

Ombudsman

National Defence
and Canadian Forces



Défense nationale
et Forces canadiennes

REPORT TO THE MINISTER OF NATIONAL DEFENCE

CADETS

*AN INVESTIGATION OF THE SUPPORT PROVIDED TO CADETS WHO
SUFFER AN ILLNESS OR INJURY AS A RESULT OF A CADET ACTIVITY*



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Ombudsman's Mandate

The Office of the Department of National Defence and Canadian Forces Ombudsman was created in 1998 by Ministerial Directive to increase transparency in the Department of National Defence and the Canadian Armed Forces, as well as to ensure the fair treatment of concerns raised by Canadian Armed Forces members, Departmental employees, and their families.

The Office is a direct source of information, referral, and education for the men and women of the Department of National Defence and the Canadian Forces. Its role is to help individuals access existing channels of assistance or redress when they have a complaint or concern. The Office is also responsible for reviewing and investigating complaints from constituents who believe they have been treated improperly or unfairly by the Department of National Defence or the Canadian Armed Forces. In addition, the Ombudsman may investigate and report publicly on matters affecting the welfare of members and employees of the Department or the Canadian Armed Forces and others falling within his jurisdiction. The ultimate goal is to contribute to substantial and long-lasting improvements to the defence community.

Any of the following people may bring a complaint to the Ombudsman when the matter is directly related to the Department of National Defence or the Canadian Armed Forces:

- a current or former member of the Canadian Armed Forces
- a current or former member of the Cadets
- a current or former employee of the Department of National Defence
- a current or former non-public fund employee
- a person applying to become a member
- a member of the immediate family of any of the above-mentioned
- an individual on an exchange or secondment with the Canadian Armed Forces

The Ombudsman is independent of the military chain of command and senior civilian management and reports directly to the Minister of National Defence.

Executive Summary

In December 2015, our Office launched a systemic review of the Canadian Cadet Program to identify any issues of unfairness that might arise should a cadet be seriously injured or killed during an approved Cadet activity. This review set out to determine what cadets (and/or their families) would be entitled to, and the process to access those entitlements.

It assesses similarities and differences in the benefits offered to people involved in cadet or youth activities:

- Canadian Armed Forces members and employees of National Defence;
- cadets from allied countries comparable to Canada; and
- members of other Canadian youth organizations.

We also looked at Canadian federal and provincial insurance and benefit schemes to see if or how they compensate ill and injured youth.

Overall, we found that Canadian cadets, although treated fairly following minor incidents, are not treated on par with Canadian Armed Forces members or civilians involved in cadet activities when it comes to compensation for serious, life-changing injuries and illnesses.

We also found that information on how to access Canadian cadet health care entitlements is not readily available, and the process is not well understood.

Our review concludes that when it comes to access to long-term care and compensation, not much has changed since the 1974 Valcartier grenade incident. More needs to be done to support our most vulnerable participants of the Cadet Program.

With this in mind, our Office has made the following four recommendations to the Minister of National Defence:

1. We recommend that, in the event of an illness or injury arising out of an approved cadet activity, the Department of National Defence and the Canadian Armed Forces ensure that cadets are compensated and supported in a manner that is commensurate with the compensation and support available to members of the Canadian Armed Forces.
2. With regard to the general availability of information on cadet entitlements, we recommend that the Department of National Defence and the Canadian Armed Forces complete the following activities in time for summer training 2017:
 - a. Amalgamate information on cadets' health care entitlements and Cadet League accident insurance policies and the process to access them;
 - b. Provide this information to all those in charge of supervising cadets;
 - c. Ensure compliance with the process;
 - d. Publish the same detailed information on the Internet; and
 - e. Include the same detailed information in documents provided to cadets and their families.
3. As part of the next annual review of the accident insurance policies of the Cadet Leagues, we recommend that the Department of National Defence and the Canadian Armed Forces ensure that the benefits are identical across the three Cadet Leagues.
4. We recommend that the Department of National Defence and the Canadian Armed Forces conduct necessary consultations and institute policies and procedures regarding Staff Cadets' possible entitlements to compensation in case of illness or injury arising from their duties.

Summary of Impact on National Defence and Canadian Armed Forces Constituents

In many ways, the Canadian Cadet Program is similar to other youth groups: it involves youth participating in recreational activities, with parental consent, supervised by adults. The Cadet Program helps youth develop important life skills, such as teamwork and leadership, and it provides a sense of adventure.

These same characteristics apply to Scouts Canada and to the cadet programs of several allied countries such as Australia and the United Kingdom. But there is one key aspect to the Canadian program that sets it apart from these other groups: our cadets fall under the direct control and supervision of members of the Canadian Armed Forces¹ via the Cadet Instructor Cadre.

In contrast, Scouts are led by civilians, and Australian and British cadets are led by civilians who are under the guidance of the Defence Forces. The direct relationship between Canadian cadets and Canadian Armed Forces members places specific responsibility on the Department of National Defence and the Canadian Armed Forces to provide accessible and equitable support to cadets (and their families) if they are injured, become ill or die as a result of events falling under their supervision.

Our investigation found that there is a variety of entitlements available to ill and injured cadets and their families, such as health care provided by the Canadian Armed Forces and accident insurance coverage provided by the Cadet Leagues of Canada.

A cadet who suffers a minor, temporary illness or injury (such as a cut or sprain) will be cared for under the current policies and protocols governing their care. It is important that cadets, their families, as well as cadet instructors and supervisors, be well informed of cadets' entitlements and the process to access them.

