



Disability Benefits Program:

An Overview

RCMP

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Overview

- Disability Benefits
- Legislation
- Disability Decision – Two Parts
- Decision Making Tools
- Entitlement Eligibility Guideline - Structure
- Reviews and Appeals
- Program Statistics
- The Disability Claim Process



- **Sec 2 Pension Act:**

Recognizes the obligation of the people and Government of Canada to provide compensation to **those members** of the forces who have been **disabled** or have **died as a result of military service**, and to their **dependants**.



VAC DISABILITY PENSION PROGRAM

- Pensioned conditions and disability pensions are awarded in accordance with the *Pension Act*, administered by VAC, as provided for by section 32 of the **RCMP Superannuation Act** and section 5 of the *RCMP Pension Continuation Act*.



VAC DISABILITY PENSION PROGRAM

- The VAC disability pension program is designed to compensate **you** and/or **your dependents** if you become disabled or die as a result of your RCMP service. It is important to understand that disability pensions are not an income replacement plan.
- RMs, CMs, and not PSEs.



Disability Benefits

Disability Pension

- Legislative Authority: *Pension Act*
- Applies mainly to Second World War, Korean War Veterans and RCMP
- Monthly payment
- 2016 rates:
 - (single rate) \$134.79 - \$2,695.73
 - (married rate) \$168.49 – \$3,369.66

All Disability Benefits are tax exempt and adjusted yearly to the CPI



Two Essential Requirements for any Disability Pension Claim

1) **Diagnosis** of disability, condition, or illness

&

2) RCMP Service **caused, contributed to, or aggravated** the disability, condition, or illness



Consequential Conditions



Disability Decision – Two Parts

Entitlement (Entitlement Eligibility Guidelines)

- Is there a permanent disability?
- Is the disability related to service?
 - (3414, Notes, Statements, File Review, SME statements, etc)
- To what degree is the disability related to service? (1/5-5/5)

Assessment(2006 Table of Disabilities)

- What is the extent of the disability?
- How severe is the disability on a scale of 0 – 100%?
- How does the disability affect the applicant's **quality of life**?



- **2006 Table of Disabilities**
- The Table of Disabilities (TOD) is a legislated /statutory instrument used to **assess the extent of a disability** for the purposes of determining disability benefits. The Table considers the **relative importance of a certain body part/system** to assess the level of impairment and the impact that impairment has on the **individual's quality of life.**



Table of Disabilities

- <http://www.veterans.gc.ca/eng/services/after-injury/disability-benefits/benefits-determined/table-of-disabilities>



Entitlement Eligibility Guidelines (Service relationship)

- <http://www.veterans.gc.ca/eng/services/after-injury/disability-benefits/benefits-determined/entitlement-eligibility-guidelines>
- Policy statements, **intended to assist in the preparation and submission of applications** and in adjudication.



- Sample of Medical Conditions for all Serving and Retired RCMP Clients—March 2016

Hearing Loss

Tinnitus

PTSD

Lumbar Disc Disease

Osteoarthritis Knee

Cervical Disc Disease

Internal Derangement Knee



- Sample of Medical Conditions for RCMP –
March 2016

Depressive Disorders, including Dysthymia and
Major Depression

Osteoarthritis Lumbar Spine

Rotator Cuff Disease



Disability Claim Process

- Decision made: Target is 16 weeks
- Paid from date that the application is received by VAC **not from** the date the injury was incurred.
- At death, survivor benefits are paid to the survivors.



Reviews and Appeals

Applicants who are not satisfied with a Disability Benefit decision can request:

Departmental Review

- New Evidence
- Error in fact or law

Veterans Review and Appeal Board

- Review Hearing (applicant can appear at hearing)
- Appeal Hearing

The Bureau of Pensions Advocates provide RCMP serving and retired members with free legal support during reviews or appeals.



Allowances

Attendance Allowance (1%, totally disabled, & need help with daily tasks.)

Exceptional Incapacity Allowance (98% or more, and exceptional incapacity that is a result of in whole or in part of the conditions for which you are receiving a Disability benefit.)

Clothing Allowance (Disability benefit for a condition that causes wear and tear on your clothing.)



Allowances

- **Treatment Allowance:** Allowance paid to the following groups of RCMP members if they receive **in-patient acute hospital care related to their pensioned condition:**
 - pensioned discharged RCMP regular members,
 - pensioned discharged special constable members, and
 - pensioned retired civilian members.



What does this mean for you?

If you are ill and injured, (Diagnosis & Service Relationship) call VAC. (ALS, Some Cancers, etc)

- 1) Ensure every RM completes the Periodic Health Assessment (PHA) completely and honestly
- 2) Before releasing as an RM or CM, ensure your medical examination information is up to date. (RM vs CM)
- 3) Supervisors are responsible to ensure the 3414s are completed
- 4) Create a My VAC Account.
- 5) If you rely on operational files to document what occurred, remember they get purged.



- 6) All releasing RMs and CMs should be encouraged to ask for a Transition Interview (TI). **These are conducted by VAC and not RCMP Staffing.**
- Note: All CMs will be offered a TI when they are deemed to be Public Servants.



What does VAC share **with only** the Divisional RCMP Health Services?

- Name,
- Reg #,
- Condition,
- Effective Date, &
- Home Province



- MY VAC ACCOUNT
- <http://www.veterans.gc.ca/myvacaccount>



- VAC Assistance Services (Same # as EAS 800-268-7708)
- **Sessions for grief for immediate family members of members who die a service related death or from suicide. (As many as are required as determined by the Mental Health Professional and Health Canada.)**



-Canadian Virtual War Memorial

<http://www.veterans.gc.ca/eng/remembrance/memorials/canadian-virtual-war-memorial>

-RCMP Homeless Strategy – Call VETS Canada
(888-228-3871)



Questions?

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