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Veterans Ombud
Ombud des vétérans

SURVIVORS
Resource Guide

A guide to Veterans Affairs Canada programs and services for surviving spouses and common-law partners

Veterans Ombud des vétérans

Canada

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Veterans
Ombud
des vétérans

Telephone (toll-free):
1-877-330-4343

Web:
www.ombudsman-veterans.gc.ca

TTY (toll-free):
1-833-902-9399

Mail: Office of the Veterans Ombud, P.O. Box 66, Charlottetown, PE C1A 7K2

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What is the Survivors Resource Guide?

This guide is intended to help survivors (widows and widowers) of Canadian Armed Forces (CAF) Veterans and members understand Veterans Affairs Canada (VAC) programs they may be eligible for. Some programs are also available to survivors of current and former Royal Canadian Mounted Police (RCMP) members,[1] and this guide is also intended to help them.

Benefits available only to survivors of War Service Veterans (Second World War and Korean War) are not included in the guide.

Veterans' and members' estates are not eligible to apply for the benefits in the guide.

What is included in the guide?

This guide explains:

- what benefits or services may be provided
- eligibility requirements
- how to apply
- where to go for further information

NEED TO KNOW

If you are a survivor or dependant of a CAF member, Veteran, or a current or former RCMP member, please contact VAC to report their passing. You will need to provide the Veteran's or member's service number.

You may receive a letter from VAC that explains:

- how your existing benefits may change and
- any action required.

VAC will send a separate letter to the executor/administrator about matters concerning the estate after they receive the appropriate legal documentation.

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[1] RCMP members and former members are eligible for benefits under the *Royal Canadian Mounted Police Superannuation Act*, with VAC responsible only for the administration of certain benefits.

If you still have questions after consulting this guide

→ Contact VAC

- **Call toll-free:** 1-866-522-2122 (TDD/TTY: 1-833-921-0071)
- **Secure message:** My VAC Account
- **Email:** information@veterans.gc.ca (do not send personal or confidential information)

If you need mental health support

→ Contact the VAC Assistance Service

→ Phone (24 hours a day, 365 days a year)

- 1-800-268-7708
- TTY: 1-800-567-5803

If you disagree with a VAC decision

Consult this guide for information on your review and appeal options

If you feel VAC has treated you unfairly

→ Contact us at the Office of the Veterans Ombud

- Use our online form or **call toll-free:** 1-877-330-4343 (TTY: 1-833-902-9399)
- **Mail:** Office of the Veterans Ombud
  P.O. Box 66 Charlottetown, PE C1A 7K2
- **Web:** www.ombudsman-veterans.gc.ca
  - Learn more about **what we do**

If you need assistance applying for benefits

→ The Royal Canadian Legion's Command Service Officers can help you access VAC programs and services, particularly disability benefits, as well as other resources. These services are provided at no cost.

Eligibility Chart

This chart helps you identify which sections of the guide **may be relevant** to you.

First, determine which circumstances pertain to you to find out which VAC benefits you may be eligible for. Then read the more detailed section on each benefit. **Each benefit has additional specific eligibility requirements that must also be met. For detailed eligibility information on a given benefit, consult its dedicated section in the guide.**

With some exceptions, survivor benefits may generally be accessed through one of two gateways: eligibility through the member's or Veteran's service-related death (sometimes called Matter of Right decisions), or continuation eligibility, where the member or Veteran was receiving a particular benefit when they died, and the survivor may then receive the version of that benefit for survivors.

NEED TO KNOW

You may have eligibility for one benefit but not others that serve a similar purpose. For example, you cannot receive both the Death Benefit and Pain and Suffering Compensation in respect of service-related death; eligibility is for one or the other.

Survivors of CAF Veterans

Veteran's death was related to service	Pain and Suffering Compensation Survivor's Pension Income Replacement Benefit Canadian Forces Income Support Vocational Assistance Health Benefits Program
Veteran was receiving Pain and Suffering Compensation when they died	Pain and Suffering Compensation
Veteran was receiving a Disability Pension when they died	Survivor's Pension
Veteran was receiving Income Replacement Benefit when they died	Income Replacement Benefit
Veteran was receiving Canadian Forces Income Support when they died	Canadian Forces Income Support
Veteran was receiving Veterans Independence Program housekeeping and/or grounds maintenance services when they died	Veterans Independence Program housekeeping and/or grounds maintenance services
Veteran had service-related condition(s) or worsening of service-related condition(s) that were not compensated before death	Pain and Suffering Compensation Survivor's Pension

