



Government  
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Ombud

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Ombud  
des vétérans

# CARE AT HOME

## Resource Guide

A guide to the benefits and services  
available through Veterans Affairs Canada  
that support Veterans to remain independent  
in their own homes

*Veterans*  
*Ombud*  
*des vétérans*

Canada 

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Catalogue number: V104-32/2022E-PDF (PDF document); V104-32/2022E (Print document)  
ISBN: 978-0-660-44315-7 (PDF document); 978-0-660-44317-1 (Print document)

Aussi disponible en français sous le titre : Soins à domicile : guide de ressources

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**Note:** This guide focuses on Veteran-specific care provided by Veterans Affairs Canada. The guide does not list programs available from other federal, provincial, municipal, or community organizations, and it is not intended as legal advice. The information is current as of January 2025 and does not include changes to benefits and rates that may have been made after this date. All rates are adjusted annually.

## What is the Care at Home Resource Guide?

This guide was made to help Veterans and their families or friends understand the Veterans Affairs Canada (VAC) programs that can help Veterans stay independent at home.

### Who is this guide for?

This guide is for Veterans looking for programs and financial support to stay at home. It will also be helpful for family and other caregivers who are part of the Veteran's daily life.

### What does this guide include?

This guide gives information about four VAC programs:

#### Treatment Benefits Program

Provides coverage for a variety of benefits; those most relevant to independence at home include aids for daily living, certain nursing services, and special equipment

#### Veterans Independence Program (VIP)

Provides funding towards the cost of grounds maintenance, housekeeping, meal preparation, personal care, and professional health and support services

#### Attendance Allowance (AA)

Provides a monthly tax-free amount to help cover the cost of hiring a caregiver

#### Caregiver Recognition Benefit (CRB)

Provides a set amount to informal (unpaid) caregivers of disabled Veterans

This guide explains:

- Benefits and services available
- What you need to be eligible
- How to apply

This guide also includes links to application forms and websites for more information. At the end of this guide, you can find a glossary explaining the VAC terms that were used in this guide.

### How do I know if I am eligible for these programs?

After consulting this guide, if you are still unsure whether you or someone else is eligible, contact [VAC](#):

- Call toll-free: 1-866-522-2122 (TDD/TTY: 1-833-921-0071)
- Send a secure message through [My VAC Account](#)
- Email: [information@veterans.gc.ca](mailto:information@veterans.gc.ca) (do not include personal or confidential information)

#### **GOOD TO KNOW:**

Of the benefits listed above, only Treatment Benefits and Attendance Allowance are available to eligible RCMP members. To learn more about health care benefits for RCMP Veterans, see [Eligibility for Health Care Programs - Royal Canadian Mounted Police - Veterans Affairs Canada](#).



## When would I contact the Office of the Veterans Ombud?

If you have any questions or you feel a VAC decision is unfair, the Office of the Veterans Ombud is here to help. You can reach us at:

- Call toll-free: 1-877-330-4343 (TTY: 1-833-902-9399)
- Online form: [ombudsman-veterans.gc.ca/en/online-form](https://ombudsman-veterans.gc.ca/en/online-form)
- General information: [www.ombudsman-veterans.gc.ca](https://www.ombudsman-veterans.gc.ca)

## Who can I contact if I need mental health support?

You can access free psychological support through VAC's [Assistance Service](#) to Veterans, former RCMP members, their families and their caregivers. The service is available 24 hours a day, 365 days a year. You do not need to be a VAC client to access the service.

Call toll-free: 1-800-268-7708 (TTY: 1-800-567-5803)

# The Programs

## Treatment Benefits Program

### What is it?

The [Treatment Benefits Program](#) provides [coverage](#) for a comprehensive set of health care benefits and services grouped into categories called Programs of Choice. The three main Programs of Choice for Veterans who need home care support are: aids for daily living, nursing services, and special equipment.

