

Media Report 24 Dec 2021

This weeks media reports will cover and answer great questions veterans are still asking such as Frequently asked questions regarding COVID-19 in Ottawa. Due to ongoing and evolving COVID-19 pandemic callers may experience increased wait times when calling the Government of Canada Pension Center. Callers may also experience dropped calls, as all telecommunication networks across Canada are presently facing capacity challenges. and local Media Articles and An illness or injury can have an impact on your ability to adjust to life after service. 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. Have you made an application for disability benefits from Veterans Affairs Canada and received a decision? If you disagree with that decision, you have the right to review or appeal

Canada

Total Percentage of population vaccinated	Total Percentage of population fully vaccinated	Eligible (5+) Percentage of population vaccinated	Eligible (5+) Percentage of population fully vaccinated	
81.82%	76.66%	86.06%	80.63%	
-0.05%	+0.03%	-0.05%	+0.04%	
Total doses administered	First doses	Second doses	Third+ doses	Received doses administered
65,552,982	31,283,563	29,310,367	4,959,052	88.86%
+375,945	-19,771	+12,808	+382,908	+0.51%

Presidents Christmas Message 2021

The gift of love.
The gift of peace.
The gift of happiness.
May all these be yours at Christmas.

On behalf of myself and the Board of Directors, thank you for all your support and guidance this year. Our thoughts are also with those Canadians that can't be with those dearest to them at this time, whether that be through their duties, either here or overseas.

The Christmas holiday affords each of us time for gratitude and introspection. We can take stock of all we have accomplished for our Veterans, and all that remains to be done. May this wonderful time of the year touch your hearts in a special way. Wishing you all much happiness not just today, but throughout the New Year.

From our bubble to yours, we wish you a very Merry Christmas and a happy New Year. Stay safe and take good care of yourselves – we are entering the season to be “Jolly Careful”!

Randy

Randy Stowell, CD

National President

• [The Prime Minister’s “Mandate Letter” to the Minister of Veterans Affairs/Associate Minister of National Defence released 16 December 2021 can be found](https://pm.gc.ca/en/mandate-letters/2021/12/16/minister-veterans-affairs-and-associate-minister-national-defence)

• [at <https://pm.gc.ca/en/mandate-letters/2021/12/16/minister-veterans-affairs-and-associate-minister-national-defence>](https://pm.gc.ca/en/mandate-letters/2021/12/16/minister-veterans-affairs-and-associate-minister-national-defence) One extract to note: We must continue to address the profound systemic inequities and disparities that remain present in the core fabric of our society, including our core institutions. To this effect, it is essential that Canadians in every region of the country see themselves reflected in our Government’s priorities and our work. As Minister, I expect you to include and collaborate with various communities, and actively seek out and incorporate in your work, the diverse views of Canadians. This includes women, Indigenous Peoples, Black and racialized Canadians, newcomers, faith-based communities, persons with disabilities, LGBTQ2 Canadians, and, in both official languages.

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• Continue to reduce wait times and ensure Veterans and their families receive decisions on applications in a timely manner, including by investing resources to hire case workers and adjudicators, enhance disability benefit processing and advance innovative digital solutions.

• In collaboration with the Minister of National Defence, ensure support is available to Veterans affected by sexual misconduct in the military, including access to peer support services and services provided by the Sexual Misconduct Resource Centre.