Survivors of serving CAF members

Member's death was related to service	Death Benefit Pain and Suffering Compensation Survivor's Pension Income Replacement Benefit Canadian Forces Income Support Vocational Assistance Health Benefits Program
Member was receiving Pain and Suffering Compensation when they died	Pain and Suffering Compensation
Member was receiving a Disability Pension when they died	Survivor's Pension
Member had service-related condition(s) or worsening of service-related condition(s) that were not compensated before death	Pain and Suffering Compensation Survivor's Pension

Survivors of RCMP members and former members

Member's death was related to service	Survivor's Pension
Member was receiving a Disability Pension when they died	
Member had service-related condition(s) or worsening of service-related condition(s) that were not compensated before death	

This guide also includes sections on:

- The Veterans Emergency Fund, available to survivors of CAF Veterans and members **if a financial emergency threatens your health and well-being;**
- Career Transition Services, available to survivors of CAF Veterans and members who died on or after April 1, 2006 and who **completed basic training;** and
- The Educational Assistance Program, available to **dependent children**[2] of CAF Veterans and members **whose death was related to service, or who had a combined disability assessment of at least 48%** when they died.

At the end of this guide, you can find a glossary explaining some of the terms that the guide uses.

GOOD TO KNOW

VAC offers Funeral and Burial assistance for CAF Veterans whose death was related to service (Matter of Right) or who meet the program's financial criteria (means tested). You do not need to be the surviving spouse or common-law partner to apply for assistance from this program.

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[2] Dependent children of deceased Veterans or members are generally referred to as "orphans" in VAC legislation and policy. This guide uses the term dependent child(ren) except when necessary.

Survivors of Canadian Armed Forces Members and Veterans

Pain and Suffering Compensation

Am I eligible?

You qualify for Pain and Suffering Compensation (PSC) if you are the **survivor or dependent child** of a CAF Veteran or member who died:

- with an amount remaining in the lump sum value of their PSC; or
- with an eligible condition that is later approved for PSC, or an increase to their PSC.

How it works

PSC is a tax-free, annually-indexed benefit provided under the *Veterans Well-being Act* to recognize and compensate for the pain and suffering caused by a service-related disability or a non-service-related disability that has been aggravated by service. Benefit amounts correspond with a Veteran's or member's extent of disability (expressed as a percentage) up to a maximum compensable amount of 100%.[3,4]

After a CAF Veteran or member dies, any remaining amounts in the lump sum value of the PSC, and any posthumously awarded PSC benefits, are provided as a lump sum payment, with 50% going to the survivor and the other 50% divided equally among dependent children. If there are no dependent children, the survivor receives the entire amount. If there is no survivor, the entire amount is divided equally among dependent children.

A condition that was awarded PSC (or a Disability Award[5]) will be deemed to have been assessed at 100% if VAC determines the condition caused the death, and the death occurred more than 30 days after the condition was caused or aggravated by service.

NEED TO KNOW

- When the Veteran or member has a survivor or dependent children, VAC can continue to adjudicate any applications or re-assessments that were pending at the time of a death. Submit the Surviving Dependant Information form to continue these claims.
- Survivors and dependent children can apply for PSC for new conditions for the Veteran or member, or request re-assessments for entitled conditions, after a death.

How to apply

For remaining amounts in the lump sum PSC value: Contact VAC to request an application. VAC may request supporting documentation to provide with the application.

For new conditions: Submit a Disability Benefit for Survivor and Dependent Children Application through My VAC Account, mail it to the address on the form, or drop it off at any VAC office, CAF Transition Centre, or Service Canada office. Include proof of death, any medical evidence linking the condition to service, and any other documentation to support the claim.

For re-assessments: Contact VAC to request an application. You will need to include evidence that the condition had deteriorated since the last assessment.

GOOD TO KNOW

You may wish to request a VAC1530 Summary of Assessments form, which includes information on your spouse's entitled condition(s) and the assessment (disability percentage) for each condition.

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[3] Veterans and members are compensated up to a maximum of 100% for all combined disability benefits awarded under both the *Pension Act* and the *Veterans Well-being Act*.

[4] PSC rates are set out in Schedule 3 of the *Veterans Well-being Act*, and current rates (indexed to the present day) are listed on the VAC website.

[5] CAF Veterans and members may have qualified for the Disability Award before the PSC replaced it on April 1, 2019.

Survivor's Pension

Am I eligible?

You may qualify for the Survivor's Pension if you are the **survivor** of a CAF Veteran or member who:

- was receiving or eligible for a Disability Pension or Prisoner of War Compensation under the *Pension Act*.

Additional pension amounts are paid in respect of **dependent children**.

If you are the survivor or dependent child of a Veteran who was not receiving or eligible to receive a Disability Pension, you may instead qualify for the Pain and Suffering Compensation.

