

VETERANS' AIDE MEMOIRE

How To Repair The Social Contract Between Veterans And The Canadian Government

General. This Aide Memoire is laid into two sections:

Section 1 How To Repair The Social Contract Between Veterans And *Veteran Affairs Canada*; and

Section 2 How To Repair The Social Contract Between Veterans And The *Canadian Forces*

Purpose. This Aide Memoire is strictly to be used as a guide for *ALL* veterans. It is a 'field' manual for veterans' quick access to the outstanding issues.

Inclusiveness. This Aide Memoire is not all-inclusive. Rather, it lists some of the major outstanding issues that need to be corrected. There are many other issues not listed, dealing with mechanisms and processes that would have to be incorporated in any satisfaction of issues. Further reading is encouraged. Excellent references to all issues are listed below.

Recommended References:

| Ref Title | Link |
|---|--|
| <i>A New Direction for Veterans and Veterans Affairs Canada</i> By Sean Bruyeya | English Version: http://VeteranVoice.info/ARCHIVE/info_10May_Sean_Bruyeya_Initial_Report_on_VAC_Final_Version....pdf Version Francaise: http://veteranvoice.info/archive/info_10May_Sean_Bruyeya_Initial_Report_on_VAC_Final_VersionFR....pdf |
| <i>Ombudsman Report 2005 V.O.I.C.E.</i> By Sean Bruyeya & Perry Gray | http://veteranvoice.info/ARCHIVE/info_VACombudsman2005.pdf |
| <i>Analysis- Failings of C45 New Veterans Charter</i> | http://veteranvoice.info/ARCHIVE/info_10jan_AnalysisFailings%20of%20C45%20New%20Veterans%20Charter.pdf |
| <i>Sean Bruyeya Website</i> | http://www.seanbruyeya.com/ |

Universality. It is accepted that a universal standard of fitness must be maintained by the CF. This ensures the maximum commitment of it's small establishment of operational/combat ready personnel to the theatres of operations as dictated by the government. However, if veterans are injured and wounded while conducting their duties and can no longer achieve the needed fitness levels resulting in medical release, and then universality must also be applied to all injured and wounded on medical release. This includes operations in Special Duty Areas (SDA), as well as in the conduct of duties on Canadian soil.

Legislation. The end result to satisfy the issues listed in the Aide Memoire, and others is the tabling of legislative Bill, which is passed and becomes an Act of Parliament. Legislation needs to incorporate the universality principle that all medically released CF members are treated as one veteran category. It must encompass mechanisms and processes that are non-prejudicial, coherent, transparent to all Canadians, and inclusive of all current issues that require amendment and addition. A patchwork approach to amending the NVC is unsatisfactory. The legislation requires periodical but stated reviews, which would include updating to reflect changing norms of society and of the CF. The Veterans' Bill of Rights, The Charter of Rights and Freedoms, Canadian Human Rights Act, and transparency in public forums should be the guiding principles in the implementation of an evolved NVC. Public consultations must include veterans who are not affiliated with any veteran organizations.

VETERANS' AIDE MEMOIRE

Section 1 How To Repair The Social Contract Between Veterans And *Veteran Affairs Canada*

OUR OBJECTIVES for VAC service-related disability benefits and compensation on CF medical release:

Objectives for VAC support to disabled vets

Priority - Parliament/Government Board of Inquiry Into The Care and Well-being of ALL Veterans And Their Families

| Benefit | Amount (as applicable) | Frequency (as applicable) | Detail |
|--|--|--|---|
| Compensation – Disability Lump Sum | \$276,000 (CAN 2011 \$) | <ul style="list-style-type: none"> ☒☒ Onetime pmt ☒☒ On disability due to svc | <ul style="list-style-type: none"> ☒☒ In addition to PA monthly pension ☒☒ Universal standard to all mbrs on medical release ☒☒ Lump sum ☒☒ Non-taxable ☒☒ Inflationary adjusted |
| Compensation - Death Lump Sum | \$552,000 (CAN 2011 \$) | <ul style="list-style-type: none"> ☒☒ Onetime pmt ☒☒ On death due to svc | <ul style="list-style-type: none"> ☒☒ Universal standard to all spouse/NOK when member dies in the conduct of their duties ☒☒ Lump sum ☒☒ Non-taxable ☒☒ Inflationary adjusted |
| Pension Act (PA) - Monthly Disability Pension | <i>Calculate as per PA legislation</i> | <ul style="list-style-type: none"> ☒☒ Monthly pension ☒☒ On disability due to svc ☒☒ Life | <ul style="list-style-type: none"> ☒☒ In addition to Disability Lump Sum ☒☒ Universal standard to all mbrs on medical release ☒☒ Indexed ☒☒ Non-taxable ☒☒ Non-deductible |
| Medical | <i>As Needed</i> | <ul style="list-style-type: none"> ☒☒ As Needed ☒☒ Life | <ul style="list-style-type: none"> ☒☒ Universal standard to all vets ☒☒ Full health, incl eyes, dental, prescription ☒☒ Vet's option for family coverage, to pay premiums post-release ☒☒ Marry the two existing health benefit plans (sun life and blue cross) to have consistent therapy treatments and not put the veteran in financial crisis to continue therapy. ☒☒ VAC to act in the capacity of general contractor to subcontractors providing medical rehab ☒☒ VAC will not conduct its own in-house medical rehab |

