



# Easing your Transition



# Veteran Family Journal

## Three Access Points to Services

### In person:

Local Military Family Resource Centre



### By phone or email:



Family Information Line

1-800-866-4546

[FIL@CAFconnection.ca](mailto:FIL@CAFconnection.ca)

### Online:

[www.CAFconnection.ca](http://www.CAFconnection.ca)

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## SECTION ONE - GETTING STARTED

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## INTRODUCTION

The Veteran Family Journal is designed to be a working journal. It contains checklists, information, resources and open spaces to keep track of your unique priorities as you transition from the Canadian Armed Forces (CAF) to post-service life.

*“Our family uses positive quotes like, ‘Change your thoughts and change your world’ and ‘Believe you can and you’re halfway there’ to remind us our transition journey takes effort, but it can still be positive.”*

Spouse of a medically released Veteran



## VETERAN FAMILY PROGRAM

- Funded by Veterans Affairs Canada (VAC) and managed by Military Family Services (MFS) to provide medically releasing CAF members, medically released Veterans and their families services to successfully transition to post-service life. MFS is the conduit between VAC and Military Family Resource Centres (MFRC) that provides annual funding for the programs and services delivered under the Veteran Family Program (VFP).
- The VFP extends the Military Family Services Program (MFSP) to eligible medically releasing CAF members, medically released Veterans and their families.
- Veteran Family Program Coordinators (VFPC) are employed specifically from the VFP budget.

**THE VETERAN FAMILY PROGRAM CAN BE ACCESSED:**

- in person at local Military Family Resource Centres across Canada
- by calling the 24/7 Family Information Line at 1-800-866-4546
- by emailing [FIL@CAFconnection.ca](mailto:FIL@CAFconnection.ca)
- online at [www.CAFconnection.ca/VFP](http://www.CAFconnection.ca/VFP)
- The program can also be accessed through referral, from Veterans Affairs Canada offices and other networked community service providers.

**VFP TRANSITION PROGRAMS**

Located in 32 MFRCs, Veteran Family Program Coordinators are available to provide information and referral expertise to support families accessing civilian service providers. The following programs and resources are available to medically releasing CAF members, medically released Veterans and their families at Military Family Resource Centres across Canada.

*“In our home, an Operational Stress Injury means the person occasionally has trouble collecting their thoughts in a productive and rational way. Communication and coping skills practically have to be relearned and family involvement through the process is vital in achieving any form of recovery.”*  
Spouse of a recently medically released Veteran.

VFP TRANSITION PROGRAMS	DETAILS
Care for Caregivers	<ul style="list-style-type: none"><li>• Provides information about Operational Stress Injuries (OSI), the effect they can have on caregivers and strategies for coping.</li><li>• Supports caregivers that are supporting a loved one with an OSI.</li><li>• Available as an online resource that can be accessed individually.</li><li>• Developed in partnership with Veterans Affairs Canada, Royal Ottawa Health Care Group and the Federal Government.</li></ul>
Families in Transition Sessions (F.I.T.S.)	<ul style="list-style-type: none"><li>• Delivers both medical release process and family transition information using a family-centric approach.</li><li>• Facilitated group information sessions.</li></ul>
Living Life to the Full	<ul style="list-style-type: none"><li>• Focuses on improving motivation, thoughts and behaviours for successful transitions.</li><li>• Facilitated group sessions.</li><li>• Offered in partnership with the Canadian Mental Health Association.</li></ul>



VFP TRANSITION PROGRAMS	DETAILS
Mental Health First Aid for Veteran Community	<ul style="list-style-type: none"> <li>• Focuses on increasing skills and confidence to engage in conversations about mental health while decreasing stigma and promoting recognition of common mental health problems.</li> <li>• Facilitated group sessions.</li> <li>• Tailored to the Veteran community and those that support them.</li> <li>• Offered in partnership with the Mental Health Commission of Canada.</li> </ul>
SISIP Financial Planning Workshops	<ul style="list-style-type: none"> <li>• Provides financial information for members of the military community.</li> <li>• Specific financial workshop targeted to transitioning and transitioned 3B medically releasing member.</li> </ul>
Shifting Gears	<ul style="list-style-type: none"> <li>• Aimed at helping family members see the transition to post-service life as a time of growth and development.</li> <li>• Facilitated group sessions.</li> </ul>
Veteran Family Journal	<ul style="list-style-type: none"> <li>• Tool for navigating your personal transition journey and identifying your needs.</li> <li>• Includes various tools and worksheets, as well as extended family care plans and other useful resources.</li> </ul>

## MILITARY FAMILY SERVICES PROGRAM

- MFSP services are determined by Department of National Defence (DND) in response to essential needs of CAF families.
- MFSP is a publicly funded program directed by DND and delivered by MFRCs. As a division of Canadian Forces Morale and Welfare Services (CFMWS), MFS acts as the conduit between DND and MFRCs to deliver the necessary annual funding to the centers.
- MFSP services are offered through MFRCs across Canada. In Canada MFRCs are not-for-profit organizations managed by volunteer Boards of Directors.

## WHO CAN HELP?

The following are descriptions of some key service providers who can help ease your family's transition journey from military to post-service life.

### **VETERAN FAMILY PROGRAM COORDINATOR (VFPC)**

Information and referral specialists for medically releasing CAF members, medically released Veterans and their families are available through the MFRC.

- Coordinates intake, information and referral services and helps identify family needs and develop family care plan.
- Provides education and awareness of the programs, services and resources offered through the MFRC.
- Facilitates awareness sessions, briefings, presentations, support groups, workshops on change management and transition process.
- Assists in the referral, navigation and access to community programs and services (e.g. legal, financial, family counselling, education, employment, etc.).
- Develops and maintains strong community partnerships with civilian and military organizations and stakeholders in order to provide comprehensive support and avoid duplication of community services.
- Collaborates with DND, VAC and civilian service providers to raise awareness, accessibility, create community partnerships and improve interconnected services and continuity of care for transitioning families.

### **FAMILY LIAISON OFFICER (FLO)**

- FLOs are social workers who are available to families of medically releasing ill and injured CAF members and families of the fallen. FLO support is delivered through MFRCs and Integrated Personnel Support Centres (IPSC).
- Provides and/or supports the development of education, awareness sessions, briefings and resources pertaining to: bereavement, transition, change management, crisis management, family violence, impact of injury, etc.
- Counsels family members in crisis or imminent crisis and/or provides interim support.
- Makes appropriate referrals to relevant community service providers and conducts group and individual counselling sessions.
- Tailors the entire suite of MFSP services to respond to needs and assists families in their navigation of, and access to, relevant programs and services.
- Maintains and develops strong community partnerships with both civilian and military organizations.
- Collaborates on the coordination and provision of general information briefs for chain of command, CAF personnel, and CAF communities.
- Is a member of the Designated Assistant (DA) Disengagement Team.

### **VETERANS SERVICE AGENT**

- Provides targeted assistance in response to client needs, including determining client eligibility and approving benefits for VAC programs and refers to VAC case management services.
- Screens clients using departmentally approved tools and identifies potential issues/concerns.



- Provides targeted assistance in response to client needs, including determining eligibility as per VAC eligibility guidelines, active interviewing, assessing information gathered and making decisions on VAC programs and services as per delegated financial authority.
- Refers clients to VAC Case Managers for potential assessment and VAC case management services, provides contact information and/or communicates with external organizations to facilitate the provision of benefits and services to clients, as appropriate.
- Collaborates, consults with, and serves as a member of the Interdisciplinary Team (IDT) and liaises with other VAC service areas, as required.
- Provides information and advice with respect to client eligibility for internal/external programs and benefits.
- Initiates applications for VAC programs and services, as required.
- Follows-up on client cases/referrals, as per program requirements and ensures that standards are adhered to when documenting client information.

### **VAC CASE MANAGER**

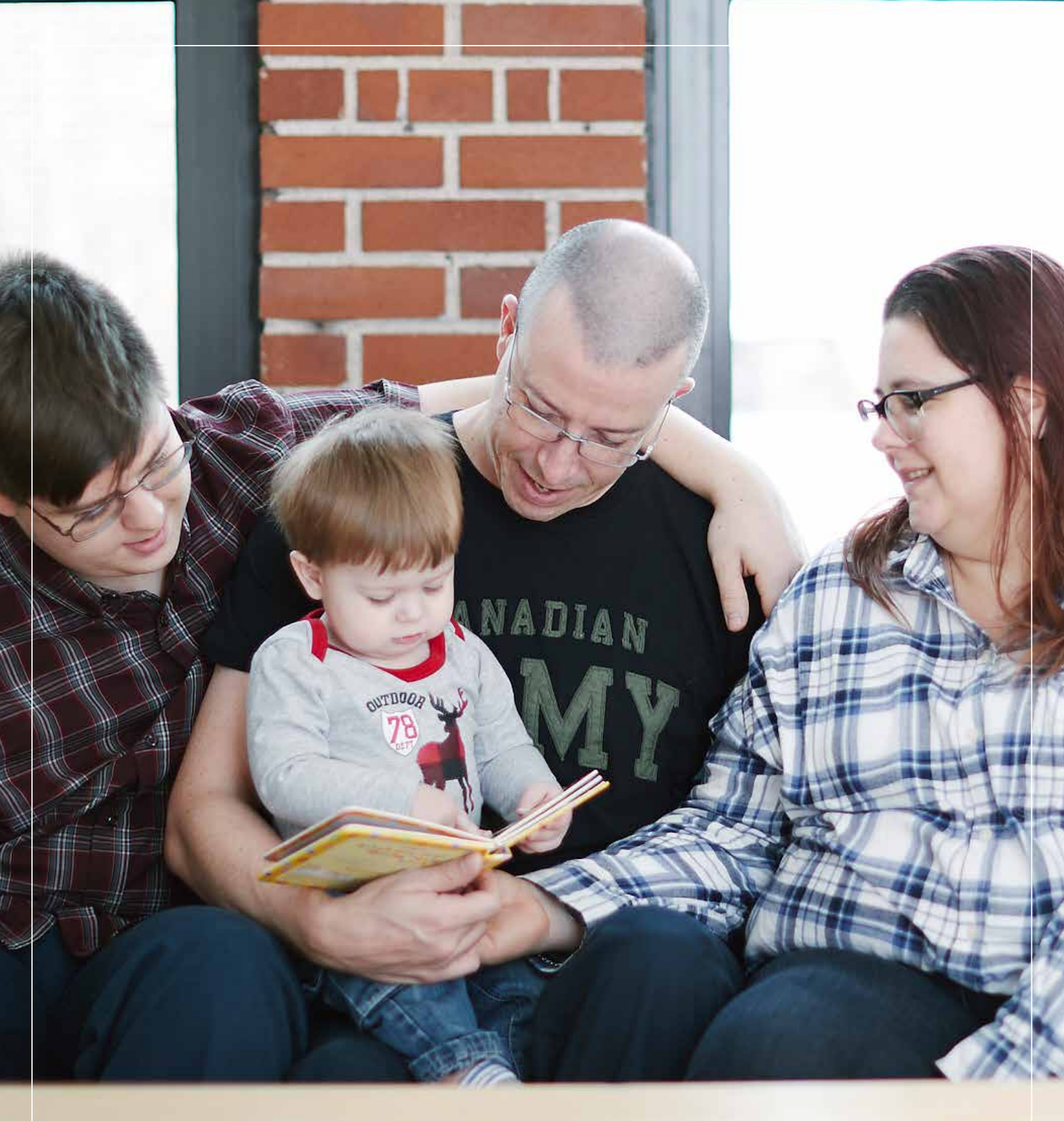
- Determines eligibility for case management services.
- Provides support through case management and assessment to access eligible VAC support programs and services for CAF members, Veterans and their families.
- Conducts and obtains comprehensive assessment and assists in identifying needs, complexities and risks.
- Identifies and prioritizes client needs based on issues, barriers and strengths while considering appropriate strategies, resources and best approaches.
- Develops, implements and manages comprehensive case management plans while consulting with internal and external interdisciplinary team members.
- Monitors and evaluates case management plan for interventions to determine new or additional assessment information requirements to effectively meet the needs of the client.
- Provides casualty support services and case management services while ensuring continuum through CAF and VAC transition services.

### **CF NURSE CASE MANAGER**

- Assists CAF members in navigating the health care system by coordinating care as they return to duty or transition to post-service life.
- Coordinates, discusses and monitors health care needs, health care related activities and benefits.
- Coordinates any complex medical needs.
- Develops a plan describing activities for return to duty or transition to post-service life and access to provincial health care.
- Supports the development of a transition plan alongside meeting health goals.
- Collaborates with VAC Case Managers to ensure continuity of services.

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## SECTION TWO - JOURNALING

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The following tools will help you remain focused and organized as you prepare and adjust to post-service life.

## THE ROAD TO CIVILIAN LIFE (R2CL) CHECKLIST: MEDICALLY RELEASING CAF MEMBER

R2CL TRANSITION CHECKLIST to be completed by the medically releasing member, independent of the Veteran Family Program Coordinator (VFPC).

### THINK ABOUT LIFE AFTER THE CANADIAN ARMED FORCES

If you think you are yellow or red in any of these areas: employment, finances, health, relationships, housing or preparedness, then consider having a conversation with your local VFPC. If you are yellow or red in the area of your family adjusting well to your transition to post-service life consider a family meeting with your VFPC.

Select the response that applies to you for each of the statements below:

	YES	TO SOME EXTENT	NO
	X	X	X
• If applicable, I know what steps to take to:			
- Secure a good job.			
- Enroll in an educational institution.			
- Prepare for retirement.			
• I have what I need to find a satisfying job or other meaningful activity.			
• I am financially prepared for civilian life.			
• I will be able to make ends meet.			
• My physical and mental health will allow me to function well in my daily life after release.			
• I know what steps to take to get access to the health care I will need after release.			
• I will get the support that I need from my family and friends after release.			
• I have hobbies and interests outside of the military.			
• I will have suitable housing arrangements after release.			
• I will be able to live in my preferred location.			
• I will adjust well to civilian life.			
• If applicable, my family will adjust well to my transition to civilian life.			
	SHOULD BE GOOD TO GO	THINK ABOUT IT!	CONSIDER SEEKING ASSISTANCE

*"I am the mother of our kids, I am his wife. I am his best friend...but I am also his psych nurse, the one who draws his blood, talks to the doctor and keeps track of every detail. I am the one who explains symptoms to friends and family."*

Spouse of a medically released Veteran.

## THE ROAD TO CIVILIAN LIFE (R2CL) CHECKLIST: MEDICALLY RELEASED VETERAN

R2CL TRANSITION CHECKLIST to be completed by the Veteran, independent of the Veteran Family Program Coordinator (VFPC).

If you think you are yellow or red in any of these areas: employment, finances, health, relationships, housing or preparedness, then consider having a conversation with your local VFPC. If you are yellow or red in the area of your family adjusting well to your transition to civilian life consider a family meeting with your VFPC.

### ARE YOU DOING WELL IN LIFE AFTER MILITARY SERVICE?

Select the response that applies to you for each of the statements below:

	YES	TO SOME EXTENT	NO
	X	X	X
• I have secured a good job, enrolled in an educational institution or I am prepared for retirement.			
• I am satisfied with my prospects for a job or other meaningful activity.			
• I am financially prepared for civilian life.			
• I am able to make ends meet.			
• My physical and mental health allow me to function well in my daily life.			
• I have access to the health care I need.			
• My family and friends provide me with all the support I need.			
• I have hobbies and interests outside of the military.			
• I have suitable housing arrangements.			
• I am living in my preferred location.			
• I have adjusted well to civilian life.			
• If applicable, my family has adjusted well to my transition to civilian life.			
	SHOULD BE GOOD TO GO	THINK ABOUT IT!	CONSIDER SEEKING ASSISTANCE





## PERSONAL INFORMATION

Name	
Spouse	
Child (1)	
Child (2)	
Child (3)	
Service Number	
VAC Case Number	

	Name of Emergency Contact	Phone Number	Relationship to Family
1.			
2.			
3.			