### What could I receive?

- **Aids for daily living:** You could get aids for ambulation (canes, crutches, and walking poles), self-help (adapted cutlery, reachers, and sock aids), bedroom (transfer devices and contoured pillows), and bathroom (commodes, hand-held showers, and bath chairs).
- **Nursing services:** You could get coverage for nursing visits, basic and advanced foot-care services, and nursing assessments (but only if these services are not available under your provincial health-care coverage).
- **Special equipment:** You could get coverage for special equipment such as wheelchairs, lifts, and emergency call devices. You may be eligible to adapt or modify your home to accommodate special equipment. Note: VAC always considers the simplest and least costly option first. For example, VAC might approve a motorized wheelchair only when a cane or walker will not work to keep you mobile.

#### GOOD TO KNOW:

Repairs and maintenance for your aids for daily living and special equipment are usually covered.

#### GOOD TO KNOW:

If you need more extensive nursing services, you may be eligible for them under the Veterans Independence Program.

### Am I eligible?

You may qualify for the Treatment Benefits Program if you answer yes to **at least one** of the following:

- Do you qualify for a disability benefit (Disability Pension, Disability Award and/or Pain and Suffering Compensation), the Veterans Independence Program or the [War Veterans Allowance \(WVA\)](#)?

## How do I apply?

- You do not need to apply for treatment benefits.
- Once you have been approved for a disability benefit, the VIP or the WVA, you will automatically receive a VAC Healthcare Identification Card and additional details about your benefits and coverage.
- For certain benefits, you may need a medical professional to prescribe what you need and you may also need to obtain pre-authorization from VAC for the benefit to be covered.<sup>1</sup> The [Benefit Grid](#) provides details about specific benefits and services, maximum amounts, and whether a prescription or pre-authorization is necessary.

### GOOD TO KNOW:

When you do not use a registered provider, who will usually bill VAC directly, you must pay out of pocket and then submit your receipts or invoices for reimbursement within 18 months of the date you used the service.

## Veterans Independence Program

**Note:** This guide describes services and benefits that help Veterans remain at home, so the intermediate care part of the VIP, which is for staying in a long-term care facility, is not included.

### What is it?

The [Veterans Independence Program](#) provides annual tax-free funding for services that help Veterans stay at home for as long as possible while maintaining their independence.

### GOOD TO KNOW:

After a Veteran dies, the surviving primary caregiver may continue, or apply to receive grounds maintenance and/or housekeeping services in certain circumstances. To find out more about categories of surviving primary caregivers, see the Office of the Veterans Ombud's [Continuum of Care](#) report.

<sup>1</sup>You can find more information about pre-authorization and prescription requirements for each of these programs: [Aids For Daily Living \(POC 1\) - Veterans Affairs Canada](#), [Nursing Services \(POC 8\) - Veterans Affairs Canada](#) and [Equipment \(POC 13\) - Veterans Affairs Canada](#). Additionally relevant are [In-Home Blood Collection \(POC 5\) - Veterans Affairs Canada](#), [Medical Supplies – General \(POC 7\) - Veterans Affairs Canada](#) and [Oxygen Therapy and Respiratory Equipment \(POC 9\) - Veterans Affairs Canada](#).



## What could I receive?

Your needs can be assessed to determine the type and amount of support you will get. You could receive the following services up to the maximum annual amount per service, and up to \$24,694.53 per year (indexed annually) across all categories:

### • Home care services (up to \$13,509.44):

- Grounds maintenance—includes services such as lawn care, snow removal, yard clean-up, and preparing garden beds.
- Housekeeping—includes tasks such as laundry, cleaning, meal preparation, and grocery shopping.
- Personal care—assistance with or supervision of [activities of daily living](#), including eating, dressing, washing/bathing, grooming, toileting, walking, and others.
- Access to nutrition—[covers](#) the cost of either meal delivery or transportation to and from a restaurant. The cost of the meals is not included unless it is combined with a delivery charge (for example, Meals on Wheels).
- Health and support services—diagnostics and health care from a health professional and may include nursing visits, nursing foot care, and occupational therapy.

### • Ambulatory health care (up to \$1,570.87)

This includes transportation to receive health services such as health assessments, diagnostic services, and social and recreational activities provided in a health centre with supervision by a health professional (such as adult day care).

### • Transportation (up to \$1,885.02)

Funding for transportation services to social activities. This may include visits to family and friends, special shopping trips, attending faith-based services, and banking. Eligibility is limited. Please contact VAC directly to determine eligibility.

