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SUPPORTING ILL AND INJURED RCMP MEMBERS AND THEIR FAMILIES:

A REVIEW

APRIL 2016



Canada

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Cette publication est aussi disponible en français au lien ci-haut.

V104-12/2016E-PDF

978-0-660-05244-1

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MESSAGE FROM THE OMBUDSMAN

I am pleased to publish *Supporting Ill and Injured RCMP Members and their Families: A Review*, which was prepared in consultation with the Royal Canadian Mounted Police (RCMP¹).

The RCMP, Canada's National Police Service, undertakes both domestic and international operations that are integral to the safety and well-being of Canadians and our global peace and security priorities. Their work often places them in dangerous situations which have an impact on their physical and psychological health. As Canada's Veterans Ombudsman, I work to ensure the fair treatment of all Veterans, including RCMP Veterans, and this review serves as a way to clarify the existing benefits and services that are provided to them and to their families.

Specifically, this review includes an overview of the RCMP's mandate and workforce, and details the existing suite of benefits and services available to ill and injured RCMP members and their families through Veterans Affairs Canada (VAC), the RCMP and other Government of Canada programs. It also describes the relationship between VAC and the RCMP in their provision of programs and services. Finally, it adds context through a depiction of the demographics of the VAC RCMP client base.

As a compilation of existing benefits and services, this review will serve as a useful source of information for RCMP members, past and present, and their families.

¹ The RCMP is also referred to by the term "the Force".



INTRODUCTION

The Veterans Ombudsman completed this review, in order to better understand and clarify the benefits and services that are offered to current and former RCMP members² and their families in the event of illness, injury or death as a result of their service. The mandate of the Veterans Ombudsman provides the authority to, "... identify and review emerging and systemic issues related to programs and services provided or administered by VAC or by third parties on VAC's behalf..."³ In order to assess any possible systemic issues that may be present in RCMP benefits and services, the Office of the Veterans Ombudsman (OVO) undertook a review of the current benefits that are available to RCMP members and their families. At a meeting between the Commissioner of the RCMP and the Veterans Ombudsman on January 8, 2015, the RCMP agreed to work in consultation with the OVO to conduct this review.

Benefits and services to current and former members of the RCMP are provided primarily by the RCMP and/or VAC. RCMP Regular and Civilian Members⁴ who are disabled or die for reasons related to duty, and their spouses, dependants and survivors, are supported through RCMP programs. RCMP members may also receive benefits and services from VAC under *the RCMP Superannuation Act*⁵ and the *RCMP Pension Continuation Act*⁶ and in accordance with five Memoranda of Understanding (MOU) between the RCMP and VAC (see [Annex A](#)).

This review describes the benefits and services that are provided, as of January 1, 2016, by the RCMP and VAC; the relationship between the two organizations; and Government of Canada programs available to RCMP members and their families. This review will help RCMP members and their families, who may suffer physical and/or psychological injuries, illness or death, better understand the programs and services available to support them.

² Unless specified otherwise, all references in this review to RCMP members include Regular and Civilian still-serving and discharged Members.

³ Order in Council (P.C. 2007-530 – April 3, 2007)

⁴ A Regular Member means a person who is appointed to a rank in the Force and includes a special constable. Civilian Members are not delegated the powers of a police officer and do not have police status. Civilian Members have specialized qualifications or training, primarily in the application of technical, scientific or law-enforcement expertise in direct support to law enforcement activities, and in developing and interpreting law-enforcement policies, e.g. lawyers, accountants, forensic scientists, computer analysts, etc. RCMP cadets are not considered to be Regular Members and are not entitled to benefits under the *RCMP Superannuation Act* or the *Pension Act*. With the passing of the *Enhancing RCMP Accountability Act*, the RCMP is making preparations for the employment status of Civilian Members to change to public service employees by the Treasury Board of Canada.

⁵ *Royal Canadian Mounted Police Superannuation Act* (R.S.C., 1985, c. R-11)

⁶ *Royal Canadian Mounted Police Pension Continuation Act* (R.S.C.1970, c. R-10).



BACKGROUND

As Canada's national police service, the RCMP provides policing services to Canadians on federal, provincial and municipal levels. The RCMP's mandate is multi-faceted and includes activities such as:

- “preventing and investigating crime;
- maintaining peace and order;
- enforcing laws;
- contributing to national security;
- ensuring the safety of state officials, visiting dignitaries and foreign missions; and
- providing vital operational support services to other police and law enforcement agencies within Canada and abroad.”⁷

To fulfill its mandate, the RCMP has a workforce of over 28,400 employees, comprised of approximately 64 percent Regular Members, 14 percent Civilian Members and 22 percent public service employees.⁸ Through Police Services Agreements (PSAs), the RCMP provides policing services in eight provinces (all except Ontario and Quebec), the three territories (Yukon, Northwest Territories and Nunavut), approximately 150 municipalities, and over 600 Aboriginal communities.⁹

The safety of the public, the protection of property including critical infrastructure, and the safeguard of the integrity of Government and its national institutions against criminal threats, terrorist activity or intimidation are critical to the well-being of Canadian citizens as well as to the Canadian economy. Accordingly, countering threats to national security and stability, and preserving Canada's economic interests, are organizational priorities for the RCMP.¹⁰

In addition to domestic operations, the RCMP participates in international peace and capacity-building operations as part of the whole-of-government response to Canada's global peace and security priorities.¹¹ Since 1995, municipalities, regions and provinces have partnered with the RCMP to contribute police officers to these operations. Together, they help build law enforcement capacity to maintain law and order in countries that are experiencing conflict or upheaval. The purpose is to help achieve a more stable and secure environment for humanitarian assistance, social and economic development, and ultimately, sustained peace.¹²

Over the past two decades, more than 3,500 Canadian police officers have served on close to 60 peace operations in 30 countries around the world. Currently, Canadian police officers are

⁷ RCMP (2015). *About the RCMP*. Source: <http://www.rcmp-grc.gc.ca/about-ausujet/index-eng.htm>

⁸ RCMP (2015). *Organizational Structure*. Source: <http://www.rcmp-grc.gc.ca/about-ausujet/organi-eng.htm>. (Data as of September 1, 2015).

⁹ RCMP (2015). *About the RCMP*. Source: <http://www.rcmp-grc.gc.ca/about-ausujet/index-eng.htm>

¹⁰ RCMP (2014). *RCMP 2014-15 Report on Plans and Priorities*, pg. 5. Source: <http://www.rcmp.gc.ca/en/royal-canadian-mounted-police-2014-15-report-plans-and-priorities>

¹¹ *Ibid*, pg. 21.

¹² RCMP (2008). *2006-2008 Biennial Review: International Peace Operations Branch*, pg. 6. Source: <http://www.rcmp-grc.gc.ca/po-mp/rev-revue/rev-revue-eng.pdf>



serving on peace operations in Cambodia, Haiti, the Ukraine, the West Bank, and in specialized postings at Canada's Permanent Mission to the United Nations (UN) in New York and the UN's Standing Police Capacity in Brindisi, Italy.¹³

The conditions under which the RCMP conducts domestic and international operations are physically and psychologically demanding, and often dangerous. As a result of their duties and the nature of their work, RCMP members may suffer physical and/or psychological injuries, illness or death.

In the following section, the benefits and services administered by the RCMP to their members are outlined and include: sick leave management, the RCMP Pension, health care, and insurance plans, among others.

¹³ RCMP (2015). *International Peace Operations*. Source: <http://www.rcmp-grc.gc.ca/po-mp/index-eng.htm>



BENEFITS PROVIDED BY THE RCMP

Sick Leave Management and Accommodation

When an RCMP member becomes ill or is injured, he or she can access support services and sick leave with full salary and benefits. The RCMP manages and administers its own disability and sick leave program for both occupational and non-occupational illnesses and injuries.

Sick leave management is based on early intervention and developing action plans to assist individuals to return to work within the RCMP in a safe and timely manner. Members who do not directly return to active duty may participate in a return-to-work program. The focus of the program is on returning members to some type of employment within the RCMP. Retraining can be offered to facilitate this goal.¹⁴ On September 30, 2014, there were 157 Regular and Civilian Members who were on long-term sick leave for over two years.¹⁵

Ill or injured RCMP members who cannot return to normal policing duties may be accommodated in a different position or may be discharged from the Force by reason of having become disabled. Before the RCMP considers a discharge from the Force by reason of having become disabled, it must first be satisfied that there are no reasonable accommodation options available for the member to continue employment with the RCMP.

The RCMP has processes in place to search for accommodation opportunities across the Force.¹⁶ If no suitable Regular Member positions are identified, the possibility of conversion to a Civilian position may be explored.