Power of Attorney/Legal	
Phone Number	Address

## SERVICE PROVIDERS

### MILITARY FAMILY RESOURCE CENTRE

Veteran Family Program Coordinator	
E-mail	Phone Number
Street Address	Mailing Address

Family Liaison Officer	
E-mail	Phone Number
Street Address	Mailing Address

CF Nurse Case Manager	
E-mail	Phone Number
Street Address	Mailing Address

JPSU/IPSC Services Manager	
E-mail	Phone Number
Mailing Address	



VAC Case Manager	
E-mail	Phone Number
Mailing Address	

OSISS Peer Support	
E-mail	Phone Number
Street Address	Mailing Address

Family Physician	
E-mail	Phone Number
Street Address	Mailing Address

Specialist Physician	
E-mail	Phone Number
Street Address	Mailing Address

Specialist Physician	
E-mail	Phone Number
Street Address	Mailing Address

Specialist Physician	
E-mail	Phone Number
Street Address	Mailing Address

Specialist Physician	
E-mail	Phone Number
Street Address	Mailing Address

Specialist Physician	
E-mail	Phone Number
Street Address	Mailing Address





Social Worker	
E-mail	Phone Number
Street Address	Mailing Address

Optometrist	
E-mail	Phone Number
Street Address	Mailing Address

Dentist	
E-mail	Phone Number
Street Address	Mailing Address

## MEDICATION LOG

[illegible]



## FAMILY CARE PLAN

Member/Veteran	
Telephone Home	Telephone Work
Cell Phone	Language
Health Conditions	

Spouse	
Telephone Home	Telephone Work
Cell Phone	Language
Health Conditions	

Child	
Daycare/School	Address
Phone Number	Language
Health Conditions	

Child	
Daycare/School	Address
Phone Number	Language
Health Conditions	

Child	
Daycare/School	Address
Phone Number	Language
Health Conditions	

Family Pet/Service Dog	
Veterinarian	Conditions

Family Pet	
Veterinarian	Conditions



Family Pet	
Veterinarian	Conditions

## HOME SERVICES

Home Support Services	
E-mail	Phone Number
Mailing Address	

House Cleaning	
E-mail	Phone Number
Address	

Snow Removal	
E-mail	Phone Number
Address	



Lawn Care	
E-mail	Phone Number
Address	

Other	
E-mail	Phone Number
Address	

Other	
E-mail	Phone Number
Address	

## EMERGENCY CHILD CARE PLAN

A completed Emergency Child Care Plan provides detailed personal instructions about your children, including medical information, bedtimes, bus-stop times and favourite foods, to minimize the stress placed on your child when you are not with them.

An Emergency Child Care Plan form may be available at your local Military Family Resource Centre (MFRC). We encourage you to share your completed Emergency Child Care Plan with your preferred caregivers and your MFRC, so they are prepared to assist your family as quickly as possible in a time of emergency. If the caregivers you listed are unavailable, MFRC staff will use the information in your Emergency Child Care Plan file in delivering care to your child when an emergency arises.

Be proactive! Before an immediate need arises, connect with your local MFRC and work with staff to create and file an Emergency Child Care Plan.



## CAREGIVER IDENTIFICATION

Primary Caregiver	
Relationship to Member/Veteran	Agency
Address	Telephone
Potential challenges	

Caregiver	
Relationship to Member/Veteran	Agency
Address	Telephone
Potential challenges	

Caregiver	
Relationship to Member/Veteran	Agency
Address	Telephone
Potential challenges	

EMERGENCY CONTACTS

Name	
Relationship to Member/Veteran	Telephone
Address	
Potential challenges	

Name	
Relationship to Member/Veteran	Telephone
Address	
Potential challenges	

Name	
Relationship to Member/Veteran	Telephone
Address	
Potential challenges	

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## SECTION THREE - YOUR TRANSITION

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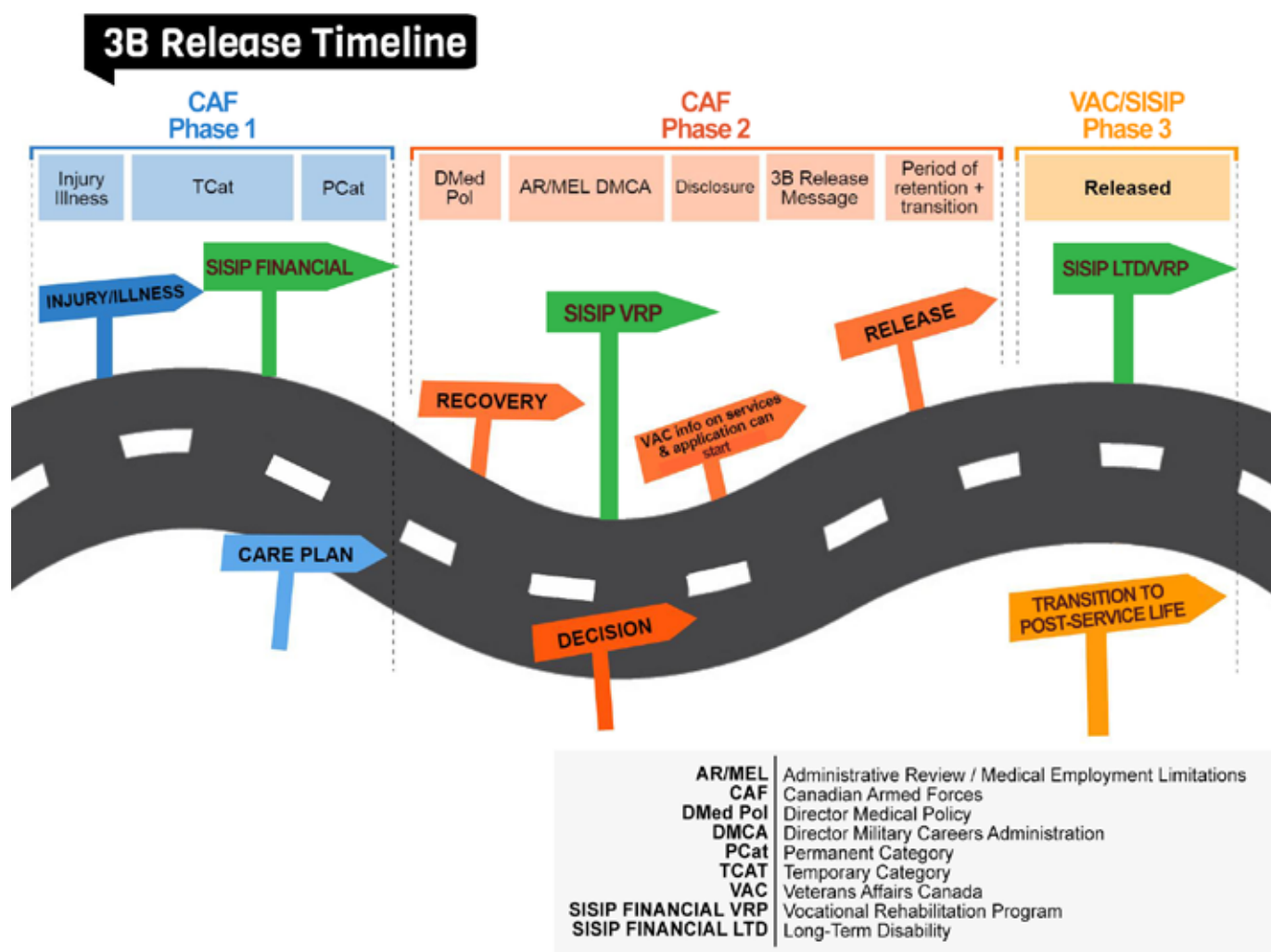


## EXPLAINING YOUR TRANSITION

Releasing from the Canadian Armed Forces (CAF) can be challenging, but even more so when it is as a result of a medical condition. The Veteran Family Program is meant to support medically releasing CAF members, medically released Veterans and their families. The Veteran Family Journal and many other resources are readily available online at [www.CAFconnection.ca](http://www.CAFconnection.ca).

CAFconnection.ca is a primary access point for military and Veteran families to the Veteran Family Program. The site is constantly updated with useful and relevant content. The site also offers accessibility to the [24/7 Family Information Line](#) and local [Military Family Resource Centres across Canada](#). The VFP may also be accessed through Veterans Affairs Canada (VAC) and its network of community service providers.

3B Release: A Canadian Armed Forces term used to describe the process of releasing from the military due to an illness or injury. There is no defined timeline to healing or transition and each of the phases shown in the timeline below will vary based on individual situations.



## INTRODUCTION TO CASE MANAGEMENT

When transitioning from the CAF, Case Management Services are provided by:

- Canadian Forces Health Services; and
- Veterans Affairs Canada.

The purpose of these partnerships with service providers is to ensure a seamless transition approach for the CAF member during the administrative processes related to the release.

### CF NURSE CASE MANAGEMENT

The CF Nurse Case Management Program is designed to help eligible CAF members identify and access health, pension and other related resources and to ensure continuity of care.

CF Nurse Case Management is available at most CAF medical clinics. For more information, contact the local Base Medical Clinic. [www.forces.gc.ca/en/caf-community-health-services-case-mgmt/index.page](http://www.forces.gc.ca/en/caf-community-health-services-case-mgmt/index.page)

### JOINT PERSONNEL SUPPORT UNIT CASE MANAGEMENT

For ill and injured CAF personnel there are important support mechanisms in place, including the existence of a CAF unit that focuses on their needs. The Joint Personnel Support Unit (JPSU) provides personal administrative support and programs to ill and injured CAF members of the Regular and Reserve Force.

JPSU Service Coordinators work closely with CF Nurse Case Managers, VAC Case Managers and other partners to ensure a comprehensive and multi-disciplinary approach.

[www.forces.gc.ca/en/caf-community-support-services-casualty-support/contact-info.page](http://www.forces.gc.ca/en/caf-community-support-services-casualty-support/contact-info.page)

### INTEGRATED PERSONNEL SUPPORT CENTRES (IPSC)

A total of 24 Integrated Personnel Support Centres (IPSC) and seven satellite centres make up the Joint Personnel Support Unit. These centres provide one-on-one support for serving and former CAF personnel, their families and the families of the fallen.

CAF members do not have to be posted to the JPSU in order to receive services through an Integrated Personnel Support Centre (IPSC).

Services available at the IPSC Services Section include:

- Return to work coordination;
- Vocational transition assistance;
- Home and vehicle modifications; and
- Transition, advocacy and referral services.



## **VAC CASE MANAGEMENT**

Case Management is a service offered by Veterans Affairs Canada to assist former members, Veterans, RCMP and their families who may be finding it difficult to navigate a transition or change in their lives. Not everyone needs case management services; however, if needed a VAC case manager will assist in dealing with life challenges. Case management is available to support members coping with a serious illness or in their adjustment to a loss such as a career or a loved one.

[www.veterans.gc.ca/eng/services/transition/case-management](http://www.veterans.gc.ca/eng/services/transition/case-management)

## **24/7 FAMILY INFORMATION LINE**

1-800-866-4546

The Family Information Line (FIL) is a confidential, personal and bilingual service offering information, support, referrals, reassurance and crisis management to the military community. FIL serves Canadian Armed Forces members, Veterans and their families — immediate and extended. Trained FIL counselors are available 24 hours a day, 7 days a week, by phone (1-800-866-4546) or email ([FIL@CAFconnection.ca](mailto:FIL@CAFconnection.ca)) to assist you.

## **SISIP FINANCIAL SERVICES**

**(Insurance • Financial Planning • Financial Counselling • Long Term Disability • Vocational Rehabilitation Program)**

As a division of Canadian Forces Morale and Welfare Services, SISIP Financial provides the Canadian Armed Forces (CAF) community, serving and former CAF members with advice and assistance, specifically suited to meet their needs and ensure financial wellbeing. Products and services available to former CAF members are limited. Please visit [SISIP.com](http://SISIP.com) for more information.

## **VAC ASSISTANCE SERVICE**

1-800-268-7708

A voluntary and confidential service to help Veterans and their families as well as primary caregivers who may need support. The service is available free of charge. You can reach a mental health professional at any time, 24 hours a day, 7 days a week, until the CAF member's date of release.

## **CANADIAN FORCES MEMBER ASSISTANCE PROGRAM**

1-800-268-7708

A confidential service initiated by the Canadian Armed Forces to help members (Regular Force, all Reserve Class Members, Cadets) and family members on issues related to wellbeing. This service is available 24 hours a day, 7 days a week.

## MEDICAL RELEASE CHECKLIST

The Medical Release Checklist provides an overview of some of the different steps that you may experience when releasing from the CAF. Every release is unique and the checklist is simply a reference to help guide you through each phase.

*"Our life is evolving. On this journey from military to civilian life we face continual change. Even with the minor setbacks we try to look at change in a positive way."*

Medically released Veteran

### PRE-RELEASE 12-18 MONTHS

- ☐ Attend medical SCAN Seminar (through the Base Personnel Selection Officer).
- ☐ Assignment of CF Nurse Case Manager.
- ☐ Appointment with IPSC.
- ☐ Appointment with BPSO.
- ☐ Investigate educational requirements.
- ☐ Explore, consider and develop post-release plan.
- ☐ Contact VAC for interview about Disability Award eligibility.
- ☐ Apply for VAC Disability Award (if applicable) online through "My VAC account", by phone at 1-866-522-2122, in person at any VAC or Service Canada office, or contact a Royal Canadian Legion Command service officer by phone at 1-877-534-4666.
- ☐ Create a VAC account at [www.veterans.gc.ca](http://www.veterans.gc.ca). This is most easily done through an online banking platform with secure client log in.
- ☐ Apply for disability Tax Credit (if eligible) online at [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) or at a Service Canada office.
- ☐ Sign applicable consents (as per section) for different units and organizations to share information in relation to release.
- ☐ Consider power of attorney (if required).
- ☐ Initiate last will and testament (CAF will no longer be valid after release).
- ☐ Connect with local Veteran Family Program Coordinator to access Transition Programs.
- ☐ Connect family with local Veteran Family Program Coordinator to access Transition Programs.

### PRE-RELEASE 6-12 MONTHS

- ☐ Contact SISIP Financial for Vocational Rehabilitation plan and apply for SISIP Financial Long Term Disability.
- ☐ Begin to financially plan for release, including post-release budget. See SISIP Financial representative, financial planner or bank.
- ☐ Book appointment with Release Section for an Information Briefing.
- ☐ Begin to action post-release plan which could include return to school, return to work, On-the-Job training, looking for employment or focusing on rehabilitation.
- ☐ Secure civilian family doctor.
- ☐ Connect spouse to information and resources through local MFRC, FIL, or [www.CAFconnection.ca](http://www.CAFconnection.ca), especially if releasing with Operational Stress Injury (OSI).
- ☐ Inquire at IPSC for a Transition Interview and eligibility for Red Seal or Priority Hire Program.
- ☐ If moving in conjunction with release, engage with Release Section to inquire about benefits and moving checklist.





## **PRE-RELEASE 0-6 MONTHS**

- ☐ Apply for Vocational Rehabilitation.
- ☐ Set up VAC transition interview. Inquire if VAC Case Manager will be assigned upon release message.
- ☐ Confirm life insurance coverage post-release with SISIP Financial or other.
- ☐ Check into release benefits, which may include a pension forecast if applicable as based on years of service.
- ☐ Contact PSP staff to see if they can help, you develop a post-release healthy lifestyle plan.
- ☐ If applicable return kit.
- ☐ Discuss Continuity of Care plan with MO post release (Who will provide your specialized medical services following your release? Are referrals/specialists required? Ask about transfer prescriptions).
- ☐ Ask for A copy of your medical release.
- ☐ Identify Chain of Command responsible for determining entitlements to awards or medals not yet received and plan for depart with dignity.

## **PRIOR TO RELEASE**

- ☐ Pre-release interview with Release section.
- ☐ Be prepared to provide RRSP information and Income Tax Notice of Assessment for Severance application.
- ☐ Ask for a copy of your personnel file.
- ☐ Obtain pre-release medical and identify all injuries or medical concerns at this time.
- ☐ Ask for copy of your dental and medical documents.
- ☐ Schedule a pre-release dental appointment.
- ☐ Obtain a copy of your pre-release medical (CF 2088).
- ☐ Complete release package.

## **RELEASE LAST DAY**

- ☐ Release interview with Release section.
- ☐ Apply for provincial health card and confirm continued coverage of Public Service Health Care Plan including dental (if applicable).
- ☐ Hand in military identification card.

## **POST RELEASE**

- ☐ Explore Government of Canada Priority Hiring Option.
- ☐ Continue follow-up with specialist or family physicians.
- ☐ Engage with BGRS, formally known as Brookfield, for last move benefits if applicable.
- ☐ Initiate tax planning.

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## **SECTION FOUR - CARE FOR THE CAREGIVER**

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## CAREGIVER WELLBEING

Often, family members and friends intentionally or inadvertently become caregivers. The responsibility of a caregiver is self-directed and very challenging. Caregivers can develop symptoms such as compassion fatigue, secondary trauma, and/or vicarious trauma because they have been impacted by helping others without seeing their own wellness as a priority.