### • Home adaptations (up to \$7,729.20)

This can include installing handrails, electric garage doors, stair glides, shower seats, ramps, and adaptations such as widening of doorways.

VAC pays housekeeping and grounds maintenance benefits as semi-annual grants. All other VIP-eligible service costs are paid to you or your service provider when you or they submit the receipts.

#### GOOD TO KNOW:

While VAC adjusts the rates for housekeeping and grounds maintenance every January based on service rates in your area, in typical situations VIP recipients' grant amounts are not automatically increased. Contact VAC to request a reassessment if you feel your current VIP grant amounts are not meeting your needs.

## Am I eligible?

You may qualify for VIP services if you live in Canada and answer yes to **at least one** of these questions:

- Are you eligible for VAC disability benefits?
- Are you eligible for a [contract bed](#) in a long-term care facility but none are available?
- Are you considered [frail](#) by VAC?
- Are you eligible for the [WVA](#) and 65 years of age or older?
- Are you [totally disabled](#) and receiving Prisoner of War Compensation or the Detention Benefit?

## How do I apply?

- Fill out the [VIP Application](#) and either submit it online through My VAC Account, mail it to the address on the form, or drop it off at any VAC or Service Canada office.
- VAC will initiate an assessment to determine the nature and extent of your needs. Health professionals may be required for this stage and may need to come into your home to assess your need for health and support, personal care, ambulatory care, or home adaptations.

### **GOOD TO KNOW:**

Information about VAC programs and how to apply is available from other sources, such as [eServiceCanada](#), [Canadian Armed Forces Transition Centres](#), [Military Family Resource Centres](#) and the [Royal Canadian Legion](#).

## Attendance Allowance

### What is it?

The [Attendance Allowance](#) is a monthly tax-free amount to help cover the cost of hiring a caregiver. The amount varies based on the level of supervision or assistance the Veteran needs.

#### GOOD TO KNOW:

If you are receiving the Attendance Allowance, your personal care services under VIP may be limited to 59 days per year.

### What could I receive?

- The award would be paid directly to you. You could use it to fund various services required for assistance and supervision with mobility, feeding, washing, dressing, toileting, or taking medication ([activities of daily living](#)).
- The amount payable is based on the level of care you need. VAC assesses this and assigns a grade between 1 and 5 that corresponds to a monthly amount based on your needs:

– Grade 1: Total care	\$2,279.29
– Grade 2: Significant care	\$2,051.47
– Grade 3: Intermittent daily care	\$1,367.63
– Grade 4: Minimal daily care	\$911.82
– Grade 5: Occasional care	\$364.81

### Am I eligible?

You may qualify for the AA if you answer yes to **all** of these questions:

- Do you have a [Disability Pension](#) (under the *Pension Act*) of at least 1% or receive Prisoner of War Compensation?
- Are you [totally disabled](#)?
- Do you need assistance or supervision during mobility, feeding, washing, dressing, toileting, or taking medication?

#### GOOD TO KNOW:

Veterans who do not have a Disability Pension of at least 1% and/or Prisoner of War Compensation are not eligible for the AA. Instead, they may apply for the Caregiver Recognition Benefit.

### How do I apply?

- Fill out the [Special Awards Application](#) and either submit it online through My VAC Account, mail it to the address on the form, or drop it off at any VAC or Service Canada office.
- VAC will attempt to assess your application based on your medical documentation already on file. If VAC needs more information, VAC may arrange an assessment from a nurse or an area counsellor.

## Caregiver Recognition Benefit

### What is it?

The [Caregiver Recognition Benefit](#) is a fixed monthly amount paid directly to the Veteran's informal caregiver to recognize their efforts in contributing to the health and well-being of Veterans.

#### GOOD TO KNOW:

The CRB is intended only for caregivers of the most seriously ill and injured Veterans.

### What could I receive?

- The CRB gives a monthly, tax-free payment of \$1,239.46 (indexed annually) directly to one informal caregiver such as a family member, friend, or neighbour.
- The CRB does not fund professional caregiving services.