In the rare event of more serious, life-changing illnesses or injuries (such as dismemberment or paralysis), cadets would not be as well supported as the other participants of the Cadet Program (for example, the Cadet Instructor Cadre and civilian instructors) or cadets in some allied countries. Canadian cadets are eligible for a less insurance coverage than the adults to whom they report. A cadet's parent or guardian would have to file a claim against the Crown in Federal or Provincial Court in order to seek additional compensation.

¹ *National Defence Act*, R.S.C., 1985, c. N-5, subsection 46(2)

Although the *National Defence Act* gives the Canadian Armed Forces control and supervision over cadet organizations, cadets are not Canadian Armed Forces members nor are they National Defence employees. As such, they are ineligible to receive any compensation that would be afforded to members of the Canadian Armed Forces and employees of the National Defence in cases of life-changing illness or injury.

Introduction

In July 2015, our Office published a report² on our investigation into the treatment of dozens of army cadets who were involved in a deadly grenade explosion at a cadet summer training centre in Valcartier in 1974.

Our Valcartier investigation revealed that cadets and their Canadian Armed Forces supervisors had different entitlements and received different compensation, even though they had been injured in the same incident. More specifically, our investigation found that ill and injured cadets did not automatically receive long-term care, compensation or benefits due to the laws and statutes in effect at the time of the incident. In contrast, Canadian Armed Forces members and National Defence employees were entitled to compensation. The Department of National Defence and the Canadian Armed Forces compensated only those cadets who made claims against the Crown.

It was evident to us that it was unfair to provide assistance, compensation and benefits to a group of Canadian Armed Forces members who were either directly or indirectly affected by the 1974 incident, yet not provide similar support to the cadets who were under their care and present during the explosion that day.

As a result, our Office made two recommendations to address the unfair gap in support available to cadets. The Department of National Defence and the Canadian Armed Forces accepted both recommendations. We continue to monitor [the progress made in response to our recommendations](#).³

² *An Investigation into the 1974 Valcartier Cadets Grenade Incident*.

³ Statement from the Ombudsman on the VCDS update on recommendations regarding the Valcartier Grenade Incident in 1974 (July 29, 2016).

Section I: Issue Statement

Many of the cadets who were present at the 1974 Valcartier grenade incident were left with long-lasting and life-changing injuries. As they were neither Canadian Armed Forces members nor employees of National Defence, they were not automatically entitled to benefits and compensation. Ill and injured cadets needing access to medical assistance that was not covered by provincial plans had to incur costs or do without. The only other option available for seeking compensation was to submit a claim against the Crown, which few of the cadets' families did.

The current review set out to identify what present-day cadets (and/or their families) would be entitled to in case of illness, injury, or death as a result of a cadet activity in Canada, and the process to access those entitlements.⁴

We also set out to identify the entitlements offered to other individuals who suffer illness, injury, or death while participating in youth activities with a similar level of risk. These included Canadian Armed Forces members and employees of National Defence involved in cadet activities in Canada, and cadets from Australia and the United Kingdom.⁵

We expanded our research beyond cadet groups to look at entitlements provided to youth members of Scouts Canada, who participate in recreational activities in a civilian program supervised by adults.⁶

We also examined Canadian federal and provincial insurance and benefits schemes – Canada Pension Plan, workers' compensation in Ontario, and Quebec government automobile insurance – to see if or how they compensate ill and injured youth (or beneficiaries, in cases of death). We chose these specific plans as comparators because the majority of Canadians are entitled to disability or death benefits through the Canada Pension Plan or workers' compensation. We included the *Société de l'assurance automobile du Québec* as it is a large government-run insurance plan with specific provisions to compensate injured youth who cannot attend school or may be prevented from entering the workforce as a result of an illness or injury.

4 Entitlements include immediate and ongoing health care, accident insurance coverage and other compensation (beyond that received through health care and insurance coverage).

5 We looked specifically at the British Army Cadet Force, which is a national youth organization sponsored by the United Kingdom's Ministry of Defence and the British Army. We also looked at the United States Junior Reserve Officer Training Corps. We discovered that this program is administered by schools as part of their curriculum; as such, it is very different from the Canadian Cadet Program and was excluded as a comparator group in the findings of this report.

6 Scouts Canada's website explains that the Scout program (11-14 years old) focuses on outdoor and environmental activities, citizenship and community service, leadership, and personal development; while Venturer Scouts (15-17) learn to nurture an active and healthy lifestyle, acquire the knowledge and skills for career development, and participate in outdoor adventures.

We then examined how Canadian cadets are treated in comparison to these groups, and assessed whether any difference in entitlements result in unfairness for the cadets. In comparing entitlements and assessing fairness, we expected individuals to be treated similarly unless they differed in important ways that were relevant to the situation.

Additional information on the data collected and interviews conducted is outlined in [Appendix A – Investigation Methodology](#).

Section II: Context

Section 46 of the *National Defence Act* is the legislative authority for the Canadian Cadet Organizations.⁷ The Act places the cadet organizations under the control and supervision of the Canadian Armed Forces. The Act also states that the cadet organizations are not part of the Canadian Armed Forces.

The Canadian Cadet Organizations run the national Canadian Cadet Program, which is funded by the Department of National Defence and the Canadian Armed Forces, and supported by the Cadet Leagues of Canada, which are civilian non-profit organizations that exist through grants provided by National Defence and the Canadian Armed Forces. The roles and responsibilities of National Defence, the Canadian Armed Forces and the Cadet Leagues are set out in a 2005 Memorandum of Understanding, which are currently being reviewed.

The cadets are instructed and supported by a variety of individuals, including Staff Cadets, Cadet Instructor Cadre Officers, Primary Reservists, Regular Force members, civilian instructors and civilian volunteers.⁸ Descriptions of these individuals and their roles are included at [Appendix B – Members of the Cadet Program](#).