*“When you have two little kids and a fulltime job, self-care strategies are limited.  
I often give myself some space. I take a walk, or go for a drive with the music really loud.  
Sometimes I cry and allow myself some quiet time to collect my thoughts.”*

Spouse of a medically releasing CAF member

The following information will help guide caregivers, family members, active serving members and Veterans during a medical transition.

## CAREGIVER’S BILL OF RIGHTS

The following rights are reminders to take the time to take care of YOU. Read them when you need and add to them. Add rights that reflect your unique values, experiences and passions.

### I HAVE THE RIGHT TO:

1. Connect with myself and my own unique experience as a caregiver. I acknowledge and confront my thoughts and behaviours when I can, but at times, I give myself permission to avoid these and do something fun and distracting.
2. Take care of myself. This is not selfish. It will give me the energy to take better care of the person I care for.
3. Get help from others even if the person I care for disagrees. I know my limits, and do only what I can do.
4. Keep parts of my own life that do not include the person I care for. I have my own identity and my own life outside of caregiving.
5. Do some things just for myself, whenever I want.
6. Get angry, feel depressed, and talk about difficult feelings I experience.
7. Get consideration, affection, forgiveness, and acceptance for what I do for the person I care for and don't let the person I care for control me by using guilt, anger or depression.
8. Take pride in what I am doing. To be proud of the courage it has taken me to meet the needs of the person I care for.
9. Make a life for myself that will help me ensure that I will continue to have a sense of purpose and happiness when the individual I care for no longer needs my help.
10. Expect and demand improvements in resources to help and support caregivers.
11. Add my own statements of rights to this list, based on my own unique situation, feelings and experiences.

## **OPERATIONAL STRESS INJURIES AND THEIR IMPACTS**

What is an Operational Stress Injury?

An Operational Stress Injury (OSI) can be a mental or physical injury that occurred during the member's service with the Canadian Armed Forces. An OSI is best described as any persistent psychological difficulty resulting from operational duties. An OSI includes any diagnosed mental health conditions such as anxiety disorders, depression, and Post-Traumatic Stress Disorder (PTSD) as well as other conditions.

### **CAREGIVER OF AN ILL AND INJURED MEMBER**

Caregivers may face significant challenges in supporting a Veteran or military member living with an OSI, alongside managing other responsibilities related to work, life, family and oneself.

There is support for caregivers who may be struggling and would like to speak with someone immediately. Services are available through the Family Information Line, Military Family Resource Centres, the Canadian Forces Member Assistance Program and VAC Assistance Service.

### **MILITARY FAMILY RESOURCE CENTRES**

Locate your closest MFRC at [www.CAFconnection.ca](http://www.CAFconnection.ca)

### **24/7 FAMILY INFORMATION LINE**

1-800-866-4546

[FIL@CAFconnection.ca](mailto:FIL@CAFconnection.ca)

### **24/7 CANADIAN FORCES MEMBER ASSISTANCE PROGRAM**

1-800-268-7708

### **24/7 VAC ASSISTANCE SERVICE**

1-800-268-7708

### **OPERATIONAL STRESS INJURY SOCIAL SUPPORT - FAMILY PEER SUPPORT**

1-800-883-6094

### **RECOGNIZING UNSAFE BEHAVIOURS**

Unsafe behaviours are destructive. Caregivers, members, and Veterans alike should seek help immediately if experiencing these unsafe behaviours:

- The urge to inflict harm to oneself or others and/or suicidal thoughts;
- The inability to control anger;
- The tendency to overspend;
- Becoming physically violent or threatening;



- Using substances to cope;
- Driving while under the influence;
- Being threatened (physically or emotionally) by someone; and/or
- Being forced to engage in sexual activity against one's will.

#### **TIPS FOR STAYING EMOTIONALLY/PSYCHOLOGICALLY HEALTHY:**

- Find a friend or family member to talk to or join a support group such as OSISS family peer support [www.osiss.ca](http://www.osiss.ca);
- Find community resources available at a local MFRC, Family Information Line 1-800-866-4546 or [www.CAFconnection.ca](http://www.CAFconnection.ca);
- Find a new interest that may have been put aside and try implementing it into the day's routine (reading a book, taking a bath, exercising, arts and craft, watching a favourite movie, etc.); and
- Seek professional help from a counsellor, therapist, religious or spiritual leader, or social worker if stress, sadness, or anxiety begins to feel out of control.

#### **FAMILY VIOLENCE PREVENTION**

Operational stress injuries do not result in family violence; however, family violence can happen in any home, at any time. The Canadian Armed Forces Family Violence Prevention and Awareness Campaign explains in detail what family violence is and where to go for support.

Family violence means an abuse of power within a relationship of family, trust or dependency, and includes many forms of abusive behaviour. Examples include emotional abuse, psychological abuse, criminal harassment, neglect, financial exploitation, destruction of property, injury to pets, physical assault, sexual assault and homicide. Abusive behaviour often results in the person feeling afraid and controlled.

A relationship is abusive if either partner or family member:

- Dominates or controls the other;
- Keeps the other isolated;
- Uses insults or put-downs;
- Damages the other's property;
- Shows extreme jealousy or possessiveness;
- Pushes, hits, throws things, chokes or physically restrains;
- Forces sex; and/or
- Limits access to money.

Where to go for support in the Canadian Armed Forces (connect through local MFRC):

- Base/Wing/Unit Family Crisis Team;
- Military Police;
- Chaplains;
- Social Work Officers;
- Medical Officers;
- CFMAP 1-800-268-7708; and
- Family Information Line (24/7) 1-800-866-4546.

Where to go for support outside the Canadian Armed Forces:

- Emergency Services 911 police;
- Military Family Resource Centres;
- Shelters;
- Victim Services;
- Rape Crisis or Sexual Assault Support Centres;
- Social or Family Service Agency;
- Children's Aid Society; and
- Hospitals.

For more information, visit the Canadian Armed Forces Family Violence Policy Standards at:

[www.forces.gc.ca/en/about-policies-standards-defence-admin-orders-directives-5000/5044-4.page](http://www.forces.gc.ca/en/about-policies-standards-defence-admin-orders-directives-5000/5044-4.page)

## **STRESS AND CAREGIVERS**

Taking care of a person living with mental illness or experiencing mental health challenges can be both rewarding and stressful. You will learn new skills and build a stronger relationship with the person you care for, though this time may be demanding as you take on new responsibilities. Stress is a natural part of life, but if not managed well, it can lead to your own health problems. Caregivers can have a tendency to focus on the person they care for more than themselves and put her/himself as a second priority. The most important thing to remember as a caregiver is to take care of YOU. Actions we take to take care of our health and wellbeing are known as self-care.

Although being a caregiver entails advocacy for the individual, and lots of it, it is important for you to advocate for yourself and set boundaries. Just as in the pre-flight instructions, you should put on your own oxygen mask before helping another person put on theirs. Caregivers in the mental health context need to take care of themselves before they can take care of someone else.

## COMMON BARRIERS TO SELF-CARE INCLUDE:

Your own attitudes and beliefs:

*"I'm being selfish if I sleep in late today."*

Being afraid of what you need:

*"I'm feeling over-worked, I need time off but can't take leave."*

Being afraid or not knowing where or how to ask for help:

*"I don't want to bother them, they have their own problems."*

Wanting to care and show your affections in a selfless way (common with family caregivers):

*"He's my son, he's my priority."*

## TIPS FOR TAKING CARE OF YOU

- Set limits for yourself on what you can get done
- Say no if you need to: it is okay
- Ask for help: family, friends, even colleagues may want to help but may not know how to
- Delegate some of your responsibilities to others
- Take time to take care of yourself daily
- Prioritize your day
- Engage in activities you find relaxing (meditation, yoga, or a daily walk)
- Know your limits
- Learn how to recognize when you feel stressed
- Learn ways to cope with stress
- Talk to others who have been through what you are going through
- Share your feelings and thoughts with those close to you
- Maintain your other relationships
- Try not to rely on caffeine, alcohol and drugs to cope
- Focus on things you can control
- Set realistic goals for yourself and the person you care for
- Be prepared so that if you need more support you will know who to turn to

## BUILD YOUR OWN TOOLBOX

**SKILL:** Connecting

**TOOL:** Creating my support network

- When thinking of a support network, what comes to mind?
- Who and what do you need?
- Who could help you with each need?
- Keep in mind the various supports around you including:
  - informal supports (friends, neighbours, family)
  - formal supports (doctor, social worker, counselor)
  - unique supports (support group, faith or spiritual group)

Looking at the table below, create a similar one for YOUR support network.

WHAT I NEED?	WHO?	HOW?
To vent to someone	My best friend	Over coffee or phone
Help with walking the dog	My neighbour's daughter	I will pay her \$7 a week
Respite	My mother-in-law	She will come over one Saturday per month
Cleaning	My other children	I will make a chore chart

## WHAT TYPE OF HELP DO YOU NEED?

Figuring out what type of help you need is very important. Explain your situation to family, friends, colleagues, and community members so that they are able to understand your situation and support you. Give them regular updates and try to include them in any decisions you want to make.

You may need help to take some time for yourself – maybe even a short vacation. Ask a family member or friend to take your place and be there if the person you care for needs support during your time away. Think about what you can and cannot do on a regular basis. Then think about how often you need help. Is it every day, once a week or in the evenings? Make a list of people who have agreed to help out when you need a break.



## FEELINGS ABOUT CAREGIVING

Everyone's caring experience is unique to their situation, as are the feelings that go with it. As a caregiver, you may find yourself in sensitive situations that cause both positive and negative feelings – this is completely natural. It is important to remember that your emotions are sometimes out of your control, and “how you feel is how you feel”. It is normal to have lots of different feelings and they are not right or wrong – they are your own. Let yourself feel your emotions and try to not judge them but rather accept them. Acceptance will let you confront these feelings and what they mean to you, how they affect your actions or even affect the individual you care for.

Long-term caregiver Maureen shares her thoughts:

*“I think what would have helped me early on is knowing that it's okay to get angry about all the responsibilities. It is not necessarily okay to display your anger in certain ways. And it is okay to say no.”*

Below are some of the common experiences that caregivers feel.

## NEGATIVE FEELINGS ABOUT CAREGIVING

Caregivers face difficult situations and can sometimes have negative feelings about these situations. You may try to ignore these feelings by not letting yourself feel them or work through them. You may tell yourself that you should not feel a certain way or you may ignore your feelings.

But your feelings are your own; they are part of your unique experience and journey.

The negative feelings you may experience depend on your own situation. These are completely natural.

**ANXIETY:** Being unsure about the future can make you feel anxious. It can happen when you worry that something bad will happen. For example, you may feel anxious because you do not have enough help to cope with your current situation, which can lead you to think that things will not get better and might actually get worse.

**FEAR:** You experience fear when you feel threatened. The responsibilities of caregiving or what that includes may scare you.

**GUILT:** Some situations can cause you to feel guilt. For example, you could feel guilty because:

- you think that you are not doing enough
- you think that you do not have the energy to deal with one more day
- you are not able to keep promises you made to the individual you care for
- you have your own life outside the home while the person you are caring for might not.



**FRUSTRATION, ANGER, AND RESENTMENT:** These feelings often go together. You may be frustrated because you cannot find enough time for yourself and this may lead to anger and resentment.

**HURT:** There may be days when you feel that no one appreciates what you are doing. For example, the individual may experience anger or frustration and may at times direct this towards you. It may be hard for you not to feel hurt or alone at these times.

**ISOLATION:** Sometimes you may not have the time to do things you like as often as you used to because of your caregiving responsibilities; this may lead to feeling all alone.

**GRIEF AND SADNESS:** Grieving is the process of adjusting to a loss. Grief can make you feel many emotions that are tough to understand. You could feel sad, angry, lonely, anxious and frustrated at the same time but also feel each of them separately at various times during the caregiving process.

## POSITIVE FEELINGS ABOUT CAREGIVING

Caring for a person can be a wonderful and positive experience. It can be full of laughter and close moments. You may get a lot of satisfaction from being able to help the person you care for when they need you most.

The positive feelings you have about being a caregiver depend on your own situation.

### PERSONAL GROWTH

You may feel that you are growing personally because you are learning skills, such as being more patient, that allow you to give the best care. At times, you may feel unsure how you or the person you care for will overcome a challenge – but you take things day by day or hour by hour and learn from it.

### GREATER APPRECIATION FOR HEALTH AND WELLBEING

Caring for someone who is very ill can change the way you look at life and death. This may lead to a new understanding or deeper sense of the meaning of life; it may change what you see as important or change your personal goals.

### STRENGTHENED RELATIONSHIPS

Often the caregiving role helps you become much closer, physically and emotionally, to the person you are caring for and this can make you feel more appreciated. You learn that through hope and courage come strength. This helps form a trusting attachment to the person you care for.

*“I don’t need to fill the silence, all I need to do is be there.”*

- Mariam, caregiver

Sometimes caregivers are not well themselves, yet they have to care for family members, like children and youth. As a caregiver it is important to remain strong and maintain your own wellbeing so that you can fulfill your role as a caregiver.

## STAYING STRONG: WHEN CARING FOR CHILDREN

As a caregiver, Staying Strong may not always feel possible. But by following as many of the Staying Strong points below, you are giving yourself and the child you are caring for their greatest chance to be healthy and resilient. Check off as many of the six steps below that you can do today. Don't be frustrated about the ones you cannot do right now. Try each day to get closer to achieving that step.

### HOW CAREGIVERS CAN STAY STRONG

#### SLEEP

---

- Follow a routine
- Make sleep hygiene important
- Have a good balance between rest and activities
- Role model good behaviour for the child you care for

#### TAKE CARE OF YOUR HEALTH

---

- In order to care for someone else you have to stay healthy
- Know your limits
- Practice self-care
- Do not push yourself to burnout
- Have a back-up caregiver or respite in case you become sick and need time off

#### RELATIONSHIPS

---

- Think of your relationship with the child you care for: what is working well? What could be improved?
- How are you maintaining validation and attachment in your relationship?
- Does anxiety or fear get in the way of you being the caregiver you want to be?

#### OWN IT

---

- Once a day do something that makes you feel in control of your life
- Something that's just for you
- That you're good at, that's positive – this will give you a sense of mastery and accomplishment.

#### NUTRITION

---

- Eat a balanced diet, not too much, not too little, food gives you energy: don't run on empty
- Model good behaviour for the child you care for and educate them about healthy eating and food choices
- Try to make eating together a regular activity, buying groceries and meal preparation are also activities you can do together

#### GET MOVING

---

- Ensure that you maintain leisure and activity
- Incorporate physical activity such as an evening or morning walk into your everyday life
- Get involved with social activities and organized sports



## HOW CHILDREN CAN STAY STRONG

### SLEEP

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>- Have child keep a bedtime routine</li> <li>- Limit technology-use before bed</li> </ul> | <ul style="list-style-type: none"> <li>- Make sleep hygiene important</li> <li>- Help them maintain a good balance between rest and activities</li> </ul> |
|--|---|

### TAKING MEDICATIONS

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>- CHILDREN CANNOT TAKE MEDICATIONS ON THEIR OWN</li> <li>- Give medication as prescribed</li> </ul> | <ul style="list-style-type: none"> <li>- Monitor how well medication is working and any side effects – report these to health care provider</li> </ul> |
|--|--|

### RELATIONSHIPS

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>- Help the child maintain positive and supportive relationships</li> <li>- Gain support from child care providers or school officials so that the child is constantly surrounded by a trusting adult they can confide in</li> </ul> | <ul style="list-style-type: none"> <li>- Teach the child how to communicate what they are feeling</li> <li>- Maintain the warmth in your relationship with the child</li> <li>- Make times for snuggles and cuddling</li> </ul> |
|--|---|

### OWN IT

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>- Once a day have the child do something that they feel confident doing</li> <li>- This provides a sense of mastery and will make them feel positive and increase their self-esteem</li> </ul> | <ul style="list-style-type: none"> <li>- Put a sticker on a calendar for each day they do this</li> </ul> |
|---|---|

### NUTRITION

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>- Have the child eat a balanced diet made of healthy and nutrient-dense foods;</li> <li>- Not too much, not too little: food is fuel</li> </ul> | <ul style="list-style-type: none"> <li>- Don't have the child run on empty</li> </ul> |
|--|---|

### GET MOVING

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>- Engage the child in activities outside in nature</li> </ul> | <ul style="list-style-type: none"> <li>- Encourage walking, exercise, extra-curricular activities, and sports</li> </ul> |
|--|--|

## STAYING STRONG WHEN CARING FOR YOUTH

As a caregiver, Staying Strong may not always feel possible. By following as many of the Staying Strong points below as you can, you are giving yourself and the youth you care for the greatest chance to be healthy and resilient. Check off as many of the six steps below that you can do today. Don't be frustrated about the ones you cannot do right now. Try each day to get closer to achieving that step.

