

## **Media Report 21 uly 2023**

This week's media reports will cover and answer great questions veterans are still asking 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

### **Income Replacement Benefit**

## **About this program**

The Income Replacement Benefit (IRB) is a taxable, monthly benefit that ensures your total income will be at least 90 percent of your gross pre-release military salary, until you reach the age of 65, while you are participating in the Rehabilitation Services and Vocational Assistance Program or if you have a Diminished Earning Capacity (DEC).

If you have a Diminished Earning Capacity and have reached 65, your benefit will be reduced and you will receive 70 percent of the IRB amount payable prior to age 65 minus offsets. If you are still participating in the program and turn 65, your monthly amount will be recalculated starting at the beginning of your birth month. It then reduces to 70 percent of the amount you received the month earlier.

[Learn how the Income Replacement Benefit is calculated](#)

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## **Do you qualify?**

You should apply for this program if you meet these conditions:

- are a former or current member of the Canadian Armed Forces;
- have applied to the rehabilitation program;

- are following a physical or mental health program as the result of a service related health problem that is complicating your transition out of the military; and
- are under the age of 65.

You should also apply for this benefit if you are the survivor or orphan of a CAF member or Veteran who:

- died before age 65 of an illness or injury related to their service.
- died while in receipt of the Income Replacement Benefit, regardless of their age.

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## How to apply

### Apply online

Apply online through My VAC Account. Applying is easier with a guided form. Sign in or register for 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 form directly to the address listed on the form.

**Please Note: Due to COVID-19, some offices are not accessible. Please mail the form directly to the address listed on the form if your location is not open.**

## Get help with your application

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

**Please Note: Due to COVID-19, some offices are not accessible. Please mail the form directly to the address listed on the form if your location is not open.**

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## How the benefit is calculated

The Income Replacement Benefit will be determined based on whichever is highest:

- 90 percent of your salary at release, indexed forward to current day, or
- the [current minimum threshold](#), which is indexed annually based on the Consumer Price Index.

VAC must consider several factors to calculate your Income Replacement Benefit amount. Use this tool to input different variables and view an estimated Income Replacement Benefit amount, based on the information you provide.

[Income Replacement Benefit tool](#)

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## Additional information

## Offsets

The benefit monthly amount is offset by other income sources, like amounts paid to you through the *Canadian Forces Superannuation Act*—better known as a military pension.

The Income Replacement Benefit recognizes that your overall income can come from several sources, (*Old Age Security*, the *Canada Pension Plan*, or the *Act respecting the Quebec Pension Plan [CQLR]*).

To encourage activities that are beneficial and meaningful, the Income Replacement Benefit will allow you to earn up to \$20,000 per year before any offsets are applied. Any employment and self-employment income above \$20,000 will then be offset dollar-for-dollar.

## Diminished Earning Capacity

The Income Replacement Benefit may continue beyond the duration of your rehabilitation and/or beyond your reaching age 65 if you have a Diminished Earning Capacity.

Diminished Earning Capacity means that you have a permanent physical or mental health condition that prevents you from performing any occupation that provides a monthly rate of pay equal to at least two-thirds of your pre-release salary or the minimum threshold. Your Diminished Earning Capacity must be due to a health problem(s) for which you have been made eligible for the Income Replacement Benefit and the Rehabilitation Services and Vocational Assistance Program.

## Lifetime benefit

If you do not have the capacity to be suitably gainfully employed due to a physical or mental condition related to your service and are experiencing a Diminished Earning Capacity, the benefit could be payable for life.

The value of your monthly military salary would be recalculated by applying a career progression factor until the earlier of 20 years of service, had you not released, or age 60. The career progression factor is a 1% annual adjustment to the monthly military salary.

After you reach age 65, your benefit will be reduced and you will receive 70 percent of the amount payable prior to age 65 (which was 90 percent of your salary at release or the minimal amount), minus offsets from other income sources, such as benefits payable under the *Canadian Forces Superannuation Act*, commonly known as the CAF military pension (70% of the 90%).

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## Related programs

Rehabilitation services: Services to improve your health and adjust to life after service.

Vocational rehabilitation: To help you transfer your skills and education to build a rewarding civilian career.

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## Frequently asked questions

### **Why are Veterans able to earn up to \$20,000 while receiving the Income Replacement Benefit?**

To encourage Veterans to engage in activities that are beneficial and meaningful to them, the Income Replacement Benefit (IRB) allows recipients to earn up to \$20,000 from employment (or self-employment) per calendar year without affecting their benefit amount. However, any earnings above \$20,000 will result in a reduced benefit amount.

The yearly amount of \$20,000 is being used as it is approximately the maximum amount an individual can earn before taxes are deducted in the most generous jurisdiction (Alberta).

