

# Comparison of New Veterans Charter (NVC) Benefits and Pre-NVC Benefits-Release 1.0

(NVC Benefits Came into Effect April 2006)

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Benefit Category	NVC Benefits (in effect after April 1, 2006)	Pre NVC Benefits (in effect prior to and after April 1, 2006)
Disability Benefits	<b>Disability Award</b> Up to \$276,000 lump sum payment tax free tied to % award of disability-no additional amount for children/spouses	<b>Pension Act Disability Pension</b> Tax free pension for life tied to % award of disability-additional amounts for children and spouses-no inflation cap unlike ELB/SISIP LTD
Income Loss and Replacement	<b>Earnings Loss Benefit</b> -75% of release salary taxable -all income deducted from this amount -must be disabled and approved for vocational rehabilitation plan -continual scrutiny especially if unable to work -2% indexing cap <b>-available for survivors</b>	<b>SISIP Long Term Disability</b> 75% of release salary taxable -all income deducted from this amount -must be disabled -rehabilitation program optional but not condition of receiving benefits -reports on periodic basis confirming disability -2% indexing cap -nothing for survivors
Severely Disabled Allowance	<b>Permanent Impairment Allowance (PIA)</b> -must receive >78% Disability Award -taxable-3 levels of PIA -excludes virtually all psychological injuries	<b>Exceptional Incapacity Allowance (EIA)</b> -must receive > 98% Disability Pension -non-taxable-5 levels of PIA-covers five areas of incapacity -otherwise less onerous than NVC PIA-most psychological injuries apply
Post 65 Income	<b>Supplementary Retirement Benefit</b> -one time taxable lumpsum representing 2% of earnings See also <b>Canadian Forces Income Support (CFIS)</b> below	<b>Pension Act Disability Pension</b> -tax free pension for life tied to % award of disability <b>-War Veterans Allowance</b> identical to <b>CFIS</b> in amounts see below
Education	<b>Vocational Rehabilitation</b> -same limits as <b>SISIP VRP</b> (~\$20,000 and two years to complete) -no university available except in exceptional cases	<b>SISIP Vocational Rehabilitation Plan</b> -same limits as NVC <b>Vocational Rehabilitation</b> (~\$20,000 and two years to complete) -has approved university in exceptional circumstance <b>CF Skills Completion Program</b> -approved university -only qualification is being CF member
Medical Care	<b>Veterans Health Care Regulations and Medical Rehabilitation</b> -Veteran must enter rehabilitation program - soft limits Plan identical to <b>Public Service Health Care Plan(PSHCP)</b> -hard limits -family coverage	<b>Public Service Health Care Plan(PSHCP)</b> -available to retired CF members >20 yrs or >10 yrs if disabled -hard limits-family coverage <b>SISIP medical care</b> -must not be receiving <b>PSHCP</b> -does not require entrance into rehab program -hard limits but not absolute <b>SISIP Rehab Program -softer limits</b> <b>Veterans Health Care Regulations</b> -disabled veteran/soft limits
Medical Rehabilitation	Yes through VAC with more flexibility than <b>Veterans Health Care Regs</b>	Yes through <b>Veteran Health Care Regulations</b> and <b>SISIP VRP</b>
Family Medical	<b>Plan identical to Public Service Health Care Plan(PSHCP)</b> -hard limits -Disabled Veteran must agree to enter VAC rehabilitation program	<b>Public Service Health Care Plan(PSHCP)</b> -covers family-hard limits <b>SISIP Health Care</b> - if not receiving PSHCP-covers family, hard limits
Dental	Access to <b>Pensioner's Service Dental Plan if:</b> -Disabled Veteran must agree to enter VAC rehabilitation program -must be receiving dental care from VAC through >48% pension? (not confirmed) -hard limits-family coverage on PDSP if receiving dental care	<b>VAC</b> -veteran must have certain level disability pension (>48%?) or have dental condition pensioned but does not have to enter rehabilitation <b>Pensioners Dental Service Plan (PDSP)</b> -available to retired CF members >20 yrs or >10 yrs if disabled -hard limits -family coverage
Job Placement	<b>Federal Public Service Priority Placement</b> -2 years after release -one priority placement only -all vets qualify <b>Right Management Job Placement</b> -obscure and not readily available measures for success	1) <b>Federal Public Service Priority placement</b> -2 years after release-one priority placement only-all vets qualify 2) <b>DND Employment Equity Program</b> -no time limit-disabled from SDA/SDO 3) <b>DND Omnibus</b> -no time limit-catch all who don't meet above 4) <b>TAPs</b> -job sharing with employers agreeing to accept former DND employees -limited assistance to families
Earnings Minimum	<b>CF Income Support (CFIS)</b> Disabled Veteran must agree to enter VAC controlled work rehabilitation program and have failed -excessive scrutiny <b>CFIS</b> amounts inadequate and deduct all other income (\$1274/mo single \$1938/mo married)	<b>War Veterans Allowance (WVA)</b> is identical to <b>CFIS</b> in amounts and rules -must be a war veteran (WW2 and Korea)- excessive scrutiny WVA amounts inadequate and deduct all other income (\$1274/mo single \$1938/mo married)
Family Job Training	-veteran must suffer " <b>catastrophic injury</b> " -definition of catastrophic injury <b>excludes</b> all psychological disabilities including OSI's	none
Death Benefit	<b>Death Benefit</b> \$276,000 lump sum payment tax free -no additional amount for children -death must be related to service-all or nothing <b>Earnings Loss Benefit</b> until age 65	<b>Pension Act Survivors Pension</b> -graduated and tax free monthly for life up to \$1798.37 plus amounts for children -death does not have to be related to service -until death of survivors

**Please Note: Amounts updated to Nov 1 2010**

- This table is a generalized summary to assist in quickly comparing NVC vs. pre-NVC benefits. As such, the table cannot contain all detailed analysis relevant to any comprehensive comparison. It is intended as a quick reference only. Inaccuracies should be reported to author soonest for revision.
- Pension Act** Programs like the Disability Pension, War Veterans Allowance Exceptional Incapacity Allowance as well as the NVC programs of the Canadian Forces Income Support, and the Disability Award are all fully indexed for both inflation and matching of Federal Public Service salary indexing.