### Am I eligible?

You may qualify for the CRB if you answer yes to **all** of these questions:

- Do you have a [Disability Award](#) or [Pain and Suffering Compensation](#) related to your service with the Canadian Armed Forces?
- As a result of this condition, do you need a caregiver to assist, direct, or supervise daily with at least four of these tasks: mobility, feeding, washing, dressing, grooming and personal care, toileting, or taking medication?
- Do you need ongoing care at home, lasting or expected to last at least 12 months, for your disability-entitled condition?
- Is the level of care and supervision required consistent with admission to an institution or do you need daily supervision and are not safe when left alone?
- Do you have an informal (unpaid) caregiver 18 years of age or older who is giving or coordinating your care?

#### GOOD TO KNOW:

Veterans who have been awarded a Disability Pension or compensation of at least 1% under the *Pension Act* are not eligible for the CRB. Instead, they may qualify for the AA.

### How do I apply?

Fill out the [Caregiver Recognition Benefit Application](#) with your caregiver. You must both sign the form. Either submit your application online through My VAC Account, mail it to the address on the form, or drop it off at any VAC or Service Canada office.

#### GOOD TO KNOW:

Your caregiver must provide proof of identity, such as a driver's licence.

## A Note on Respite Care (relief for caregivers)

A Veteran who is eligible for the Treatment Benefits Program, VIP, or Long-Term Care and relies on an informal caregiver may be eligible for respite care. Respite care provides temporary care to the Veteran to relieve the informal caregiver, giving them time to rest, do errands, and care for their own health. This can include a temporary stay for the Veteran in a health care facility. There are also supports available to Veterans who are themselves caregivers.

If you would like to learn more about respite care, please contact VAC:

- Call toll-free: 1-866-522-2122 (TDD/TTY: 1-833-921-0071)
- Go to: [My VAC Account](#)
- Email: [information@veterans.gc.ca](mailto:information@veterans.gc.ca) (do not include personal or confidential information)

## 2025 Program Rates

For up-to-date program rates, see: [VAC's Rates Tables](#).

### VIP Maximum Rates

Home Care Services:	\$13,509.44
Ambulatory Health Care:	\$1,570.87
Transportation:	\$1,885.02
Home Adaptations:	\$7,729.20

### CRB Monthly Rate

Single Rate	\$1,239.46
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### AA Monthly Rates

Grade 1:	\$2,279.29
Grade 2:	\$2,051.47
Grade 3:	\$1,367.63
Grade 4:	\$911.82
Grade 5:	\$364.81

## Glossary

For a complete list of VAC's policy definitions, see [Policy Definitions - Departmental Policies - Veterans Affairs Canada](#).

**Activities of Daily Living (ADL):** There are seven activities of daily living:

- **Mobility:** transferring (changing body position) independently and moving (ambulation) from one space to another (for example, climbing stairs or walking)
- **Feeding:** eating and drinking already-prepared food (for example, cutting up food, buttering bread, etc.)
- **Washing:** washing face, body, and hair
- **Dressing:** putting on and taking off indoor and outdoor clothing
- **Toileting:** continence of bowel and bladder, using the toilet
- **Taking medication:** preparing medication and giving it to yourself
- **Personal care:** brushing hair and teeth, shaving, applying make-up, skin and nail care, foot care, cleaning and personal care associated with toileting

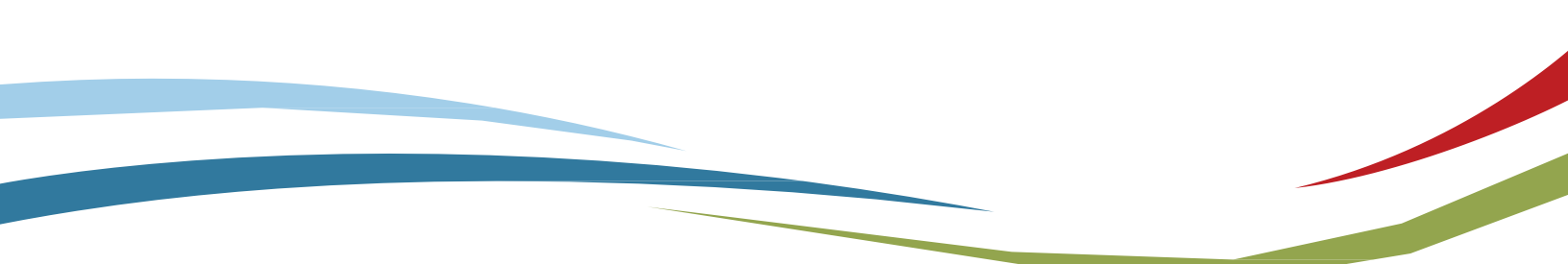
VAC assesses all these activities to determine if a Veteran's caregiver is eligible for the Caregiver Recognition Benefit program. VAC assesses a Veteran's eligibility for the Attendance Allowance based on the activities above, except personal care.