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| Benefit | Amount (as applicable) | Frequency (as applicable) | Detail |
|------------------------------|---------------------------|---|--|
| Education | <i>As Needed</i> | <ul style="list-style-type: none"> ☒☒ As Needed ☒☒ Before 65 | <ul style="list-style-type: none"> ☒☒ Universal standard offer to all vets ☒☒ Vet's option ☒☒ Trades trg ☒☒ Academic upgrade within vet's educational ability ☒☒ Spouses automatically qualify for education benefits ☒☒ VAC to act in the capacity of general contractor to subcontractors providing education and trg ☒☒ VAC will not conduct its own in-house trg and education |
| Employment Preference | N/A | <ul style="list-style-type: none"> ☒☒ As Needed ☒☒ Before 65 | <ul style="list-style-type: none"> ☒☒ Universal standard offer to all vets ☒☒ Vet's option ☒☒ Expand priority hiring to provincial and private sector and have VAC pay the pension and benefits for the hired veteran |
| VIP Enhancement | <i>Receipts</i> | <ul style="list-style-type: none"> ☒☒ As Needed or annual claim ☒☒ Life | <ul style="list-style-type: none"> ☒☒ Universal standard to all vets ☒☒ Accommodation modification ☒☒ Professional assistance ☒☒ Transportation modification, incl three (3) year or 160,000 km life cycle for transportation ☒☒ Receipts for justified initial costs and annual costs ☒☒ Family vets should get meal/wage replacement benefit ☒☒ Grounds-keeping should not be a legislated amount. It should be based on provincial living standard costs |
| Clothing Allowance | \$71.00 approx | <ul style="list-style-type: none"> ☒☒ Monthly pmt ☒☒ Life | <ul style="list-style-type: none"> ☒☒ Universal standard to all vets ☒☒ Inflationary adjusted ☒☒ Based on vet's disability |
| Appeals Philosophy | N/A | N/A | <ul style="list-style-type: none"> ☒☒ Currently, the individual veteran initiates the appeals process. This particular systematic approach needs to be reversed. ☒☒ Proposed that veterans are assigned the maximum benefits, and VAC must appeal to the VRAB to have those benefits changed. ☒☒ VAC can then review claims and ask for clarification, but VAC has to appeal if it disagrees with the assessment and not the vet. This ensures more benefit of the doubt IAW Veteran Bill of Rights. As well, by changing the system, it will reduce the number of appeals and force VAC to be responsible for any appeals and not the vet. |

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|---|--|------------------------------|--|
| VRAB (Veterans Review Appeals Board) | N/A | N/A | <ul style="list-style-type: none"> ✘✘ IAW the above item Appeals Philosophy ✘✘ Composition of VRAB minimum 51% veteran ✘✘ Chair of each individual board must be a veteran ✘✘ VRAB removed from the VAC portfolio ✘✘ Non-political appointees to the Board ✘✘ VRAB medical decisions must go beyond definitions of Merck manual ✘✘ VRAB requires better access to independent med specialists ✘✘ Decision transparency |
| BPA | N/A | N/A | <ul style="list-style-type: none"> ✘✘ IAW the above item Appeals Philosophy ✘✘ Stills acts on behalf of the client veteran ✘✘ BPA must have access to VRAB trg. ✘✘ BPA allowed access to VRAB database of decisions. |
| Survivor Benefits | N/A | N/A | <ul style="list-style-type: none"> ✘✘ Stop the taxation on death benefits to the spouse/NOK when the vet is killed due to service ✘✘ Give spouse a \$10k TFSA ✘✘ First 33% of monthly benefit is tax free; when KIA vet would have reached retirement monthly benefit is only taxed at 50% to give spouse similar pension income splitting benefit |
| Agent Orange/Purple/White Monthly life Annuity | Min: \$1500.00 (CAN 2011 \$) Full Medical Coverage | Monthly | <ul style="list-style-type: none"> ✘✘ Applicable to those having worked in the infected areas of CFB Gagetown, plus other areas yet to be identified, for inclusive dates 1967 to 1980, and showing symptoms of contamination of the identified warfare agents. ✘✘ This is in addition to the \$20,000.00 lump sum pay-out. |