The Canadian Cadet Organizations' website explains that the Cadet Program is adventure-oriented and offers many challenging activities:

⁷ *National Defence Act*, R.S.C., 1985, c. N-5

⁸ Civilian volunteers are not exposed to the same level of risk as other participants of the Cadet Program because they are not involved in summer training. They are the only participants of the Canadian Cadet Program who do not fall within the mandate of the Office.

- Sea cadets specialize in sailing, seamanship, shipboard life, naval communications, power boat handling, boat repair, marine engineering, and Tall Ship training.
- Army cadets develop abilities in the use of map and compass, GPS technology, orienteering, first-aid, camping and survival skills, canoeing, abseiling, trekking, and mountain biking. More experienced cadets may be selected for parachuting, white-water rafting and glacier climbing. Army cadets may also become involved in Olympic-style marksmanship, biathlon, and sports competitions.
- Air cadets receive training in subjects such as power flying and gliding, aerospace, aircraft maintenance, navigation, outdoor survival, precision drill, as well as sporting activities such as biathlon and Olympic-style marksmanship.
- Experienced Air, Army and Navy cadets may also be selected to participate in training experiences overseas.

The Canadian Cadet Organizations have 21 Cadet Training Centres located across Canada where summer training takes place for Sea, Army and Air Cadets. More than 20,000 youths attend these centres each summer for two to six weeks at a time. Selection for summer training is based on their attendance, behaviour, academic achievement, and other attributes that they demonstrate throughout the training year. They are housed and fed and participate in training activities at the expense and under the supervision of the Canadian Armed Forces.

The Canadian Cadet Organizations acknowledge that cadet activities present some element of risk and that this danger is heightened because of the age of cadets.⁹

Though accidents like the Valcartier grenade explosion are the exception, our Office has stressed the importance of the Department of National Defence, the Canadian Armed Forces and the Canadian Cadet Organizations working together to put in place support in the event that something of this nature happens again.

“While cadets are not members of the military, the Canadian Armed Forces is charged with their well-being – a sacred responsibility that their families trust us with.

The cadet organization’s highest priority is ensuring the protection, safety and welfare of all cadets.”¹⁰

- Lieutenant-General Guy R. Thibault, Vice Chief of the Defence Staff

⁹ The Canadian Cadet Organizations webpage “Safety and Screening.”

¹⁰ “Real progress toward a safer military,” comment, National Post, June 6, 2016.

Section III: Findings

We looked at the overall ‘package’ available to Cadets in addition to individual aspects of it. Overall, we found that cadets are not treated on par with others involved in cadet activities (e.g., Canadian Armed Forces members or civilian employees of National Defence) when it comes to compensation for serious, life-changing illnesses and injuries. Our main recommendation aims to remedy that. Understanding that this will result in a major change that will require some time, we also looked at individual aspects of what is in place now and made recommendations to improve certain aspects in the interim.

The charts at [Appendix C – Entitlements Comparison Table](#), [Appendix D – Insurance Comparison Table](#) and [Appendix E – Amounts Comparison Table](#) summarize the entitlements available to cadets and the comparator groups.

FINDING 1: When it comes to serious, life-changing illnesses and injuries, Canadian cadets are not treated on par with other participants of the Cadet Program (e.g., Canadian Armed Forces members or civilian employees of National Defence) and other comparator groups.

Our Valcartier report concluded that it was not fair to provide assistance, compensation and benefits to the military cadet instructors who were involved in the grenade incident, yet not provide similar support to the cadets who were also affected and under their care. More should have been done.

Today’s cadets are still excluded from a prescribed suite of compensation and benefits available to their instructors, who are Canadian Armed Forces members and civilian employees of National Defence. In the event of an accident resulting in death or a life-changing illness or injury, final recourse would still be through a legal claim against the Crown, as it was in 1974.

There are three different compensation mechanisms: one for Canadian Armed Forces members, one for National Defence employees, and one for cadets. In the event of an accident, access to these mechanisms is based on the status of the individual.

For example, if a cadet and a Cadet Instructor Cadre Officer, both exposed to the same level of risk in the same cadet activity, were to be victims of an accident and suffer the same permanent illness or injury, two very different compensation mechanisms would be available with different outcomes. In addition to Canadian Armed Forces benefits provided in accordance with Reserve Force Compensation or workers' compensation, and insurance provided by the Service Income Security Insurance Plan,¹¹ the Cadet Instructor Cadre Officer would have access to Veterans Affairs Canada services and benefits. The cadet, however, would not have access to a government compensation mechanism. The only compensation available would be through the Cadet Leagues' accident insurance policy.

Instead, cadets' parents or guardians would have to file a claim against the Crown. This means that in order to be awarded compensation, a cadet would have to prove legal liability on the part of Crown. On the other hand, Canadian Armed Forces members would be entitled to compensation for an illness or injury related to service. Similarly, National Defence employees would be entitled to compensation for an illness or injury related to work. These two groups do not have to prove liability.

SUMMARY ANALYSIS OF COMPENSATION AVAILABLE TO COMPARATOR GROUPS

When we assessed Canadian cadets' entitlements against what the comparator groups receive, we found that Canadian cadets are not treated on par. Of note:

- A Canadian Armed Forces member may apply for benefits and compensation through Veterans Affairs Canada. For example, a Cadet Instructor Cadre Officer who suffers a severe illness or injury during a cadet activity could receive through Veterans Affairs Canada a lump sum award and other benefits. This is in addition to what may be received through the Service Income Security Income Plan as well as Reserve Force Compensation or workers' compensation.
- Depending on the circumstances, a Civilian Instructor (i.e., an employee of National Defence) could apply for and receive a monthly disability benefit through the Canada Pension Plan.^{12,13} Or he/she could receive provincial workers' compensation benefits through the *Government Employees Compensation Act*.