A discharge will only be initiated when the RCMP member has a condition that permanently impedes the performance of duties, and the member cannot be accommodated without causing undue hardship to the organization. To meet the requirements for a discharge from the Force by reason of having become disabled, the RCMP must verify that the member's situation meets the definition of a "disability" under the RCMP Pension Plan which is: "any condition that renders a member incapable of performing their duties as a member of the Force."¹⁷

Although RCMP members may meet the requirements for a discharge from the Force by reason of having become disabled, the House of Commons Standing Committee on Veterans Affairs identified that not every disabled RCMP member is discharged.¹⁸ When disabled members are ready to be discharged, it is often at or near the end of their service and many choose to retire

¹⁴ RCMP (2014). *Audit of Long-Term Sick Leave*. Source: <http://www.rcmp-grc.gc.ca/aud-ver/reports-rapports/lts-cml-d-eng.htm>

¹⁵ Information provided to the Office of the Veterans Ombudsman (OVO) by the RCMP Occupational Health and Safety Branch in correspondence with Bruce Christianson (Director, RCMP - Occupational Safety Policy and Program) and Denys Guerin (OVO - Program Review Advisor) on May 19, 2015.

¹⁶ Ibid.

¹⁷ RCMP Pension Plan (2015). *Glossary: Disability*. Source: <http://rcmp-grc.pension.gc.ca/glssr-eng.html#d7>

¹⁸ Canada. House of Commons. Standing Committee on Veterans Affairs. *Evidence: 3 April 2012*. Testimony from A/Commissioner Daniel Dubeau. pg. 7. Source: <http://www.parl.gc.ca/content/hoc/Committee/411/ACVA/Evidence/EV5499538/ACVAEV27-E.PDF>



voluntarily from the Force. Between 2009-2010 and 2013-2014, the number of medical discharges for RCMP Regular and Civilian Members was 631 or approximately 125 per year.¹⁹ This compares to an average of 486 voluntary retirements per year over the same period.

RCMP Pension Plan

The RCMP Pension Plan is regulated by the *Royal Canadian Mounted Police Superannuation Act*²⁰ and provides pension benefits to employees classified as Regular or Civilian Members of the RCMP. The RCMP Pension Plan offers several types of pension benefits depending on a member's circumstances at termination, such as: monthly benefits (including immediate annuities, deferred annuities, and annual allowances), lump sum benefit (i.e. transfer value), and other options such as medical retirement.

Pension benefits accrue up to a maximum period of 35 years at a rate of 2 percent per year of pensionable service, times the average of the best five consecutive years of earnings.²¹ For example, using this pension formula, if a Corporal retires after 30 years of service, his yearly pension would be \$53,946 (i.e. 2% x 30 years x \$89,910 = \$53,946).

A member who is discharged from the Force by reason of having become disabled, with at least two years of pensionable service can receive an immediate annuity at any age. A disabled member who is discharged with less than two years of service is entitled to a return of contributions with interest. For more detailed information related to the RCMP Pension Plan, please refer to the *RCMP Pension Entitlement Information Package*.²²

Basic Health Care Services

Since April 1, 2013, all serving RCMP members are considered to be "insured persons" under the *Canada Health Act*²³ and receive their basic health care through the health care system in the province or territory they reside. The province or territory provides the same basic health services to serving RCMP members as it does to its other residents.

The RCMP will cover the additional cost of providing basic health care in exceptional circumstances. These include when an on-duty RCMP member incurs basic health care medical expenses outside his or her province/territory; when there are fee differences during a waiting period after transfer to another province; and other similar situations.

¹⁹ Information provided to the OVO by the RCMP Occupational Health and Safety Branch in correspondence with Bruce Christianson (Director, RCMP - Occupational Safety Policy and Program) and Denys Guerin (OVO - Program Review Advisor) on May 19, 2015.

²⁰ *Royal Canadian Mounted Police Superannuation Act* (R.S.C., 1985, c. R-11)

²¹ RCMP (2015). *Pension Entitlement Information Package*. Source: <http://rcmp-grc.pension.gc.ca/rnsrgm/drtprttnt-enttlmnt-eng.html>

²² Ibid.

²³ *Canada Health Act* (R.S.C., 1985, c. C-6), Sec. 2. "insured person".



Occupational Health and Safety Services

There are 11 RCMP Divisional Occupational Health and Safety Services offices across Canada which support RCMP members' duty-related health, safety and fitness needs.²⁴ Each office is supported by a multidisciplinary team that includes: medical doctors; psychologists; occupational health nurses; occupational safety officers; disability case managers; return-to-work facilitators; and duty-to-accommodate coordinators.²⁵ The support is provided at no cost to the member. Support ceases when the member is discharged from the Force.

Supplemental Health and Dental Care Benefits

Supplemental health and dental care benefits for serving Regular Members are provided for non-work-related illness or injury and are administered by the RCMP's claims administrator in accordance with RCMP policies. These benefits are provided at no cost to the member on an as-needed basis with limitations relating to the maximum dollar coverage, frequency restrictions and preauthorization requirements.

The RCMP Supplemental Health Care benefits for serving Regular Members cover services such as psychotherapeutic services, prescription drugs, dental services, vision and hearing care, physiotherapy, aids to daily living, and others.

Supplemental Health Care benefits for Civilian Members are provided under the Public Service Health Care Plan (PSHCP). This voluntary plan reimburses costs incurred for eligible expenses after benefits under a provincial/territorial health care plan have been taken advantage of. Monthly premium rates are dependent upon the level of hospital coverage chosen. The premiums are cost-shared between the employee and the employer. There are limitations to the maximum dollar coverage for eligible expenses but there is no annual deductible.²⁶

The Public Service Dental Care Plan (PSDCP) provides dental benefits for Civilian Members. Civilian Members are automatically enrolled in the plan upon date of hire. The employer pays the entire premium rates. There is an annual deductible and some limitations to the maximum dollar coverage for eligible expenses.²⁷

Dependants of serving RCMP Regular and Civilian Members are also eligible for coverage under both the PSHCP and the PSDCP. Civilian Members may choose either single or family coverage under the PSHCP. Regular Members may only choose family/dependant coverage as they are not eligible for coverage under the PSHCP. Eligible dependants are automatically covered under the PSDCP.

As long as a Regular or Civilian Member is in receipt of an immediate pension benefit, they are eligible to apply for coverage as a pensioner under the PSHCP and the Pensioner Dental

²⁴ These services may also be approved for Civilian Members when their illness or injury is related to work.

²⁵ RCMP (2014). *Mental health services available to RCMP employees*. Source: <http://www.rcmp-grc.gc.ca/fam/ptsd-tspt-eng.htm>

²⁶ Public Service Health Care Plan. Source: <http://www.njc-cnmc.gc.ca/directive/index.php?did=9&lang=eng>

²⁷ Public Service Dental Care Plan. Source: <https://www.tbs-sct.gc.ca/psm-fpdm/benefits-avantages/dental-dentaire/index-eng.asp>



Services Plan (PDSP). The benefits under these plans are exactly the same as those for an active member but the monthly premium rates are different.²⁸

Case Management Services

RCMP case management services are coordinated through RCMP Occupational Health and Safety Services offices, working in collaboration with the member, his or her line officer and Staff Relations Representative (at the member's request). In 2013, the Force initiated a project to map a national case management process across all divisions to manage cases of long-term sick leave of more than two years.

Case management services are provided by Great West Life Assurance Company (GWL) under the RCMP Disability Income Insurance (DI) Plan to any retired/discharged Regular or Civilian Member who has been approved for benefits under the plan. Detailed information about the RCMP DI Plan is provided below. Case management services to a retired/discharged member are not coordinated between the RCMP, GWL and VAC.²⁹

Employee Assistance Services

Serving RCMP members and their dependants can access the 24/7 Employee Assistance Services (EAS) program provided by Health Canada. Through EAS, employees and family/dependants will be entitled up to eight (8) counselling hours per issue as assessed by the mental health professional. Issues can be work-related or personal in nature.

RCMP Peer-to-Peer Services

The RCMP provides all serving RCMP members and their families with access to internal Peer-to-Peer Coordinators or Advisors. Whether an issue is work-related or personal, the coordinators and advisors provide information on the services offered through Health Canada's EAS program and serve as a point of contact to facilitate access to RCMP and/or local resources to help resolve an issue.

RCMP Disability Income Insurance Plan

All serving RCMP Regular and Civilian Members who joined the RCMP on or after October 1, 1975 must participate in the RCMP DI Plan. Members with 25 years or more of service with the RCMP may opt out of the plan. RCMP members pay 15 percent of the total premium and the employer (i.e. Treasury Board of Canada) pays the remaining 85 percent. In 2014, 128 applications for benefits under the plan were approved.³⁰

²⁸ Pensioner Dental Service Plan. Source: <https://www.tbs-sct.gc.ca/psm-fpfm/benefits-avantages/pens-dental-dentaire/booklet-livret-eng.asp>

²⁹ RCMP National Compensation Services – Insurance Group. Source: <https://www.pbs-sra.ca/en/modules/pflex/active/coverage/disability.asp>

³⁰ RCMP National Compensation Services – Insurance Group: RCMP Disability Income Insurance Plan Document effective January 1, 2009



The objective of the plan is to provide income replacement following discharge if the RCMP member is totally disabled and unable to perform his or her own occupation. The term "totally disabled" is defined as follows:

- "During a 91-day waiting period and the following 24 months, the member is continuously physically or mentally unable, due to illness or bodily injury, to perform the essential duties of his or her own occupation; and,
- After the 24-month period, disease or injury prevents the member from being gainfully employed. Gainful employment means work that the individual is medically able to perform and for which he or she has at least the minimum qualifications; that provides income of at least 50 percent of the individual's RCMP monthly earnings; and, that exists either in the province or territory where the individual worked when he or she became disabled or where the individual currently lives. The availability of work is not considered in assessing disability."³¹

The RCMP DI Plan provides up to 75 percent of the gross salary in effect on the date of discharge from the Force. The income replacement benefit is offset by other sources of income such as the RCMP Pension Plan, Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) disability pension, etc. Since August 2014, the VAC Disability Pension (paid under the *Pension Act*³²) is no longer offset from the income replacement benefit.³³ The amount of the benefit is adjusted annually based on the Consumer Price Index, to a maximum increase of 3 percent. The benefit is not contingent on participation in a vocational rehabilitation program.