Employment income in excess of \$20,000 will be fully offset dollar for dollar from the IRB amount.

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## **What is Diminished Earning Capacity?**

The Income Replacement Benefit may continue beyond the duration of your rehabilitation and/or beyond the age of 65 if you have a Diminished Earning Capacity (DEC). DEC means that the Veteran is incapacitated by a permanent physical or mental health problem that resulted primarily from service, preventing the Veteran from performing any occupation that would be considered suitable gainful employment.

Suitable Gainful Employment ("employability") means employment for which the Veteran is reasonably qualified by reason of education, training and experience and that provides a monthly rate of pay equal to at least 66 2/3 percent of the imputed income of the Veteran (pre-release salary or minimum amount).

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**[View all](#)** Income Replacement Benefit FAQs.

## **A new Table of Disabilities**

While the Table of Disabilities has received regular updates, the last full review of the table was published in 2006.

## **What is the Table of Disabilities?**

The Table of Disabilities assess the level of an impairment and the impact that impairment has on the VAC client's quality of life. All decisions regarding an application for Disability Benefits relies on the Table of Disabilities.

## **Why are you updating the Table of Disabilities?**

We want to reduce processing times by making the Table of Disabilities more efficient and usable. This June, VAC started a multi-year initiative to modernize the Table of Disabilities. The update will ensure our approach to assessment reflects advances in health research and best practices, and will apply a Gender-Based Analysis Plus mindset throughout. This work is being done to ensure that members and Veterans of the Canadian Armed Forces and the Royal Canadian Mounted Police feel confident that the decisions they receive on their applications for disability benefits are fair, transparent and consistent.

## **What else will change because of this update?**

Modernizing the Table of Disabilities will also include updating and simplifying Medical Questionnaires to make them easier for health professionals to complete and submit. In addition, the policy and processes for Additional Pain and Suffering Compensation will be aligned with the Table of Disabilities so that decisions can be made in a more timely manner.

Combined, these updates will provide:

- clear, transparent and consistent disability benefit decisions,
- a reduction in processing times for applications, and
- overall processing improvements.

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## **Timeline for the Table of Disabilities modernization initiative**

Modernization Phases	Status	Start
Phase I: Research and Preparation	Complete	June 2021
Phase II: Planning, Prioritization, Analysis and Consultation	Expected completion September 2022	March 2022
Phase III: Development	Ongoing	July 2022
Phase IV: Implementation	Pending	Pending

## Related information on applying for VAC Disability Benefits

[How we review a disability benefit claim - Veterans Affairs Canada](#)

[Table of Disabilities - How Benefits are Determined - Disability Benefits - After an illness or injury - Veterans Affairs Canada](#)

[Timely disability benefits decisions plan - Veterans Affairs Canada](#)

[Assessment and Reassessment of a Disability - Policies - Veterans Affairs Canada](#)

[Pain and Suffering Compensation - Policies - Veterans Affairs Canada](#)

[Additional Pain and Suffering Compensation - Policies - Veterans Affairs Canada](#)

### IN THE MEDIA

[L'Arctique ne peut être protégé sans infrastructures et services de base](#)

[Canada wraps up multi-national military exercise off Vancouver Island](#)



**Mélanie Paul nommée Colonnelle Honoraire du 3e escadron de Bagotville**

**'You are supposed to be that rock': Rolling Barrage ride still working to break the stigma of PTSD in veterans**

**Canada under pressure by allies to boost military spending: 'Show us the money'**

**L'Arctique ne peut être protégé sans infrastructures et services de base adéquats**

**Oshawa-made Chevy Silverado helps launch GM Defense Canada in support of Canadian military**

### **Base/Wing — Newspaper**

14 Wing Greenwood — [The Aurora](#)  
22 Wing North Bay — [The Shield](#)  
4 Wing Cold Lake — [The Courier](#)  
CFB Esquimalt — [The Lookout](#)  
CFSU Ottawa — [The Guard](#)  
CFB Shilo — [The Shilo Stag](#)  
19 Wing Comox — [The Totem Times](#)  
8 Wing Trenton — [The Contact](#)  
CFB Petawawa — [The Petawawa Post](#)

17 Wing Winnipeg — [The Voxair](#)  
CFB Halifax — [The Trident](#)  
CFB Edmonton — [The Western Sentinel](#)  
CFB Valcartier — [The Adsum](#)  
CFB Kingston — [Garrison News](#)  
CFB St Jean — [The Servir](#)  
3 Wing Bagotville — [The Vortex](#)  
CFB Borden — [The Citizen](#)  
Base Gagetown — [Gagetown Gazette](#)