¹¹ Cadet Instructor Cadre Officers are eligible for the Accidental Dismemberment Insurance Plan (ADIP) through the Service Income Security Insurance Plan.

¹² Service Canada report *Canada Pension Plan/Old Age Security Quarterly Report – Monthly Amounts and Related Figures – From January to March 2016*.

¹³ Quebec residents are eligible for the Quebec Pension Plan instead of the Canada Pension Plan.

- All permanent members of the Australian Defence Force, all members of the Reserve Force, cadets, cadet officers and cadet instructors are covered under the *Military Rehabilitation and Compensation Act 2004* (Commonwealth), which is administered by the Australian Department of Veterans Affairs. All of these individuals can receive the same range of benefits for injury, disease or death related to service (including cadet service).¹⁴ For example, an Australian cadet suffering a high level of disability could receive a weekly payment for life, or an age-adjusted lump sum to compensate for pain and suffering. This cadet could also receive weekly income replacement payments. (If the cadet had no earnings prior to the injury, income replacement is based on the Australian federal minimum wage).¹⁵
- The *Société de l'assurance automobile du Québec* (Quebec Automobile Insurance) is a provincial automobile insurance plan that compensates people injured in road accidents, and has specific provisions for youth, such as benefits designed to compensate for missed school time. For example, a high-school or post-secondary student could receive compensation for every school year or term lost. Additionally, a student may be entitled to an income replacement indemnity for loss of future earnings based on the average earnings of a Quebec worker. This benefit would start on the scheduled date for the end of studies. Youth may also receive a lump sum indemnity for diminished quality of life.¹⁶

Providing access to an alternate means of compensation on par with other participants of the Cadet Program who experience a similar illness or injury would ensure that today's cadets and their families are treated fairly.

RECOMMENDATION 1

We recommend that, in the event of an illness or injury arising out of an approved cadet activity, the Department of National Defence and the Canadian Armed Forces ensure that cadets are compensated and supported in a manner that is commensurate with the compensation and support available to members of the Canadian Armed Forces.

The remaining findings and recommendations in this report are meant to address other issues in the interim.

14 Australian Government Department of Veterans' Affairs Factsheet MRC31 – Information about Cadets, Officers of Cadets and Instructors or Cadets (April 30, 2013).

15 Australian Government Department of Veterans' Affairs Factsheet MRC04 – Compensation Payment Rates (current from 20 March 2016 to 30 June 2016).

16 La Société de l'assurance automobile du Québec's report *Compensation Table for 2016*: For accidents occurring or expenses incurred between January 1 and December 31, 2016.

FINDING 2: Ill and injured Canadian cadets receive immediate medical attention and some medical benefits from the Canadian Armed Forces in addition to what is available under provincial and territorial health plans.

Canadian cadets who suffer an illness or injury today as a result of an authorized cadet activity receive certain entitlements through the Canadian Armed Forces. These are outlined in several documents (see [Appendix F – Cadet-related Regulations and Policies](#)).

The primary regulation governing cadets is the *Queen's Regulations and Orders for the Canadian Cadet Organizations* (also known as QR Cadets).¹⁷ This regulation indicates that, for the purposes of determining [entitlement to medical or dental treatment](#), a cadet performing cadet duty is entitled to the same care as a private of the Reserve Force who is performing Class "A" or Class "B" Reserve Service.¹⁸

Medical care entitlements for Reservists (and by extension cadets) are outlined in *Queen's Regulations and Orders 34.07 – Entitlement to Medical Care*. Under this regulation, if the need for medical care is a result of duty or cadet activity, a Reservist or cadet is entitled to medical care at the Canadian Armed Forces' expense for the remaining period of duty; and, after the period of duty/activity, to such medical care at the Canadian Armed Forces' expense as the attending physician may consider necessary and as authorized by the Canadian Armed Forces.

Dental care entitlements for Reservists (and by extension cadets) are outlined in *Queen's Regulations and Orders 35.04 – Entitlement to Dental Treatment*. Again, if the injury is the result of duty or a cadet activity, the Reservist or cadet is entitled to such treatment as is necessary to restore a state of dental fitness comparable to that which existed prior to the injury, if such injury is not attributable to misconduct or imprudence.

Another key policy is the *Canadian Forces Health Services Group Instruction 2500-05 – Cadet Care Invoice Payment* (dated March 2011). This instruction states that the Canadian Forces Health Services Group is responsible for emergency care for cadets attending summer training programs. It goes on to explain that the Canadian Armed Forces will cover the cost of the health services that exceed provincial and territorial coverage and that are covered under the Canadian Armed Forces Spectrum of Care. This also applies to illnesses and injuries resulting from all other authorized cadet activities.

¹⁷ This regulation was last updated in 1988.

¹⁸ Canadian Forces Health Services Group Instruction 2500-05 specifies that cadets participating in a summer training centre program are considered the same as Class B Reservists on short-term contract, and as Class A Reservists when participating in any other authorized activity.

CANADIAN ARMED FORCES SPECTRUM OF CARE¹⁹

This document authorizes the use of public funds to ensure that Canadian Armed Forces members have access to a standard of health services that is comparable overall to that received by Canadians under provincial health care plans. These services include physician services, hospital services, ambulance services, outpatient diagnostic services, rehabilitation care, and health practitioner benefits (such as physiotherapist, chiropractor and psychologist).