If the RCMP member qualifies for benefits under the RCMP DI Plan, he or she must satisfy a waiting period before the benefits begin. Benefits will begin on the later of 91 calendar days from the date on which the disability commenced and the date on which the individual was discharged from the Force. Monthly payments end on the earliest of the following:

- the day the member is no longer totally disabled;
- the day the member reaches age 65; or
- the last day of the month in which the member dies.

Discharged or retired RCMP Regular or Civilian Members in receipt of a benefit under the RCMP DI Plan and who are able to return to work may be supported by GWL to participate in a vocational rehabilitation program. Based on the member's education, experience and vocational interests, and a review of his or her medical and functional limitations, the GWL rehabilitation consultant will develop an individualized rehabilitation plan to support the member's return to work. The plan includes support such as job-search skill training, referral to employment resources and skill upgrading/re-training.

³¹ RCMP Benefits Administration (n.d.). *Disability Insurance: Qualifying for Disability Benefits*. Source: <https://www.pbs-sra.ca/en/modules/pflex/active/coverage/disability.asp>

³² *Pension Act* (R.S.C. 1985, c. P-6)

³³ RCMP (2014). *Notice of Approval of Settlement in the Class Action Regarding the Reduction of Long Term Disability Benefits*. Source: <http://www.rcmp-grc.gc.ca/fam/long-term-eng.htm>



The duration of a rehabilitation plan must be approved by GWL. The goal of the plan must be to return the member to work in a different job that capitalizes on transferrable skills. Reasonable expenses associated with a rehabilitation plan, other than usual employment expenses, may be paid for by GWL at its discretion.³⁴

Employment income earned during a rehabilitation program/period will be considered an offset from the DI benefit amount. The monthly DI benefit will be reduced by 50 percent of the earnings received during an approved rehabilitation plan during the first 24 months of the plan. The remainder of the earnings received under an approved rehabilitation plan will only be used as an offset if the total income received from all sources exceeds 100 percent of the salary at discharge.

Reimbursement of Relocation Expenses upon Discharge

The RCMP will pay for the relocation expenses of a member who is discharged for medical reasons within two years from the date of discharge. The Force will also pay, within two years of a member's death, for the relocation expenses of the surviving spouse, common-law partner or dependant of a member who died.³⁵

Other Group Insurance Plans

The RCMP offers a variety of voluntary group insurance benefits to both active and retired Regular and Civilian Members. The policy holder of the plans is the Treasury Board. GWL is the underwriter for the group plans. Benefits administration services are provided by Morneau Shepell Ltd.

The following optional plans offer benefits as indicated. The monthly premiums for these plans are paid entirely by members with the exception of the Senior Officer Life Insurance Plan, which is paid by the employer.³⁶

- Employee Basic Life Insurance – Maximum benefit of \$160,000 until age 60. Coverage reduces annually until age 70. From age 70 onward, reduced amount of \$10,000 remains in effect. Coverage must be taken under this plan in order to be eligible for any of the remaining plans with the exception of the Senior Officer Plan.
- Employee Optional Life Insurance – Coverage is available in units of \$11,000 to a maximum of 18 units or \$198,000. Coverage ceases at age 70. Monthly premium amounts depend on the number of units and the age of the member.
- Dependent Life Insurance – Provides coverage for eligible dependants (spouse and/or children). Coverage is available in units of \$20,000 to a maximum of 6 units or \$120,000. Children are automatically covered to the same number of units as a spouse in the amount of \$5,000 per unit or a maximum of \$30,000 per child. Coverage for the spouse

³⁴ RCMP Disability Income Insurance Plan effective January 1, 2009

³⁵ *Royal Canadian Mounted Police Regulations*, 2014 (SOR/2014-281), Sec. 41.

³⁶ RCMP National Compensation Services – Insurance Group. Source: www.pbs-sra.ca.



reduces to \$5,000 upon their 60th birthday. Monthly premiums amounts depend on the number of units purchased.

- Accidental Death and Dismemberment Insurance – Provides coverage in the event of an accidental death or serious accidental injury. Coverage is available as either single or family. Maximum coverage of \$100,000 for the member and \$50,000 for a spouse. Coverage terminates when the member reaches age 70.
- Senior Officer Life Insurance – Coverage is available to senior officers – Chief Superintendent and above (Civilian Member equivalent). The coverage is 100 percent employer-paid and provides a benefit of two times the member's salary.
- Post-Retirement Senior Officer Life Insurance Plan – Coverage is available to retired senior officers. Coverage reduces to one times the pre-retirement salary for the first year of retirement. Each year following, the benefit amount reduces by 25 percent. The final benefit amount of 25 percent of pre-retirement salary remains until death.

Post-deployment Support

RCMP members who deploy on international missions undergo a post-deployment medical examination prior to returning to their regular police duties. They also undergo a psychological assessment in order to determine their fitness for duty, to evaluate psychological needs for follow-up, and to discuss re-integration issues. The spouse is also invited to join the member for a brief psycho-educational session on family re-integration issues at the end of the assessment. An optional second meeting with the psychologist three to four months after the mission is offered to all returnees.

Assessment protocols vary according to the conditions of the mission. For example, all members deployed to Afghanistan underwent a third-location decompression prior to returning home at the end of their mission. Afghanistan mission participants were also subject to additional pre- and post-deployment medical testing. Additional psychological follow-up was also conducted for all members deployed to Haiti in 2010 to support earthquake relief efforts.³⁷

³⁷ Information provided to the OVO by the RCMP Occupational Health and Safety Branch in correspondence with Bruce Christianson (Director, RCMP - Occupational Safety Policy and Program) and Denys Guerin (OVO - Program Review Advisor) on May 19, 2015.



BENEFITS PROVIDED BY VETERANS AFFAIRS CANADA

VAC's association with the RCMP began in 1948, when it assumed responsibility for adjudicating Disability Pension applications for RCMP members under the *RCMP Pension Continuation Act*. Under the arrangement at the time, VAC conveyed the results of its adjudications to the RCMP's National Compensation Policy Centre, which in turn informed applicants of the decision, and authorized Public Works and Government Services Canada (PWGSC) to issue pension cheques. With the passage of the *RCMP Superannuation Act* in 1960, VAC also began adjudicating pension-related health care benefits for eligible RCMP members.

In January 2001, the relationship between VAC and the RCMP developed further when the Force asked VAC to assume full responsibility for the adjudication and payment of Disability Pensions to its Regular and Civilian Members. VAC was also asked to extend its health care benefit administration services to cover serving Civilian and all discharged RCMP Members who were in receipt of a Disability Pension.³⁸

Today, Part II of the *RCMP Superannuation Act* and section 5 of the *RCMP Pension Continuation Act* provide the authority for a serving or discharged Regular or Civilian Member of the RCMP who becomes permanently disabled as a result of, or aggravation of, a duty-related illness or injury, to apply for *Pension Act* benefits. [These benefits may also be granted in respect of an injury or disease incurred during special duty service (i.e. special duty areas and special duty operations)].

VAC does not have the legislative authority under the *Department of Veterans Affairs Act*³⁹ to provide an award and health care benefits to eligible RCMP Regular and Civilian Members, dependants and survivors. As such, the RCMP pays VAC, for the cost of providing the disability or survivor pension, and *Pension Act* allowances, pension-related health care benefits and treatment allowance.⁴⁰

Since 2002, an MOU between the RCMP and VAC provides the governance for the grant⁴¹ and defines the obligations and responsibilities in relation to the adjudication, assessment, payment and administration of awards and health care benefits. The transfer of funds between the RCMP and VAC is through an Interdepartmental Settlement.

The RCMP National Program Evaluation Services published the results of its evaluation of the grant in January 2014. The evaluation concluded that the grant is achieving its goal of providing

³⁸ Veterans Affairs Canada and Canadian Forces Advisory Council (2004). *The Origins and Evolution of Veterans Benefits in Canada 1914-2000*, pg. 81.

³⁹ *Department of Veterans Affairs Act* (R.S.C., 1985, c. V-1)

⁴⁰ Health care benefits means: treatment benefits, supplementary benefits and treatment allowance contained in part I of the *Veterans Health Care Benefits Regulations* (SOR/90-594) which the RCMP approves for delivery to an RCMP client subject to the eligibility criteria set out in the *Regulations* and related policy.