- Ensure the benefit system and services are responsive to and meet the needs of underrepresented Veterans, including women, LGBTQ2, racialized and Indigenous Veterans. This will include the use of disaggregated research and data to provide tailored programs and services.
 - Work to reduce barriers to accessing services for Indigenous Veterans, including improving outreach to Indigenous communities and expanding the offering of culturally appropriate services.
 - Launch a National Veterans Employment Strategy, with a goal of ensuring all Veterans find meaningful work on release from the Canadian Armed Forces (CAF), leveraging skills and qualifications acquired while in service. This includes working to improve qualification recognition.
 - Continue to work with the Minister of National Defence to simplify processes, improve service delivery and strengthen transition services by enhancing shared online tools, increasing data sharing and improving transition support.
 - With the support of Minister of Mental Health and Addictions, ensure CAF members and Veterans have access to adequate mental health resources, services and training programs tailored to their specific needs.
 - Ensure that modern Veterans, as well as women, Indigenous, racialized and LGBTQ2 Veterans from all conflicts are recognized and commemorated and that we recognize the valuable contributions of Canadian Armed Forces Veterans who have served our country in domestic operations such as wildfires, ice storms and floods.
 - Support the Minister of Housing and Diversity and Inclusion to accelerate our Government's commitment to end chronic homelessness among Veterans through the Rapid Housing Initiative, a new rent supplement program, wrap around supports and a dedicated stream of funding for Veterans within the National Housing Co-Investment Fund.
- To realize these objectives, I ask that you achieve results for Canadians by delivering the following commitments.

Paired Organs and Paired Limbs

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I. Cross Reference to Veterans Affairs Canada policies

The provisions of this section should be read in conjunction with the [Loss of Paired Organ or Limb](#) policy as well as the [Pain and Suffering Compensation](#) policy.

II. Requirements for the Award of Entitlement under the Paired Organs and Paired Limbs in accordance with the Pension Act or the Veterans Well-being Act

The requirements for the award of entitlement for a paired organ or paired limb are provided for in section 36 of the Pension Act which reads as follows:

“Where a member of the forces who is in receipt of a pension on account of the loss of, or permanent loss of the use of, one of the paired organs or limbs of his body suffers, either before or after that loss or loss of use, the loss of, permanent

loss of the use of or impairment of the pair of that organ or limb from any cause whatever, an additional pension shall, on application, be awarded to that member in an amount equal to fifty per cent of the pension that would have been awarded to the member, if the loss of, permanent loss of the use of or impairment of that organ or limb had occurred in circumstances in which a pension would have been payable under section 21."

or

Are provided for in section 47 of the Veterans Well-being Act which reads as follows:

(1) "The Minister may, on application, pay pain and suffering compensation to a member or a veterans who has been paid a disability award or pain and suffering compensation or to whom pain and suffering compensation is payable on account of the loss of, or the permanent loss of the use of, one of their paired organs or limbs if the member or veterans suffers, either before or after that loss of loss of use, the loss of, the permanent loss of the use of or the impairment of the other paired organ or limb from any case whatever."

(2) The member's or veteran's extent of disability in respect of that other paired organ or limb shall be considered to be 50% of the extent of disability at which the member or veteran would have been assessed if the loss of, the permanent loss of the use of or the impairment of that paired organ or limb had occurred in circumstances in which a Disability Award would have been payable under section 45."

III. Application

Under the provisions of section 36 of the Pension Act, or section 47 of the Veterans Well-being Act, paired organs include: ears¹, eyes, kidneys, ovaries and testes. Provisions for paired limbs include both upper limbs and lower limbs.

Section 36 of the Pension Act or section 47 of the Veterans Well-being Act are not applicable to the lungs as entitlement for pulmonary diseases under section 21 of the Pension Act or section 45 of the Veterans Well-being Act includes both lungs.

To be eligible for entitlement under section 36 of the Pension Act (paired organs/limbs), or section 47 of the Veterans Well-being Act the primary condition must meet the minimum disability requirements for the total loss of or total loss of use of that organ/limb.

Minimum disability requirements for the total loss of or total loss of use of the primary organ or limb are listed as follows:

Minimum Disability Assessments		
TOTAL LOSS OF OR TOTAL LOSS OF USE OF AN ORGAN OR LIMB	MINIMUM DISABILITY ASSESSMENT (TOTAL LOSS OF) FOR THE PRIMARY CONDITION	
Ear	10	
Eye	29	
Kidney	15	
Ovary	5	
Testes	5	
Limb (lower)	48	
Limb (upper)	DOMINANT	NON-DOMINANT
	58	43

When using the musculoskeletal lower limb ([Table 17.9](#)), this table considers the lower limbs as a unit. The Partially Contributing Table, therefore, would need to be applied to determine the rating for one limb.