NEED TO KNOW

- The Disability Pension is no longer the principal VAC disability benefit awarded to CAF Veterans and members. In 2006 the Disability Award was introduced, which was replaced by Pain and Suffering Compensation in 2019.
- The Disability Pension is now awarded to CAF Veterans or members only in exceptional circumstances (for example, when they have already received a Disability Pension decision for the same condition).

How it works

Disability Pensions are tax-free, monthly payments provided under the *Pension Act* to compensate for service-related disabilities and non-service-related disabilities that have been aggravated by service. Rates are annually-indexed and based on a Veteran's or member's extent of disability (expressed as a percentage), with the maximum rate compensating for 98-100%.[3]

If a Veteran or member dies and there is a survivor or dependent children, VAC will continue to adjudicate any applications or re-assessments that were pending at the time of death. Survivors and dependent children can also request re-assessments for pensioned conditions and may apply for new conditions.

Following the death of a Veteran or member, the survivor can receive:

- The Veteran's or member's full Disability Pension for one year, including their additional amounts for spouses/common-law partners.[6]
- Additional amounts for any dependent children under 18.[7]
- After one year, a Survivor's Pension at a rate based on the Veteran's or member's extent of disability:[8]
    - 48% or higher: the *full Survivor's Pension* and additional amounts for dependent children at the orphan rate.[9]
    - 47% or lower: a *proportionate Survivor's Pension* equal to 50% of the Veteran's or member's pension, and 50% of any additional amounts for spouses/common-law partners and dependent children.

NEED TO KNOW

If a Veteran or member has disability assessments under both the *Veterans Well-being Act* and *Pension Act*, only the *Pension Act* assessments (including for Prisoner of War Compensation) are considered when determining the Survivor's Pension rate.

Pensioned conditions that result in death are deemed to have been assessed at 100%.

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[6] Schedule I of the *Pension Act* sets out the rates for the Disability Pension and the additional amount for spouses and common-law partners. For current rates (indexed to the present day), consult the VAC website.

[7] When a Veteran or member's disability assessment for conditions under the *Pension Act* was 48% or greater, the orphan rate in Schedule II of the Act is used. Otherwise, the amount is paid at a proportionate rate equal to 50% of the additional pension for children.

[8] When the disability assessment under the *Pension Act* was between 48-62%, the Survivor's Pension may become payable immediately after the death.

[9] Schedule II of the *Pension Act* sets out the full Survivor's Pension rate. For current rates (indexed to the present day), consult the VAC website.

In addition to their Disability Pension, was the Veteran receiving Attendance Allowance or the Exceptional Incapacity Allowance?
If so, the survivor (or dependent children when there is no survivor) continues to receive the allowance for one year after the death. If the allowance was approved after the death, a payment will be made only covering the period from the application date to death.

Was the Veteran receiving Prisoner of War (POW) Compensation?
If so, the survivor (or dependent children when there is no survivor) continues to receive the compensation for one year after the death.

How to apply

For payments the member or Veteran was receiving when they died: No application is needed. Contact VAC if payments to you have not begun.

For new conditions: Submit a Disability Benefit for Survivor and Dependent Children Application through My VAC Account, mail it to the address on the form, or drop it off at any VAC office, CAF Transition Centre, or Service Canada office. Include proof of death and any medical evidence linking the condition to service, and any other documentation to support the claim. VAC may also require that you submit a Surviving Dependant Information form.

For re-assessments: Contact VAC to request an application. You will need to include evidence that the condition had deteriorated since the last assessment.

GOOD TO KNOW
The Division of Survivor's Pension policy outlines what happens when more than one person claims to be the survivor.

GOOD TO KNOW
You may wish to request a VAC1530 Summary of Assessments form, which includes information on your spouse's entitled condition(s) and the assessment (disability percentage) for each condition.

Death Benefit

Am I eligible?

You may receive the Death Benefit if you are a **survivor or dependent child** of a serving CAF member whose death:

- was service-related; and
- occurred within 30 days of the injury or disease's onset or aggravation.

How it works

The Death Benefit, provided under the *Veterans Well-being Act*, recognizes the impact of a CAF member's death in service.

The Death Benefit is a tax-free, lump sum payment with an annually-indexed rate.

The survivor receives 50% of the benefit, with the other 50% divided equally among dependent children. If there are no dependent children, the survivor receives the entire amount. If there is no survivor, the entire amount is divided equally among dependent children.

More information can be found here.

NEED TO KNOW

The Death Benefit is not payable if the death resulted from a condition that was awarded a Disability Pension or Pain and Suffering Compensation. If the member dies from a condition for which they have been awarded a disability benefit, their disability assessment is deemed to be 100%.