In the case of latent injuries (e.g., if a health issue arises *after* an accident resulting from a cadet activity), the Canadian Armed Forces informed us that the cadet's entitlement to health care still exists so long as the accident was reported and documented according to existing policies. For dental care specifically, Canadian Armed Forces policy acknowledges that some adolescent dental injuries cannot be fully managed until adulthood, and if further dental treatment is required, the Canadian Armed Forces will manage the care and expenses.²⁰

Information we collected from interviewees and documents shows minor differences in the provision of health care exist based on where the illness or injury occurs – Cadet Training Centres or local units (corps and squadrons).²¹ During summer training at Cadet Training Centres, ill and injured cadets receive immediate medical care at a Canadian Armed Forces walk-in clinic set up specifically to serve cadets. Should medical needs surpass what is available at the walk-in clinic, cadets are escorted to the nearest hospital where care is covered through their provincial or territorial health care plan.

While participating in local unit training activities, ill and injured cadets receive first aid by qualified supervisors. If required, they receive further medical services through their provincial or territorial health care plan.²²

Our investigation into the 1974 Valcartier grenade incident revealed that cadets received immediate medical care at the time of the incident; however, any cadets needing medical assistance not covered by provincial plans had to incur the cost themselves or do without.

Today, the Canadian Armed Forces covers the cost of health services that exceeds provincial and territorial coverage for illnesses or injuries resulting from authorized cadet activities, in accordance with the documents previously mentioned; therefore, parents or guardians may be entitled to reimbursement for some medical expenses.

19 National Defence and the Canadian Armed Forces webpage "Spectrum of Care: Medical and Dental Benefits and Services."

20 *Canadian Forces Health Services Group Instruction 2500-05 – Cadet Care Invoice Payment.*

21 The National Cadet and Junior Canadian Rangers Support Group; Director Medical Policy; Canadian Forces Health Services Group Instruction 2500-05; and Cadets Canada Brochure "Addressing Concerns."

22 Information received from the National Cadet and Junior Canadian Rangers Support Group and from the Central Region Medical Liaison Officer.

SUMMARY ANALYSIS OF HEALTH CARE AVAILABLE TO COMPARATOR GROUPS

When we assessed Canadian cadets' health care entitlements against what the other comparator groups receive, we found that Canadian cadets are well supported over the short-term. Of note:

- Regular Force members receive comprehensive health care coverage from the Canadian Armed Forces (as per Spectrum of Care). They are not eligible for coverage under provincial or territorial health care plans.
- Ill and injured civilians (i.e., employees of National Defence) may receive health care services from the Canadian Armed Forces in the case of an emergency.²³ There is no policy directing additional benefits under Spectrum of Care. Injured civilians are covered as part of their provincial or territorial health care plans and may receive additional entitlements through workers' compensation.
- Aside from first aid, ill and injured scouts do not receive any health care coverage directly from Scouts Canada. They are also covered under provincial or territorial health care plans.
- Aside from first aid while at annual camp, ill and injured British cadets do not receive health care services directly from the Ministry of Defence. Their health and care services are available through the National Health Service.
- Aside from first aid, ill and injured Australian cadets do not receive health care coverage directly from the Defence Force. However, they may receive health care services from their Department of Veterans' Affairs as they are covered under the *Military Rehabilitation and Compensation Act 2004* [Commonwealth].

²³ Queen's Regulations and Orders Chapter 34.30 – Provision of Medical Care to Civilians and Queen's Regulations and Orders. 35.12 – Provision of Dental Services to Civilians.

FINDING 3: Information on how to access Canadian cadet health care entitlements is not readily available, and the process is not well understood.

The process for accessing reimbursement of costs is outlined in *Canadian Forces Health Services Group Instruction 2500-05 – Cadet Care Invoice Payment*.²⁴ This policy is only available on the Defence Intranet site, which is not accessible to all cadets and their parents or guardians.

Additionally, some key documents provided to the public (such as the “Offer of Participation” and the “Cadet Training Centre Joining Instructions”) do not mention cadets’ health care entitlements available through the Canadian Armed Forces, or the process to access them.

HOW TO SUBMIT A CLAIM FOR PAYMENT OR REIMBURSEMENT

The point of contact for the cadet’s parent or guardian is the commanding officer of the cadet unit. The commanding officer contacts the Regional Cadet Medical Liaison Officer to initiate a payment request for care that is not covered by provincial or territorial health care and is needed as a result of an approved cadet activity. The Regional Cadet Medical Liaison Officer submits the payment request for approval to the supporting Base/Wing Surgeon; if approved, payment is then processed through Blue Cross.²⁵ If a civilian health care provider does not have the ability to be paid directly through Blue Cross, the cadet’s parent or guardian can pay upfront and be reimbursed by the Canadian Armed Forces.

Canadian Armed Forces regulations and policies clearly explain cadets’ health care entitlements and the process to access those entitlements, but our investigation found inconsistencies between what is in those documents and what some Canadian Armed Forces interviewees understood when it comes to the “*order of payer*”²⁶ Specifically, some members believed that private insurance had to be exhausted before the Canadian Armed Forces could cover medical expenses.

24 This process was confirmed by the National Cadet and Junior Canadian Rangers Support Group, and by several interviewees.

25 Blue Cross is the Canadian Forces Health Services’ third-party payment processor for medical care services.

26 The list of organizations that may pay medical costs in a given situation, in order from who pays first to who pays last.

Key documents do not state that private insurance takes precedence. Rather, the *Queen's Regulations and Orders 34.07* indicates that Reservists (and by extension, cadets) are entitled to medical care at the Canadian Armed Forces' expense. Additionally, *Canadian Forces Health Services Group Instruction 2500-05* states that the base or wing surgeon will review the case and determine if follow up or further treatment will be required, and that if further treatment is required, the Canadian Armed Forces will coordinate the care and will provide billing instructions to the provider.