Footnote 1

Generally entitlement will be awarded for bilateral hearing loss unless there is compelling evidence of disability in one ear only that is attributable or directly connected to service.

[Return to footnote1referrer](#)

IV. Assessment of Disability in the Paired Organ

As paired organs have a complementary and common function, the total loss of one such organ may have little immediate overall effect. Impairment of or loss of the second organ of the pair commonly results in a major increase in disability. Hence, the loss of function must be assessed as a single entity when both organs

become entitled, even if the second organ is entitled under section 36 of the Pension Act section 47 of the Veterans Well-being Act. This is best illustrated by the example of a Member/Veteran/Client entitled for blindness in the right eye (primary condition) and through a natural cause, suffers total blindness in the left eye (secondary condition). If one-half of the normal assessment for the left eye were to be considered, this would result in an assessment of $1/2$ of 29% = 14.5% under section 36 of the Pension Act section 47 of the Veterans Well-being Act. In fact, by losing the total sight in the left eye, a complete loss of function has resulted. Therefore, the paired organ assessment under section 36 of the Pension Act section 47 of the Veterans Well-being Act should more properly be calculated as:

$$(100\% - 29\%) / 2 = 71\% / 2 = 35\% \text{ (rounds up to 36\%)}$$

The following examples demonstrate how paired organ assessments are established for paired organs under section 36 of the Pension Act section 47 of the Veterans Well-being Act:

- Ears and Hearing: Example [IX.1.\(i\)](#)
- Eyes and Vision: Examples [IX.2.\(i\)](#), [IX.2.\(ii\)](#) and [IX.2.\(iii\)](#)
- Testes: Examples [IX.3.\(i\)](#) and [IX.3.\(ii\)](#)
- Ovaries: Example [IX.3.\(iii\)](#)
- Kidneys: Examples [IX.4.\(i\)](#) and [IX.4.\(ii\)](#)

V. Assessment of Disability in Paired Limbs

The loss of the second limb or loss of use or impairment of the second limb is no less disabling and is assessable in its own right, subject to the principle that the overall or combined assessments for all entitled conditions, including awards under section 36 of the Pension Act section 47 of the Veterans Well-being Act, may not exceed 100%.

The following example demonstrates how paired limb assessments are established for paired limbs under section 36 of the Pension Act section 47 of the Veterans Well-being Act:

- Upper and Lower Limbs: Example [IX.5.\(i\)](#)

VI. Partial Entitlement for Primary Organ or Limb

Partial entitlement in respect of the primary organ or limb does not preclude an award under section 36 of the Pension Act Section 47 of the Veterans Well-being Act for the secondary organ or limb. In such cases, the paired organ or limb will be entitled under section 36 of the Pension Act section 47 of the Veterans Well-being Act and pension/award paid at one-half of the actual disability in the case of a limb, regardless of the amount of partial entitlement held for the primary organ or limb. In other words, the additional pension/award in respect of the paired organ or limb will be calculated in accordance with the instructions set out in sections (IV) and (V) of this chapter as appropriate, as if the Member/Veteran/Client held full entitlement for the primary organ or limb.

The following examples demonstrate how paired organ/limb assessments are established for paired organs and paired limbs where the primary condition is partially entitled:

- Ears and Hearing: Examples [IX.1.\(ii\)](#) and [IX.1.\(iii\)](#)
- Upper and Lower Limbs: Example [IX.5.\(ii\)](#)

VII. Entitlement on a Consequential Basis

In circumstances where the loss of, permanent loss of the use of or impairment of an organ or limb may be entitled either on a consequential basis under subsection 21(5) of the Pension Act section 46 of the Veterans Well-being Act or as a paired organ or limb under section 36 of the Pension Act section 47 of the Veterans Well-being Act, the condition will be entitled and assessed under section 36 of the Pension Act section 47 of the Veterans Well-being Act only where a greater degree of entitlement will result.