How to apply

The CAF notifies VAC when a member dies in service. Contact VAC if you do not hear from the Department.

VAC will provide you with the Death Benefit Application and you can choose to mail it to the address on the form, drop it off at any VAC office or CAF Transition Centre, or if you have a My VAC Account, submit it through the general upload section. Include a copy of the medical death certificate and any relevant medical reports regarding the circumstances surrounding the death.

GOOD TO KNOW

VAC does not require the CAF to provide a Board of Inquiry report prior to determining whether a death was service-related. You can request that VAC make a decision based on the available evidence. A negative Board of Inquiry decision does not mean that VAC will also rule negatively; you should still apply.

Income Replacement Benefit

Am I eligible?

You may qualify for the Income Replacement Benefit (IRB) if you are a **survivor or dependent child** of:

- a CAF Veteran or member whose death was service-related and occurred before age 65; or
- a Veteran who was entitled to IRB at the time of death.

How it works

The IRB, provided under the *Veterans Well-being Act*, is a taxable benefit based on the Veteran's or member's applicable monthly military salary,[10] indexed to the current year. In addition to annual indexation, a 1% annual increase known as the Career Progression Factor (CPF)[11] may be applied to the Veteran's or member's monthly military salary according to their eligibility. More information on how the IRB is calculated for Veterans can be found here.

The survivor receives 50% of the benefit, with the other 50% divided equally among dependent children. If there are no dependent children, the survivor receives the entire amount. If there is no survivor, the entire amount is divided equally among dependent children. Once a dependent child ceases to qualify for the IRB because they are no longer considered dependent, the amount is re-divided among the survivor and any remaining dependent children.

The IRB is paid either monthly or as a one-time payment, depending on the Veteran's or member's age and whether their death was service-related.

GOOD TO KNOW

When a dependent child receiving IRB nears the age of 18, VAC will send a letter informing them that if they intend to pursue post-secondary education they must complete and return an Application for Extension of Benefits for Educational Purposes form (included with the letter) to continue receiving IRB.

Payment details by scenario

Service-related death before age 65:

- Survivor and/or dependent children receive monthly payments based on 90% of the Veteran's or member's monthly military salary, indexed forward, up to what would be the month of the Veteran's or member's 65th birthday. For survivors only, any other income received on a Veteran's or member's behalf is deducted as an offset.
- After the month the Veteran or member would have turned 65, the amount reduces to 70% of the amount that their IRB entitlement before offsets would have been after age 65 (this means it reduces to 70% of 70% of 90% of their monthly military salary).

Non-service-related death before age 65 and Veteran was entitled to IRB when they died:

- Survivor and/or dependent children receive a one-time payment equal to 24 times the Veteran's monthly gross IRB amount at the time of death (before offsets).

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[10] If the Veteran or member's monthly military salary is lower than the Department's set minimum amount, the calculation will use the minimum amount.

[11] The CPF is applied until the member or Veteran reaches or would have reached 20 years of service or the age of 60, whichever comes first.

Death on or after age 65 and Veteran was entitled to IRB when they died:

- Survivor and/or dependent children receive monthly payments for life, regardless of whether the death was service-related. The amount is determined by calculating 70% of the Veteran's monthly IRB entitlement before offsets when they died (this works out to 70% of 70% of 90% of the Veteran's monthly military salary).

NEED TO KNOW

For the monthly IRB payments, VAC will deduct other income sources that survivors receive on the **Veteran's or member's behalf** (such as a CAF pension, Old Age Security, the Canada Pension Plan, or the Act respecting the Quebec Pension Plan). **There are no such deductions for dependent children.**

While receiving IRB, VAC may periodically request that you provide verification of any income you receive in respect of the Veteran or member. If you have updated information about any income you receive in respect of the Veteran or member, you should provide it to VAC.

VAC cannot deduct a survivor's own employment earnings as an offset. This is unlike the IRB for Veterans, where VAC will subtract any employment income above $20,000 in gross employment earnings per calendar year.

Additional information on the IRB can be found here.

How to apply

Submit the applicable form through My VAC Account, mail it to the address on the form, or drop it off at any VAC office or CAF Transition Centre.

- IRB for Survivor and Orphan(s) under 18 Application
- IRB for Orphan(s) Under 18 Application (No Survivor)
- IRB for Orphan(s) Over 18 Application

Unless already provided, you should include:

- proof of death (e.g. medical death certificate, medical reports);
- proof of relationship (e.g., marriage certificate, or if common-law, documentation such as joint mortgage or lease agreement);
- details of income you receive in respect of the Veteran or member;
- ages of dependent children and, if 18 or older, proof of attendance in an academic institution or of a diagnosed condition that prevents them from earning a livelihood.