### HOW CAREGIVERS CAN STAY STRONG

#### SLEEP

- |                                |   |
|--------------------------------|---|
| - Keep a routine               | - Have a good balance between rest and activities |
| - Make sleep hygiene important | - Model good behaviour for the youth you care for |
| - Limit technology-use         |   |

#### TAKE CARE OF YOUR HEALTH

- |  |  |
|--|--|
| - In order to care for someone else you have to stay healthy | - Do not push yourself until you are so ill that you can no longer care for someone else |
| - Know your limits   | - Have a back-up caregiver in mind in case you become sick and need time off             |
| - Practice self-care   |  |

#### RELATIONSHIPS

- |  |  |
|--|--|
| - Think of your relationship with the youth you care for | - How are you maintaining validation and attachment in your relationship?        |
| - What is working well?                                  | - Does anxiety or fear get in the way of you being the caregiver you want to be? |
| - What could be improved?                                |  |

#### OWN IT

- |   |  |
|---|--|
| - Once a day do something that makes you feel in control of your life | - That you're good at, that's positive                     |
| - Something that's for you  | - This will give you a sense of mastery and accomplishment |

#### NUTRITION

- |  |  |
|--|--|
| - Eat a balanced diet;   | - Try to make eating together a regular activity and make groceries and meal preparation an activity you do together |
| - Not too much, not too little;  |  |
| - Model good behaviour for the youth you care for and educate them about healthy eating and food choices | - Food is fuel – don't run on empty.   |

#### GET MOVING

- |  |  |
|--|--|
| - Make sure that you maintain leisure and activity | - Try something like morning or evening walks, get involved with social activities and organized sports. |
| - Incorporate physical activity into everyday life |  |

## HOW YOUTH CAN STAY STRONG

### SLEEP

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>- Encourage sleep hygiene, educate the youth about the importance of maintaining a good balance between rest and activity</li> </ul> | <ul style="list-style-type: none"> <li>- Rest is important to recovery</li> <li>- Help the youth adopt a bedtime routine</li> </ul> |
|---|---|

### TAKING MEDICATIONS

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>- Ensure that the youth is taking medication as prescribed</li> <li>- Have them tell their doctor how it's working for them</li> <li>- Make sure they know their rights</li> </ul> | <ul style="list-style-type: none"> <li>- Monitor and report side effects, and are aware of the harmful interactions between drugs and alcohol and their medications</li> <li>- Have them talk to their doctor or someone they trust</li> </ul> |
|---|--|

### RESIST

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>- Help the youth resist urges</li> <li>- Avoid negative behaviours</li> </ul> | <ul style="list-style-type: none"> <li>- Negative behaviours can include people, social media, technology, drugs, and alcohol</li> </ul> |
|--|--|

### OWN IT

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>- Once a day encourage the youth to do something that makes them feel in control of their life</li> </ul> | <ul style="list-style-type: none"> <li>- Something that's for them, that they're good at, that's positive – this will give them a sense of mastery and accomplishment</li> </ul> |
|--|--|

### NUTRITION

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>- Encourage the youth to eat a balanced diet</li> <li>- Not too much, not too little</li> </ul> | <ul style="list-style-type: none"> <li>- Food is fuel - don't run on empty</li> </ul> |
|--|---|

### GET MOVING

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>- Ensure that the youth maintains leisure and activity</li> <li>- Encourage them to incorporate physical activity into their everyday life by getting outdoors and walk</li> </ul> | <ul style="list-style-type: none"> <li>- Encourage them to get involved with social activities and organized sports</li> </ul> |
|---|--|

## EMOTIONAL LIMITATIONS

The stress of your added responsibilities as a caregiver and the feelings that go along with it can be very difficult. It is possible to become so overwhelmed that you cannot give the best care. This does not mean that you are a bad caregiver. It just means that you have reached your limit. At this point it is important to ask for help.

### HERE ARE SOME REASONS WHY CAREGIVERS DO NOT ASK FOR HELP:

- Feelings of guilt and shame
- Not knowing that others are in the same situation
- Lack of knowledge about available options/resources
- Not being able to pay for formal caregiving services
- Not enough time to find help
- Cultural beliefs that discourage help from outside the family
- Lack of services to meet your needs
- Feelings of depression, which can reduce the motivation needed to find help
- Not being able to talk about feelings

It is always okay to ask for help. Asking for help is part of providing the best care possible. Many caregivers share this advice:

*“Do not be afraid to ask for the help you need!”*

You should feel proud of what you are able to do and realize that you have a right to continue to maintain good physical and mental health, and to take time to do things other than caregiving that make life meaningful for you. If you notice a big change in your mental or physical health, speak to your health care provider about it as soon as you can. Several distress lines offer support to caregivers, do not hesitate to reach out.

*“I feel guilty taking time for myself, what helped was remembering that  
I’m a person too with needs and with limits.”*

Pierre, caregiver

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## SECTION FIVE - RESOURCES TO CONTINUE YOUR JOURNEY

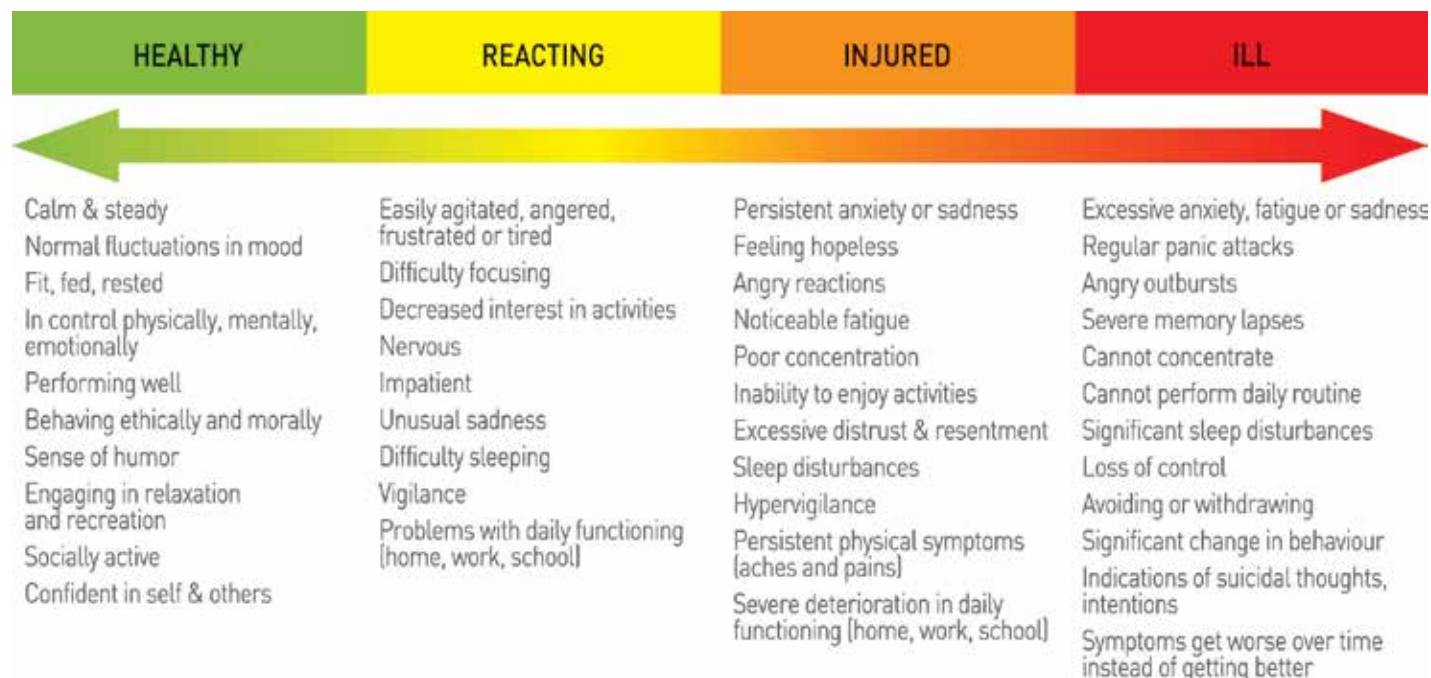
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## MENTAL HEALTH CONTINUUM

This Mental Health Continuum can help explain how individuals may be coping. The continuum describes the spectrum of health concerns, be they mental or physical that may impact releasing members and their caregivers. Please remember that every situation differs and each member/caregiver will move along this continuum at a different pace. The movement in both directions along the continuum indicates that there is always the possibility for a return to complete health and functioning.



## GENERAL RESOURCES FOR FAMILIES

Many resources are available for medically releasing Canadian Armed Forces (CAF) members, medically released Veterans and their families to address your unique needs as you transition from military to post-service life. For inquiries or to access the VFP visit your local Military Family Resource Centre (MFRC), call the 24/7 Family Information Line at 1-800-866-4546 or visit [CAFconnection.ca](http://CAFconnection.ca).

### MILITARY FAMILY RESOURCE CENTRE

MFRCs provide support to all CAF families including those who have a loved one who has been injured or becomes ill while serving.

MFRC services include:

- Support for spouses, children, parents and caregivers of the ill or injured member;
- Assistance coping with the impact of the injury or illness;
- Accessible emergency accommodations for the ill or injured member and the family;
- Access to childcare during recuperation to prevent and alleviate stress;

- Assistance navigating to relevant programs and services;
- Aid in development of positive coping strategies;
- Facilitate family peer support groups/networks;
- Referrals to mental health services;
- Access to community-based education and prevention programs; and
- Outreach support and services.

### **MILITARY FAMILY RESOURCE CENTRE - VETERAN FAMILY PROGRAM COORDINATOR**

Integrated within the MFRC, the Veteran Family Program Coordinator provides support services to medically releasing CAF members, medically released Veterans and their families to ease the transition to post-service life. Veteran Family Program Coordinators are available across all MFRCs.

Services include:

- Enhanced information and referral services;
- Transition programs; and
- Access to intervention support.

### **MILITARY FAMILY RESOURCE CENTRE FAMILY LIAISON OFFICER**

MFRC Family Liaison Officers (FLO) are located within the Integrated Personnel Support Centres (IPSCs) to ensure the widest variety of support to families of CAF personnel who are coping with an illness, injury or special need. FLOs are available to help families cope with all phases of the military member's recovery, rehabilitation and reintegration whether returning to service or releasing. They also provide tailored assistance to families of the fallen, including professional counselling and referrals to civilian resources. FLO services are free of charge and are delivered by experienced professionals who understand the challenges of the CAF lifestyle.

### **CANADIAN FORCES MEMBER ASSISTANCE PROGRAM**

The Canadian Forces Member Assistance Program (CFMAP) is a voluntary and confidential counselling service that provides short-term counselling services for those in need of assistance, including Regular Force, all Reserve class members and Cadets (maximum of eight sessions). The service, which is available 24/7 and is provided free of charge, can be accessed by calling 1-800-268-7708. CFMAP can assist with a wide range of individual or family issues:

- Marital and family;
- Interpersonal relations;
- Personal and emotional;
- Stress and burnout;
- Work-related;
- Harassment and sexual assault;
- Alcohol, drugs and prescription drugs;
- Finance;
- Parenting; and/or
- Any other concerns.



## VETERANS AFFAIRS CANADA

Veterans Affairs Canada (VAC) has a range of mental health services and benefits for Veterans, current members of the CAF, the Royal Canadian Mounted Police and their families. VAC provides a Crisis and Referral Centre line 1-800-268-7708 that connects to the VAC Assistance Service.

## VAC ASSISTANCE SERVICE

This is a 24-hour toll-free help line that provides:

- Short-term professional counselling and referral services, including support for mental and emotional health concerns;
- Access to the VAC Wellness Kit — a series of fact sheets designed to provide information and community resources on a number of topics related to mental health and wellbeing; and
- Access to information and resources on PTSD through the following VAC publications: PTSD and the Family for Parents with Young Children, PTSD and War-Related Stress, Learn about PTSD and Understanding PTSD Treatment. All these resources and more available at [www.veterans.gc.ca/eng/services/health/mental-health/publications](http://www.veterans.gc.ca/eng/services/health/mental-health/publications)

## SUPPORT OUR TROOPS

The Support Our Troops Program is the official program providing financial support and assistance to the CAF community. Support Our Troops is funded through individual and corporate donations, proceeds from third party events and Yellow Ribbon merchandise, and contributions by external organizations. Collectively, these funds are used to deliver individual and program support to currently serving military members, Veterans and their respective families.

Support Our Troops Fund provides assistance in the form of loans and grants, in a number of areas: emergency support, special needs, camps, etc. To note, in January 2016, Military Families Funds and Canadian Forces Personnel Assistance Fund amalgamated into the Support Our Troops Fund to provide a single official source of charitable support to the CAF community.

For more information, visit: [www.supportourtroops.ca](http://www.supportourtroops.ca)

## SOLDIER ON FUND

Soldier On Fund provides opportunities for serving and former CAF members with a visible or non-visible illness or injury to pursue sport, recreation or other physically challenging activities. The Soldier On Fund has provided grants to support initiatives such as:

- Purchasing adaptive sports equipment and equipment that supports an adaptive lifestyle, including custom mountain bikes, basketball wheelchairs, hockey sledges, rowing shells and customized home gyms; and
- Subsidizing the expenses of physical, recreational or sport related activity that directly contributes to a healthy and active lifestyle.

For more information, visit [www.soldieron.ca](http://www.soldieron.ca)

## **SECOND CAREER ASSISTANCE NETWORK**

Members and their families are invited to attend a Second Career Assistance Network (SCAN) seminar. A SCAN seminar is a two-day general information session that may be available to you as you make the transition to post-service life. This seminar is relevant to all members preparing for release regardless of the reasons for release.

There is also a Medical Information Seminar available to members and their families. This one-day seminar provides information on medical support services and other medically related issues. This seminar is available to all members being medically released, members on a temporary or permanent medical category, and to senior leadership who are interested in learning more about medical support procedures and initiatives.

Additional information and resources on SCAN seminars, can be found online at [www.veterans.gc.ca/eng/services/information-for/caf/scan-seminars](http://www.veterans.gc.ca/eng/services/information-for/caf/scan-seminars)

## **THE ROYAL CANADIAN LEGION**

The Legion's Service Bureau Network of professional Command Service Officers assist and represent serving CAF members, Veterans, RCMP members and their families at all stages of the disability claims process with Veterans Affairs Canada. A Command Service Officer provides assistance with the First Application up to and including a Request for Reconsideration with the Veterans Review and Appeal Board (VRAB). Command Service Officers also provide professional counselling, advice and assistance in accessing other programs and benefits available to Veterans from VAC. [www.legion.ca/we-can-help](http://www.legion.ca/we-can-help)

## **OPERATIONAL STRESS INJURY SOCIAL SUPPORT (OSISS) FAMILY PEER SUPPORT**

Being with someone who has an Operational Stress Injury (OSI) can be difficult. Feelings of guilt or frustration may arise if physical or mental health concerns persist or if there is an increased use of alcohol or drugs. An OSISS Family Peer Support Coordinator knows first-hand the lived experience and can offer support, hope and acceptance. Family Peer Support Coordinators have developed networks and can provide valuable information and connect families to the community resources they need most.

Call 1-800-883-6094 to set up a meeting either in person or over the phone.  
[www.osiss.ca/en/contact.html](http://www.osiss.ca/en/contact.html)

## **OSI CONNECT MOBILE APPLICATION**

OSI Connect is a free mental health learning and self-management mobile app developed to help Operational Stress Injury patients and their families understand the nature of OSIs and to provide help through the OSI Clinic Network across Canada.

The resources on OSI Connect address challenges including PTSD, triggers, depression, anger, sleep problems, substance abuse, stress management and more. It is a regularly updated, information-rich, interactive mobile application with assessments, videos and clear information for Veterans and others with an OSI, including how to get an OSI clinic appointment.

OSI Connect is compatible with iPhone, iPad, iPod, BlackBerry and Android devices. Free downloads are available through the App Store, Google Play and BlackBerry World.



## **PERSONNEL SUPPORT PROGRAMS (PSP) RECREATION, PHYSICAL FITNESS AND SPORTS**

Personnel Support Programs (PSP) Recreation, Physical Fitness and Sports Recreation provides opportunity for personal growth and improved health for everyone. Keeping mentally and physically active is a great contributor to mental health and wellbeing. Personnel Support Programs offer high quality, innovative recreation programs in each Canadian Armed Forces community to provide families, individuals, children and communities with quality leisure experiences, innovative programming and recreational facilities that meet their needs.