VIII. Consideration of section 36 Awards in Determination of Total Disability for Exceptional Incapacity Allowance

Additional awards under section 36 of the Pension Act are to be included in the assessment for all other entitled conditions to determine whether the Member/Veteran/Client is totally disabled for Exceptional Incapacity Allowance purposes within the meaning of section 72 and are to be considered as a factor to determine whether and the extent to which, the Member/Veteran/Client may be exceptionally incapacitated for the purposes of section 72. Additional awards

under section 36 will be rounded to the nearest whole number for purposes of this application.

IX. Examples – An Integral Part of Instruction

The examples or illustrations which follow form an integral part of the instruction and are to be read and used in conjunction with this instruction and the medical impairment chapters specific to the paired organ or paired limb disability.

When determining paired organ assessment, if the resulting assessment is a decimal, the assessment is rounded to the nearest whole number (round up from 0.5, e.g. 5.5 would be 6; round down under 0.5, e.g. 5.3 would be 5).

(IX.1) - Paired Organs – Ears:

•Example IX.1.(i):Member/Veteran/Client holds entitlement for hearing loss right ear (total deafness one ear) with a Disability Assessment of 10%, entitled under section 21 of the Pension Actor section 45 of the Veterans Well-being Act. The Member/Veteran/Client is subsequently awarded under section 36 or the Pension Actor section 47 of the Veterans Well-being Act for hearing loss left ear.

•Step 1:Assume the entire hearing loss disability assessment is 27% (24 + 3). (Level 1 Quality of life (QOL))

•Step 2:To determine the assessment for the left ear, calculate the difference between the entire hearing loss (Step 1) and the right ear assessment: 27% - 10% = 17%.

•Step 3:To determine the Disability Assessment for the left ear, as a paired organ under section 36 of the Pension Actor section 47 of the Veterans Well-being Act, calculate 1/2 of the assessment for the left ear, determined in Step 2: $1/2 \times 17\% = 8.5\%$ (rounds up to 9%).

This is the paired organ Disability Assessment under the paired organ provisions of the Pension Actor the Veterans Well-being Act.

•Example IX.1.(ii):Member/Veteran/Client holds 3/5th entitlement for hearing loss right ear (total deafness right ear) with a Disability Assessment of 9% ($3/5 \times 14$), entitled under section 21 of the Pension Actor section 45 of the Veterans Well-being Act. The Member/Veteran/Client is subsequently awarded under section 36 of the

Pension Actor section 47 of the Veterans Well-being Act for otitis externa left ear.

- Step 1: Assume the left ear Disability Assessment for otitis externa is 5% (4 + 1). (Level 1QOL)
- Step 2: To determine the assessment for the left ear as a paired organ section 36 of the Pension Actor section 47 of the Veterans Well-being Act, calculate 1/2 of the assessment for the left ear, determined in Step 1: $1/2 \times 5\% = 2.5\%$.

This is the paired organ Disability Assessment under the paired organ provisions of the Pension Actor the Veterans Well-being Act.

•Example IX.1.(iii): Member/Veteran/Client holds 2/5th entitlement for hearing loss right ear (total deafness right ear) with a Disability Assessment of 4% ($2/5 \times 10\%$), entitled under section 21 of the Pension Actor section 45 of the Veterans Well-being Act. The Member/Veteran/Client is subsequently awarded under section 36 of the Pension Actor section 47 of the Veterans Well-being Act for hearing loss left ear.