GOOD TO KNOW

Re-marrying does not affect a survivor's eligibility for IRB.

Canadian Forces Income Support

Am I eligible?

You may qualify for the Canadian Forces Income Support (CFIS) if you reside in Canada and are a low-income **survivor or dependent child** of a CAF Veteran or member who:

- died from a service-related condition on or after April 1, 2006; and
- would have been at least age 65 when the CFIS application is approved;

or

- died from a non-service-related condition while in receipt of CFIS; and
  - ***for survivors only:***
    - the CFIS calculation results in a payment greater than $0 in the month you apply; and
    - if under age 65, you agree to participate in a career transition program and demonstrate that you are searching for and willing to accept employment.

How it works

The CFIS is a tax-free, monthly benefit provided under the *Veterans Well-being Act*. The benefit is based on quarterly-indexed rates that are also adjusted to reflect increases in Old Age Security and the Guaranteed Income Supplement.

CFIS payments are calculated by starting with the applicable CFIS rate[12] and then deducting a portion of income and other benefit amounts. More information on CFIS deductions and exemptions can be found in Annex A of the CFIS policy.

How to apply

VAC will provide you with the CFIS Benefit Initial Application and you can choose to mail it to the address on the form, drop it off at any VAC office or Service Canada office, or if you have a My VAC Account, you can upload it through the general upload section.

Unless already provided, you should include a copy of the medical death certificate and any medical reports documenting the cause of death. VAC may request other information to determine eligibility.

NEED TO KNOW

Survivors of Veterans who were in receipt of CFIS at time of death and whose death was not service-related must apply within six months of the month the death occurred.

GOOD TO KNOW

Survivors of CAF Veterans or members whose service-related death occurred before age 65 may instead be eligible for the **Income Replacement Benefit**.

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[12] The CFIS has different maximum amounts for survivors (with additional amounts for each dependent child) and orphans.

Veterans Independence Program

Am I eligible?

You may qualify to receive a Veterans Independence Program (VIP) grant for housekeeping and/or grounds maintenance as a primary caregiver after a Veteran's death.[13]

You meet the primary caregiver eligibility if the Veteran was receiving the service when they died and you:

- are a Canadian resident 18 or older;
- were primarily responsible for providing unpaid care to the Veteran immediately before they died;
- lived in the Veteran's home and financially supported, or were financially supported by, the Veteran for at least one year immediately before they died;
- have a health need for the VIP housekeeping or grounds maintenance services the Veteran was receiving; and
- those services are not available to you under a provincial plan or private insurance.

NEED TO KNOW

While you do not need to be the Veteran's surviving spouse or common-law partner to be eligible as a primary caregiver, in most cases it would be the surviving spouse or common-law partner who would qualify.

How it works

The VIP provides annual, tax-free grants for grounds maintenance and/or housekeeping. Amounts are based on need up to a maximum rate.

Grounds maintenance — includes services required for independent living including, but not limited to, lawn care, snow removal, yard clean-up, and firewood preparation.

Housekeeping — includes routine tasks for daily upkeep including, but not limited to, laundry, cleaning, meal preparation, and grocery shopping. In some cases, non-routine tasks may be covered such as attic/basement cleaning and pest extermination.

More information on the VIP can be found here.

How to apply

Submit the VIP Application through My VAC Account, mail it to the address on the form, or drop it off at any VAC office or Service Canada office. VAC will then conduct a needs assessment to determine which services are required.

GOOD TO KNOW

VIP is not available to serving CAF members. As such, primary caregivers of serving CAF members are not eligible for VIP.

VIP services can be approved only for your principal residence. Services can be transferred if you move to a different home.

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[13] Primary caregivers may also be eligible for VIP grounds maintenance and/or housekeeping before the Veteran's death, when the Veteran has been admitted to a health care facility (for example, community care or assisted living).

Career Transition Services

Am I eligible?

Career Transition Services (CTS) are available to **survivors** who reside in Canada, do not receive any Vocational Assistance from VAC, and are:

- the survivor of a CAF Veteran or member who died on or after April 1, 2006; or
- entitled to Canadian Forces Income Support.

Eligible survivors can access CTS at any point in their life.

NEED TO KNOW
The CAF Veteran or member must have completed Basic Training in order for their survivor to be eligible for CTS.

How it works

CTS assists in developing skills to search for and obtain employment. A career transition plan is developed to identify employment/education goals, services and training required to achieve those goals (such as resume writing and interview preparation), potential funding sources and anticipated timelines.

CTS may also provide labour market information and refer you to online resources and other organizations.

CTS may also assist with job searching. More information about CTS can be found here.