⁴¹ RCMP and Veterans Affairs Canada (2002). *Memorandum of Understanding between the RCMP and VAC Concerning Administration of Programs for RCMP Clients Entitled to Awards and Health Care Benefits in Relations to Service Related Disabilities and Death*, pg. 2. (The grant is identified as the "Grant to Compensate Members of the RCMP for Injuries Received in the Performance of their Duties". The MOU is currently under review by VAC and the RCMP.)



financial and health care assistance to RCMP members and their families in the event of illness, injury, or death occurring while on duty.

The evaluation report indicates that in 2012-2013, grant expenditures were \$118.4 million, which represented 79 percent of all RCMP grants and contributions. The report further indicates that the amount of the grant increased by 61 percent, from \$73 million to \$118.4 million, between 2008-2009 and 2012-2013. The amount of the grant is forecasted to continue to increase in the future, to \$189 million by 2016-2017⁴² and \$382 million by 2027.⁴³

The number of RCMP members who are receiving VAC benefits and services is also growing. As of April 16, 2015, VAC delivered support to 11,005 RCMP members, including 3,482 serving members; an increase of 23 percent since 2010-2011.⁴⁴ VAC forecasts that by 2019-2020, the number of RCMP clients will increase by an additional 20 percent, to 13,200. More detailed demographic information on VAC RCMP clients is provided in [Annex B](#).

The specific *Pension Act* benefits and other VAC benefits and services provided to RCMP members, their families and survivors are described in the following sections.

Disability Pension

The Disability Pension is a tax-free monthly payment, indexed annually for life that compensates for pain and suffering. The amount is based on the extent of the disability (a percentage from 0 to 100) and the degree to which the disability is related to service (measured in fifths, 1/5 to 5/5). Additional pension amounts may be awarded to qualified dependants (spouse, common-law partner and/or children). The effective date of entitlement for a Disability Pension is normally the date of application.

Applications by RCMP members for a Disability Pension are adjudicated in accordance with subsection 21(2) of the *Pension Act* for a permanent disability or death resulting from an illness or injury that arose out of, was directly connected with, or was aggravated by, regular RCMP service.

Disability Pensions may also be awarded to, or in respect of, serving or former members of the RCMP who become disabled or die as a result of an illness or injury related to duties attributable to Special Duty Service (Special Duty Area or Special Duty Operation). These applications are also adjudicated in accordance with subsection 21(1) of the *Pension Act*.

The disability benefit application process is the same for RCMP and Canadian Armed Forces (CAF) applicants. However, wait times to obtain health records from the RCMP can be longer

⁴² RCMP (2014). *Details of Transfer Payments Programs*. Source: <http://www.rcmp-grc.gc.ca/rpp/2014-2015/tpp-ppt-eng.htm>

⁴³ RCMP (2014). *Evaluation of the Grant to Compensate Members of the RCMP for Injuries Received in the Performance of their Duties*. Sec. 2.1. Source: <http://www.rcmp-grc.gc.ca/aud-ver/reports-rapports/egcmri-epsimgb-eng.htm>

⁴⁴ Statistics provided by VAC on April 16, 2015. This number does not include RCMP survivors, which numbered 816.



than those from the CAF. To improve the disability benefit application process, an initiative is underway to digitize RCMP service health records.⁴⁵

Costs incurred by RCMP Civilian Members and discharged Regular Members for medical examination or testing for pension application or reassessment purposes, and resulting travel costs and living expenses, are paid by VAC. Similar costs for still-serving Regular Members are the responsibility of the RCMP.

There are three other circumstances that affect an RCMP member's eligibility to disability benefits:

1. A person with service in both the RCMP and the CAF may apply for a disability benefit for a disability related to either one or both types of service. As a result, an individual can potentially receive Disability Pensions for their RCMP service and Disability Awards for their CAF service, but the total assessment paid to the individual may not exceed 100 percent.
2. For the purposes of Part II of the *RCMP Superannuation Act*, members who became employed by the Canadian Security and Intelligence Service upon the coming into force of the *Canadian Security and Intelligence Service Act*⁴⁶ and transitional provisions in 1984, and remained contributors under the *RCMP Superannuation Act*, have the same benefit entitlements to a Disability Pension.
3. Members of a provincial or municipal police force that was absorbed by the RCMP may be eligible to apply for a Disability Pension under the *RCMP Superannuation Act* for a disability which occurred while they were a member of that provincial or municipal police force, if:
 - The member served in a provincial or municipal police force with which the Governor-in-Council entered into an agreement for the taking over by the RCMP of officers and other members of a provincial or municipal police force; and,
 - The member's service was continuous from the date of absorption of the provincial or municipal police force by the RCMP.⁴⁷

The top three pensioned medical conditions for RCMP clients have remained consistent over the past four years: hearing loss, tinnitus⁴⁸ and post-traumatic stress disorder (PTSD).⁴⁹

⁴⁵ Information provided to the OVO by the RCMP Occupational Health and Safety Branch in correspondence with Bruce Christianson (Director, RCMP - Occupational Safety Policy and Program) and Denys Guerin (OVO - Program Review Advisor) on May 19, 2015.

⁴⁶ *Canadian Security Intelligence Service Act* (R.S.C., 1985, c. C-23)

⁴⁷ Veterans Affairs Canada (2014). *Policy: Royal Canadian Mounted Police Disability Pension Claims*, Sec. 21. Source: <http://www.veterans.gc.ca/eng/about-us/policy/document/2053>

⁴⁸ Tinnitus is a medical condition characterized by ringing, swishing, or other noises that appear to be originating in the ear or head.

⁴⁹ Statistics provided by VAC on April 16, 2015.



Allowances

RCMP members may be eligible for the *Pension Act* Allowances listed in this section. The number of recipients of these allowances is presented in [Table 7, Annex B](#).

Exceptional Incapacity Allowance

To qualify for this allowance, the applicant must be in receipt of either:

- a Disability Pension for condition(s) that total 98 percent or more; or
- a Disability Pension and a Disability Award for conditions that total 98 percent or more; or
- a Disability Pension and Prisoner of War compensation that total 98 percent or more.

They must also have an exceptional incapacity that is a result of, in whole or in part, the condition(s) for which they are receiving a Disability Benefit.

The allowance is awarded in five grade levels. The tax-free monthly amount, which is indexed annually and ranges from \$475.70 to \$1,427.05,⁵⁰ is based on the extent of the helplessness, pain, loss of enjoyment of life and shortened life expectancy of the pensioner. In the event of the death of the recipient, the allowance is provided to an eligible survivor or dependent children for a period of one year, commencing on the first day of the month following the death.

Attendance Allowance

Applicants may qualify for this allowance if they have a Disability Pension of at least 1 percent, are totally disabled, and need attendance.⁵¹ The allowance is awarded in five grade levels. The tax-free monthly amount, which is indexed annually and ranges from \$285.50 to \$1,783.77, is based on the degree of attendance needed in the day-to-day personal care of the pensioner. Upon the death of a recipient, an eligible survivor or dependent children can continue to receive the allowance for one year.

Clothing Allowance

Applicants may qualify for this allowance if they are receiving a Disability Pension for a condition that causes wear and tear on their clothing or are required to wear specially made clothing.⁵² The allowance is awarded in 10 grade levels and the tax-free monthly amount, which is indexed annually, ranges from \$22.42 to \$202.13.

Treatment and Supplementary Benefits

In 2002, an MOU was signed between the RCMP and VAC whereby the RCMP transferred to VAC the responsibility for administering treatment benefits for applicable RCMP members with duty-related disabilities. VAC administers treatment benefits for disability pensioned discharged

⁵⁰ Rates for the Exceptional Incapacity Allowance, Attendance Allowance and Clothing Allowance are as of October 1, 2015. For current rates, please see: <http://www.veterans.gc.ca/eng/services/rates>

⁵¹ Veterans Affairs Canada, *2006 Table of Disabilities, Chapter 5- Attendance Allowance*. Source:

<http://www.veterans.gc.ca/eng/services/after-injury/disability-benefits/benefits-determined/table-of-disabilities/ch-05-2006>

⁵² Ibid.



RCMP members. Treatment benefits for serving disability pensioned Regular and Civilian RCMP Members are provided under the RCMP Occupational Health and Safety Services Program.⁵³

Treatment benefits include 14 benefits and services groups (referred to as *Programs of Choice* [POC]) such as medical, surgical and dental treatment provided by a health professional, aids to daily living, audio services, prescription drugs, prosthetic devices, special equipment, and others.⁵⁴

The top three POC used by eligible RCMP members and those for all eligible VAC clients (including expenditure amounts) are detailed in Table 1 below.