VETERANS' AIDE MEMOIRE

Section 2 How To Repair The Social Contract Between Veterans And The *Canadian Forces*

OUR OBJECTIVES for DND/CF service-related disability benefits and compensation on CF medical release:

Objectives for DND/CF support to disabled vets

Priority - Parliament/Government Board of Inquiry Into The Care and Well-being of ALL Veterans And Their Families

| Benefit | Amount (as applicable) | Frequency (as applicable) | Detail |
|---------------------|---|---|--|
| CFSA Upgrade | <i>Minimum 12 yrs based on 2% per year of service</i> proposed | <ul style="list-style-type: none"> ☒☒ Monthly pension ☒☒ Life | <ul style="list-style-type: none"> ☒☒ Vets who have not reached their minimum CFSA requirement ☒☒ Indexed ☒☒ Taxable ☒☒ Surviving spousal pension ☒☒ Allow vet access to CFSA for emergencies like paying back pension overpayment due to delayed CPP Disability notification to pension office; vet then has choice to pay it back or not; if vet outlives CFSA company can write it off as a tax break. |
| SISIP LTD | <i>75% of last pay</i> approx | <ul style="list-style-type: none"> ☒☒ Monthly pmt until 65 | <ul style="list-style-type: none"> ☒☒ Universal standard to all vets ☒☒ Indexed ☒☒ Taxable ☒☒ All military pers need to be briefed during trade trg about benefits available to them ☒☒ JLC, SLC and officer trg should include a more extensive trg pkg on SISIP benefits and JPSU/IPSC ops |
| SDB | <i>2x annual salary</i> approx | <ul style="list-style-type: none"> ☒☒ Onetime ☒☒ On death | <ul style="list-style-type: none"> ☒☒ Universal standard offer to all vets ☒☒ Vet's option, choose to pay premiums post-release ☒☒ Non-taxable ☒☒ Inflationary adjusted ☒☒ Instead of SDB decreasing to zero at age 70 reduce it to half at 65 until death with premium pmts to death |
| CFPAF | <i>Loan up to 75% of pension</i> approx | <ul style="list-style-type: none"> ☒☒ As warranted | <ul style="list-style-type: none"> ☒☒ Vet's option ☒☒ Loan for vets and dependants ☒☒ Included as a survivor benefit option |

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|-------------------------------|---------------------------|------------------------------|---|
| SCAN | N/A | ☒☒ Minimum onetime | ☒☒ Universal standard to all mbrs ☒☒ Expand scan and schedule sessions at various points of the mbr's career, incl near to release |
| Temp Continued Service | <i>Regular pay</i> | ☒☒ Regular bimonthly pmt | ☒☒ Universal standard offer to all mbrs ☒☒ Reserve mbrs maintain Class C ☒☒ Mbr's option ☒☒ Up to 3 yrs ☒☒ Non-combat positions ☒☒ No promotion ☒☒ Once released schedule of pmts and svcs starts |
| SISIP Clawback | N/A | N/A | ☒☒ Stop the Clawback of non-taxable disability pensions |
| Age 65 Clawback | N/A | N/A | ☒☒ Stop the Clawback of reducing the CFSA by the CPP/QPP benefits |
| Employment Preference | N/A | ☒☒ As Needed ☒☒ Before 65 | ☒☒ Universal standard offer to all mbrs and spouses ☒☒ Vet's option |
| CFSA Top-Up | Cost of Living Index | ☒☒ Every 5 years | ☒☒ This is not an automatic annual index on the monthly CFSA. ☒☒ Intent: Every five years, CFSA pensions are reviewed and adjusted IAW the cost-living index. ☒☒ No arrears payments. |