NEED TO KNOW
CTS does not provide reimbursement for participation expenses such as travel or supplies.

How to apply

Submit the CTS Application through My VAC Account, mail it to the address on the form, or drop it off at any VAC office or CAF Transition Centre.

Educational Assistance Program

Am I eligible?

While survivors are not eligible for the Educational Assistance Program (EAP), **dependent children** may be eligible.

When they are enrolled full-time at a Canadian educational institution approved by the Minister, the EAP is available to the **dependent children** of a deceased CAF Veteran or member whose:

- death was service-related; or
- combined extent of disability was at least 48%.

Dependent children must be approved for the EAP before age 25. The program can be extended until age 30 based on the dependent child's demonstrated progress in their education.

How it works

The EAP is authorized under the *Children of Deceased Veterans Education Assistance Act*, and provides tax-free funding for education costs for up to four calendar years or 36 academic months, whichever comes first. A basic monthly allowance is also provided.

Funding can be provided for tuition, registration, regular exams and other school-related costs. Funding cannot be provided for supplemental exams or exams for repeated courses, registration in professional organizations, associations or societies, or refundable deposits.

NEED TO KNOW

When determining EAP amounts, any scholarships, bursaries or grant amounts:

- paid directly to the school will be considered,
- paid directly to dependent children will not be considered, and
- will not affect the basic monthly allowance.

The maximum funding amounts for EAP are authorized in the *Children of Deceased Veterans Education Assistance Regulations*. These amounts are annually indexed. More information about the EAP can be found here.

How to apply

Fill out the EAP Application and mail it to the address on the form, or drop it off at any VAC office. Staff at any VAC office or Transition Centre can assist.

Dependent children can apply for the EAP before or during the educational semester or academic year. However, reimbursement will not be provided for applications submitted after the end of the semester or year.

At the end of each academic year, the dependent child will need to provide VAC with an official transcript if they wish to re-apply for EAP.

Vocational Assistance

Am I eligible?

Vocational Assistance through the Rehabilitation Services and Vocational Assistance Program may be provided to **survivors** who have vocational needs, and the Veteran or member died as a result of a condition that was caused or aggravated by service.

Because Veterans' spouses and common-law partners may qualify for Vocational Assistance under different eligibility criteria from survivors, they must re-apply as a survivor if the Veteran dies before VAC has approved the spouse or common-law partner's application. If a Veteran dies **after** a spouse or common-law partner's application has been approved, the survivor does not need to re-apply and can continue to receive Vocational Assistance services.

How it works

Vocational Assistance, authorized under the *Veterans Well-being Act*, involves developing a personalized plan to address vocational needs. Services may include employability assessments, career counselling, training and job-search assistance. Vocational Assistance services are provided by a national rehabilitation contractor.

VAC will assign a case manager who will work with the national rehabilitation contractor to regularly evaluate your plan to determine progress and make adjustments as necessary.

Services may also be provided to address any physical or mental health conditions that create a barrier to engaging in a Vocational Assistance plan.

More information about Vocational Assistance can be found here.

NEED TO KNOW

- Case Management Services for survivors are provided only while they are participating in Vocational Assistance.

How to apply

Submit the Rehabilitation Services and Vocational Assistance Program Application through My VAC Account, mail it to the address on the form, or drop it off at any VAC office or CAF Transition Centre.

VAC may request documentation proving your marriage or common-law relationship.

Applications should include (unless already provided) a copy of the death certificate and any medical reports documenting the condition and cause of death.

More information about eligibility and application requirements can be found here.

NEED TO KNOW

- Residing outside of Canada may create barriers and impact what Vocational Assistance services are provided. International applicants will be required to demonstrate their ability to participate.
- Services may not be provided when already available under a provincial health care system, a worker's compensation plan, or private insurance.

Veterans Emergency Fund

Am I eligible?

In situations of urgent financial need, the Veterans Emergency Fund (VEF) may be able to provide prompt financial assistance to qualified Canadian resident **survivors and dependent children** of deceased CAF Veterans or members.

How it works

The VEF can provide tax-free funding of up to $2,500 per household per fiscal year (April 1 to March 31) to cover essential needs that if removed or unavailable could threaten health and well-being. The amount is determined by a VAC assessment of financial need.

Requests are considered on an individual basis and may be approved for:

- food, clothing or shelter;
- uninsured emergency medical/dental expenses; and
- safety needs such as urgent home repairs.

Requests are not approved for:

- ongoing bills (unless there is an imminent risk of homelessness or disconnection);
- commercial expenses;
- non-essential goods or services; and
- expenses covered by other government programs or benefits.

Note: The above lists are examples and are not exhaustive.