Table 1: Top Three Programs of Choice – Comparison between RCMP and all VAC Clients

Ranking	RCMP Programs of Choice (Expenditures in millions)	VAC Programs of Choice (Expenditures in millions)
1	Related Health Services (\$2.7)	Prescription Drugs (\$80)
2	Audio Program (\$2.3)	Audio Program (\$37)
3	Prescription Drugs (\$1.7)	Related Health Services (\$37)

With regards to supplementary benefits, disability pensioned RCMP members may be reimbursed for travel expenses incurred when travelling to receive health care services or benefits. Health-related travel costs include items such as transportation, parking, meals, lodging, out of province travel and, when required, an escort to accompany the eligible member when travelling to receive treatment.

Treatment Allowance

VAC administers a treatment allowance for eligible discharged RCMP members.⁵⁵ Discharged RCMP members are eligible for a treatment allowance for up to 60 days per calendar year for in-patient acute care for a pensioned condition. However, they are not eligible for a treatment allowance for out-patient care. The allowance is payable at a rate that is equal to the difference between the monthly pension paid to the member and the amount a member would be paid if in receipt of a pension paid at the 100 percent rate.

⁵³ Veterans Affairs Canada (2014). *Policy: Eligibility for Health Care Programs – Royal Canadian Mounted Police*, Sec. 10. Source: <http://www.veterans.gc.ca/eng/about-us/policy/document/2056>

⁵⁴ For a complete list of the 14 POC see <http://www.veterans.gc.ca/eng/services/health/treatment-benefits/poc>

⁵⁵ The authority for granting the treatment allowance to eligible RCMP members is the *RCMP Superannuation Act* (R.S.C., 1985, c.R-11), Sec. 33(1)



Redress Mechanisms

RCMP members who are dissatisfied with a VAC decision relating to Disability Pensions and allowances may ask for a review of that decision by the Department, and ultimately, the Veterans Review and Appeal Board (VRAB).

The following describes the levels of redress:

- **Departmental Review:** After a decision has been rendered by VAC, an applicant may have his or her claim reviewed through a written submission called a Departmental Review. The submission can only be made if there has been an error of fact or law, or if there is new evidence that was not reviewed by VAC in the original application. In addition to Disability Pensions, a Departmental Review can be used to redress allowances (i.e. Clothing Allowance, Attendance Allowance, and the Exceptional Incapacity Allowance).
- **Review Hearing:** If an applicant is dissatisfied with the outcome of a decision rendered by the Department or with the result of a Departmental Review regarding an application for a Disability Pension and allowances, he or she has the right, under the *Pension Act*, to have the decision reviewed by VRAB. VRAB is an independent quasi-judicial body mandated to review departmental decisions. VRAB has the authority to overturn or amend Disability Pension and allowances decisions made by VAC. The Review Hearing is the only time in the process when the applicant may appear before the decision-makers to provide oral evidence and tell their story.
- **Appeal Hearing:** If the applicant remains dissatisfied with the outcome of the Review Hearing decision, he or she has the right to an Appeal Hearing. This is the second opportunity for a representative of the applicant (not the applicant) to present testimony, either orally or in writing. The panel that conducts VRAB Appeal Hearings is composed of different members than the Review Hearing.
- **Reconsideration:** Under the *Veterans Review and Appeal Board Act*,⁵⁶ there are provisions for VRAB to reconsider its decisions on appeal if an apparent error of fact or law has occurred, or, on application, if the applicant alleges that an error of fact or law was made or has new evidence for VRAB to consider. A Reconsideration can only be heard by the same members who rendered the Appeal decision.
- **Judicial Review:** An applicant has the right to submit an application for Judicial Review to the Federal Court of Canada at his or her expense if he or she feels that VRAB made errors of fact or law in its Disability Pension or allowance decision(s). Applicants have 30 days from the date they are notified of the decision to file an application for Judicial Review. If the Federal Court finds that there was an error of fact or law, it has the authority to refer the case back to VRAB for rehearing.

Throughout the redress process up until Judicial Review, applicants may be represented free of charge by a lawyer from the Bureau of Pension Advocates or a Royal Canadian Legion Service Officer. Applicants can also either hire a lawyer at their expense or represent themselves.

⁵⁶ *Veterans Review and Appeal Board Act* (S.C. 1995, c. 18), Sec. 32.



VAC Transition Interview

Working closely with the RCMP, VAC introduced Transition Services at a number of locations in 2007. Since April 1, 2014 all discharging RCMP Regular and Civilian Members and their families may participate in a VAC Transition Interview. This is the same Transition Interview provided to releasing members of the CAF. In 2014-2015, 195 RCMP members received a Transition Interview.⁵⁷ Approximately 500 RCMP members discharge annually.⁵⁸

The Transition Interview is a meeting between a discharging RCMP member, their family or other support person, and VAC staff. It consists of a screening process that will assist members and their families in identifying potential risks and/or barriers to successful reestablishment into civilian life.

During a Transition Interview, VAC will gain a greater understanding of potential transition needs, provide information on available programs, benefits and services, and determine the level of support/intervention an RCMP member and their family may require from VAC and other community supports to address their needs. The interview is normally conducted upon discharge in person or over the phone for those living in remote locations.

VAC Case Management Services

VAC case management services provided to discharged disability pensioned RCMP clients with complex needs, and their families, are governed by an MOU between VAC and the RCMP.⁵⁹ VAC uses the Regina Risk Indicator Tool – Re-establishment (RRIT-R) as a means of predicting the member's potential risk for unsuccessful re-establishment to civilian life and the need or potential need related to case management support. As of March 31, 2015, 97 VAC RCMP clients had an open case management plan.⁶⁰ The support provided to the RCMP by the VAC Case Manager is the same as that provided to other VAC clients and includes:

- “conducting a comprehensive assessment;
- developing a comprehensive case plan with the RCMP member (and his or her family, where appropriate);
- assisting with providing access to VAC programs and benefits;
- coordinating services;
- ensuring cohesion of all interventions and actions, including referrals to access external services and programs;
- engaging other interdisciplinary team members, internal and external experts and service providers;
- coordinating consultations and case conferences;
- ensuring regular follow-up with the RCMP member;

⁵⁷ Statistics provided by VAC, April 16, 2015.

⁵⁸ Information provided to the Office of the Veterans Ombudsman by the RCMP Occupational Health and Safety Branch in correspondence with Bruce Christianson (Director, RCMP - Occupational Safety Policy and Program) and Denys Guerin (OVO - Program Review Advisor) on May 19, 2015.

⁵⁹ RCMP and Veterans Affairs Canada (1989). *Memorandum of Understanding between the RCMP and the Department of Veterans Affairs on Counselling services to disabled RCMP members and their families in receipt of an award under the Pension Act.*

⁶⁰ Statistics provided by VAC, April 16, 2015.



- monitoring and evaluating the RCMP member's progress and adjusting the case plan as necessary; and
- managing the overall case plan."⁶¹

Mental Health Support

As of June 2015, 3,581 RCMP members were in receipt of a Disability Pension for a psychiatric disability (including PTSD).⁶² This represented approximately 30 percent of all disability-pensioned RCMP clients. In addition, a recent RCMP audit of long-term sick leave within the Regular and Civilian Member population revealed that approximately 38 percent of members on long-term sick leave cited mental health as the reason.⁶³

The 2006 tri-party MOU between VAC, the CAF and the RCMP; *Concerning the Development of the Joint Network for Operational Stress Injuries*, provides RCMP members who suffer from an Operational Stress Injury (OSI)⁶⁴ with access to mental health support from VAC's nine out-patient OSI clinics located across Canada, one in-patient residential treatment clinic at Ste. Anne's Hospital in Montréal, and the CAF's seven Operational Trauma and Stress Support Centres (OTSSC).⁶⁵ Still-serving RCMP members may receive treatment at these facilities when referred by their divisional Health Services Officer. Discharged RCMP members can be referred by VAC to the OSI Clinics if they have a pensioned mental health condition or they have applied for a Disability Pension.⁶⁶

The services and support provided to RCMP members at VAC OSI clinics and CAF OTSSCs are the same as those provided to CAF members. The network of clinics and centres provides standardized assessments, treatments, education, prevention and support services. Out-patient treatment options include one-on-one therapy sessions and group sessions to address anxiety, insomnia, anger and other issues that are occurring as a result of experiencing one or more traumatic events.⁶⁷

In December 2014, there were 228 still-serving RCMP clients of the VAC OSI clinic network.⁶⁸ This represented 7 percent of all active clients (3,435 total clients).⁶⁹ The cost of providing VAC OSI Clinic support to the RCMP is recovered from the RCMP through Medavie Blue Cross and Inter-departmental Funds Commitment. The cost in fiscal year 2013-2014 was \$884,536.⁷⁰

⁶¹ Veterans Affairs Canada (2013). *Business Process: Clinical Care Managers for Veterans with Complex Health Needs*, pg. 4.

⁶² Veterans Affairs Canada (2015). *Facts & Figures Book*, pg. 30; and *Mental Health Quarterly Statistical Report - December 2014*, pg. 2. Source: Internal document.

⁶³ RCMP (2014). *Mental Health Strategy (2014-2019)*. Source: <http://www.rcmp-grc.gc.ca/fam/strat-eng.htm>

⁶⁴ An OSI is any persistent psychological difficulty resulting from service-related duties performed by a CAF member or occupational duties for an RCMP member.