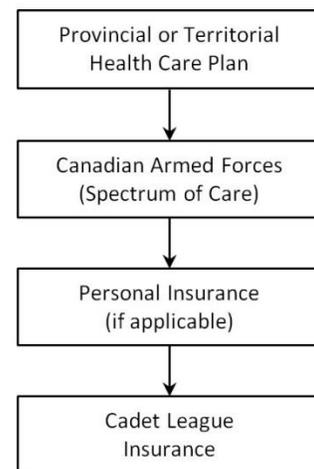
Furthermore, the Canadian Armed Forces organization responsible for the Cadet Program confirmed to us that the order of payer for health care is as follows: the relevant province or territory, the Canadian Armed Forces, private insurance (if applicable), and Cadet League insurance. (See Figure 1)

FINDING 4: Detailed information about the Cadet Leagues' accident insurance policies is not readily accessible to the public.

The three Cadet Leagues of Canada purchase insurance policies that cover certain health care expenses and other benefits for injured cadets.²⁷ Canadian cadet premiums are paid for by the Cadet Leagues. The current Memorandum of Understanding between National Defence, the Canadian Armed Forces and the Cadet Leagues states that National Defence identifies insurance requirements for cadet activities in cooperation with the Leagues.

The accident insurance coverage is designed to be complementary coverage that, in most cases, picks up only where other coverage may leave off or expire, including provincial and territorial health coverage, and private insurance coverage.²⁸

Figure 1: Order of Payer for Health Care



27 Each League has its own accident insurance policy; the copies we reviewed covered the periods 2015-2016 (Navy and Air) and 2014-2015 (Army).

28 Interviews with the Army and Air Cadet Leagues.

An important condition of eligibility for accident insurance coverage is that the injury must result from an accident, and not from illness. The Army Cadet League gave the example of a cadet who faints on parade and suffers an injury: under normal circumstances, the policy would not cover the injury because the insurer considers fainting to be a result of illness, not an accident.²⁹

The Cadet Leagues' full insurance policies are not readily available to the general public. The Cadet Leagues provide summaries of their policies, as well as claim forms, on their websites; however, these summaries do not include information on principal sums and benefit amounts. In contrast, Scouts Canada's detailed insurance information, including benefits amounts is available on the organization's website.³⁰

RECOMMENDATION 2

With regard to the general availability of information on cadet entitlements, we recommend that the Department of National Defence and the Canadian Armed Forces complete the following activities in advance of summer training 2017:

- a. Amalgamate information on cadets' health care entitlements and Cadet League accident insurance policies, and the process to access them;
- b. Provide this information to all those in charge of supervising cadets;
- c. Ensure compliance with the process;
- d. Publish the same detailed information on the Internet; and
- e. Include the same detailed information in documents provided to cadets and their families.

FINDING 5: Canadian cadets receive less accident insurance coverage than other participants in the Canadian Cadet Program (e.g., Canadian Armed Forces members).

²⁹ Of note, should a member of the Canadian Armed Forces suffer a long-lasting and life-changing injury from fainting on parade, they would have access to VAC benefits.

³⁰ The policy is dated February 2007; however, Scouts Canada interviewees confirmed that the coverage is the same today.

Through the Cadet Leagues' insurance, injured cadets may be entitled to reimbursement for health care expenses. They may also receive coverage for non-medical expenses, including tutoring, home alteration, and vehicle modification. A cadet who was employed at the time of the accident may also be entitled to an indemnity for lost wages, up to a maximum of \$910 over 26 consecutive weeks.

Cadets and/or their families are also entitled to lump sum payments for accidental death or dismemberment that results from a cadet activity.

HOW TO MAKE A CLAIM FOR REIMBURSEMENT OF EXPENSES THROUGH THE CADET LEAGUES' ACCIDENT INSURANCE³¹

The process for making a claim is outlined in the Cadet Leagues' accident insurance policies. The prescribed timeframes are: provide notice of claim within 30 days of the accident, and provide proof of claim regarding the details of the accident and the resulting loss within 90 days. However, failure to give notice or proof within the time prescribed does not invalidate the claim if the information is provided as soon as reasonably possible and no later than 12 months of the date of the accident.

A cadet's parent or guardian is responsible for filling out a *League Accident Claim Form*³² and submitting it to the appropriate Cadet League National Office, who will forward it to the insurance company. The claim must include receipts for medical and other expenses or estimated invoices.

Contact information (such as mailing addresses) of the three Cadet Leagues is available on their websites.³³

31 Each Cadet League provides additional information on the claim process in their summaries of the insurance policies: [Navy](#), [Army](#) and [Air](#).

32 The forms vary by Cadet League: [Navy](#), [Army](#) and [Air](#).

33 www.navyleague.ca/en, www.armycadetleague.ca and <http://aircadetleague.com> .

SUMMARY ANALYSIS OF INSURANCE COVERAGE AVAILABLE TO COMPARATOR GROUPS

When assessed against other members of the Canadian Cadet Program,³⁴ we found that Canadian cadets are eligible for less accident insurance coverage.³⁵

- The family/beneficiary of a cadet who dies as a result of a cadet activity will receive a principal sum of \$10,000.
- A cadet who loses sight in both eyes, or loses both hands or both feet, will receive the principal sum (\$10,000).
- A cadet who becomes quadriplegic, paraplegic or hemiplegic will receive two times the principal sum (\$20,000).