Once a complete VEF application and all the requested information/documentation have been received, a decision will be made within two business days. If the application is approved, a payment will be processed within two business days. VEF applicants will also be referred to other internal and external resources to support them in the longer term.

How to apply

Submit the VEF Application through My VAC Account, mail it to the address on the form, or make an in-person appointment.

Your application should include as much information as possible about the emergency.

VAC may request additional information to confirm your identity.

GOOD TO KNOW

In exceptional circumstances, VAC may authorize an amount above $2,500.

Health Benefits Program (Access to the Public Service Health Care Plan)

Am I eligible?

You may qualify for the VAC Health Benefits Program, which allows you to enroll in the Public Service Health Care Plan (PSHCP) as a member of the VAC Client Group, if you are the survivor of a CAF Veteran or member and:

- the CAF Veteran or member died on or after April 1, 2006, from a service-related injury or illness; and
- you do not otherwise have PSHCP eligibility.

How it works

The Health Benefits Program helps ensure that eligible survivors of Veterans and members whose death was service-related have access to group family health insurance through the PSHCP, if they are not otherwise eligible.

Further details on the Health Benefits Program can be found here.

How to apply

Submit the PSHCP Application: Eligibility for Clients of VAC through My VAC Account, mail it to the address on the form, or make an in-person appointment.

Once your application is approved, you will receive instructions to complete the mandatory Positive Enrolment process with Canada Life, which includes submitting a pre-authorized debit form.

NEED TO KNOW
You are responsible for paying your monthly premiums while you are enrolled in the PSHCP through the Health Benefits Program.

Additional Resources for Survivors of Canadian Armed Forces Veterans and Members

VAC Assistance Service – aims to provide survivors with short-term mental health support until they are able to transition to publicly funded health care in their community. Survivors may access confidential, short-term psychological support (up to 20 hours per issue) and referrals.

The service may address:

- work, health or family issues;
- psychological difficulties; and
- other problems affecting well-being.

The service also provides pastoral outreach, and bereavement services after a service-related death.

The service can be accessed by:

- Phone (Available 24 hours a day, 365 days a year)
  - 1-800-268-7708
  - TTY: 1-800-567-5803
- Online chat (Available Monday to Friday, 8:00 a.m. to 7:30 p.m. EST, excluding statutory holidays).
  - Instructions available here.

Military Family Resource Centres (MFRC) – Survivors may access MFRC resources and programming, including:

- Veteran Family Program – includes short-term support programs for bereaved families of medically-released Veterans and members who were in the process of a medical release.
- Veteran Family Telemedicine Service – Surviving families of Veterans who released on or after April 1, 2025, and surviving families of serving members who died on or after April 1, 2025, can receive two years of access to virtual health care when they do not have a primary health care provider. The registration period ends on March 31, 2027, and registration should occur within one year of the release or death.

More information on programs and services offered through Military Family Resource Centres can be found here.

Operational Stress Injury Social Support (OSISS) – provides peer support for family members, including survivors, of CAF members and Veterans affected by an operational stress injury. More information can be found here.

Helping Our Peers by Providing Empathy (HOPE) – The HOPE Program offers continuous peer support and education on grief, to help bereaved CAF members and military families to better understand and cope with the grieving process.

Survivors of Royal Canadian Mounted Police Members and Former Members

Survivor's Pension

Am I eligible?

You may qualify for the Survivor's Pension if you are the **survivor** of a current or former RCMP member who:

- was receiving or eligible for a Disability Pension under the *Pension Act*.

Additional pension amounts are paid in respect of **dependent children**.

How it works

Disability Pensions are tax-free, monthly payments provided under the *Pension Act* to compensate for service-related disabilities and non-service-related disabilities that have been aggravated by service. Rates are annually-indexed and based on a member's extent of disability (expressed as a percentage), with the maximum rate compensating for 98-100%.[3]

If a member dies and there is a survivor or dependent children, VAC will continue to adjudicate any applications or re-assessments that were pending at the time of death. Survivors and dependent children can also request re-assessments for pensioned conditions and may apply for new conditions.

Following the death of a member, the survivor can receive:

- The member's full Disability Pension for one year, including their additional amounts for spouses/common-law partners.[14]
- Additional amounts for any dependent children under 18.[15]
- After one year, a Survivor's Pension at a rate based on the member's extent of disability:[16]
  - 48% or higher: the *full Survivor's Pension* and additional amounts for dependent children at the orphan rate.[17]
  - 47% or lower: a *proportionate Survivor's Pension* equal to 50% of the member's pension, and 50% of any additional amounts for spouses/common-law partners and dependent children.

Pensioned conditions that result in death are deemed to have been assessed at 100%.