**Contract bed:** A bed in a health care facility that has been set aside for certain Veterans. Contract beds are identified and funded for priority access by Veterans Affairs Canada under federal-provincial agreements and agreements with health authorities and specific institutions. Many are located in former federal Veterans' facilities, with a smaller number in provincially licensed facilities across Canada.

**Covers/offers coverage of:** When VAC "covers" or "offers coverage of" a treatment, it means they pay for it. For the Treatment Benefits program, the Benefit Grids outline the types of services covered and the amount that VAC will reimburse. Some registered treatment providers bill VAC directly. Otherwise, VAC reimburses you for costs you pay yourself if you see a provider who meets VAC's approved provider criteria. VAC may cover the full or partial amount for the treatment. If you are uncertain about what is covered, it is important to speak to VAC.

**Disability Award:** CAF members and Veterans with a service-related illness or injury may have qualified for a Disability Award (DA) if VAC approved applications submitted *between April 1, 2006 and March 31, 2019*. The DA was issued as a lump sum or as annual payments and falls under the *Veterans Well-being Act*.

Find more information at [Disability Benefits - Facts and Figures - Veterans Affairs Canada](#).



**Disability Pension:** CAF members and Veterans who submitted applications *prior to April 1, 2006* as well as War Service (Second World War and Korean War) Veterans and current and former members of the RCMP may qualify for a Disability Pension (DP) if they have a service-related illness or injury. The DP is paid out as a monthly tax-free payment and falls under the *Pension Act*.

Find more information at [Disability Pension - Disability Benefits - After an illness or injury - Services - Veterans Affairs Canada](#).

**Informal Caregiver:** A person 18 years of age or older who plays an essential role in the provision or coordination of ongoing care to the Veteran in the Veteran's home, for which the person is not paid.

**Pain and Suffering Compensation:** CAF members and Veterans with a service-related illness or injury may qualify for Pain and Suffering Compensation (PSC) for applications submitted *after March 31, 2019*. The PSC replaced the Disability Award (DA). It is a lifetime monthly payment and Veterans can elect to cash-out the remaining amount as a lump sum. It falls under the *Veterans Well-Being Act*.

Find more information at [Pain and Suffering Compensation Factsheet](#).

**Totally disabled Veteran:** For the purposes of Attendance Allowance, refers to prolonged impairment of at least 12 months. Veterans who receive 100% Disability Pension from VAC are considered totally disabled; Veterans who meet one of the other criteria listed in [Chapter 5 Table 1](#) of the [Table of Disabilities](#) are also considered totally disabled.

**Frail/frailty:** A certain level of physical conditions that put someone at risk for falls, injuries, or illnesses or mean they need supervision or hospitalization. Frailty also results in a severe and long-term loss of function with little or no likelihood of improvement.

Find more information at [Veterans Independence Program - Benefits at Home Policy](#).

**Survivor:** In reference to continued VIP services after a Veteran's death, survivor refers to an adult who provided or arranged for a Veteran's care, without being paid for that work, and who lived with the Veteran in the Veteran's house continuously for at least one year.

**War Veterans Allowance (WVA):** A tax-free monthly benefit to help low-income war Veterans and their dependents or survivors. To qualify, you must be a Veteran of the Second World War or the Korean War and live in Canada. Allied Veterans and certain civilians who served in the Second World War and who live in Canada may also qualify.

Find more information at [War Veterans Allowance - Veterans Affairs Canada](#).

# *Veterans Ombud des vétérans*

## Contact us



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1-877-330-4343



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