- Step 1: Assume the entire hearing loss Disability Assessment is 18% (15 + 3). (Level 1QOL)
- Step 2: To determine the assessment for the left ear, calculate the difference between the entire Disability Assessment (step 1) and the right ear assessment: $18\% - 10\% = 8\%$.
- Step 3: To determine the Disability Assessment for the left ear, as a paired organ under section 36 of the Pension Actor section 47 of the Veterans Well-being Act, calculate 1/2 of the rating for the left ear, determined in Step 2: $1/2 \times 8\% = 4\%$.

This is the paired organ Disability Assessment under the Paired Organ provisions of the Pension Actor the Veterans Well-being Act.

(IX.2) - Paired Organs – Eyes and Vision:

•Example IX.2.(i): Member/Veteran/Client holds entitlement for loss of vision right eye with a Disability Assessment of 29%, entitled under section 21. The Member/Veteran/Client is subsequently awarded under section 36 of the Pension Actor section 47 of the Veterans Well-being Act for loss of vision left eye. Visual acuity of the left eye is 6/60.

- Step 1: The entire visual Disability Assessment = 93% (76 + 17). (Level 3QOL)
- Step 2: To determine the assessment for the left eye, calculate the difference between the entire visual impairment and the right eye assessment: $93\% - 29\% = 64\%$.

- Step 3:To determine the Disability Assessment left eye, as a paired organ under section 36 of the Pension Act section 47 of the Veterans Well-being Act, calculate 1/2 of the assessment for the left eye, determined in Step 2: $1/2 \times 64\% = 32\%$.

This is your paired organ Disability Assessment under the Paired Organ provisions of the Pension Act the Veterans Well-being Act.

•Example IX.2.(ii):Member/Veteran/Client holds entitlement for loss of right eye with a Disability Assessment of 29%, entitled under section 21 of the Pension Act section 45 of the Veterans Well-being Act. The Member/Veteran/Client is subsequently entitled under section 36 of the Pension Act section 47 of the Veterans Well-being Act for impaired vision left eye. Visual acuity in the left eye is 6/24.

- Step 1:The entire visual Disability Assessment= 61% ($52 + 9 = 61$). (Level 2QOL).
- Step 2:To determine the assessment for the left eye, calculate the difference between the entire visual impairment and the right eye for loss of vision assessment: $61\% - 29\% = 32\%$.
- Step 3:To determine the Disability Assessment for the left eye, as a paired organ under section 36 of the Pension Act section 47 of the Veterans Well-being Act, calculate 1/2 of the assessment for the left eye, determined in Step: $1/2 \times 32\% = 16\%$.

This is the paired organ Disability Assessment under the Paired Organ provisions of the Pension Act section 47 of the Veterans Well-being Act.

•Example IX.2.(iii):Member/Veteran/Client holds entitlement for loss of vision of the right eye with a Disability Assessment of 29% ($26 + 3$). He is later entitled for an enucleation of the same eye in which a medical impairment of 9 is applicable. However, since these two conditions can not be separated for pension/award purposes, a combined assessment is determined. The medical impairments from both conditions is added together ($26 + 9 = 35$) and then the QOL is added ($35 + 6 = 41$). The Member/Veteran/Client is subsequently awarded under section 36 of the Pension Act section 47 of the Veterans Well-being Act for impaired vision of the left eye with a visual acuity of 6/48.

- Step 1:The entire visual disability assessment= 79% ($68 + 11 = 79\%$). (Level 2QOL)
- Step 2:To determine the assessment for the left eye, calculate the difference between the entire visual impairment and the right eye for loss of vision assessment: $79\% - 29\% = 50\%$.
- Step 3:To determine the Disability Assessment for the left eye, as a paired organ under section 36, calculate 1/2 of the assessment for the left eye, determined in Step: $1/2 \times 50\% = 25\%$.

This is the paired organ Disability Assessment under the Paired Organ provisions of the Pension Act the Veterans Well-being Act.