⁶⁵ Civilian Members can also access these services when their psychological health problem is work-related.

⁶⁶ RCMP (2014). *Mental Health Services Available to RCMP Employees*. Source: <http://www.rcmp-grc.gc.ca/fam/ptsd-tspt-eng.htm>

⁶⁷ Veterans Affairs Canada (2013). *Network of OSI Clinics*. Source: <http://www.veterans.gc.ca/eng/mental-health/osi-network>

⁶⁸ Veterans Affairs Canada (2015). *Mental Health Quarterly Statistical Report - December 2014*, pg. 3.

⁶⁹ Ibid.

⁷⁰ Information provided by VAC on May 4, 2015.



While the CAF does not track the number of RCMP members who receive support from its OTSSC network, it estimates that the number is very low.⁷¹ Costing information for OTSSC support to the RCMP was not available.

RCMP members can also receive support from Canadian medical and psychological practitioners who are licensed by a provincial or territorial regulatory authority. This includes general physicians, psychiatrists, and community-based psychologists. In addition, the RCMP's Supplemental Health Care benefits provide the following support:

- “An eligible member is covered for personal or group counselling by an approved psychologist without a referral or authorization for a maximum of six hours, followed by a further six hours when preauthorized by the divisional psychologist per calendar year;
- An eligible member is covered for couple or family counselling by an approved psychologist without a referral or authorization for a maximum of six hours followed by a further six hours when pre-authorized by the regional or divisional psychologist per calendar year;
- An eligible member and his/her dependants may receive further couple or family treatments if preauthorized under the occupational health care level for work-related factors such as when the member is diagnosed with an OSI; and
- Eligible members may also receive further personal psychological treatment if preauthorized under the occupational health care program.”⁷²

VAC Assistance Service

Since 2003, the VAC Assistance Service has been offered to discharged RCMP members and their families. The service is a 24/7 service that provides confidential short-term counselling from Health Canada counsellors to assist the discharged member or spouse overcome problems that can affect his or her personal or professional life. Since December 1, 2014, the service has been expanded from eight to 20 sessions per issue, as needed.

Of note, the VAC Assistance Service program is the same as the EAS program available to serving RCMP members and their dependants, except that the number of sessions has been increased under the VAC program.

⁷¹ The estimate is 1-2 RCMP clients per year. E-mail from the CAF/VAC Program Continuity Manager, April 17, 2015.

⁷² RCMP (2014). *Mental Health Services Available to RCMP Employees*. Source: <http://www.rcmp-grc.gc.ca/fam/ptsd-tspt-eng.htm>



OTHER GOVERNMENT OF CANADA BENEFITS

Public Service Priority Hiring

A member of the RCMP⁷³ who is discharged for medical reasons has a regulatory priority entitlement to be appointed to a position in the Public Service before all other persons not having regulatory priority, but not before those with a statutory priority entitlement, if they meet the essential qualifications and conditions of employment for that position, in accordance with the *Public Service Employment Act*.⁷⁴ The individual must request the priority within five years of being discharged. The priority entitlement period begins on the day the individual is certified to be ready to return to work and ends two years after the day on which the entitlement period begins.

Canada Pension Plan Disability Benefit

The Canada Pension Plan (CPP) disability benefit is a taxable monthly payment that is available to people who have contributed to the CPP and who are not able to work regularly at any job because of a disability. To qualify for a CPP disability benefit, the individual must have a severe and prolonged disability⁷⁵, be under the age of 65 and meet the CPP contribution requirements.⁷⁶ The average monthly amount for new beneficiaries is \$929.01 (July 2015 rate).⁷⁷ The amount of the disability benefit forms part of the calculation (i.e. offsets) for the RCMP DI Plan administered by GWL.

The CPP children's benefit provides monthly payments to the dependent children of disabled CPP contributors provided the child is under the age of 18, or between the ages of 18 and 25 and in full-time attendance at a recognized school or university. The average amount is \$234.87 (July 2015 rate).

⁷³ Within the meaning of subsection 2(1) of the *Royal Canadian Mounted Police Act*.

⁷⁴ *Public Service Employment Act* (S.C. 2003, c. 22, ss. 12, 13)

⁷⁵ Severe means that you have a mental or physical disability that regularly stops you from doing any type of substantially gainful work. Prolonged means that your disability is long-term and of indefinite duration or is likely to result in death.

Source: <http://www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/definition.shtml>

⁷⁶ To qualify for a CPP disability benefit, you must have contributed to the CPP in four of the last six years, or three of the last six years if you have contributed for at least 25 years. Source:

<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/disability/benefit/contributions.shtml>

⁷⁷ For most current CPP payment amounts:

<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/payments/index.shtml>



BENEFITS TO SURVIVORS AND FAMILIES

In the following section, the benefits and services provided to RCMP families and survivors are outlined.

RCMP Survivor Income Plan

The objective of the Survivor Income Plan (SIP) is to provide for the maintenance of income for the survivors of a serving RCMP member, whose death was related to duty, at a level comparable to when the member was still living. The intent of the SIP is to provide survivors with comparable benefits to those under Workers Compensation programs and other programs offered to non-RCMP survivors by Law Enforcement Agencies.⁷⁸

Eligibility to SIP benefits is dependent on a ruling by VAC under the provisions of the *Pension Act* which requires that the member's death was attributable to service in the RCMP. The applicant must be a spouse or dependent child as defined under the *Pension Act*. Entitled spouses are paid benefits for life, while eligible children receive benefits until the age of 18, or until 25 if they are full-time students.

The SIP is non-taxable and compensates survivors for the difference between the net pay (or net pension at age 60) that the deceased member would have received and the total survivor benefits payable under the:

- *RCMP Superannuation Act* or *RCMP Pension Continuation Act*,
- CPP or QPP; and
- *Pension Act*.

In 2011-2012, there were 119 recipients of the SIP at a cost to the RCMP of \$2.1 million. The RCMP anticipates that barring any unforeseen events, both the number of recipients as well as the total amount paid will not fluctuate significantly in the future.⁷⁹

RCMP Superannuation Survivor Benefit

In the event of the death of a serving RCMP member, the surviving dependants will receive a monthly survivor benefit provided that the RCMP member had at least two years of pensionable service.⁸⁰ The benefit is calculated based on a survivor receiving 50 percent of the value of the RCMP member's deemed deferred annuity and ceases upon the survivor's death. The surviving child allowance is calculated based on each child receiving one-fifth of the survivor benefit. The allowance is paid to the surviving parent/guardian for children under 18 years of age. Full-time students between the ages of 18 and 25 are paid directly.

⁷⁸ Information provided to the OVO by the RCMP Occupational Health and Safety Branch in correspondence with Bruce Christianson (Director, RCMP - Occupational Safety Policy and Program) and Denys Guerin (OVO - Program Review Advisor) on May 19, 2015.

⁷⁹ RCMP (2014). *Evaluation of the RCMP Survivor Income Plan (SIP)*, Sec. 1.1. Source: <http://www.rcmp-grc.gc.ca/aud-ver/reports-rapports/sip-rps-eng.htm>

⁸⁰ Other conditions apply – see <http://rcmp-grc.pension.gc.ca/srvv/ppnsrvv-srvvmb-eng.html>



RCMP Death Gratuity

This gratuity is a one-time payment equal to twice the serving member's gross monthly salary, if the member dies with two or more years of service. If there is no survivor, the gratuity is paid to the member's estate. The gratuity is taxable on the amount in excess of \$10,000.⁸¹

Funeral and Burial Benefit

The survivor of an RCMP member who dies as a result of their service may receive up to \$14,866 towards funeral and burial expenses. If the member does not have a spouse, the member's children or parents may be entitled to the benefit. Grants from the RCMP Benefits Trust Fund may also be provided, but only to cover funeral reception costs up to \$3,000 when a serving member dies, or up to \$6,000 when a serving member dies in the line of duty.⁸²

Employee Assistance Services

The dependants of serving RCMP members can access the EAS program provided by Health Canada. As explained earlier, the EAS provides employees and their families with up to eight hours of counselling per issue. There is no limit to the number of issues for which dependants can request assistance.

Pension Act Survivor Pension

If an RCMP member dies as a result of duty, a tax-free monthly survivor pension may be paid by VAC to the member's surviving spouse, common-law partner or, in certain cases, to parents and/or siblings. A survivor pension will be paid to the survivor of a disability pensioner who was pensioned at 5 percent or greater, commencing one year from the time of death. If the pensioner was receiving 48 percent or greater, the survivor is entitled to a full survivor's pension.⁸³ If the pensioner was receiving a pension between 5 and 47 percent, the survivor will receive one-half of the Disability Pension that was paid to the pensioner. For the first year following the death, the pensioner's Disability Pension and most allowances are paid in full to the survivor, except where the pensioner was in receipt of a pension at 48 to 62 percent. In such cases, the survivor will receive a full survivor's pension starting the first day of the month following the death, as it is more financially advantageous to the survivor to receive a full survivor's pension than receiving the pensioner's Disability Pension. Dependent and orphaned children may also qualify for survivor benefits following a pensioner's death. Amounts vary depending on the number of children.

