

Note: There have been updates to this publication. To view the most current information, please refer to the Veterans Affairs Canada Web site.



Government of Canada
Veterans Affairs

Gouvernement du Canada
Anciens Combattants

Veterans Affairs *In Service to* *the* Royal Canadian Mounted Police



Canada

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Veterans Affairs Canada (VAC) is committed to providing quality service to serving and retired regular and civilian members of the Royal Canadian Mounted Police (RCMP). This booklet will give you a brief introduction to VAC and its services. You could be eligible for benefits and services administered by VAC on behalf of the RCMP, including disability pension and health care benefits. Read on to learn more about these benefits and how to apply.

Our Organization

In recognition of the sacrifices made by Canadians in this nation's war and peacekeeping efforts, VAC offers a wide range of services and benefits to qualified Veterans, still-serving Canadian Forces members, serving and retired RCMP members, and certain civilians, as well as to their dependants or survivors.

CLIENT SERVICES

As a client-centred organization, VAC is fully committed to involving its clients and their families in discussions and decisions that affect them.

In addition to disability pensions and health treatment benefits, RCMP members may receive one or all of the following services:

- Program counselling;
- Case management;
- Referral;
- Information;



- Advocacy support; and
- Assistance in accessing programs from the Department or other community agencies.

All persons contacting VAC are guaranteed a level of service consistent with their need for assistance and in accordance with their eligibility for programs and services.

DISABILITY PENSION PROGRAM

A disability pension is designed to compensate you and/or your dependants if you become disabled or die as a result of your RCMP service. It is payable to eligible serving and retired/released members and survivors. Disability pensions are not, however, an income replacement plan.

Disability pensions are awarded in accordance with the *Pension Act*, administered by VAC, as provided by Section 32 of the *RCMP Superannuation Act* and Section 5 of the *RCMP Pension Continuation Act*.

You may be eligible for disability pension benefits from VAC if you now have, or later develop, a permanent disability resulting from an injury or disease that:

- arose out of, was directly connected with, or aggravated by regular RCMP service; or

- was attributable to, incurred during, or aggravated by service in a Special Duty Area (SDA) or Special Duty Operation (SDO).

If you experience, or have experienced, an injury or illness during your RCMP service, be sure to have it documented by medical personnel and request a copy for your own files. That record could be very important if your injury or illness results in a permanent disability.

Coverage for Deployed RCMP

Round-the-clock disability pension coverage is available to regular and civilian RCMP members deployed to serve in conditions of elevated risk—either a SDA or SDO.

This coverage begins the moment they are deployed and extends to any part of the world, including Canada.

The *Pension Act* provides coverage under the following two principles:

Insurance Principle

- Pension coverage 24 hours a day to regular and civilian RCMP members serving in a SDA or SDO from the time of departure to the time of return from the designated area, whether disability or death is the result of duty-related action or any other factor or event.

Compensation Principle

- Pension coverage for disability or death that is directly related to, or permanently worsened by, regular (non-SDA/SDO) RCMP factors or events.

Determining Eligibility—The Process

If you believe you have an RCMP service-related disability, you should inquire about eligibility for a disability pension.

How to Apply

Obtain and complete a disability pension application. Forms are available by:

- calling, toll free, **1-866-522-2122**;
- visiting our Web site at **www.vac-acc.gc.ca**; or
- visiting a VAC district office.

When to Apply

Although there is no time limit on accepting applications, you may apply as soon as it appears the disability from your injury or illness will be permanent or long lasting. If your application results in a favourable decision, the effective date of entitlement will normally be the date you contacted VAC, i.e. the date of application.

Information You Supply

- Name;
- Address;

- Telephone number;
- RCMP service number(s);
- A current medical diagnosis of the condition(s) for which you are claiming a disability pension;
- Medical reports (VAC will provide guidance regarding medical information requirements);
- A statement outlining what you perceive to be the cause of your disability and how you relate it to your RCMP service; and
- A statement of witness(es) to an accident, disease or conditions of service which would support your claim (if available).

If You Need Assistance

A pension officer at a VAC district office, or should you choose, a service officer of The Royal Canadian Legion, will help you free of charge.

