

Treatment benefits Ref your Blue Cross Card

The Blue Cross Card is one of the most important cards in your wallet for Veterans that retire with medical issues.

We all need healthcare services. The Treatment benefits program provides coverage for a variety of benefits and services to help you get—and stay—healthy.

About this program

If you qualify for the Treatment Benefits program, you will receive a VAC healthcare card.

<https://www.veterans.gc.ca/images/health-support/physical-health-and-wellness/medical-costs/blue-cross-card.jpg>

This healthcare card provides coverage for such things as home health or hospital services, nursing services, appointments with specialists (such as physiotherapists, audiologists, and mental health providers), medical equipment, prosthetics, and prescriptions.

The extent of your coverage will depend on a number of factors, including how you qualified, your health needs and your individual circumstances.

Do I qualify?

You will qualify for healthcare coverage and receive a VAC healthcare card if you qualify for:

- a [disability benefit](#),
- the [Veterans Independence Program](#),
- the [War Veterans Allowance](#), or
- financial assistance from VAC for [long-term care](#).

How to apply

You do not need to apply for the treatment benefits program or for a VAC healthcare card. A card will be sent directly to you after you have received one of the benefits listed above.

If you are a still-serving member of the Canadian Armed Forces or the Royal Canadian Mounted Police, you will typically receive your card after you release from service as [these benefits will be provided by your home organization](#), not by VAC.

Get help

If you have questions about your health coverage or about VAC's treatment benefits program, visit any [VAC office](#) or call us at 1-866-522-2122. You can also contact [Medavie Blue Cross](#).

Additional information

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How to use your VAC healthcare card

Often, you only need to show your VAC card to the provider of your choice to receive health benefits or services.

The provider may also need to see your prescription from your doctor or health professional and receive pre-authorization from VAC before they can provide the benefit or service to you.

- Prescription – A prescription is valid for one year from the date on it. It confirms you are under the care of a health care professional and details their recommended therapy for your health need. To learn who can provide a prescription, see the section – Prescriber Required – in that benefit's details of the [Benefit Grid](#).
- Pre-authorization - To find if pre-authorization is needed, see the section – Pre-authorization Required – in that benefit's details found in the Benefit Grid. Your provider can [contact us](#) (or Medavie Blue Cross at 1-866-811-6060) for pre-authorization. Most services will only need pre-authorization once.

Using a registered provider – A registered provider can bill Veterans Affairs Canada (VAC) directly so you do not need to pay out of pocket. To find registered providers in your area, please [contact us](#) or use your [Medavie Blue Cross account](#).

Using any other provider – You may have to pay this provider for their services and then seek reimbursement from VAC.

Please note: we may not be able to reimburse the cost of services you purchased prior to having pre-authorization.

Reimbursement

To receive reimbursement, you need to send your request within 18 months from the date you received the treatment benefit or service. The provider must be:

- licensed or certified by your province or territory; or
- where no provincial or territorial regulations exist, they must meet requirements set by VAC.

To receive reimbursement, you will need to submit your proof of payment (original receipt or invoice) that shows:

- the date you received the benefit or service;
- the name of the benefit or service;
- the amount you paid; and,
- the name and address of the provider.

You can submit your request through your secure account at www.medavie.bluecross.ca/MyInfo or [download the form](#) and mail it to:

National Reimbursement Centre
PO Box 6700
Moncton, NB E1C 0T8

Sign up for [Direct Deposit](#) to receive your reimbursements directly into your bank account.

Coverage details

Programs of Choice

Read the overview of each of the fourteen (14) health care benefits programs, known as the [programs of choice](#), provided by Veterans Affairs Canada

Benefit grids

The [Benefit Grids](#) are a resource for both providers and recipients. This national database shows the requirements for benefits and services available within the fourteen (14) programs of choice, except for dental (POC 4), medical (POC 6) and prescription drugs (POC 10).

Dental and medical professionals can contact Medavie Blue Cross whenever they have questions about coverage.

The [drug formulary](#) is a database of prescription medicines (POC 10) covered by Veterans Affairs Canada.

Frequencies and dollar limits

There are frequency and dollar limits for most benefits. To determine if your benefit has any, view that benefit's details in the [Benefit Grid](#).

You, your doctor or your health professional should [contact us](#) if your prescribed treatment will exceed these limits.

Medavie Blue Cross online

Through your secure account at www.medavie.bluecross.ca/MyInfo, you can:

- Find a list of registered providers;
- Find claim forms and other documents;
- View your claim status, explanations, and claims archive;
- Find your coverage details; and
- Request a replacement card (or print a temporary card).

Health-related travel

Your VAC health card is valid everywhere in Canada. However, before traveling to another province, we recommend that you [call us](#) for advice on how to get services outside of your home province. If the provider in that province will not accept your card as payment, you may have to pay for the benefit and then request reimbursement from VAC.

Please note: if you are traveling outside of Canada, health providers in other countries will not accept your card as payment.

