



## Canadian Caregivers Brigade

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To the Standing Committee on Veteran's Affairs,

Thank you for allowing us to submit our concerns with Bill C58. Our main focus is on the families, the children and the spouses, of the ill and injured that have served our country, whether in a military role or with the RCMP. They have stood by these members through all the trials and tribulations and they too need a voice; a voice not to simply complain, but to identify that the family unit needs help; that the family is also ill and injured due to their service in standing by their members. Bill C58 in its entirety doesn't just affect the members it is addressed at helping. Every component will in some way affect the entire family unit. Here is our evaluation of the proposed new benefits if the member meets all criteria and managed to work through the overwhelming system of paperwork and appeals to receive the maximum awards that are available to them.

### 1. Retirement Income Security Benefit (RISB)

- 70% of an already 75% income works out to be approximately 52% of what their working CF income was at time of medical release. Because they are disabled and NOT able to work DUE TO THEIR SERVICE injury to their country, this only works out to be 52% of their working income. To add insult to injury, they now have a 50/50 copay for the PSHCP, to cover the same medical needs. The families living expenses have not changed; however, the income is now cut further, putting these veterans and their families teetering on the poverty line. Equation Example:  $(A+B)-C$ ;  $A = 29,698.20$  (70% of ELB),  $B = 9,822.37$  (70% of PIA Grade 2),  $C = 10,051.69$  (4<sup>th</sup> Year Corporal; not including GIS, CPP or OAS);  $(29,698.20 + 9,822.37) - 10,051.69 = 29,468.88$  annually, 2455.74 monthly before taxes. If the veteran is already in receipt of the PIA, their monthly income would equate to  $PIA + PIAS + RISB$ ;  $1,169.33 + 1,074.93 + 2,455.74 = 4,700$  monthly. **For a spouse that has been out of the workforce in order to take care of the injured member, they would receive 50% of the RISB minus their GIS, CPP, OAS, and CF Survivors Pension.** Example:  $A-B$ ;  $A = 14,734.44$  annually and 1227.87 monthly (50% of RISB from member),  $B = 50\%$  of CF Survivor Pension = 5,025.85 + GIS, CPP, and OAS. The challenge with GIS, CPP, and OAS, is they are calculated based on personal income prior to application; therefore, they may not be eligible for these benefits. Therefore,  $A-B = 9708.60$  annually, 809.05 monthly. However, if the spouse qualifies for the "Allowance for the Survivor" Benefit under the Old Age Security Benefits, the equation would look like this:  $14,734.44 - (5,025.85 + 14,382.96) = 4,674.37$  annually, 389.53 monthly. Once the member passes, the PIA and PIAS cease to exist. These numbers are only estimates based on the rate guides provided from Service Canada and Veterans Affairs Canada. If we are incorrect in our calculations, we would welcome receipt of the correct figures.

### 2. Critical Injury Benefit

- Apparently the CIB was supposed to provide a top up to the Disability Award because when calculated the DA would amount to less upon release than if applied at time of injury. This was also supposed to be equal to personal injury court claims. If we calculate this out in comparison, the numbers do not add up. This benefit totally rules out mental health injuries due to the need for immediate recognition of injury and hospitalization. Example 1, Civilian: injured at work making \$60,000/yr income goes on LTD with EI; now makes 55% of that income (\$33,000/yr); may or may not be able to continue their medical benefits at work and will become reliant on provincial healthcare benefits. Employer did not pay into Worker's Comp. Employee sues employer and is awarded over \$1

million in damages. Civilian can no longer work or requires modified employment at less than previous employer wages. Example 2a, Military: injured at work (critical) making \$60,000/yr; continues to receive full employment income while receiving medical care and rehabilitation (military premium medical care at no cost); receives \$70,000 CIB; spouse can receive the Attendant Care Benefit (\$36,500/yr) if required by the member; when member is discharged, member can still apply for Disability Awards regardless of whether they were honourably discharged or medically discharged. This totals approx. \$166,500 for that year. Example 2b, Military: medically released from a \$60,000/yr income; applies for Earning Loss Benefit + Total and Permanent Impairment + Permanent Impairment Allowance + Permanent Impairment Allowance Supplement + Disability Award for one injury. (ELB = \$45,000 + PIA&PIAS = \$18,000 + Disability Award (5% awarded) = \$15,400 for a total one year income of \$78,400. Their continued income = \$63,000/yr) however, if they are not deemed critically injured while serving, they are not entitled to the CIB.