How They Assist

- Counsel and assist you regarding the preparation and submission of your pension claim.
- Order and review your RCMP service documents to find evidence to support your application, e.g. a report of injuries (if applicable).
- Submit your claim to VAC Head Office for adjudication.

Once your application is submitted, a VAC pension adjudicator will:

- review your pension application and accompanying documentation;
- determine your eligibility for pension entitlement as set out in the *Pension Act*; and
- provide you with a written decision.

PENSION DECISION

Pension Entitlement

- Based on the relationship between RCMP service and a resulting disability.
- Awarded in fifths—from one-fifth (1/5), if service played only a minimal part in the cause or permanent worsening of the disability, to five-fifths (5/5), if the disability was incurred during or attributable to SDA or SDO service or was caused in its entirety by your regular service.
- May also be awarded for a disability that is a consequence of a pensioned RCMP-related disability.

Assessment of Disability

- Relates to the extent of a disability.

- Ranges between 0 percent and 100 percent.
- Usually established by the medical information provided with the application, however, if this information is insufficient, you will be required to provide additional medical information or be examined by a VAC doctor.
- Based on VAC's "Table of Disabilities" ensuring similar assessments are awarded for similar disabilities. View the "Table of Disabilities" at www.vac-acc.gc.ca.
- Costs incurred by civilian members and retired/released regular members for medical examination or testing, for pension application or reassessment purposes, and resulting travel costs/living expenses are paid by VAC. Similar costs for serving regular members are the responsibility of the RCMP.
- Wages lost to attend a pension medical examination are not reimbursed by VAC.

Pension Payable

The pension assessment, which is determined by multiplying the **entitlement** (1/5 to 5/5) by the **assessment** (0% to 100%), determines the rate of pension payable (e.g. $3/5 \times 25\% = 15\%$ pension). When there is more than one pensioned disability, the assessments are combined for a total pension assessment.



Effective January 1, 2008

Pension Rates/Types

Total Pension Assessment	Payment Amount (Single Rate)	Payment Type	Payment Due
1% - 4%	1% - \$731.46 4% - \$2,925.85	One-time lump sum	Within 2 weeks of decision being processed
5% - 100%	5% - \$113.28 100% - \$2,265.50	Monthly	Second last banking day of each month

For all pension rates go to our Web site at www.vac-acc.gc.ca.

Pension payments awarded under the *Pension Act*, are tax-free in Canada and are indexed annually.

Additional Pension for Dependants

If you are awarded a pension of 5 percent or more, additional pension may be payable to you upon application, on behalf of:

- a spouse or common-law partner;
- children under age 18, or between the ages of 18 and 25, if studying full-time; or
- children incapacitated before the age of 21 and unable to provide for their own maintenance (some restrictions apply).

Note: For those covered exclusively under the *RCMP Continuation Act*, restrictions apply regarding benefits for dependents after the death of the RCMP disability pensioner. Please verify your benefits with the RCMP.

Effective January 1, 2008

Monthly Pension Rates for Dependants

Total Pension Assessment	Spouse/ Partner	First Child	Second Child	Each Additional child
5%	\$28.32	\$14.73	\$10.76	\$8.50
100%	\$566.38	\$294.52	\$215.22	\$169.91

For all pension rates go to our Web site at www.vac-acc.gc.ca.

Additional Pension Benefits

Clients may receive:

Special Awards

Attendance Allowance

Pensioner must be:

- in receipt of pension paid at 1 percent or more;
- totally disabled; whether by RCMP service or not; and
- in need of attendance.

Clothing Allowance

Pensioner must be:

- pensioned amputee, wearer of special appliances or pensioned for a condition causing wear and tear on clothing.

Exceptional Incapacity Allowance

Pensioner must be:

- pensioned at 98 percent or more; and
- incapacitated by pensioned disability.



(The amount paid is based on the extent of helplessness, pain, discomfort, loss of enjoyment of life and shortened life expectancy of the pensioner.)

Survivor Benefits

Survivor benefits are based on pension disability or RCMP-related death, and may be paid to:

- spouses or common-law partners;
- children under age 18, or between the ages of 18 and 25, if studying full-time, or if incapacitated before the age of 21 and unable to provide for their own maintenance; or
- dependent parents or siblings (some restrictions apply).