The maximum lump sum that a Canadian cadet could receive through Cadet League accident insurance for a life-changing injury/permanent impairment is \$20,000. In contrast:

- Adult civilian volunteers³⁶ (under age 70) who are covered under the same Cadet League insurance policies may receive up to \$100,000 for a severe injury.³⁷
- Reservists (such as Cadet Instructor Cadre Officers) are not covered under the Cadet League insurance policies; however, they are covered by the Service Income Security Insurance Plan (SISIP) and may receive up to \$250,000 for a severe injury.³⁸ A Reservist will also have access to workers' compensation through the *Government Employees Compensation Act* or Reserve Force Compensation.
- Like Reservists, Regular Force members are not covered under the Cadet League insurance policies, but may receive up to \$250,000 through SISIP.

34 Australian cadets were not included in the comparison as they are not covered by accident insurance through their cadet program.

35 Based on maximum amounts, and not taking into account private insurance or provincial and territorial health insurance plans.

36 Civilian volunteers can include Canadian Armed Forces members who assist at cadet activities while off-duty.

37 The principal sum for these adults/volunteers decreases to \$5,000 at age 70.

38 SISIP is an insurance plan offered by the Canadian Armed Forces exclusively to serving and former military members and their spouses (some of which is at a cost). Through SISIP, members are automatically covered for an Accidental Dismemberment Insurance Plan, which provides a lump-sum benefit to eligible members whose condition is attributable to military service and incurred by way of accidental, external and violent means.

- Civilian instructors are covered by workers' compensation, but not by Cadet League insurance policies. Those working in Ontario could receive up to \$84,093.66 for a permanent impairment.³⁹

The accident insurance policies of the British Army Cadet Force Association and Scouts Canada provide the same principal sum amounts for their respective adults and youth. These payouts are in contrast to the Cadet Leagues' accident insurance policies, which compensate youth at one-fifth the amount for adults.

Also noteworthy is that under the Workers' Safety and Insurance Board of Ontario, the younger a claimant the more they receive.⁴⁰

FINDING 6: Accident insurance coverage differs by Cadet League, (Navy, Army and Air).

A comparison of the three Cadet Leagues' accident insurance policies revealed that they vary by Cadet League.

For example, the Army Cadet League provides several benefits that the Air and Navy Cadet Leagues do not, namely: benefits for psychological therapy, burns, cosmetic reconstructive surgery, coma, and hospital expenses.

The Army and Air Cadet Leagues also provide more coverage than the Navy Cadet League for certain benefits. For example, army and air cadets who require rehabilitation due to dismemberment may be covered for up to \$15,000 in expenses within three years of the date of the accident. In contrast, a sea cadet requiring rehabilitation may be covered for only \$10,000 within two years of the date of the accident.

The Canadian Armed Forces attributed the differences to claims history, activities, level of accepted risk, and different insurance brokers.⁴¹

39 Figure 3 – Annually indexed dollar amounts for non-economic loss benefits, *Operational Policy Manual*, Workers' Safety and Insurance Board of Ontario, January 4, 2016.

40 Non-economic Loss – Summary of Permanent Disability Awards and Escalation Benefits 2015, The Association of Workers' Compensation Boards of Canada.

41 The Navy Cadet League has a different broker from the Army and Air Cadet Leagues.

Notwithstanding the fact that the three Cadet Leagues are separate organizations, they are partners who receive the same amount of funding from the Department of National Defence in order to support the same constituency – participants of the Cadet Program.

The Canadian Armed Forces indicated that it is their desire to have a single policy to cover all cadets.

RECOMMENDATION 3

As part of the next annual review of the accident insurance policies of the Cadet Leagues, we recommend that the Department of National Defence and the Canadian Armed Forces ensure that the benefits are identical across the three Cadet Leagues.

FINDING 7: Staff Cadets who suffer a workplace injury in the performance of their cadet activities may be entitled to workers' compensation, but are not assisted in this regard by the Canadian Armed Forces.

Workers' compensation programs protect employees from the financial hardships associated with work-related injuries and occupational diseases. These programs are administered by provincial and territorial workers' compensation boards.⁴²

Federal government employees have access to provincial workers' compensation through the *Government Employees Compensation Act*.⁴³ For example, Civilian Instructors, as employees of the Department of National Defence, would have access to amounts established by the Ontario Workplace Safety and Insurance Board if injured in a cadet activity in Ontario.

The Canadian Armed Forces does not consider Staff Cadets to be employees. In fact, the Canadian Armed Forces requires Staff Cadets to sign an agreement acknowledging that they are neither Crown employees nor public servants.⁴⁴

42 Labour Program's webpage Workers' Compensation.

43 Government Employees Compensation Act, subsection 4(1).

44 Cadet Administrative and Training Orders 13-28, Annex A, Staff Cadet Advanced Training Agreement.

However, Staff Cadets fall within the definition of ‘employee’ at section 2 of the *Government Employees Compensation Act*, which defines employee as “any person in the service of Her Majesty who is paid a direct wage or salary by or on behalf of Her Majesty.” Staff Cadets are directed in the tasks they perform, are paid a wage by the Crown, and receive a record of employment and a T4 *Statement of Remuneration Paid*.⁴⁵

Our inquiries with Employment and Social Development Canada (the department that administers the *Government Employees Compensation Act*) and the Ontario Workplace Safety and Insurance Board (the authority that administers the Ontario workers’ compensation program) confirm that Staff Cadets may be eligible for benefits.

Our inquiries with the Canadian Armed Forces revealed that there are no existing policies related to *Government Employees Compensation Act* or workers’ compensation that specifically address Staff Cadet workplace injuries. Further, it is not the practice of the Canadian Armed Forces to advise Staff Cadets of possible entitlements or to process relevant paperwork in order for Staff Cadets to access worker’s compensation in the event of a workplace injury. Rather, the Canadian Armed Forces maintains that since Staff Cadets are not employees, they are not eligible for benefits.