Over 500 different types of recreation, leisure and sports activities are offered — everything from arts to aquatics, basketball to bocce, dance to decorating, first aid to fitness, golf to gardening, painting to Pilates, sports camps to school break programs, and tennis to Tai Chi. For more information, visit [www.CAFconnection.ca](http://www.CAFconnection.ca).

PSP Recreation Departments are registered HIGH FIVE organizations with comprehensive quality standards for children's sport and recreation, built on five principles of healthy child development. HIGH FIVE provides an evidence-based approach to quality experiences for kids, empowering them to excel in life. For more information about HIGH FIVE, visit [www.highfive.org](http://www.highfive.org).

For more information about PSP and services at the Base, Wing and Unit level, please visit [www.CAFconnection.ca](http://www.CAFconnection.ca). To find out how to set up a recreational club, please visit one of the local PSP Community Recreation Departments.

## **PTSD COACH CANADA APPLICATION**

This mobile app provides users with education about Post-Traumatic Stress Disorder (PTSD), a self-assessment for PTSD, information about professional care, where to find support, and tools that can help users manage the stresses of daily life with PTSD. Tools range from relaxation skills and positive self-talk to anger management and other common self-help strategies. PTSD Coach Canada was designed for Veterans and Canadian Armed Forces members who have, or may have PTSD.

PTSD Coach Canada is compatible with iPhone, iPad, iPod, BlackBerry and Android devices. Free downloads are available through the App Store, Google Play and BlackBerry World.

## **THE MIND'S THE MATTER**

The Mind's the Matter is a video series, which offers real life solutions for military families coping with difficult situations, related to Operational Stress Injuries. The program is designed and developed in such a way that the user is engaged in an experience and is drawn into the relevant lessons. The Mind's the Matter was developed with clinical guidance from mental health experts at The Royal's Operational Stress Injury Clinic and focuses on transition, caregiver fatigue, worry, stigma and the potential for destructive behaviour as a result of trying to cope with mental health issues.

The video series is available online at [www.CAFconnection.ca](http://www.CAFconnection.ca)

## **ALCOHOL, OTHER DRUGS AND GAMBLING AWARENESS**

To increase knowledge and understanding of a variety of issues related to alcohol, drugs and gambling, the Alcohol, Other Drugs and Gambling Awareness program can help. Based on an interactive adult learning approach, the program provides valuable information, with each topic being delivered in about two hours. Individuals can choose from more than one topic area depending on needs and/or interests. These topics include:

- Substance Use 101;
- Alcohol: Staying Within the Guidelines;
- Driving While Impaired;
- Keeping Your Parties Safe;
- Illegal Drugs and Zero Tolerance;
- Prescription and Over-the-Counter Medication;
- An Introduction to Gambling and Problem Gambling;
- Talking About Alcohol and Other Drugs;
- Understanding and Changing the Culture of an Organization; and
- Alternatives to Alcohol and Other Drug Use.

For more information, contact one of the local PSP Base/Wing/Unit Health Promotion Offices or online at [www.CAFconnection.ca](http://www.CAFconnection.ca)

## **SUICIDE AWARENESS AND PREVENTION MENTAL FITNESS AND SUICIDE AWARENESS**

The Mental Fitness and Suicide Awareness (MFSA) course provides an easy-to-use ACE (Ask, Care and Escort) model that anyone can use to help someone who is experiencing distress, be it a colleague, friend or family member. A full-day course is available to all Canadian Armed Forces personnel and their families and covers the following topics:

- How to gain and maintain mental fitness;
- Understand barriers to seeking help;
- Learn about the stigma attached to mental health issues;
- Practice effective communication; and
- Learn how to build resiliency.

MFSA training will prepare participants to promote mental fitness and to mitigate the incidence of mental health injuries, including deliberate self-harm and suicide, within the military community. For more information, contact one of the local PSP Base/Wing/Unit Health Promotion Offices or online at [www.CAFconnection.ca](http://www.CAFconnection.ca).

## **CHAPLAIN SERVICES - SPIRITUAL AND RELIGIOUS WELLBEING**

As trained religious and spiritual caregivers, military Chaplains contribute significantly to the spiritual and mental wellbeing of CAF members and their families. They are on-call 24/7 to support members in need and provide support and advice to the chain of command and care providers. To find a Chaplain, contact a local MFRC or call the 24/7 Family Information Line.

## MANAGING ANGRY MOMENTS (MAM)

If you feel the need to examine and address issues of anger (while they are still manageable) in order to prevent the possibility of their escalation to physical or verbal aggression, Managing Angry Moments (MAM) can help. MAM is for anyone who wants to effectively manage their anger in the face of triggering circumstances. MAM is divided into seven modules presented weekly. Each module lasts approximately two hours. The modules are as follows:

1. Understanding Anger;
2. Anger, Stress and Mental Fitness;
3. Trigger Thoughts, Coping Thoughts and Strategies;
4. Reframing Thinking Errors;
5. Assertive Communication: Resolving Conflicts While Managing Anger;
6. Managing Anger with Forgiveness; and
7. Maintaining Positive Changes.

For more information, contact one of the local PSP Base/Wing Health Promotion Offices.

## MEDICAL AND DENTAL BENEFITS

The Public Service Health Care Plan is designed to help pay for some of the health services not covered by provincial health care plans, such as prescription drugs, vision care and emergency travel health care assistance. A detailed description of eligible services and claim procedures can be found on the Public Service Health Care Plan website:

[www.tbs-sct.gc.ca/hr-rh/bp-rasp/benefits-avantages/hcp-rss/hcp-rss-eng.asp](http://www.tbs-sct.gc.ca/hr-rh/bp-rasp/benefits-avantages/hcp-rss/hcp-rss-eng.asp)

The plan provides special assistance to all members posted outside of Canada and their families, to ensure that they have the necessary information to enroll. Cases are managed individually to ensure minimal disruption to claim reimbursements. For more information, visit the Health and Dental page:

[www.forces.gc.ca/en/caf-community-benefits/health-dental.page](http://www.forces.gc.ca/en/caf-community-benefits/health-dental.page)

The Dependants' Dental Care Plan provides coverage for certain dental treatments and procedures. A detailed description of plan membership, eligible services and claim procedures can be found on the Dependants' Dental Care Plan website:

[www.forces.gc.ca/en/caf-community-benefits/dependants-dental-care-plan.page](http://www.forces.gc.ca/en/caf-community-benefits/dependants-dental-care-plan.page)



## **CAREER TRANSITION SERVICES AND OPTIONS**

For some Veterans, service with the Canadian Armed Forces has been their career for as long as they can remember. Thinking of a second career can be overwhelming. For the medically releasing member and medically released Veteran wondering about what Career Transition Services and Options might be available, the following provides some employment transition options to consider.

### **PRINCE'S OPERATION ENTREPRENEUR**

Entrepreneurship provides an attractive option for many leaving the military to build on the skills they developed in service and focus on a new mission – their own business success. While other employment programs exist, POE is the only program in Canada that addresses the needs of military members and their spouses who want to become business owners.

[www.princesoperationentrepreneur.ca](http://www.princesoperationentrepreneur.ca)

### **HELMETS TO HARDHATS**

Helmets to Hardhats is a national, not-for-profit program that connects Regular, Reserve, retired and transitioning active-duty military service members with skilled training and quality career opportunities in the trade industry. The program is designed to help military service members successfully transition to post-service life by offering them the means to secure a career in a trade.

[www.helmetstohardhats.ca/en/home.htm](http://www.helmetstohardhats.ca/en/home.htm)

### **FORCES@WORK**

Forces@WORK is an employment placement service offered through Prospect Human Services. They help ill and injured Canadian Armed Forces Veterans, medical releases, reservists and family members of serving personnel find and keep good civilian jobs that will maintain their quality of life. Forces@WORK is available at no cost, since Prospect is a charitable not-for-profit. If you are ready to work, want to leverage the skills you gained in the military and retain the quality of life you have earned, all you need is a referral from the IPSC, BPSO, a commanding Officer, Veterans Affairs Canada or the Military Family Resource Centre. Forces@WORK is the only program of its kind, offering rapid and hands-on direct employment placement, support, retention supports for individual and employers, and follow-up services. Forces@WORK participants get a personalized plan with mutual responsibilities, clear actions and reasonable time frames to help achieve employment goals.

### **COMMISSIONAIRES**

Commissionaires are a private, not-for-profit Canadian company with the highest retention rate in the industry, currently employing more than 20,000 people. Commissionaires are a well-trained, diverse team of all ages, primarily composed of former military and RCMP.

[www.commissionaires.ca/en/national/home](http://www.commissionaires.ca/en/national/home)



## FINANCIAL

It is important when releasing from the Canadian Armed Forces to know what type of benefit entitlements exist, which association can help to protect benefits as a federal retiree and how to be legally prepared.

### CANADIAN ARMED FORCES PENSIONS

Director Canadian Forces Pensions Services (DCFPS) manages the calculation, audit and certification of payments for pensions, survivors' annual allowances, minimum benefits and return of pension contributions in accordance with pension legislation. In addition, DCFPS verifies elections to pay for prior pensionable service and the various plans of repayment for this service.

[www.forces.gc.ca/en/caf-community-pension/index.page](http://www.forces.gc.ca/en/caf-community-pension/index.page).

### NATIONAL ASSOCIATION OF FEDERAL RETIREES

National Association of Federal Retirees is a not-for-profit association dedicated to protecting the benefits and promoting the interests of federal retirees. The founding purpose of the FSNA remains its principle objective today; that is, to protect the benefits and promote the interests of retired federal employees.

[www.federalretirees.ca](http://www.federalretirees.ca)

### TESTAMENTS, WILLS AND ESTATE PLANNING

Once the member has been released from the Canadian Armed Forces, the testament, will and estate planning is no longer valid and needs to be readdressed in the civilian community. Each province may have different set of rules when it comes to testament, will and estate planning. It is strongly recommended to consult with a lawyer or notary depending on the province of residence to address this issue.

### SISIP FINANCIAL

**Insurance • Financial Planning • Financial Counselling • Long Term Disability • Vocational Rehabilitation Program**

As a division of Canadian Forces Morale and Welfare Services, SISIP Financial provides the Canadian Armed Forces (CAF) community, serving and former members with advice and assistance, specifically suited to meet their needs and ensure financial wellbeing. Among its diverse suite of programs, SISIP Financial offers its Regular and Reserve Force members the option to transfer their existing SISIP Insurance coverage (RTIP or OGTI) to insurance for Released Members (IRM). This is to maintain insurance coverage and premiums without having to provide medical disclosure. You must transfer coverage within 60 days of your day of release. After this timeframe, however, your request for insurance will be treated as a new application and a medical questionnaire must be supplied.

With 22 locations on major bases/wings/units, there is always a SISIP Financial advisor to assist with your transition/release and assist you with information such as CAF Pension options (severance payment, investment, paying off debt vs. investing, tax planning, other sources of income), if eligible.

They can also provide information on Deferred Annuity (payable at 60), annual allowance (not payable until 50) and transfer values. SISIP Financial also provides Second Career Assistance Network options, such as Life Insurance and Long Term Planning, transition and individual seminars, and job search-related workshops.

Visit your local SISIP Financial Office or to make an appointment visit [www.sisip.com](http://www.sisip.com)

## **CREATING A BUDGET**

Creating a budget is essential for sound money management. If the word 'budget' sounds intimidating, think of it as a 'spending plan' instead, or better yet, as the assessment your 'monthly cash flow'. Keep in mind, whichever term you use (plan, budget or cash flow) it is not written in stone - you can and should reassess your situation on a regular basis. To that end, SISIP Financial has a Budget Worksheet you can download to record and keep track of your monthly expenses.

Links to all SISIP budget worksheets:

[www.sisip.com/en/Advice/Budgeting](http://www.sisip.com/en/Advice/Budgeting)

For more information, visit the SISIP website at [www.sisip.com](http://www.sisip.com).



PROTECTED "B" (when completed) - PROTÉGÉ "B" (lorsque complété)

FINANCIAL COUNSELLING PROGRAM  
PROGRAMME DE COUNSELING FINANCIER

MONTHLY CASHFLOW/BUDGET WORKSHEET - FORMULAIRE DE TRÉSORERIE/BUDGET MENSUELLE

Service No. - N° matricule		Rank - Grade		Surname - Nom		Given Name(s) - Prénoms	
<b>A. MONTHLY INCOME - REVENU MENSUEL</b>				<b>B. COMPULSORY DEDUCTIONS - DÉDUCTIONS OBLIGATOIRES</b>			
SERVICE PAY - SOLDE MILITAIRE		\$ -		Tax credits - crédits d'impôt		FEDERAL - FÉDÉRALE \$ -	
SERVICE ALLOWANCES INDÉMNITÉS DE SERVICES		\$ -		<input type="checkbox"/> SINGLE - CÉLIBATAIRE		PROVINCIAL - PROVINCIALE \$ -	
		\$ -		<input type="checkbox"/> MARRIED - MARIÉ		\$ -	
		\$ -		<input type="checkbox"/> OTHER - AUTRES		\$ -	
FAMILY ALLOWANCE - ALLOCATIONS FAMILIALES		\$ -		PENSION (INCLUDING ARREARS INCLUANT LES ARRÉAGES)		CFSA - PRFC \$ -	
CHILD TAX BENEFIT - PRESTATION FISCALE POUR ENFANTS		\$ -		SDD - PSD		CPP/QPP - RPP - RRQ \$ -	
GST CREDIT - CRÉDIT DE LA TPS		\$ -		EI - AE		\$ -	
NET WAGES OF SPOUSE - REVENU NET DU CONJOINT		\$ -		SISIP - RARM		\$ -	
OTHER INCOME (Specify) - AUTRES REVENUS (Détaillez)		\$ -		PEHCP - RSSFP		\$ -	
VAC-ACC		\$ -		PROVINCIAL HEALTH CARE - PLAN MEDICAL PROVINCIAL		\$ -	
		\$ -		MESS DUES - COTISATION DU MESS		\$ -	
		\$ -		SALES TAX - TAXE PROVINCIALE		\$ -	
		\$ -		OTHER (SPECIFY) - AUTRES (DÉTAILLER)		\$ -	
FAMILY / FAMILLE		\$ -				\$ -	
ADULTS/ADULTES	AGES	\$ -				\$ -	
CHILDREN/ENFANTS		\$ -				\$ -	
<b>A. TOTAL INCOME - REVENU TOTAL</b>		<b>\$ -</b>		<b>B. TOTAL COMPULSORY DEDUCTIONS TOTAL DES DÉDUCTIONS OBLIGATOIRES</b>		<b>\$ -</b>	
<b>NET MONTHLY INCOME-REVENU MENSUEL NET (A-B)</b>				<b>\$ -</b>			