REDRESS

Departmental Review

If you are not satisfied with a pension decision, on either the issue of entitlement to pension or with respect to the percentage at which your disability has been assessed, you may request a Departmental Review, providing you have new evidence to submit. You can contact the Bureau of Pensions Advocates (BPA) for assistance with this (see “Who Can Help” on next page).

Veterans Review and Appeal Board

The Veterans Review and Appeal Board is an independent, quasi-judicial agency

completely separate from VAC. If you are not satisfied with the departmental decision, you have a right to two levels of appeal:

- **Review**

Review hearings are held across the country and you can choose a representative. You do not need to appear in person but you have the right to appear before the Board and provide oral testimony in person or via video-conferencing.

- **Appeal**

If you are not satisfied with the review decision, you may request an appeal hearing. Appeal hearings are held at the Head Office in Charlottetown, Prince Edward Island. Once again, you can choose a representative. Since oral testimony is not taken at appeal hearings, it is not necessary for you to appear in person.

Who Can Help

The Government of Canada is the only government in the world which provides, free of charge, a Bureau of Pensions Advocates (BPA) composed of skilled lawyers whose sole purpose is to represent serving and retired/released personnel in appealing disability pension decisions. **The Bureau** has offices in all the major centres in Canada and can be reached by calling, toll free, **1-877-228-2250**. Your call will automatically be directed to the office nearest you.

Veterans' organizations, such as The Royal Canadian Legion, also represent clients at both levels of appeal, free of charge.

If you wish to use your own lawyer or other representative, at your own expense, or choose to represent yourself, you should contact the **Veterans Review and Appeal Board** in writing and you will be advised how to proceed. You may call the Veterans Review and Appeal Board Inquiries Line, toll free, at **1-800-450-8006**.

HEALTH CARE

Health Care Benefits

All civilian members and retired/released regular members of the RCMP in receipt of a disability pension are eligible to receive VAC health care benefits that are required because of their pensioned condition(s). Health care benefits consist of:

Treatment Benefits

Treatment benefits are available for a pensioned condition. They consist of any medical, surgical or dental treatment provided by a health professional; surgical or prosthetic devices or aids and any home adaptation to accommodate their use; and pharmaceuticals prescribed by a physician or other person authorized to prescribe pharmaceuticals. The programs of choice include:

- aids for daily living (e.g. walkers and canes)
- ambulance services
- audio (hearing) services
- dental services
- hospital services (in-patient and out-patient services)
- medical services (physicians)
- medical supplies
- nursing services
- oxygen therapy (respiratory equipment)
- prescription drugs
- prosthetics and orthotics
- related health services (psychological, physiotherapy, etc.)
- special equipment (bath lifts, chair lifts, etc.)
- vision care

Supplementary Benefits

Clients who receive treatment benefits may receive supplementary benefits. These include:

- cost of travel to obtain medical services related to pensioned condition(s);
- cost of travel for an escort when client's health needs are such to require accompaniment;
- remuneration for an escort, where the escort is not the spouse, common-law partner or other member of the client's family or household.

Treatment Allowance

Retired/released RCMP pensioners are eligible to receive a Treatment Allowance, for up to 60 days per calendar year, if they receive “in-patient” care (in-hospital acute care) for their pensioned condition. Treatment Allowance is payable at a rate that is equal to the difference between the monthly pension paid to the client and the amount a client would be paid if in receipt of a pension paid at the 100 percent rate.

Please Note: Your access to VAC health benefits will depend on your eligibility status and your health needs. Some benefits may also be subject to frequency or dollar limits. **These limits may be different than limits you may be familiar with under the health program currently administered by the RCMP.** To find out which health benefits you are eligible for, and any restrictions that may be in place, please contact Veterans Affairs Canada **before** you receive the benefit.

FOR MORE INFORMATION

For more information on Veterans Affairs Canada’s services and benefits, to find out if you qualify, or how to apply:

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

Visit the VAC Web site: **www.vac-acc.gc.ca**

Send us an e-mail: information@vac-acc.gc.ca

Write to us:
Veterans Affairs Canada
P.O. Box 7700
Charlottetown PE C1A 8M9

Veterans Review and Appeal Board (toll free)
1-800-450-8006 (English)
1-877-368-0859 (French)

Outside Canada (collect)
1-902-566-8751 (English)
1-902-566-8835 (French)

Notes

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