(IX.3) - Paired Organs – Testes and Ovaries:

- Testes:

Example IX.3.(i): Member/Veteran/Client holds entitlement for loss of right testicle with a Disability Assessment of 5%, entitled under section 21 of the Pension Act section 45 of the Veterans Well-being Act. The Member/Veteran/Client is subsequently awarded under section 36 of the Pension Act section 47 of the Veterans Well-being Act for spermatocele left testicle.

- Step 1: Assume the entire Disability Assessment for symptomatic spermatocele left testicle = 5% (4 + 1). (level 1QOL)
- Step 2: To determine the disability assessment for the symptomatic spermatocele left testicle under section 36 of the Pension Act section 47 of the Veterans Well-being Act: $1/2 \times 5\% = 2.5\%$ (rounded up to 3%).

This is your paired organ Disability Assessment under the Paired Organ provisions of the Pension Act the Veterans Well-being Act.

- Testes:

Example IX.3.(ii): Member/Veteran/Client holds entitlement for loss of right testicle with a Disability Assessment of 5%, entitled under section 21 of the Pension Act section 45 of the Veterans Well-being Act. The Member/Veteran/Client is subsequently awarded under section 36 of the Pension Act section 47 of the Veterans Well-being Act for loss of left testicle.

- Step 1: Assume the entire Disability Assessment for loss of both testicles is 29% (26 + 3) (level 1QOL).
- Step 2: To determine the assessment for the loss of the left testicle, calculate the difference between the entire impairment and the loss of the right testicle: $29\% - 5\% = 24\%$
- Step 3: To determine the Disability Assessment for the loss of right testicle under section 36: $1/2 \times 24\% = 12\%$.

This is your paired organ Disability Assessment under the Paired Organ provisions of the Pension Act the Veterans Well-being Act.

- Ovaries:

Example IX.3.(iii): Member/Veteran/Client holds entitlement for loss of left ovary with a Disability Assessment of 5%, entitled under section 21 of the Pension Act section 45 of the Veterans Well-being Act. The

Member/Veteran/Client is subsequently awarded under section 36 of the Pension Act section 47 of the Veterans Well-being Act for loss of right ovary.

- Step 1: Assume the entire Disability Assessment for loss of both ovaries is 29% (26 + 3) (level 1QOL).
- Step 2: To determine the assessment for the loss of the right ovary, calculate the difference between the entire impairment and the loss of the left ovary: $29\% - 5\% = 24\%$
- Step 3: To determine the Disability Assessment for the loss of right ovary under section 36: $1/2 \times 24\% = 12\%$.

This is your paired organ Disability Assessment under the Paired Organ provisions of the Pension Act the Veterans Well-being Act.

(IX.4) - Paired Organs – Kidneys:

•Example: IX.4.(i): Member/Veteran/Client holds entitlement for loss of left kidney with a Disability Assessment of 15%, entitled under section 21 of the Pension Act section 45 of the Veterans Well-being Act. The Member/Veteran/Client is subsequently entitled under section 36 of the Pension Act section 47 of the Veterans Well-being Act for diabetic nephropathy right kidney.

- Step 1: Assume the entire Disability Assessment for loss of both kidneys is 63% (57% + 6) (level 1QOL).
- Step 2: To determine the assessment for the impairment of the right kidney, calculate the difference between the entire impairment and the loss of the left kidney: $63\% - 15\% = 48\%$.
- Step 3: To determine the Disability Assessment for the diabetic nephropathy right kidney under section 36 of the Pension Act section 47 of the Veterans Well-being Act, $1/2 \times 48\% = 24\%$.

This is your paired organ Disability Assessment under the Paired Organ provisions of the Pension Act the Veterans Well-being Act.

•Example IX.4.(ii): Member/Veteran/Client holds entitlement for loss of left kidney with a Disability Assessment of 15%, entitled under section 21 of the Pension Act section 45 of the Veterans Well-being Act. The Member/Veteran/Client is subsequently awarded under section 36 of the Pension Act section 47 of the Veterans Well-being Act for renal calculi right kidney.