### 3. Family Caregiver Relief Benefit

- Many spouses often have to leave well-paying jobs to stay home and take care of their injured member (averaging \$60,000/yr incomes in some cases). The proposed grant does not provide financial security to the families. Although you have mentioned it should be similar to the Attendance Allowance under the Pension Act, we prefer it to be more equal to the Canadian Forces Attendant Care Benefit. The Attendance Allowance under the Pension Act only amounts to a maximum of \$21,151.44/yr (if you qualify for Grade 1; Grade 5 = \$3385.32/yr), while the CF Attendant Care Benefit amounts to a maximum of \$100/day for 365 days (\$36,500/yr). Spouses are expected to give up their careers and lifestyles for the current governments' proposal of \$7,238/yr. It is very apparent that the current government expects spouses to voluntarily take care of the service injured members and forgo tens of thousands of dollars in potential household income.

### 4. Lump-Sum Increases

- We all know, as stated many times, the current government refuses to look at returning to the monthly disability pensions (which includes an annual cost of living increase). The lump-sum awards were initially meant to cover pain and suffering of the injured members. Unfortunately these lump-sums end at 100% disability. Many members surpass the 100% and continue to fight for medical coverage and treatments, causing excessive pain and suffering on the entire family unit. It is very degrading that as the Disability Award amount continues to increase every year (cost of living increases), members that have topped out at over 100% of the Disability Award do not receive those increases. We propose that if the government continues with these awards, that members' who have met or exceeded the 100% be entitled to the cost of living increases to stay on par with the current awarded amounts.

### 5. Permanent Impairment Allowance (PIA)

#### - Recommendation #3

- There are many challenges when it comes to the PIA. To start with there are challenges for those suffering with a mental illness gaining access to this benefit. The benefit has a section on Mental Illness; however, there are no details around which professional VAC is looking for a report from. There should be guidelines associated with each grouping under each Grade as to which professional should be completing the paperwork, eg. Specialists vs family physicians.

- Secondly, as identified under the PIA policy, ***The Permanent Impairment Allowance (PIA) provides Canadian Armed Forces' Veterans with compensation for lost employment potential and career advancement opportunities due to a service-related permanent and severe impairment.*** If we look at the definition of *disability* under the Pension Act, "means the loss or lessening of the power to will and to do any normal mental or physical act". And "Total and permanent incapacity: This term is used to

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

The PIA replaces the Exceptional Incapacity Allowance (EIA) that is awarded to those under the Disability Pension; however, the PIA is taxable as an income, while the EIA is non-taxable. Please explain what is the difference? Under Chapter 7 – Exceptional Incapacity Allowance "...it is accepted that "incapacity" has a much broader meaning than "disability", it may involve considerations other than medical (1-28), e.g. ability to work, social activities, family problems, etc." and the determination of this benefit is "In determining whether the incapacity is "exceptional", account shall be taken of the extent to which the disability for which a member is receiving a pension/award. has left him in a helpless condition and/or in continuing pain and discomfort and/or has resulted in loss of enjoyment of life and/or shortened his life expectancy and/or any other criteria of similar or like nature (1-15), e.g. psychological considerations."

#### 6. Escort

- The Escort fee was originally put in place to help elevate the disruptions within the veterans' home by providing them with the opportunity to have someone accompany them to and from their appointments. This would eliminate the need for the spouse to have to leave work to accompany their veteran and allow them to bring in additional income to the home. With many new veterans now being diagnosed with Post Traumatic Stress Disorder (PTSD) trust is one of the major complaints with using someone outside the immediate home to accompany the veteran. Many of these new veterans are younger and have younger families. The spouses are now not only having to juggle careers, young children (often many veterans are not the main caregiver even though they are home as they struggle with the activity levels children have), but also the care of the veteran as they need to be at many of these appointments for medication and treatment adjustments. These adjustments can be very detrimental to the family unit (some medications can cause other psychological side effects, such as memory loss and increased aggression). The need for the spouse to accompany the veteran now becomes two-fold as they also monitor and administer medications to their veterans.

In conclusion, the proposed benefits further alienate the veterans from each other. It is a far cry from one veteran one standard and is only enhancing the division among the veteran community.

Sincerely,

Kim Davis, Director of Administration

Carla Murray, Director for Western Canada