Reimbursement

We can cover eligible travel expenses to receive benefits or services in Canada. Learn more about reimbursement for [health-related travel](#).

Find out more

Currently serving in the military or RCMP?

If you have qualified for a disability benefit, your health services will be provided by your home organization until you release from service, except for Class A or Class B (180 days or less) Reservists whose health services will be provided by VAC.

What to do when you are releasing:

- Canadian Armed Forces members – please ensure your discharge documents have been provided to your Health Services Centre (CF H Svcs C). Incorrect release date information can delay your access to VAC's treatment benefits.
- RCMP members – please [contact us](#) to provide your discharge date.

Note: If you are a member of the RCMP, with prior service in the Canadian Armed Forces, and receive a disability benefit related to your CAF service, your health

coverage for that condition will be provided by VAC, not the RCMP. Please contact us if you experience any difficulty accessing your coverage.

Related programs

[Disability benefits](#): compensation to recognize that your injury or illness is a result of your service.

[Veterans Independence Program](#): Payments for home and health care services that you need to remain independent at home.

[Long-term care](#): Monthly payments to cover the cost of your long-term care.

[War Veterans allowance](#): Monthly payments if you have a low household income.

Frequently asked questions

Can I appeal any decision VAC makes about my treatment benefits?

Yes. If you are not satisfied with the decision, you have the right to request a review. There are two levels of review.

- First Level Review – The decision letter (or your explanation of benefits document) indicates how to submit a request for a first level review.
- Final Review – The decision letter for your first level review will indicate how to request a final (known as a second level) review.

Does my provider need to call VAC for pre-authorization each year, even if I am requesting the same benefit or service?

For most benefits and services, VAC only requires pre-authorization the first time you obtain a benefit or service. However, certain benefits require pre-authorization each time you request the benefit. The [Benefit Grid](#) can help your provider determine which requirements apply to their service.

Can I choose any supplier or provider of treatment benefits and services?

You may obtain treatment benefits and services from a supplier or provider of your choice who meets VAC provider requirements. [Contact us](#) or Medavie Blue Cross if you have any questions regarding these provider requirements.

Are there policies for this program?

Yes. Read more about the [policies for Veterans](#).

Critical Injury Benefit

Were you seriously injured while serving in the Canadian Armed Forces? The Critical Injury Benefit recognizes the immediate impact of the most severe and traumatic service-related injuries or diseases.

About this program

A sudden, single incident such as motor vehicle accidents, explosions, gunshot wounds and exposure to toxic or infectious agents can lead to an immediate, severe and traumatic illness or injury.

To recognize the impact of such an incident, the Critical Injury Benefit provides a tax-free lump-sum to address the immediate impacts of the most severe and traumatic service-related injuries or diseases sustained by Canadian Armed Forces members.

Do you qualify?

You should apply for the Critical Injury Benefit if you have experienced a severe injury or acute illness:

- while serving in the Canadian Armed Forces on or after April 1, 2006, and
- your illness or injury caused a severe impairment that interfered with your quality of life.

To be considered a severe impairment, at least one of the following must have occurred immediately after the incident:

- an amputation at or above the wrist or ankle
- you were admitted to intensive care, acute care or received complex treatment for five days or longer.

Permanent or temporary conditions that lasted 12 consecutive weeks or more:

- blindness in both eyes
- paralysis of one or more limbs
- loss of control of kidneys, bladder or bowel
- for 16 weeks or more you required assistance for three or more of the following activities:
 - eating,
 - bathing,
 - dressing,
 - using the bathroom, or
 - mobility (walking or getting in or out of bed or chair)

How to apply

Apply online

If you are registered for My VAC Account, you can submit your application for this benefit online. My VAC Account offers a guided web form that makes applying easier. If you aren't registered, you can [register now](#).

Mail or in person

Download the application form. Then, drop it off at a [VAC office or CAF Transition Centre](#). You can also mail your completed application directly to the address listed on the form.

Get help with your application

The staff at any [VAC office](#) or [Transition Centre](#) can assist you, or call us at 1-866-522-2122.

Additional information

Find out more

See the [current rate](#) for this tax-free lump sum award.

We encourage you to seek advice on how to manage a lump-sum payment so that it gives you the most benefit throughout your life. We offer up to \$500 towards getting this [financial advice](#).

Related programs

[Disability Benefits](#) - Compensation for your service-related injury or illness.

[Rehabilitation Services](#) – Services to improve your health and adjust to life after service.

Frequently asked questions

What is the definition of a “sudden and single incident” and why was that chosen?

A “sudden and single incident” means, for the purposes of the Critical Injury Benefit, the single incident in which the person was abruptly exposed to external factors causing either traumatic injury or acute disease. The defining factor is that the event was singular and the effect of it was immediate; it did not evolve over time.

Is a survivor (spouse, common-law, children), dependent or estate of the deceased CAF member or Veteran eligible for this benefit?

