regroup after illness and financial issues](#)

Canadian Military Family Magazine

Since 2009, Service of Remembrance ceremonies have taken place across Canada the first Sunday in December. However, this year the services were cut back due to illness and financial reasons. Hosted by Wreaths Across Canada, the ceremonies were a way for Canadians to pay their respects to veterans, and the sacrifices they made, by laying wreaths on veterans' graves during the holiday season. [READ MORE](#)

[Local army unit welcomes Rossland man as new leader](#)

B.C. Local News

The Army Reserve in the Kootenays is now commanded by a new leader. Maj. Nils French, a Rossland native, took over 44 Engineer Squadron at a change of appointment parade April 6 at the Kemball Armoury in Trail. Maj. French took over command from Maj. Leah Wilson, who led the squadron over the last two years. He is an engineer officer who recently transferred to the reserve

force after 21 years of full time service in the Canadian Armed Forces. [READ MORE](#)

Sandbagging efforts in high gear in Quebec, New Brunswick flood zones

BNN Bloomberg

More than 600 Canadian soldiers have fanned out across Quebec, filling and stacking sandbags as officials warn that flood waters are likely to keep rising due to warming temperatures that contribute to snowmelt and ice movement. Urgence Quebec said that five major floods were threatening thousands of Quebecers, that 1,280 residences across the province had been flooded and that more than 1,500 people had left their homes. [READ MORE](#)

Inondations: Québec obtient l'intervention de l'armée

Le Journal de Québec

Craignant que les inondations attendues au cours des prochains jours perdurent, le gouvernement du Québec a demandé puis obtenu l'intervention des Forces armées canadiennes dans les régions les plus touchées. Dans une lettre transmise à son homologue fédéral, Ralph Goodale, la ministre de la Sécurité publique, Geneviève Guilbault, soutient qu'une «intervention fédérale est nécessaire afin d'atténuer les conséquences sur la population, les infrastructures et les services essentiels». [LIRE PLUS](#)

6,700 Canadian veterans who fought in Afghan war receiving federal support for PTSD

Global News

Canada's war in Afghanistan ended five years ago, but the price of that effort continues to grow. Newly revealed figures show the number of veterans from the war in Afghanistan receiving federal support for mental-health conditions nearly doubled between March 2014 and March 2018. The figures are in a report obtained from Veterans Affairs Canada through access-to-information legislation and underscore the enduring toll the war has taken on the mental health of many military members who served there. [READ MORE](#)

About 120 Canadian Army soldiers taking part in training exercise in Chatham-Kent

CTV News

Don't be alarmed if you see soldiers on the streets of Chatham-Kent. More than 600 Canadian Army soldiers from 31 Canadian Brigade Group, headquartered in London, will be taking part in a training exercise across Southwestern Ontario from April 25-28. That includes about 120 soldiers who will be deployed in Chatham-Kent as they operate as a Domestic Response Company at the Chatham Memorial Arena. [READ MORE](#)