NEED TO KNOW

If an RCMP member also served in the CAF and has disability assessments under both the *Veterans Well-being Act* and *Pension Act*, only the *Pension Act* assessments (including for Prisoner of War Compensation) are considered when determining the Survivor's Pension rate.

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[14] Schedule I of the *Pension Act* sets out the rates for the Disability Pension and the additional amount for spouses and common-law partners. For current rates (indexed to the present day), consult the VAC website.

[15] When a member's disability assessment for conditions under the *Pension Act* was 48% or greater, the orphan rate in Schedule II of the Act is used. Otherwise, the amount is paid at a proportionate rate equal to 50% of the additional pension for children.

[16] When the disability assessment under the *Pension Act* was between 48-62%, the Survivor's Pension may become payable immediately after the death.

[17] Schedule II of the *Pension Act* sets out the full Survivor's Pension rate. For current rates (indexed to the present day), consult the VAC website.

In addition to their Disability Pension, was the member receiving Attendance Allowance or the Exceptional Incapacity Allowance? If so, the survivor (or dependent children when there is no survivor) continues to receive the allowance for one year after the death. If the allowance was approved after the death, a payment will be made only covering the period from the application date to death.

How to apply

For payments that the member was receiving when they died: No application is needed. Contact VAC if payments to you have not begun.

For new conditions: Submit a Disability Benefit for Survivor and Dependent Children Application through My VAC Account, mail it to the address on the form, or drop it off at any VAC office, CAF Transition Centre, or Service Canada office. Include proof of death and any medical evidence linking the condition to service, and any other documentation to support the claim. VAC may also require that you submit a Surviving Dependant Information form.

For re-assessments: Contact VAC to request an application. You will need to include evidence that the condition had deteriorated since the last assessement.

GOOD TO KNOW

The Division of Survivor's Pension policy outlines what happens when more than one person claims to be the survivor.

GOOD TO KNOW

You may wish to request a VAC1530 Summary of Assessments form, which includes information on your spouse's entitled condition(s) and the assessment (disability percentage) for each condition.

Additional Resources for Survivors of Royal Canadian Mounted Police Members and Former Members

VAC Assistance Service – aims to provide survivors with short-term mental health support until they are able to transition to publicly funded health care in their community. Survivors may access confidential, short-term psychological support (up to 20 hours per issue) and referrals.

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Glossary

Except where otherwise noted, the following terms are used throughout this guide.

NEED TO KNOW
These definitions do not necessarily relate to the eligibility criteria for a given program. Consult the dedicated section for each benefit or service to see its specific eligibility criteria.

Canadian resident – a person who primarily lives in Canada and is absent from the country for no more than 183 days in a calendar year (fiscal year for the Veterans Emergency Fund).

Common-law partner – refers to a common-law partner who resides with the Veteran or member, and who has lived with the Veteran or member for at least one year.

For common-law couples who are living apart, a common-law partner is deemed to be residing with a Veteran or member if they are living apart only by reason of: one or both having to reside in a health care facility, circumstances of a temporary nature, or other circumstances not within their control.

Dependent child[18] – the child of a Veteran, member, or their spouse/common-law partner (if they primarily reside in the Veteran's or member's household) who:

- is under 18; or
- is between the age of 18 and 25 and in an approved full-time education program; or
- is over 18 but unable to earn a livelihood due to a mental or physical condition that;
  - for *Veterans Well-being Act* programs, either began before age 18 or developed between 18-25 while a full-time student;
  - for *Pension Act* programs, began before age 21; or
  - for the War Veterans Allowance, began before age 21 or developed before age 25 while a full-time student.

Note: A child born after a member's or Veteran's death would qualify as a dependent child.

NEED TO KNOW
Benefits for dependent children under 18 are paid to the survivor or their guardian.

Indexed – refers to an adjustment to a benefit rate in accordance with the applicable legislation and regulations. For most programs, this is based on the average percentage increase to the Consumer Price Index (CPI) during a specified timeframe.

Service-related death – refers to a death that VAC has determined was attributable to service. This includes deaths resulting from conditions caused or aggravated by service in the CAF or RCMP.

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[18] Dependent children of deceased Veterans or members are generally referred to as "orphans" in VAC legislation and policy. This guide uses the term dependent child(ren) except when necessary.

Spouse – refers to a spouse married to the Veteran or member who resides with the Veteran or member, and who has lived with the Veteran or member for at least one year.

For married couples who are living apart, a spouse is deemed to be residing with a Veteran or member if they are living apart only by reason of: one or both having to reside in a health care facility, circumstances of a temporary nature, or other circumstances not within their control.

Survivor – the **spouse** (see definition above) or **common-law partner** (see definition above) at the time of a Veteran's or member's death.