<b>C. MONTHLY EXPENSES - DÉPENSES MENSUELLES</b>	
<b>ACCOMMODATIONS - LOGEMENT</b>	
RENT / MORTGAGE - LOYER / HYPOTHÈQUE	\$ -
CONDO FEES - FRAIS DE CONDO	\$ -
PROPERTY TAXES - TAXES FONCIÈRES	\$ -
HYDRO	\$ -
WATER-EAU	\$ -
HEATING - CHAUFFAGE	\$ -
TELEPHONE - TÉLÉPHONE	\$ -
CELL PHONE(S) - CELLULAIRE(S)	\$ -
CABLE - TÉLÉCÂBLE	\$ -
INTERNET	\$ -
BUNDLE / FORFAITS	\$ -
PROPERTY INSURANCE - ASSURANCE PROPRIÉTÉ	\$ -
MAINTENANCE - ENTRETIEN	\$ -
OTHER (Specify) - AUTRES (Détaillez)	\$ -
<b>TRANSPORTATION - TRANSPORT</b>	
FUEL - ESSENCE	\$ -
MAINTENANCE - ENTRETIEN	\$ -
PLATES - IMMATRICULATION	\$ -
LICENCE - PERMIS	\$ -
INSURANCE - ASSURANCE	\$ -
TOKENS - PÉAGE	\$ -
PARKING - STATIONNEMENT	\$ -
PUBLIC TRANSIT - TRANSPORT EN COMMUN	\$ -
LEASE - BAIL	\$ -
<b>FOOD - NOURRITURE</b>	
GROCERIES - ÉPICERIE	\$ -
LUNCHES - DINERS	\$ -
RESTAURANTS	\$ -
CORNER STORE - DÉPANNEUR	\$ -
OTHER - AUTRES	\$ -
<b>SUPPORT - PENSION ALIMENTAIRE</b>	
CHILD - POUR L'ENFANT	\$ -
SPOUSAL - ÉPOUX(ES)	\$ -
<b>SUB-TOTAL - SOUS TOTAL</b>	
<b>\$ -</b>	<b>\$ -</b>
<b>HEALTH AND PERSONAL CARE - SANTÉ ET SOINS PERSONNELS</b>	
MEDICATION - MÉDICAMENTS	\$ -
PHARMACY - PHARMACIE	\$ -
HAIRCUTS - COIFFEUR	\$ -
DENTIST - OPTOMETRIST - DENTISTE, OPTOMÉTRISTE	\$ -
<b>CLOTHING - VÊTEMENTS</b>	
CLOTHING - VÊTEMENTS	\$ -
MAINTENANCE - ENTRETIEN	\$ -
BABY NEEDS - BESOINS DE BÉBÉ(S)	\$ -
<b>RECREATION, EDUCATION - LOISIRS, ÉDUCATION</b>	
SPORTS EQUIPMENT, FEES - ÉQUIPEMENT SPORTS, ABONNEMENTS	\$ -
FAMILY TRAVEL / VOYAGES EN FAMILLE	\$ -
LOTTERY - LOTERIE	\$ -
VIDEO - VIDÉO	\$ -
SUBSCRIPTIONS - ABONNEMENTS	\$ -
COURSES (MATERIAL FEES) - COURS (MATÉRIEL, FRAIS)	\$ -
OUTINGS - SORTIES	\$ -
BOOKS, MAGAZINES, NEWSPAPERS - LIVRES, REVUES, JOURNAUX	\$ -
GIFTS - CADEAUX	\$ -
VACATION - VACANCES	\$ -
OTHER (Specify) - AUTRES (Détaillez)	\$ -
<b>VARIOUS - DIVERS</b>	
BANK CHARGES - FRAIS BANCAIRES	\$ -
CHILD CARE - SERVICES DE GARDERIE	\$ -
TOBACCO - TABAC	\$ -
ALCOHOL - ALCOOL	\$ -
PETS - ANIMAUX	\$ -
CHARITY - DONS	\$ -
INSURANCE - ASSURANCE	\$ -
OTHER - AUTRES	\$ -
<b>SAVINGS - ÉPARGNES</b>	
EMERGENCY FUND - FOND D'URGENCE	\$ -
RRSP'S - REER	\$ -
OTHER (Specify) - AUTRES (Détaillez)	\$ -
<b>SUB-TOTAL - SOUS TOTAL</b>	
<b>\$ -</b>	<b>\$ -</b>
<b>C. TOTAL EXPENSES - TOTAL DES DÉPENSES</b>	
<b>\$ -</b>	

FINANCIAL COUNSELLING PROGRAM  
PROGRAMME DE COUNSELING FINANCIER

Service No. - N° matricule	Rank - Grade	Surname - Nom	Given Names - Prénoms
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[illegible]

I (we) certify that the above information is true and complete. I (we) hereby consent to the release of any financial information which, in the opinion of the Financière SISIP Financial Financial Counsellor and SOT Fund representative, may be deemed necessary in the investigation of my case.

Je (nous) certifie(s) que tous les renseignements ci-dessus sont exacts et complets. Je (nous) consens(ions) à divulguer tout renseignement financier jugé nécessaire, de l'avis du Conseiller financier de la Financière SISIP et le représentant du Programme Appuyons nos troupes, à la poursuite de l'enquête relative à mon dossier.

Signature of applicant - Signature du requérant	Date	Signature of spouse - Signature du conjoint	Date
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NET MONTHLY INCOME-REVENU MENSUEL NET (A-B)	\$ -
TOTAL MONTHLY EXPENSES - TOTAL DES DEPENSES MENSUELLES ( C )	\$ -
BALANCE - SOLDE (A-{B+C})	\$ -
CREDITORS MONTHLY PAYMENTS - MENSUALITÉS AUX CRÉANCIERS (D)	\$ -
FREE BALANCE - SOLDE DISPONIBLE (A-{B+C+D})	\$ -

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## **SECTION SIX - VAC SERVICES AND BENEFITS— QUICK REFERENCE**

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## HELP AFTER AN INJURY

NAME/SUMMARY	WHO MAY QUALIFY
<b>DISABILITY BENEFITS</b> <p>Disability benefits are financial payments provided to individuals who have a service-related injury or illness. To receive a disability benefit you must have a diagnosed medical condition or disability; and be able to show that the condition or disability is related to your service.</p>	
<b>DISABILITY AWARD</b> <p>The Disability Award is a tax-free cash award paid in the manner you choose:</p> <ol style="list-style-type: none"> <li>as a lump-sum payment,</li> <li>as annual payments over the number of years of your choosing, or</li> <li>as a combination of these two options.</li> </ol> <p>The maximum award is currently \$360,000.</p> <p>Financial Advice – We encourage you to speak with a financial advisor to help you determine how to manage the money you receive through a disability award. We can pay up to \$500 to cover the costs related to getting this financial advice.</p>	<p>There are two types of disability benefits: the Disability Award and the Disability Pension.</p> <ul style="list-style-type: none"> <li>Canadian Armed Forces (CAF) members</li> <li>CAF Veterans</li> <li>Survivors and/or dependent children – as a posthumous payment on behalf of Veteran.</li> </ul>
<b>DISABILITY PENSION</b> <p>The Disability Pension is a tax-free monthly payment.</p> <p>Additional monthly amounts are provided if the member or Veteran has any dependents.</p> <p>View the Pension Rate Table:  <a href="http://www.veterans.gc.ca/pdf/services/disability-pension/Disability-Pension-Rates-2017.pdf">http://www.veterans.gc.ca/pdf/services/disability-pension/Disability-Pension-Rates-2017.pdf</a> </p>	<ul style="list-style-type: none"> <li>Members – CAF* or RCMP</li> <li>Veterans – war-service, CAF* or RCMP</li> <li>Survivors and/or dependent children – as a posthumous payment on behalf of Veteran.</li> </ul> <p>* CAF eligibility is for applications prior to April 1, 2006</p>

### CRITICAL INJURY BENEFIT

The Critical Injury Benefit is a tax-free lump-sum award of \$71,831.76 to address the immediate impacts injuries or diseases sustained that were service-related. For the purposes of this benefit, at least one of the following must have occurred:

- Amputation
- Blindness in both eyes
- Paralysis
- Loss of control of kidneys, bladder or bowel
- hospitalized for acute or rehabilitative inpatient care and received complex treatment for at least 12 weeks
- admitted to intensive care for at least five consecutive days
- Required assistance of at least one person for three or more of the following: eating, bathing, walking, toileting or transferring (e.g. from bed to chair) for at least 16 weeks.

- CAF members or Veterans – to compensate for injuries or diseases that occurred on or after April 1, 2006 and immediately created a severe impairment and interference in quality of life.

### CAREER IMPACT ALLOWANCE

The Career Impact Allowance (CIA) is a taxable, monthly benefit—payable for life. The allowance is provided when your career options have been limited because of a service-related illness or injury.

- CAF Veteran

You may qualify if you have a severe and permanent impairment for which you have received a disability benefit, and a VAC-approved application for rehabilitation services.

### CIA SUPPLEMENT

Those in receipt of the Career Impact Allowance, may also be eligible for the supplement if they are deemed to have diminished earning capacity (defined as ‘unable to earn at least two-thirds of their adjusted pre-release salary).

### EXCEPTIONAL INCAPACITY ALLOWANCE

If you are receiving a Disability Pension and are exceptionally incapacitated, you may qualify for this tax-free monthly allowance. The amount of the allowance is based on the extent of the pain and loss of enjoyment or shortened life expectancy.

- Members – CAF\* or RCMP
- Veterans – war-service, CAF\* or RCMP

\* CAF – only for those with a disability pension

## ATTENDANCE ALLOWANCE

Attendance Allowance is an additional tax-free monthly assistance to individuals who:

- have a Disability Pension of 1% or more or receive Prisoner of War compensation;
- are totally disabled, whether by reason of military service or not; AND
- need help with daily living tasks.

The amount payable is based on the degree of attendance needed for your day-to-day personal care.

- Members – CAF\* or RCMP
- Veterans – war-service, CAF\* or RCMP

\* CAF – only for those with a disability pension

## CLOTHING ALLOWANCE

If you are receiving a disability benefit for a condition that causes wear and tear on your clothing or requires you to wear specially made clothing, you may qualify for a monthly tax-free clothing allowance.

- Members – CAF or RCMP
- Veterans – war-service, CAF or RCMP

## CAREGIVER RECOGNITION BENEFIT

The Caregiver Recognition Benefit (CRB) was created to better recognize informal caregiver's vital role in improving the wellbeing of Veterans. Informal caregivers will now receive a \$1,000 monthly payment, tax free provided directly to the caregiver. This benefit can be applied for at any time after release from the military, there is no time limit.

- CAF Veteran

## HEALTH AND WELLBEING

NAME/SUMMARY	WHO MAY QUALIFY
<b>REHABILITATION SERVICES</b>	
<p>The purpose of <u>rehabilitation services</u> is to ensure that you improve your health to the fullest extent possible and adjust to life at home, in your community or at work.</p> <ol style="list-style-type: none"> <li>1. Medical – Health care experts work with you to stabilize and restore your health to the fullest extent possible.</li> <li>2. Psychosocial – Health or rehabilitation professionals help you develop skills to support independence and adjust to living with your health problem or disability. This can include life skills training, pain management strategies, and more.</li> </ol>	<ul style="list-style-type: none"> <li>• CAF Veteran</li> </ul>
<b>VETERANS INDEPENDENCE PROGRAM</b>	
<p>The Veterans Independence Program (VIP) helps you remain independent and self-sufficient in your home and your community. Depending on your circumstances and health needs you may qualify for financial assistance to obtain services such as grounds maintenance; housekeeping; personal care; access to nutrition; health and support services provided by a health professional.</p>	<p>Veterans – war-service or CAF – who meet at least one of the following criteria:</p> <ul style="list-style-type: none"> <li>• You have qualified for a disability benefit;</li> <li>• You have qualified for the War Veterans Allowance;</li> <li>• You are in receipt of Prisoner of War Compensation; or</li> <li>• You are a Veteran who is eligible for, but is unable to access, a Contract Bed (also known as a Priority Access Bed).</li> </ul>
<b>LONG TERM CARE</b>	
<p>The assessment and placement process to access most long-term care facilities is managed by provincial/regional /local health authorities.</p> <p>If a Veteran needs long term care, Veterans Affairs Canada can contribute to the cost of care if the Veteran meets certain criteria, for example, military service, income eligibility, and/or whether their need for long-term care is due to a service related disability.</p>	<ul style="list-style-type: none"> <li>• Veterans – war-service, CAF or RCMP</li> </ul>

## GROUP HEALTH INSURANCE

The Health Benefits Program offers access to group health insurance via the Public Service Health Care Plan. Participation is voluntary.

Note: Dental coverage is not available as part of the Public Service Health Care Plan.

- CAF Veteran who released after April 1, 2006 and has been approved for SISIP LTD or VAC's Rehabilitation services.
- Survivor of a CAF member or Veteran who died after April 1, 2006 of a service-related injury or illness.

## TREATMENT BENEFITS

Financial support to qualified Veterans for one or more of the health-care services or benefits available through the following 14 Programs of Choice:

- |                             |                               |
|-----------------------------|-------------------------------|
| 1. Aids to daily living     | 8. Nursing services           |
| 2. Ambulance services       | 9. Oxygen therapy             |
| 3. Audio (hearing) services | 10. Prescription drugs        |
| 4. Dental services          | 11. Prosthetics and orthotics |
| 5. Hospital services        | 12. Health services           |
| 6. Medical services         | 13. Special equipment         |
| 7. Medical supplies         | 14. Vision care               |

- Veterans – war-service or CAF
- You may qualify, if you are in receipt of:
- a disability benefit;
  - the Veterans Independence Program;
  - the Long Term Care program; or
  - the War Veterans Allowance.

## ADDITIONAL INFORMATION ABOUT TREATMENT BENEFITS

### Health Care Identification Card

If you qualify for one or more of VAC's 14 treatment programs, you will receive a VAC Health Care Identification Card from Medavie Blue Cross.



## HEALTH-RELATED TRAVEL

Travel expenses incurred by the Veteran when travelling to receive health care services or benefits may be reimbursed by VAC. Health-related travel costs include items such as transportation, parking, meals, lodging, out of province travel and, when required, an escort, meaning someone to accompany you if you are travelling to receive treatment.

## MENTAL HEALTH AND WELLBEING

NAME/SUMMARY	WHO MAY QUALIFY
<b>ASSISTANCE SERVICE</b>	
<p>Personal problems can affect your quality of life. An Assistance Service mental health professional can help you maintain and improve your wellbeing. This is a voluntary and confidential service, and is available free of charge.</p> <p>Call 1-800-268-7708 any time. For hearing impaired, dial 1-800-567-5803 (TDD)</p>	<ul style="list-style-type: none"> <li>• CAF or RCMP members</li> <li>• Veterans – war-service, CAF or RCMP</li> <li>• Spouses, survivors, primary caregivers or dependent children of the above.</li> </ul>
<b>OPERATIONAL STRESS INJURY (OSI) CLINICS</b>	
<p>Operational stress injury (OSI) clinics are outpatient facilities where you can receive assessment and treatment of your condition. The OSI clinics are staffed by teams of mental health professionals who can provide you and your family with personal and specialized care and support.</p>	<ul style="list-style-type: none"> <li>• Veterans – war-service, CAF or RCMP</li> </ul> <p>To receive services at an OSI clinic, you must be referred by a VAC case manager.</p>
<b>PEER SUPPORT</b>	
<p>Peer Support is available through the Operational Stress Injury Social Support (OSISS) program. If you would like to speak to someone who has been through similar experiences, understands, and will respect your need for privacy.</p> <p>Call 1-800-883-6094 or visit <a href="http://www.osiss.ca">www.osiss.ca</a> for more information.</p>	<ul style="list-style-type: none"> <li>• Veterans – CAF or RCMP</li> </ul>
<b>PASTORAL OUTREACH</b>	
<p>Pastoral Outreach can help you and your family if you are dealing with end-of-life issues or just need spiritual support.</p> <p>Call 1-800-504-4156.</p>	<ul style="list-style-type: none"> <li>• CAF or RCMP members</li> <li>• Veterans – war-service, CAF or RCMP</li> <li>• Spouses, survivors, primary caregivers or dependent children of the above.</li> </ul>

## VETERAN AND FAMILY WELLBEING FUND

The Veteran and Family Wellbeing Fund is used for the development of new and innovative ways to support Veterans and their families. The Government will provide financial support to organizations that conduct research and implement projects that address issues that are currently facing the Veteran population.

This fund is available to non-profit, voluntary and in some cases for-profit organizations. A total of \$13.9 million has been committed to this fund for four years.

- Non-profit organizations
- For-profit organizations

## CENTRE OF EXCELLENCE ON PTSD AND MENTAL HEALTH

The Centre of Excellence will be responsible for advances in applied research, knowledge transfer and the development of tools to support treatment by health care providers from coast to coast to coast. The Centre will have a strong focus on the creation and dissemination of knowledge and awareness that addresses evidence-based mental health injury prevention, such as PTSD, as well as assessment and treatment needs of Veterans and CAF members.

- Veterans
- Families

## TRANSITION TO POST-SERVICE LIFE

NAME/SUMMARY	WHO MAY QUALIFY
<p><b>TRANSITION INTERVIEW</b></p> <p>All releasing Canadian Armed Forces members and RCMP members are entitled to a transition interview. We recommend that you have a transition interview early in your release process to help you and your family identify any needs you may have and the resources you may need to address them ahead of your release from service.</p> <p>Transition services are available at: Integrated Personnel Support Centres (located on most bases and wings); or VAC Area Offices (located across the country).</p>	<ul style="list-style-type: none"> <li>• Members – CAF or RCMP</li> <li>• Veterans – CAF or RCMP</li> </ul> <p>Contact VAC to schedule a transition interview at an office nearest you.</p>
<p><b>CASE MANAGEMENT</b></p> <p>Case management is a service offered by Veterans Affairs Canada to assist Veterans and their families who may be finding it difficult to navigate a transition or change in their lives. Not everyone needs case management services; however, if you do, a case manager can assist you in dealing with the challenges you are facing. They will work closely with you (and your family) to assess your needs, help you set achievable goals and establish a plan to reach those objectives.</p>	<ul style="list-style-type: none"> <li>• Veterans – war-service, CAF or RCMP</li> <li>• Survivor of any of the above</li> </ul>
<p><b>VOCATIONAL REHABILITATION</b></p> <p>Vocational professionals will work with you to help transfer your skills and education to build a rewarding civilian career. Vocational rehabilitation or vocational assistance may include:</p> <ul style="list-style-type: none"> <li>• help to identify a suitable job;</li> <li>• career finding services (such as résumé writing and interview skills);</li> <li>• financial support for training and related costs (such as tuition and books).</li> </ul> <p>You will build your vocational rehabilitation plan with the direct assistance of our service provider Canadian Veterans Vocational Rehabilitation Services.</p>	<ul style="list-style-type: none"> <li>• CAF Veteran</li> <li>• Spouse or survivor of a CAF Veteran, in certain circumstances.</li> </ul>



## CAREER TRANSITION SERVICES

Career Transition Services (CTS) program has been redesigned to ensure that Veterans, reservists, survivors, spouses and common law partners become more employable. This redesign ensures that these individuals have the knowledge, skills and abilities required to search for employment in the civilian work force so that they are more likely to gain employment and feel satisfaction in their employment.