No, this benefit is not payable to the survivor, dependent or estate of a deceased CAF member or Veteran.

What about mental illness? Could the Critical Injury Benefit be awarded for a mental illness caused by a sudden and single service-related event?

If it occurs that a CAF member/Veteran has a psychiatric reaction immediately following a single service-related incident and must be immediately hospitalized and treated for this reaction for a prolonged period, he/she would be eligible.

Is there a time limit to apply for this benefit?

No. There is no time limit to apply for this benefit.

Are there policies for this program?

Yes. Read more about the [Critical Injury Benefit policies](#).

Vice-Admiral Mark Norman senior naval officer, news articles

<https://ottawasun.com/news/canada/charge-being-dropped-against-mark-norman-would-be-major-victory-for-senior-naval-officer/wcm/cf775f5d-01ef-4a53-a52b-9f279258bb62>

<https://ottawasun.com/news/national/crown-drops-breach-of-trust-case-against-mark-norman/wcm/59c34e50-a18f-4e7f-ab2b-b3776e289cb0>

<https://ottawasun.com/opinion/columnists/furey-vice-admiral-mark-norman-is-owed-an-apology/wcm/d5dc539e-06d2-450b-a039-c678731d7f75>

<https://ottawasun.com/news/national/prutschi-fingers-on-the-scales-of-justice/wcm/3c5486fc-92a7-4acf-9ba2-e45ba4f77373>

2,300 Canadian Forces personnel now involved in flood response in three provinces

<https://ottawacitizen.com/news/national/defence-watch/2300-canadian-forces-personnel-involved-in-flood-response-in-three-provinces>

Battle of the Atlantic Ceremony to be held Sunday at National War Memorial

<https://ottawacitizen.com/news/national/defence-watch/battle-of-the-atlantic-ceremony-to-be-held-sunday-at-national-war-memorial>

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[action=attachment&folder=default0%2FINBOX&id=106667&attachment=2&delivery=view](#)

The Royal Canadian Legion is calling for noticeable improvements in Government support of Veterans

17 ways the government can better care for Canada's Veterans

[https://legion.ca/news/articles/2019/05/06/17-ways-the-government-can-better-care-for-canada-s-veterans?](https://legion.ca/news/articles/2019/05/06/17-ways-the-government-can-better-care-for-canada-s-veterans?utm_source=facebook&utm_medium=social&utm_campaign=advocacy_awareness&fbclid=IwAR1Ofvqah7SN_WpdXpCqrm-90En5LD-yOFkgv6trueQ9xW8IFrWYjYLvXFA)

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Canadian Forces adapting as requests for disaster-related assistance grow

The Chronicle Journal

The first time Warrant Officer Andrew Buchan was called on to help provide disaster relief at home was the flooding in Quebec in 2017, after 15 years in the reserves. Now, only two years later, he's back at it. "This is a new thing," says Buchan, whose primary responsibility is ensuring the engineer unit to which he is assigned has the tools and supplies it needs to help protect the village of Cumberland, in Ottawa's rural east end, from flooding. "Call-outs for the military to provide this type of support, at least in my neck of the woods, weren't as common and it's becoming more common." [READ MORE](#)

CAF personnel continue flood relief in Ontario and Quebec

Canadian Military Family Magazine

OP Lentus continued with Canadian Armed Forces (CAF) personnel providing assistance in flood-affected areas in Ontario, Quebec, and New Brunswick. With conditions improving as flood water seemed to be receding in New Brunswick, the highway between Moncton and Fredericton opened one lane in each direction. However, speed limits are reduced, and not all exits and entrance ramps were opened. [READ MORE](#)

Sainte-Marie-de-Beauce : les membres du 5 GBMC veillent au grain

Journal Adsum

Une centaine de membres du 1er Bataillon, Royal 22e Régiment (1 R22eR) ont décuplé leurs efforts afin de venir en aide à la population de Sainte-Marie-de-Beauce, lors des inondations survenues à la fin avril. [LIRE PLUS](#)

Former combat engineer helps to establish Conception Bay community's first war memorial

The Western Star

There's a lot of war history tied to the Conception Bay community of Freshwater, and some residents are building on that connection to military service in a unique way. Last year, a new committee was established with a goal of creating the town's first war memorial. "It's been bounced around a number of years," explained David Moriarity, treasurer of the committee. "People would say, 'Why do we have

to go to Carbonear for a war memorial?" [READ MORE](#)

Sapper LCol Claire Bramma and Milena Johnson: Former RMC volleyball athletes reunite at regional championships

eVeritas

As former RMC Paladins volleyball athletes we would like to share a short story about a recent reunion during a Canadian Armed Forces Regional sports event. We recently faced off against one another at the Quebec Region Volleyball championships held at CFB Bagotville. For us it signified the strong bonds created from our RMC varsity experience and it also demonstrated that ex-Cadets can continue to excel in the sport that they love well beyond graduation. [READ MORE](#)