- Step 1: Assume the entire Disability Assessment for renal calculi right kidney is = 10% (9 + 1). (Level 1QOL)

- Step 2:To determine the Disability Assessment for the right kidney as a paired organ under section 36 of the Pension Act or section 47 of the Veterans Well-being Act: $1/2 \times 10\% = 5\%$.

This is your paired organ Disability Assessment under the Paired Organ provisions of the Pension Act or the Veterans Well-being Act.

(IX.5) - Paired Limbs:

•Example IX.5.(i):Member/Veteran/Client holds entitlement for mid-thigh amputation right leg with a Disability Assessment of 83% under section 21 of the Pension Act or section 45 of the Veterans Well-being Act. The Member/Veteran/Client subsequently is entitled under section 36 of the Pension Act or section 47 of the Veterans Well-being Act for osteoarthritis of the left knee.

- Step 1:Assume the entire Disability Assessment for osteoarthritis left knee is 20% (18 + 2). Level 1 QOL used in this example.
- Step 2:To determine the disability assessment for osteoarthritis left knee under paired limb section 36 of the Pension Act or section 47 of the Veterans Well-being Act: $1/2 \times 20\% = 10\%$.

This is your paired limb Disability Assessment under the paired limb provisions of the Pension Act or the Veterans Well-being Act.

•Example IX.5.(ii):Member/Veteran/Client holds one-fifth (1/5) entitlement for below knee amputation right leg with a Disability Assessment of 10% ($1/5 \times 48\%$), entitled under section 21 of the Pension Act or section 45 of the Veterans Well-being Act. The Member/Veteran/Client is subsequently awarded under section 36 of the Pension Act or section 47 of the Veterans Well-being Act for varicose veins left leg.

- Step 1:Assume the Disability Assessment for varicose veins left leg = 10% (9 + 1). Level 1 QOL used in this example.
- Step 2:To determine disability assessment for varicose veins left leg under paired limb section 36 of the Pension Act or section 47 of the Veterans Well-being Act: $1/2 \times 10\% = 5\%$.

This is your paired limb disability Disability Assessment under the paired limbs provisions of the Pension Act or the Veterans Well-being Act.

Veterans Emergency Fund (back again by popular demand for the xmas season)

During the COVID-19 pandemic, we are using the Veterans Emergency Fund to the full extent possible to support Veterans' safety and well-being. Read more about updates to the Emergency Fund during this time in the [Frequently Asked Questions](#)

Support you need, when you need it. When the unexpected happens we can get you quick access to funds for urgent needs such as food, shelter or medical expenses.

About this program

The Veterans Emergency Fund (VEF) provides financial support to Veterans, their families or their survivors whose well-being is at risk due to an urgent and unexpected situation.

What is an emergency?

Every situation will be different and unique, which is why applications will be assessed on a case-by-case basis.

The emergency fund covers essentials, such as:

- Food
- Clothing
- Rent, mortgage
- Medical care/expenses
- Expenses required to maintain safety and shelter.

As this is only temporary financial relief, we will also work with you to identify your long-term needs. Together, we will look for solutions to improve your financial stability.

Do you qualify?

You should apply for this program if you have an urgent financial need, and are:

- a former member of the Canadian Armed Forces (CAF);
- the spouse/common-law partner of the former member;
- a survivor of a deceased CAF member or Veteran; or
- an orphan of a deceased CAF member or Veteran (or the legal guardian if the orphan is under the age of 18).

You must be a Canadian resident to receive this grant.

How to apply

Before you apply

We will need as much information as possible about the financial emergency. You can provide such things as: invoices, quotes, notices, or statements to explain the situation.

If this is your first time applying to a Veterans Affairs Canada program we will need [proof of identity](#), for example a drivers licence.

You can expect a decision within one or two business days of submitting your application. If we approve your application, you will receive payment within that time as well.