Through this approach CTS benefits can be accessed easier and the services received are relevant, consistent, and provided by qualified career counsellors who understand military life and culture. For Veterans and survivors, services are available for life.

To be eligible for CTS, you must be:

- a member who has completed basic training;
- a Veteran who completed basic training and who was released from the CAF on or after April 1, 2006;
- a Veteran who is entitled to a Canadian Forces income support benefit;
- a spouse or common-law partner of a Veteran who completed basic training and who was released from the CAF on or after April 1, 2006;
- a survivor of a member who completed basic training and who died on or after April 1, 2006
- a survivor of a Veteran who completed basic training and who was released from the CAF on or after April 1, 2006
- a survivor who is entitled to a Canadian Forces Income support benefit.

## CAREERS IN THE FEDERAL PUBLIC SERVICE

Veterans are given a preference when applying for advertised jobs in the federal public service for a five-year period following their release date. To qualify for this preference, you must be honourably released and have served for a minimum of 3 years in the Canadian Armed Forces (Regular, Reserves, COATS or Rangers).

There are two types of priority:

- Statutory Priority – for those medically released with a service-related injury or illness, and
- Regulatory Priority – for those medically released for other reasons. Regulatory priority is only available to Regular Force, Reserve Class B (> 180 days) and Reserve Class C.

- CAF Veteran

**EDUCATION AND TRAINING BENEFIT**

The Education & Training Benefit is a program that focuses on helping you achieve your education and career goals to help improve your wellbeing. Get the education you need for the job you want.

This benefit will provide funding to cover tuition, books and living expenses for the education of your choice, so you can focus on what is next.

- Support to cover the cost of tuition, books and living expenses
- More education for more career options
- Up to 80K for education and training
- A portion of funding may be used for professional development

- Available to all honourably released Veterans with at least 6 years of service

**VETERAN FAMILY PROGRAM**

The Veteran Family Program, for the medically releasing CAF member, medically released Veteran and their families, funded by Veterans Affairs Canada offers the support of the Military Family Services Program (MFSP) through Military Family Resource Centres (MFRC), the Family Information Line (FIL) and CAFconnection.ca. Services include:

- Referrals
- Programming
- Outreach
- Information
- Sessions
- Child Care
- Orientation
- Educational Assistance
- Employment Assistance

- Medically releasing CAF Member
- Medically released Veteran
- Family

## FINANCIAL BENEFITS

NAME/SUMMARY	WHO MAY QUALIFY
<b>EARNINGS LOSS BENEFIT</b>	
The Earnings Loss Benefit is a taxable, monthly benefit that ensures your total income will be at least 90% of your gross pre-release military salary—which ensures a pre-tax income of at least \$44,496 per year.	<ul style="list-style-type: none"> <li>Available to CAF Veterans taking part in VAC Rehabilitation services.</li> </ul>
<b>SUPPLEMENTARY RETIREMENT BENEFIT</b>	
This is a taxable, lump-sum benefit provided to individuals who were in receipt of Earnings Loss Benefits on a long term basis. It is provided in recognition of the lower pension plan contributions you may have made.	<ul style="list-style-type: none"> <li>CAF Veteran</li> <li>Survivor of a CAF Veteran</li> </ul>
<b>RETIREMENT INCOME SECURITY BENEFIT</b>	
The Retirement Income Security Benefit (RISB) is a monthly taxable benefit which “tops up” a Veteran’s total annual income to at least 70% of what he or she received in financial benefits from VAC before age 65.	<ul style="list-style-type: none"> <li>CAF Veteran</li> <li>Survivor of a CAF Veteran</li> </ul>
<b>CANADIAN FORCES INCOME SUPPORT</b>	
<p>The Canadian Forces Income Support (CFIS) is a tax-free monthly benefit to help low-income individuals. You may qualify if you have a low household income and:</p> <ul style="list-style-type: none"> <li>you no longer qualify for the Earnings Loss Benefit; or</li> <li>you are under age 65 and searching for suitable gainful employment (defined as an appropriate job or career based on your level of education, training or experience).</li> </ul>	<ul style="list-style-type: none"> <li>CAF Veteran</li> <li>Survivor of a CAF Veteran</li> </ul>

WAR VETERANS ALLOWANCE	
<p>The War Veterans Allowance provides monthly financial assistance to help low-income Veterans or their survivors meet their basic needs. The amount provided is based on income, marital status and if you have any dependants. The War Veterans Allowance rate is adjusted quarterly based on the Consumer Price Index.</p> <p>If you qualify for WVA, you may also qualify for the following VAC services and benefits:</p> <ul style="list-style-type: none"> <li>• Assistance Fund</li> <li>• Treatment Benefits</li> <li>• Veterans Independence Program</li> <li>• Long term care assistance</li> <li>• Funeral and burial assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Veterans (Second World War or the Korean War)</li> <li>• Allied Veterans (Second World War or the Korean War)</li> </ul>
PRISONER OF WAR COMPENSATION	
<p>This is a monthly compensation provided to Veterans who were held as a prisoner of war for 30 days or more or evaded capture or escaped from the enemy for 30 days or more. Additional compensation for dependants, similar to that awarded for a disability pension, is also provided.</p>	<ul style="list-style-type: none"> <li>• Veterans of the Second World War or the Korean War</li> </ul>
DETENTION BENEFIT	
<p>This is a tax-free lump sum detention benefit if you were detained by an enemy, opposing force or person or group carrying out a terrorist activity or evaded capture or escaped from any power.</p>	<ul style="list-style-type: none"> <li>• CAF Veteran</li> </ul>
FINANCIAL ADVICE	
<p>If you receive a lump-sum award that is equal to or greater than 5% of the maximum amount of the Disability Award, some or all of the costs related to getting financial advice may be paid by Veterans Affairs Canada, up to a maximum of \$500.</p>	<p>Any recipient of one or more of the following lump-sum payments:</p> <ul style="list-style-type: none"> <li>• Critical Injury Benefit</li> <li>• Disability Award</li> <li>• Detention Benefit</li> <li>• Death Benefit</li> </ul>



VETERANS EMERGENCY FUND	
<p>The Veterans Emergency Fund (VEF) provides emergency financial support to Veterans, their families and survivors whose wellbeing is at risk due to an urgent, unexpected situation. The emergency fund will provide short-term relief while we work with you to find long-term solutions.</p>	<p>You may qualify for VEF if you are:</p> <ul style="list-style-type: none"><li>• a Veteran;</li><li>• a current spouse/common-law partner of a Veteran;</li><li>• a survivor of a Veteran or deceased CAF member;</li><li>• an orphan of a Veteran or CAF member (or the legal guardian if the orphan is under the age of 18)</li></ul>

## BENEFITS FOR FAMILIES

NAME/SUMMARY	WHO MAY QUALIFY
<b>EARNINGS LOSS BENEFIT FOR SURVIVORS</b>	
<p>The Earnings Loss Benefit is a taxable, monthly benefit. The amount provided—before the consideration of other income—is based on the Earnings Loss Benefit that would have been paid to the Veteran. It is provided in the following manner:</p> <ul style="list-style-type: none"> <li>• 60% to the survivor, and</li> <li>• 40% to the dependent children.</li> </ul> <p>Note: Amounts for dependent children are paid, on their behalf, to the survivor or the guardian.</p>	<ul style="list-style-type: none"> <li>• Survivor(s) – spouse and/or dependent children – of a deceased CAF member or Veteran who died due to a service-related injury or illness.</li> </ul>
<b>SURVIVOR'S PENSION</b>	
<p>When a disability pensioner dies, if he or she was pensioned at 5% or greater, the survivor will continue to receive (for a period of one year) the same Disability Pension or Prisoner of War compensation that was being paid to the pensioner. This includes any Attendance Allowance and/or Exceptional Incapacity Allowance the pensioner was receiving at the time of death. After this one year period, a survivor's pension will be automatically paid.</p>	<p>Survivor(s) – spouse and/or dependent children – of:</p> <ul style="list-style-type: none"> <li>• CAF members*</li> <li>• RCMP members</li> <li>• Veterans – war-service, CAF* or RCMP</li> <li>• </li> </ul> <p>* CAF eligibility for the Disability Pension is for applications prior to April 1, 2006</p>
<b>DEATH BENEFIT</b>	
<p>This benefit was not designed to be life insurance. Instead, it recognizes the impact the death of a service member has on the functioning of their immediate family, including the permanent loss of guidance, care and companionship. It is paid in addition to the usual pension-related death benefits paid under the Canada Pension Plan and the Canadian Forces Superannuation Act.</p>	<ul style="list-style-type: none"> <li>• Survivor(s) – spouse and/or dependent children – of CAF members who died due to a service-related injury or illness within 30 days of its onset.</li> </ul>
<b>EDUCATION ASSISTANCE FOR CHILDREN</b>	
<p>Educational Assistance provides monthly financial support to the student plus assistance with related expenses (e.g., tuition) for up to four years or 36 academic months, whichever is less.</p>	<p>Children of a deceased:</p> <ul style="list-style-type: none"> <li>• CAF member who died in service or</li> <li>• Any Veteran who was in receipt of a disability benefit of 48% or more when they passed away.</li> </ul>

VOCATIONAL ASSISTANCE	
<p>Vocational assistance may include:</p> <ul style="list-style-type: none"> <li>• help to identify a suitable job;</li> <li>• career finding services (such as résumé writing and interview skills);</li> <li>• financial support for training and related costs (such as tuition and books).</li> </ul>	<p>Available to:</p> <ul style="list-style-type: none"> <li>• spouse/common-law partner of an eligible CAF Veteran not taking part in vocational rehabilitation due to his or her health problem;</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• survivor of a CAF Veteran whose death was related to his or her service.</li> </ul>
VIP FOR SURVIVORS OR PRIMARY CAREGIVERS	
<p>The Veterans Independence Program (VIP) helps individuals remain independent and self-sufficient in their home and community. Depending on your circumstances and health needs you may qualify for financial assistance to obtain grounds maintenance and/or housekeeping.</p>	<p>You may qualify if:</p> <ul style="list-style-type: none"> <li>• You have been the primary caregiver for a VIP-eligible Veteran;</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• You are a low-income or disabled survivor of a VIP-eligible Veteran.</li> </ul>
FUNERAL AND BURIAL ASSISTANCE	
<p>Funeral and Burial Program ensures that eligible Veterans receive dignified funeral and burial services. The Last Post Fund (LPF), a non-profit organization, delivers the program on behalf of Veterans Affairs Canada.</p>	<p>There are two ways for the estate of a Veteran to receive this compensation:</p> <ul style="list-style-type: none"> <li>• Matter of Right – where the Veteran’s death is related to service</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• Means Tested – where the deceased Veteran was low-income.</li> </ul>
GRAVE MARKER MAINTENANCE	
<p>Veterans Affairs Canada (VAC) is responsible for the proper care and maintenance of all graves and grave markers which were installed and provided by the Government of Canada. If you know of a military marker that needs maintenance, or you require additional information, contact Cemetery Maintenance.</p>	<p>Cemetery Maintenance at:</p> <ul style="list-style-type: none"> <li>• <a href="mailto:cm-mc@vac-acc.gc.ca">cm-mc@vac-acc.gc.ca</a></li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• call 902-626-2440</li> </ul>







## SECTION SEVEN - THE WORDS WE USE

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## THE WORDS WE USE

### 3B RELEASE

'3B Release' is a Canadian Armed Forces term used to describe the transition process of members releasing from the military due to an illness or injury. Releasing can be challenging, but even more so when it is as a result of a medical condition. There is no defined timeline to healing and each phase will vary based on individual situations.

[www.CAFconnection.ca/VFP](http://www.CAFconnection.ca/VFP)

### CAFCONNECTION.CA

A website that provides national and local information for CAF members, Veterans and their families. The site is managed by Canadian Forces Morale and Welfare Services, Personnel Support Programs, Military Family Services and Military Family Resource Centres.

### PRIMARY CAREGIVER FOR AN ELIGIBLE VETERAN OR CIVILIAN

A primary caregiver is defined as an adult, who lives with the Veteran, and:

- is the primary provider of care to the Veteran; and
- is not receiving a wage from the Veteran for this care; and
- is being supported by or had been supported by the Veteran for a continuous period of at least one year before the Veteran passed away or before the Veteran was admitted to a long-term care facility.

As a primary caregiver, you may qualify for a lifetime continuation of financial assistance for housekeeping and grounds keeping services if the Veteran was in receipt of this assistance. In addition, you:

- must have a health-related need for these services;
- have no one else in your home capable of performing these services; and
- must not have access to these services through private insurance, provincial or community programs.

[www.veterans.gc.ca/eng/services/health/veterans-independence-program/apply/primary-caregiver](http://www.veterans.gc.ca/eng/services/health/veterans-independence-program/apply/primary-caregiver)

### DEPENDANT CHILD

A biological child, adopted child or legal ward of the member or of the member's spouse or common-law partner, if the child resides with the member at the post or previous place of duty in Canada for a minimum of eight months in a twelve-month period and who:

1. Is under 21 years of age, resides with the member at the post and is not married or in a common-law partnership, or
2. Is 21 or more years of age, and is Dependant on the member by reason of mental or physical disability.

<http://www.forces.gc.ca/en/about-policies-standards-benefits/ch-10-foreign-service-instructions.page>

## DISABILITY

Section 10 (1) of the Ontario Human Rights Code defines “disability” as follows:

“because of disability” means for the reason that the person has or has had, or is believed to have or have had,

1. Any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device,
2. A condition of mental impairment or a developmental disability,
3. A learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language,
4. A mental disorder, or
5. An injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997

“Disability” should be interpreted in broad terms. It includes both present and past conditions, as well as a subjective component based on perception of disability.

[www.ohrc.on.ca/en/policy-and-guidelines-disability-and-duty-accommodate/2-what-disability](http://www.ohrc.on.ca/en/policy-and-guidelines-disability-and-duty-accommodate/2-what-disability)

*Military Family Services*

[www.cafconnection.ca/National/About-Us/Military-Family-Services.aspx](http://www.cafconnection.ca/National/About-Us/Military-Family-Services.aspx)

## FIRST-RESPONDER

An employee of an emergency service who is likely to be among the first people to arrive at and assist at the scene of an emergency, such as an accident, natural disaster, or terrorist attack. First-responders typically include police officers, firefighters, paramedics, and emergency medical technicians. (Wikipedia)

## INJURY

An injury is damage to the body. It is a general term that refers to harm caused by accidents, falls, hits, weapons, and more. Visible injuries are often obvious and recognizable, like a physical injury. Non-visible injuries are not obvious and cannot be immediately seen, like an Operational Stress Injury.

## MEDICAL RELEASE: THREE PHASES

### MEDICALLY RELEASING

#### PHASE ONE:

Period of time between the injury or the diagnosis of an illness and when the Director Military Careers Administration (DMCA) makes the decision for a medical release.

#### PHASE TWO:

Period of time between the receipt of the medical release decision and the actual release date.

### MEDICALLY RELEASED

#### PHASE THREE:

Period of time between the release date and approximately two years after the release.

*Veterans Ombudsman*

[www.ombudsman-veterans.gc.ca/eng/video/medical-release-transition-phases](http://www.ombudsman-veterans.gc.ca/eng/video/medical-release-transition-phases)

### MILITARY FAMILY RESOURCE CENTRE

Military Family Resource Centres (MFRCs) provide support to all Canadian Armed Forces families including those who have a loved one who has been injured or becomes ill while serving. MFRC services include:

- Support for children, parents and spouses of the ill or injured member;
- Access to child care during recuperation to prevent and alleviate stress;
- Ongoing assistance throughout the duration of the program or service accessed;
- Aid in development of positive coping strategies;
- Facilitate family peer support groups/networks;
- Referrals to mental health services;
- Access to community-based education and prevention programs; and outreach support and services.