According to VAC policy, "Dependants/Survivors of members covered by the *Royal Canadian Mounted Police Pension Continuation Act* or survivors of serving members covered by the same Act who died of a service-related death are not eligible for benefits in accordance with the

⁸¹ Information provided to the OVO by the RCMP Occupational Health and Safety Branch in correspondence with Bruce Christianson (Director, RCMP - Occupational Safety Policy and Program) and Denys Guerin (OVO - Program Review Advisor) on May 19, 2015.

⁸² Ibid.

⁸³ See Veterans Affairs Canada's website for more information about current disability pension rates: <http://www.veterans.gc.ca/eng/services/rates#dispen>



Pension Act. However, benefits may be available through the *Royal Canadian Mounted Police Pension Continuation Act*.⁸⁴

As of April 16, 2015, the number of RCMP survivors in receipt of a *Pension Act* Survivor Pension was 816. VAC estimates that the number of recipients will almost double to 1,600 by 2019-2020.⁸⁵

Mental Health Support

Mental health services are provided to family members to the extent that they are required to achieve the treatment outcomes that have been established for the RCMP member. For specific work-related incidents,⁸⁶ the family of an eligible RCMP member may receive psychotherapeutic services through the RCMP and can also access the VAC network of OSI clinics and the CAF OTSSCs.

VAC Assistance Service

The VAC Assistance Service is a 24/7 service that provides confidential short-term counselling from Health Canada counsellors to assist families of discharged RCMP members overcome problems. Since December 1, 2014, the service has been expanded from eight to 20 consultation sessions per issue, as needed. Counselling can be provided to families without the knowledge or consent of the discharged RCMP member.

Public Service Health Care and Pensioners' Dental Services Plans

The PSHCP is designed to supplement care provided by the provincial health care plan. It is available to:

- the dependants of serving Regular Members;
- serving Civilian Members and their dependants; and
- Public Service employees and their dependants.

In general, the survivor of a deceased plan member who is entitled to a survivor benefit under the RCMP Pension Plan is also eligible for coverage under the PSHCP and the PDSP.⁸⁷ If the deceased member was not covered by the PSHCP, or did not have family coverage, such coverage can be obtained by the survivor. Coverage is also available to other eligible family

⁸⁴ Veterans Affairs Canada (2014). *Policy: Royal Canadian Mounted Police Disability Pension Claims*. Sec. 24. Source: <http://www.veterans.gc.ca/eng/about-us/policy/document/2053>

⁸⁵ Statistics provided by VAC on April 16, 2014.

⁸⁶ Incidences such as: weapons-related incidences, high risk duties, posting to isolated posts, etc.

⁸⁷ If the plan member was still employed at the time of death, the survivor's dental service plan as a dependant is different from the PDSP available to survivors. Consequently, the expenses covered, the percentages and the reimbursement maximums may be different. If the member was retired and covered by the PDSP, the coverage remains the same. Source: <http://www.tbs-sct.gc.ca/psm-fpfm/benefits-avantages/pens-dental-dentaire/rules-reglementtb-eng.asp>



members. Participation in these plans is optional and premiums are shared between the survivor and the Government of Canada.⁸⁸

Public Service Priority Hiring

If the death of a serving RCMP member is attributable to the performance of duties, the member's spouse or common-law partner is entitled to a regulatory priority appointment, in accordance with the *Public Service Employment Act*, to any externally advertised position competition for which the Public Service Commission is satisfied that the spouse or common-law partner meets the essential qualifications. The priority applies if the spouse or common-law partner:

- is not employed in the Public Service for an indeterminate period at the time the request is made;
- qualifies under any federally or provincially legislated plan for compensation as a result of the death of the person that is attributable to the performance of duties; and
- makes a request within two years of qualifying for compensation.

Canada Pension Plan Survivor Benefits

The CPP survivor's pension is paid to the person who, at the time of death, is the legal spouse or common-law partner of the deceased contributor. The average monthly amount for new beneficiaries ranges from \$310.52 for a survivor over the age of 65 to \$412.24 for a survivor under the age of 65 (July 2015 rate).⁸⁹ The amount of the CPP survivor pension is subtracted from the RCMP SIP benefit.

The CPP children's benefit provides monthly payments to the dependent children of a deceased CPP contributor provided that the child is under the age of 18, or between the ages of 18 and 25 and in full-time attendance at a recognized school or university. The average amount is \$234.87 (July 2015 rate).

⁸⁸ RCMP (2015). *Survivor of a Plan Member*. Source: <http://rcmp-grc.pension.gc.ca/srvv/ppnsrvv-srvvmmb-eng.html>

⁸⁹ For most current CPP payment amounts:
<http://www.servicecanada.gc.ca/eng/services/pensions/cpp/payments//index.shtml>



CONCLUSION

Members of the RCMP face demanding circumstances in executing their mandate to ensure the safety and security of Canadians. With a mandate to identify potential emerging and systemic issues related to VAC programs and services, the Veterans Ombudsman completed this review to better understand and clarify the benefits and services that are offered to current and former RCMP members and their families who have suffered illness, injury or death related to their service.

With this information compiled into a single reference document, the Ombudsman hopes this review will help RCMP members and their families better understand the programs and services available to support them. The Veterans Ombudsman continues to work toward ensuring fairness for RCMP Veterans and their families.



ANNEX A – SUMMARY OF MEMORANDA OF UNDERSTANDING BETWEEN VETERANS AFFAIRS CANADA AND THE RCMP

Administration of Programs for RCMP Clients entitled to awards and health care benefits in relation to service-related disabilities and death⁹⁰

The purpose of this MOU is to transfer the adjudication, assessment, payment and administration of awards and related health care benefits, which members of the RCMP are entitled to, from the RCMP to VAC as the administrator. Prior to this MOU, VAC rendered disability benefit decisions on behalf of the RCMP and sent the decisions to the RCMP for payment. Since the implementation of this MOU, VAC dispenses benefits on a cost-recovery basis from the RCMP.

The MOU serves as the approval of the RCMP for VAC to use the *Veterans Health Care Regulations*⁹¹ as the scheme by which to deliver services and programs to RCMP members based on eligibility criteria. More specifically, this document contains the agreements relating to adjudications, assessments, and payments and administration of awards and health care benefits. These health care benefits are administered under the Department's Treatment Benefits Program in the form of 14 POC. Under these POC, eligible clients receive treatment for pensioned conditions and disabilities. While the *Veterans Health Care Regulations* are used to administer RCMP benefits, unlike former members of the CAF, members of the RCMP are not eligible for the Veterans Independence Program or the Long Term Care Program.

Appendix C of this MOU was amended on June 26, 2013 specifically relating to the digitization of RCMP service health records by PWGSC in Matane, Quebec prior to these electronic files being sent to VAC for adjudication. Further, this MOU specifies responsibilities relating to the digitization of these documents, and their transport between the three parties (i.e. the RCMP, PWGSC, and VAC).

Counselling Services offered to RCMP disabled pensioners under the *Pension Act*⁹²

The purpose of this MOU is to clarify the responsibilities of the RCMP and VAC with respect to providing post-discharge care that RCMP pensioners would be entitled to as a result of their duties within the RCMP.

VAC provides care planning and assistance to members and their families, and assessment services related to psycho-social, economic, environmental and health-related issues.

⁹⁰ This MOU is dated and signed September 5, 2002 with no termination date. It can be terminated by mutual agreement of the parties or upon a 120-day written notice by either party.

⁹¹ *Veterans Health Care Regulations* (SOR/90-594).

⁹² This MOU is dated and signed November 3, 1989 with no termination date. It can be terminated after three-month written notice by either party.



Development of the “Joint Network for Operational Stress Injuries”⁹³

This particular MOU is a tri-partite arrangement between the RCMP, VAC and the Department of National Defence (DND) referred to as the “Joint Network for Operational Stress Injuries”. The three bodies have a responsibility to provide or ensure access to health services to their clients, which includes services to address mental health and psychological trauma related to their service.

This MOU creates a framework or structure to improve access to specialized interdisciplinary mental health services relating to OSI. Its purpose was to establish a series of facilities to provide the necessary mechanisms to both assess and treat members of both the CAF and the RCMP who suffer from psychological trauma related to service. Currently, there are nine OSI clinics in major centres across the country.⁹⁴

Health Care Claims Processing⁹⁵

The RCMP used to be exempt from the *Canada Health Act*⁹⁶ as an “insured person”⁹⁷, therefore it was a requirement for the RCMP to provide health care to its members whether or not the medical services were for injuries or conditions resulting from their service.

This MOU specifically addresses the processing of such claims and invoices by VAC for health services for members of the RCMP through Medavie Blue Cross. The RCMP was added to the Treatment Account Processing System, which was operated by Medavie Blue Cross until 2002, when the system was replaced by the Federal Health Claims Processing System.

VAC has reported that the changes to the *Canada Health Act* have resulted in fewer transactions through the Federal Health Claims Processing System but has had no further impact on the transfer of RCMP health care documents to VAC.