Apply online

If you are registered for My VAC Account, you can submit your application for this benefit online. If you aren't registered, you can [register now](#).

Although you can apply through My VAC Account, we will contact you personally before a decision is made. The application process will not be conducted exclusively online.

[My VAC Account](#)

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.

[Go to 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

[Watch this video](#) for a quick overview of the Veterans Emergency Fund.

Find information about [trust and emergency funds](#) to support Veterans in need.

Related programs

[Assistance Fund](#): if you receive the War Veterans Allowance, you may qualify for this cash grant to help in an emergency.

[Canadian Forces Income Support](#): a tax-free monthly benefit to help low-income Veterans, survivors, and dependent children.

Frequently asked questions

Has the VEF changed as a result of COVID-19?

The intent of the fund hasn't changed, however, VAC has responded to the needs of Veterans. In exceptional circumstances, VAC can approve amounts in excess of \$2,500.00 per applicant/family during the COVID-19 pandemic. Overall, the fund provides emergency financial support to Veterans, their families and survivors whose well-being is at risk due to an urgent and unexpected situation.

I am a Veteran who is facing financial hardship as a result of COVID-19. Is the VEF available to me?

You may be eligible if you are a Canadian resident and a:

- Veteran of the Canadian Armed Forces (CAF);
- Current spouse/common-law partner of a Veteran;
- Survivor of a deceased Veteran or deceased CAF member; or an
- Orphan of a deceased Veteran or deceased CAF member (or the legal guardian if the orphan is under the age of 18).

We also require that you provide as much information as possible about the emergency need (i.e. quotes, notices, statements, letters, etc.) and that you provide documentation demonstrating the resources that you currently have available. We encourage applicants to apply for other sources of income (e.g. [Canada Emergency Response Benefit](#), Employment Insurance) and access opportunities (e.g. mortgage payment deferrals, car payment deferrals) that may be available to them before applying for the VEF. We understand that these benefits or additional options may take some time to take effect. However knowing that you have tried to access other COVID-related supports will help us determine your overall need and VEF eligible expenses.

If the COVID-19 restrictions last for months, can I access the fund multiple times?

Yes, if you qualify, you may access the fund multiple times, up to the maximum amount payable. For COVID-19 situations, you may be able to access up to three months of the requested expense in one payment if it is clear that the financial issues will not be resolved by other means and will be ongoing during this unique period.

Will the method of payment change because of COVID-19?

At this time, there are no changes to the way the VEF is paid. The preferred method of payment is a payment directly to the 3rd party using a VAC credit card. Where a payment by credit card is not possible, payment by priority direct deposit is available. Payment by priority cheque may be possible but may cause a delay in the payment being received.

When can I expect to receive the funds?

Once we receive your completed application and supporting documents, most decisions and payments will be made within one to two business days. Although we have a one to two business day service standard, we will work to address the emergency situation more quickly where it is possible to do so.

Are there policies for this program?

Yes. Read more about the [Veteran Emergency Fund policies](#).

View all [Veterans Emergency Fund FAQs](#).

Winter is coming. VAC can help! Each month, Salute! provides news about:

- benefits and services available to Veterans and their families and tips on accessing them;
- remembrance and commemoration activities in Canada and abroad; and
- other events, including public discussions.

You will also see stories about today's Veterans, their challenges and successes, and how they contribute to their communities after leaving the military.

In this edition:

- [Take care of your mental health during this season](#)
- [The Veterans Independence Program can help you get through the winter](#)
- [The Education and Training Benefit can help you reach career goals](#)

- [Commemoration: End of the Cold War](#)
- [80th anniversary of the Defence of Hong Kong](#)
- [Do you know someone who deserves recognition?](#)
- [Veteran Success Story: A man who loves to be busy](#)
- [Veteran releases music album](#)
- [You can help improve accessibility](#)
- [Reminder: Please take part in an online study on chronic pain](#)
- [Season's Greetings from VAC](#)

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