*Military Family Resource Centres*

[www.CAFconnection.ca](http://www.CAFconnection.ca)

### MILITARY FAMILY SERVICES PROGRAM

The Military Family Services Program (MFSP) was developed to respond to the identified needs of military families that arise from the unique characteristics of the military lifestyle. The Military Family Services Parameters for Practice outlines the service and program delivery component of the Military Family Services Program. Our Program is designed to be diverse and flexible; supporting military families day-to-day and during times of crisis and high stress.

*Military Family Services Program*

[www.cafconnection.ca/National/About-Us/Military-Family-Services/About-the-Military-Family-Services-Program.aspx](http://www.cafconnection.ca/National/About-Us/Military-Family-Services/About-the-Military-Family-Services-Program.aspx)

## **OPERATIONAL STRESS INJURY SUPPORT SERVICES**

Operational Stress Injury Social Support (OSISS) is the peer support organization developed to assist you and your family in managing an OSI. The OSISS Program is a partnership program between the Department of National Defence and Veterans Affairs Canada. The goal is to ensure that when peers enter the gateway of peer support, they reap the benefits of the programs and services that can assist them in their recovery. Breaking down the barriers of stigma and providing social support has led many CAF members, Veterans and their families to seek the needed help.

OSISS is a critical non-clinical addition to the mental health services of both Departments. Peer Support Coordinators and Family Peer Support Coordinators are typically former CAF members or families of Veterans or CAF members, who know first-hand the lived experience of operational stress injuries (OSIs) and the possible impacts.

*Operational Stress Injury Social Support*

[www.osiss.ca/en/index.html](http://www.osiss.ca/en/index.html)

## **POST-TRAUMATIC STRESS DISORDER**

Post-traumatic stress disorder (PTSD) is a psychiatric disorder that can be best described as an extreme reaction to exposure to trauma.

PTSD may develop following either direct or indirect exposure to actual or threatened death, serious injury or sexual violence. Direct exposure may occur through experiencing a single or multiple traumatic events or through witnessing such an event happen to others. Indirect exposure may occur when learning about a traumatic event that has affected close relatives/friends or when exposed to details about an event through work, much like a police officer. Traumatic experiences may include natural disasters, crimes, accidents, war or conflict, or other threats to life or safety.

The disorder is characterized by a variety of symptoms that can generally be grouped into four categories:

- Re-experiencing (nightmares, flashbacks, and other intense or prolonged psychological distress);
- Avoidance (avoidance of distressing memories, thoughts, feelings, or external reminders of the traumatic event);
- Negative cognitions and mood (represents feelings which may include: persistent and distorted sense of blame of self or others, estrangement from others or markedly diminished interest in activities, and/or inability to remember key aspects of the event); and
- Arousal (hypervigilance, reckless or self-destructive behavior, irritability or angry outbursts, and sleep disturbances).

[www.forces.gc.ca/en/news/article.page?doc=post-traumatic-stress-disorder/hjlbrhp4](http://www.forces.gc.ca/en/news/article.page?doc=post-traumatic-stress-disorder/hjlbrhp4)

## **RESILIENCE**

The ability of a family to respond positively to an adverse situation and emerge from the situation feeling strengthened, more resourceful, and more confident than its prior state.



## **RISK MATRIX**

A tool used, in conjunction with other methods, to determine the operational readiness of injured members Canadian Armed Forces, aiding the chain of command in its administrative deliberation, taking into consideration each member's career.

[www.forces.gc.ca/en/about-policies-standards-medical-occupations/caf-medical-risk-matrix.page](http://www.forces.gc.ca/en/about-policies-standards-medical-occupations/caf-medical-risk-matrix.page)

## **SECOND CAREER ASSISTANCE NETWORK**

Members and their families are invited to attend a Second Career Assistance Network (SCAN) seminar. A CAF SCAN seminar is a two-day general information session designed to provide members with a combination of the various and current procedures, services and benefits they may experience during their transition from the military to post-service life. This seminar is relevant to all members preparing for release, regardless of reasons for release.

There is also a CAF Medical Information Seminar available to members and their families/spouses. This one-day seminar provides information on medical support services and other medical related issues. The seminar is available to all members being medically released, members on a temporary or permanent medical category, and to senior leadership who are interested in learning more about medical support procedures and initiatives.

SCAN

[www.forces.gc.ca/en/about-policies-standards-defence-admin-orders-directives-5000/5031-4.page](http://www.forces.gc.ca/en/about-policies-standards-defence-admin-orders-directives-5000/5031-4.page)

## **SEVERE AND PERMANENT IMPAIRMENT**

A term used to identify that the Veteran permanently requires supervision, is severely and permanently limited in mobility or self-care, has conditions such as an amputation or a total and permanent loss of vision or hearing or speech, or a severe and permanent psychiatric condition.

*Veterans Affairs Canada*

[www.veterans.gc.ca/eng/services/transition/rehabilitation/permanent-impairment-allowance](http://www.veterans.gc.ca/eng/services/transition/rehabilitation/permanent-impairment-allowance)

## **SPOUSE/PARTNER**

A spouse or partner is a life partner in a marriage, civil union, domestic partnership or common-law marriage. The term is gender neutral whereas a male spouse is a husband and a female spouse is a wife.

## **SURVIVOR**

A survivor is defined as a person who, at the time of the member's or Veteran's death, was a spouse or common-law partner. The term "survivor" excludes surviving separated spouses, surviving former (divorced) spouses, and surviving former common-law partners.

*Veterans Affairs Canada*

[www.veterans.gc.ca/eng/aboutus/policy/document/1482#anchor42470](http://www.veterans.gc.ca/eng/aboutus/policy/document/1482#anchor42470)

## **TOTAL AND PERMANENT INCAPACITY**

A term used to indicate that the Veteran's health issue(s) and impairment(s) are not expected to improve to the point where they will regain the ability to pursue suitable gainful employment.

*Veterans Affairs Canada*

[www.veterans.gc.ca/eng/services/transition/rehabilitation/permanent-impairment-allowance](http://www.veterans.gc.ca/eng/services/transition/rehabilitation/permanent-impairment-allowance)

## **TRANSITION**

The process of changing from one state or condition to another. For these purposes the change from being employed by the Department of National Defence to being a civilian.

## **TRANSITIONING**

The process of transition for a member of the Canadian Armed Forces (CAF) from the time that he or she receives their release message to their integration within Veterans Affairs Canada programs and services.

## **TRANSITION SERVICES**

CAF Transition Services are a suite of programs and services for transitioning CAF members, including some programs available exclusively to medically releasing members. Programs include: Second Career Assistance Network (SCAN), Career Transition Workshops, the Vocational Rehabilitation Program for Serving Members (VRPSM), and the Federal Public Service Employment – Priority Appointment for Eligible 3(a) or 3(b) Released Canadian Armed Forces.

The suite of programs falls under the policy and program management authority of the Directorate Casualty Support & Management (DCSM).

*CAF Transition Services*

<https://www.canada.ca/en/department-national-defence/services/guide/dcsm/transition-services.html>

## **VETERAN**

Veterans Affairs Canada considers any former member of the Canadian Armed Forces who releases with an honourable discharge and who successfully underwent basic training to be a Veteran.

Veterans:

- Armed Forces and Merchant Navy Veterans who served during the First World War, Second World War or Korean War;
- Former and, in certain cases, current members of the Canadian Armed Forces, including those who served in Special Duty Areas and in peacekeeping; and
- Allied Veterans who lived in Canada prior to periods of war.

*Veterans Affairs Canada*

[www.veterans.gc.ca/eng/about-us/mandate#defn](http://www.veterans.gc.ca/eng/about-us/mandate#defn)





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## **VETERANS AFFAIRS CANADA**

Veterans Affairs Canada's mandate stems from laws and regulations. Among the more significant is the Department of Veterans Affairs Act, which charges the Minister of Veterans Affairs with the following responsibilities: "...the care, treatment, or re-establishment in civil life of any person who served in the Canadian Forces or merchant navy or in the naval, army or air forces or merchant navies of Her Majesty, of any person who has otherwise engaged in pursuits relating to war, and of any other person designated ... and the care of the dependants or survivors of any person referred to."

The Department meets its responsibilities through various programs. These include programs for disability pensions, Veterans allowances, pension advocacy, health care and commemoration. They provide compensation for hardships arising from disabilities and lost economic opportunities, innovative health and social services, professional legal assistance and recognition of the achievements and sacrifices of Canadians during periods of war and conflict.

*Veterans Affairs Canada*

[www.veterans.gc.ca/eng/about-us/mandate](http://www.veterans.gc.ca/eng/about-us/mandate)

## **VETERAN FAMILY PROGRAM**

The Veteran Family Program serves medically releasing members, medically released Veterans and their families, offering programs and services in support of a successful transition to post-service life. The Veteran Family Program extends access to the Military Family Services Program, including the Family Information Line and CAFconnection.ca, to Veterans and their families at all Military Family Resource Centres.

## **VETERAN FAMILY PROGRAM COORDINATOR**

Information and referral specialists for medically releasing CAF members, medically released Veterans and their families are available through the MFRC.

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## SECTION EIGHT - ACRONYMS

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## GLOSSARY OF ACRONYMS

The following list of acronyms and definitions comes from Director Casualty Support Management's *The Guide to Benefits, Programs, and Services for Serving and Former Canadian Armed Forces Members and their Families*. A number of these acronyms appear in the Veteran Family Journal; the remainder are common to the experience of transitioning from the Canadian Armed Forces to post-service life.

**3B RELEASE** – Medical Release from the Canadian Armed Forces  
**AD** – Accidental Dismemberment  
**ADIP** – Accidental Dismemberment Insurance Plan  
**ALOA** – Allowance in Lieu of Operational Allowance  
**AO** – Assisting Officer (now Designated Assistant (DA))  
**AR/MEL** – Administrative Review - Medical Employment Limitations  
**ASU** – Area Support Unit  
**ATOC** – Army Tactical Operations Course  
**BMOQ** – Basic Military Officer Qualification  
**BMQ** – Basic Military Qualification  
**BOI** – Board of Inquiry  
**CAF** – Canadian Armed Forces  
**CAR** – Coverage After Release  
**CBI** – Compensation and Benefit Instructions  
**CDA** – Canadian Defence Academy  
**CDS** – Chief of the Defence Staff  
**CFAO** – Canadian Forces Administrative Orders  
**CF GROUP RSP** – Canadian Forces Group Retirement Savings Plan  
**CFHS** – Canadian Forces Health Services  
**CFIRP** – Canadian Forces Integrated Relocation Program  
**CFIS** – Canadian Forces Income Support  
**CFMAP** – Canadian Forces Member Assistance Program  
**CFMVRCA** – Canadian Forces Member and Veterans Re-establishment and Compensation Act  
**CFMWS** – Canadian Forces Morale and Welfare Services  
**CFRTW** – Canadian Forces Return to Work Program  
**CFS** – Canadian Forces Station  
**CFSA** – Canadian Forces Superannuation Act  
**CFSU** – Canadian Forces Support Unit  
**CMPC** – Commander Military Personnel Command  
**CO** – Commanding Officer  
**CPI** – Consumer Price Index  
**CPP** – Canada Pension Plan  
**CRA** – Canada Revenue Agency  
**CT** – Career Transition  
**CTS** – Career Transition Services  
**CTAB** – Canadian Technology Accreditation Board  
**CTAP** – Career Transition Assistance Programs  
**CTCC** – Combined Arms Team Commanders Course

**CVVRS** – Canadian Veterans Vocational Rehabilitation Services  
**DA** – Designated Assistant (formerly Assisting Officer (AO))  
**DAOD** – Defence Administration Orders and Directives  
**DCFPS** – Director Canadian Forces Pension Services  
**DCSM** – Director Casualty Support Management  
**DDCP** – Dependants Dental Care Plan  
**DGCB** – Director General Compensation and Benefits  
**DGHS** – Director General Health Services  
**DL** – Dependant Life Insurance  
**DMCA** – Director Military Careers Administration  
**DMED POL** – Director Medical Policy  
**DMPAP** – Director Military Pay and Allowances Processing  
**DND** – Department of National Defence  
**DPSP** – Director Pensions and Social Programs  
**EAS** – Employee Assistance Services  
**ER** – Education Reimbursement  
**ESDC** – Employment and Social Development Canada  
**FIL** – Family Information Line  
**FLO** – Family Liaison Officer  
**FSNA** – Federal Superannuates National Association (now National Association of Federal Retirees)  
**GAPDA** – Garnishment, Attachment and Pension Diversion Act  
**GECA** – Government Employees Compensation Act  
**GOC** – Government of Canada  
**GOIP** – General Officers Insurance Plan  
**HOPE** – Helping our Peers by Providing Empathy  
**HQ** – Headquarters  
**ILP** – Individual Learning Plan  
**INA** – Insurance Needs Analysis  
**IPC** – Incentive Pay Category  
**IPSC** – Integrated Personnel Support Centre  
**IRM** – Insurance for Released Members  
**ISN** – Injured Soldier Network  
**JPSU** – Joint Personnel Support Unit  
**JPSU HQ** – Joint Personnel Support Unit Headquarters  
**LPF** – Last Post Fund  
**LTD** – Long Term Disability  
**LWOP** – Leave without Pay  
**MAM** – Managing Angry Moments  
**MBR** – Member  
**MCTAP** – Military Civilian Training Accreditation Program  
**MEL** – Medical Employment Limitations  
**MET** – Military Employment Transition  
**MFRC** – Military Family Resource Centre  
**MFS** – Military Family Services  
**MFSA** – Mental Fitness and Suicide Awareness  
**MFSP** – Military Family Services Program





**MO** – Medical Officer  
**NDHQ** – National Defence Headquarters  
**NOK** – Next of Kin  
**NPP** – Non-Public Property  
**NVC** – New Veterans Charter  
**OGTI** – Optional Group Term Insurance  
**OP** – Operation  
**OSI** – Operational Stress Injury  
**OSISS** – Operational Stress Injury Social Support  
**PA** – Pension Act  
**PCAT** – Permanent Category  
**PDSP** – Pensioners Dental Services Plan  
**PER** – Performance Evaluation Report  
**PLQ** – Primary Leadership Qualification  
**PMV** – Private Motor Vehicle  
**POC** – Point of Contact  
**POE** – Prince's Operation Entrepreneur  
**POP** – Pastoral Outreach Program  
**PSC** – Public Service Commission  
**PSEA** – Public Service Employment Act  
**PSER** – Public Service Employment Regulations  
**PSHCP** – Public Service Health Care Plan  
**PSO** – Personnel Selection Officer  
**PSP** – Personnel Support Programs  
**PSTC** – Peace Support Training Centre  
**PSU** – Personnel Support Unit  
**PTSD** – Post-Traumatic Stress Disorder  
**QPP** – Quebec Pension Plan  
**QR&O** – Queen's Regulations and Orders  
**R2CL** – Road to Civilian Life  
**R2MR** – Road to Mental Readiness  
**RCL** – Royal Canadian Legion  
**RCMP** – Royal Canadian Mounted Police  
**RDCP** – Reserve Dental Care Plan  
**RET** – Retired  
**RFC** – Reserve Force Compensation  
**RPPPO** – Released Personnel Pay Office  
**RRIF** – Registered Retirement Income Fund  
**RRSP** – Registered Retirement Savings Plan  
**RTIP** – Reserve Term Insurance Plan  
**RTW** – Return to Work  
**SCAN** – Second Career Assistance Network  
**SCP** – Skills Completion Program  
**SDA** – Special Duty Area  
**SDB** – Supplementary Death Benefit  
**SDO** – Special Duty Operation

**SDP** – Spousal Disability Plan  
**SDS** – Special Duty Service  
**SI** – Serious Injury/Illness  
**SIB** – Survivor Income Benefit  
**SISIP FS** – Service Income Security Insurance Plan Financial Services  
**SPHL** – Service Personnel Holding List  
**SRB** – Supplementary Retirement Benefits  
**TCAT** – Temporary Category  
**T.I.P.S.** – Tax Information Phone Service  
**TLD** – Third Location Decompression  
**UN** – United Nations  
**UNMO** – United Nations Military Observer  
**VAC** – Veterans Affairs Canada  
**VIP** – Veterans Independence Program  
**VPOP** – Veterans Pastoral Assistance Program  
**VRAB** – Veterans Review and Appeal Board  
**VRP** – Vocational Rehabilitation Program  
**VRPSM** – Vocational Rehabilitation Program for Serving Members  
**VSI** – Very Serious Injury/Illness  
**WCB** – Workers Compensation Board  
**YMPE** – Year's Maximum Pensionable Earnings



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