Transition Interview Pilot Project

This MOU was developed in 2007 to create a pilot project for a period of six months. The Transition Interview (TI) was initially offered in F Division (i.e. Saskatchewan) and Depot (i.e. the RCMP Academy) and was then expanded to provide services nationally in April 2014. The purpose of this program is to provide discharging members and their families with an opportunity to receive information from VAC on its programs, services and benefits for which the member may be eligible. It also addresses concerns relating to the transition to civilian life (e.g. health insurance, assistance with financial planning, etc.).

⁹³ This MOU is dated and signed October 17, 2006 with no termination date. It can be terminated with written consent of the participants.

⁹⁴ For more information on OSI clinics: <http://www.veterans.gc.ca/eng/mental-health/osi-network>

⁹⁵ This MOU is dated and signed August 30, 2000 with a termination date of March 31, 2007 or upon written termination notice by either participant in consideration of specific cancellation requirements.

⁹⁶ *Canada Health Act* (R.S.C., 1985, c. C-6)

⁹⁷ *Ibid*, Sec. 2, “insured person”, subsection (b).



ANNEX B – VAC CLIENT DEMOGRAPHICS

RCMP Client Breakdown by Service Status

Table 2 presents a breakdown of VAC RCMP clients by service status for the past five years. The number of serving and discharged VAC RCMP clients is growing. As of September 1, 2015, VAC delivered benefits and services to 11,439 RCMP clients, an increase of 28 percent from 2010-2011. One-third of RCMP clients are serving. It should be noted, however, that there is no requirement for the RCMP member to notify VAC when he or she is discharged from the RCMP. Therefore, the numbers presented are accurate as of the time of application for VAC benefits.

As Table 3 illustrates, over the next five years, RCMP serving and discharged clients are expected to increase by 20 percent, from 11,005 on April 16, 2015 to approximately 13,200 by March 31, 2020. The number of RCMP survivors is expected to almost double over the next five years, from 816 to 1,600.

Table 2: RCMP Client Breakdown by Service Status

	2010-11	2011-12	2012-13	2013-14	2014-15
Serving	2,962	3,128	3,261	3,365	3,482
Discharged	6,000	6,395	6,708	7,110	7,523
Total	8,962	9,523	9,969	10,475	11,005

Table 3: RCMP Client Forecast



	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Serving & Discharged	11,005	11,600	12,000	12,400	12,900	13,200
Survivors	816	1,000	1,100	1,200	1,400	1,600
Total	11,821	12,600	13,100	13,600	14,300	14,900

RCMP Client Breakdown by Gender

As Table 4 illustrates, the number of VAC RCMP female clients has increased by 54 percent since 2010-2011 compared to 20 percent for male clients.



Table 4: RCMP Clients by Gender

	2010-11	2011-12	2012-13	2013-14	2014-15
	8,154	8,599	8,952	9,361	9,764
	808	924	1,017	1,114	1,241

RCMP Client Disability Levels

Table 5 presents the number of serving and discharged VAC RCMP clients by disability level. Sixty-eight percent of VAC RCMP clients have an awarded disability level of 32 percent or less, while 4 percent have an awarded disability level of 78 percent or greater. These percentages are similar to the disability levels for all Veterans in receipt of a disability benefit.⁹⁸

⁹⁸ Veterans Affairs Canada (2015). *Facts and Figures Book – September 2015*, pg. 16. Source: Internal document. In comparison, for all of VAC's Veteran clients (RCMP and CAF), 5 percent have an awarded disability level of 78 percent or greater and 64 percent have an awarded disability level of less than 32 percent.



Table 5: Breakdown of Disability Levels by Status (March 2015)

Disability Class	Serving	Discharged	Total
Class 1 (98%-100%)	29	158	187
Class 2 (93%-97%)	10	37	47
Class 3 (88%-92%)	12	46	58
Class 4 (83%-87%)	14	79	93
Class 5 (78%-82%)	24	85	109
Class 6 (73%-77%)	37	101	138
Class 7 (68%-72%)	40	129	169
Class 8 (63%-67%)	61	146	207
Class 9 (58%-62%)	87	206	293
Class 10 (53%-57%)	96	210	306
Class 11 (48%-52%)	111	296	407
Class 12 (43%-47%)	129	278	407
Class 13 (38%-42%)	164	357	521
Class 14 (33%-37%)	150	388	538
Class 15 (28%-32%)	172	485	657
Class 16 (23%-27%)	169	541	710
Class 17 (18%-22%)	250	669	919
Class 18 (13%-17%)	345	819	1,164
Class 19 (8%-12%)	677	1,207	1,884
Class 20 (5%-7%)	628	990	1,618
Class 21 (1%-4%)	268	283	551
Nil Assessments	*	*	7
Unknown	*	*	15 ⁹⁹
Total	3,482	7,517	11,005

**Numbers equal to or less than five have been replaced by "*" to protect against the potential identification of individuals.*

RCMP Clients by Age Group

Table 6 presents a breakdown of RCMP clients by age group. Seventy-nine percent of VAC RCMP clients are 50 years of age and older. The average age of VAC RCMP clients is 59, which

⁹⁹ Number adjusted by 6 to reflect actual total VAC RCMP clients.



is the same average age as VAC CAF Veteran clients.¹⁰⁰ The fastest growing segment of new VAC RCMP clients are those who are 60 years of age and older.¹⁰¹

Table 6: RCMP Clients by Age Group

Age of Veteran	2010-11	2011-12	2012-13	2013-14	2014-15
< 20	0	0	0	0	0
20-29	59	62	52	52	59
30-39	482	538	605	647	697
40-49	1,353	1,411	1,417	1,467	1,530
50-59	2,897	2,897	2,835	2,818	2,803
60-69	2,676	2,937	3,192	3,423	3,659
70-79	1,197	1,315	1,428	1,537	1,654
80-89	261	333	408	499	576
≥ 90	37	30	32	32	27
Total	8,962	9,523	9,969	10,475	11,005

RCMP Clients Receiving a *Pension Act* Special Allowance

Table 7 indicates that the number of VAC RCMP clients in receipt of the Exceptional Incapacity Allowance has increased by almost 300 percent over the past five years.

Table 7: RCMP Clients in Receipt of a Special Allowance

	2010-11	2011-12	2012-13	2013-14	2014-15
Attendance Allowance	245	279	331	357	373
Exceptional Incapacity Allowance	50	92	101	122	140
Clothing Allowance	42	49	54	67	71
Total	337	420	486	546	584

¹⁰⁰ Ibid, pg. 6.

¹⁰¹ RCMP (2014). *Evaluation of the Grant to Compensate Members of the RCMP for Injuries Received in the Performance of their Duties*. Source: <http://www.rcmp-grc.gc.ca/aud-ver/reports-rapports/egcmri-epsimgb-eng.htm>



Pensioned Conditions

As shown in Table 8, the top three pensioned conditions for VAC RCMP clients are hearing loss, tinnitus, and PTSD. The first two conditions are consistent with the top two pensioned conditions for CAF clients. PTSD ranks the fifth highest pensioned condition for CAF clients, behind internal derangement knee (3rd) and lumbar disc disease (4th).¹⁰²

Table 8: Breakdown of RCMP Pensioners by top three Conditions and Age

Condition	<20	20-29	30-39	40-49	50-59	60-69	70-79	80-89	≥90	Total
Hearing Loss	0	*	6	79	740	2,156	1,541	648	68	5,239
Tinnitus	0	*	24	161	820	1,492	807	262	17	3,584
PTSD	0	26	258	663	1,104	796	103	10	*	2,961
Total	0	26	288	903	2,664	4,444	2,451	920	85	11,784

Numbers equal to or less than 5 have been replaced by "" to protect against the potential identification of individuals

RCMP Clients with PTSD and other OSIs

Table 9 presents the number of VAC RCMP clients receiving a Disability Pension for PTSD and other OSIs. Between 2009-2010 and 2013-2014, the number of RCMP clients with PTSD and other OSIs increased by 67 percent.

Table 9: RCMP Clients in Receipt of a Disability Pension for PTSD and/or Other OSIs

	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
Mental Health Clients	1,857	2,171	2,473	2,794	3,094	n/a

As of June 2015, the number of discharged RCMP members in receipt of a Disability Pension for a psychiatric condition was 2,197 (10.9 percent of all VAC pensioned clients). The number of serving RCMP members in receipt of a Disability Pension for a psychiatric condition was 1,384 (6.9 percent of all VAC pensioned clients). In comparison, the number of released CAF members in receipt of a Disability Pension for a psychiatric condition was 12,632 (62.6 percent of all VAC pensioned clients), and the number of serving CAF members in receipt of a Disability Pension for a psychiatric condition was 2,683 (13.3 percent of all VAC pensioned clients).¹⁰³

¹⁰² Veterans Affairs Canada (2014). *Facts and Figures Book – September 2015*, pg. 20. Source: Internal document.

¹⁰³ Veterans Affairs Canada (2015). *Mental Health Quarterly Statistical Report - December 2014*, pg. 2. Source: Internal document.