RECOMMENDATION 4

We recommend that the Department of National Defence and the Canadian Armed Forces conduct necessary consultations and institute policies and procedures regarding Staff Cadets’ possible entitlements to compensation in case of illness or injury arising from their duties.

⁴⁵ Cadet Administrative and Training Orders 13-28, and Central Region Cadet Summer Training Centres Joining Instructions – Staff (15 March 2011), as well as information from the National Cadet and Junior Canadian Rangers Support Group.

Section IV: Recommendations

RECOMMENDATION 1

We recommend that, in the event of an illness or injury arising out of an approved cadet activity, the Department of National Defence and the Canadian Armed Forces ensure that cadets are compensated and supported in a manner that is commensurate with the compensation and support available to members of the Canadian Armed Forces.

RECOMMENDATION 2

With regard to the general availability of information on cadet entitlements, we recommend that the Department of National Defence and the Canadian Armed Forces complete the following activities in time for summer training 2017:

- a. Amalgamate information on cadets' health care entitlements and Cadet League accident insurance policies and the process to access them;
- b. Provide this information to all those in charge of supervising cadets;
- c. Ensure compliance with the process;
- d. Publish the same detailed information on the Internet; and
- e. Include the same detailed information in documents provided to cadets and their families.

RECOMMENDATION 3

As part of the next annual review of the accident insurance policies of the Cadet Leagues, we recommend that the Department of National Defence and the Canadian Armed Forces ensure that the benefits are identical across the three Cadet Leagues.

RECOMMENDATION 4

We recommend that the Department of National Defence and the Canadian Armed Forces conduct necessary consultations and institute policies and procedures regarding Staff Cadets' possible entitlements to compensation in case of illness or injury arising from their duties.

Conclusion

“In many ways, these cadets represent the future of Canada and I am proud of their dedication, energy and remain fully committed to supporting their development.”

- Lieutenant-General Guy R. Thibault, Vice Chief of the Defence Staff⁴⁶

When it comes to access to long-term care and compensation, not much has changed since the 1974 Valcartier grenade incident: cadets’ parents or guardians would have to file a claim against the Crown in Federal or Provincial Court in order to seek compensation on par with cadet instructors.

It is not fair to offer compensation and benefits to cadet instructors who become ill or injured as a result of a cadet activity, and not offer similar support to ill or injured cadets. We conclude that more should be done to support our most vulnerable participants of the Cadet Program, particularly if the illness or injury is permanent and life-changing. Cadets should have access to equivalent levels of support and compensation to those enjoyed by their instructors.

That said, based on our review of relevant regulations and policies, cadets are well supported by the Canadian Armed Forces when it comes to short-term health care access for illnesses or injuries incurred while participating in authorized cadet activities. Cadets are entitled to the same short-term medical and dental care as the majority of their military instructors.

The process to access health care entitlements is clearly outlined in Canadian Armed Forces documents. Unfortunately, not all relevant information is available online or to the public. Additionally, it is not clear if those in charge of cadets are fully aware of the process to access entitlements, and therefore able to properly assist ill and injured cadets.

The Canadian Armed Forces, through the Cadet Leagues of Canada, also provides supplementary coverage by way of accident insurance. Because these policies do not provide the same benefits for all those covered, they create inequities for ill and injured cadets. As with health care entitlements, details regarding the insurance coverage are not readily available to all participants of the Cadet Program.

⁴⁶ “Real progress toward a safer military,” comment, National Post, June 6, 2016

In order to ensure these entitlements help those who need them, the Canadian Armed Forces should better communicate what is available and how it can be accessed.

The Canadian Armed Forces is responsible for cadets, and this responsibility – both health and financial – continues when the cadet returns home following an illness or injury. By implementing our recommendations, the Department of National Defence and Canadian Armed Forces will provide fair treatment to ill and injured cadets.

Response from the Minister of National Defence

Mr. Gary Walbourne
Ombudsman
Office of the National Defence and
Canadian Forces Ombudsman
100 Metcalfe, 12th floor
Ottawa ON K1P 5M1

Dear Mr. Walbourne:

Thank you for your letter of December 8, 2016, with which you enclosed a copy of your report entitled *Cadets: An Investigation of the Support Provided to Cadets Who Suffer an Illness or Injury as a Result of a Cadet Activity*. Your input on these matters is valued, and I appreciate receiving your recommendations.

Currently, a cadet who suffers illness or injury as a result of an approved cadet activity is entitled to the same level of medical care as a Private of the Reserve Force who is serving on a short term basis (Class A Reserve Service or Class B Reserve Service for a period less than 180 days).

In addition, cadets have access to long-term insurance coverage through policies maintained by the civilian Navy League, Army Cadet League and Air Cadet League of Canada.

I wish to assure you that the protection, safety and welfare of our cadets is one of our highest priorities. As such, we are committed to fully reviewing your report in consultation with our Cadet League partners. In addition, the Canadian Armed Forces will review the process of providing support to cadets who suffer illness or injury as a result of approved cadet activities.

This review will include an analysis of differences between the support provided to full and part time reservists and the support provided to cadets.

Taken together, these measures will help us determine the best way forward in supporting the cadets who become ill or injured while participating in the Cadet Program.

Thank you again for sending me a copy of your report. I appreciate your continued support of our men and women in uniform and their families.

Yours sincerely,

The Hon. Harjit S. Sajjan, pc, omm, msm, cd, mp

Appendix A: Investigation Methodology

Investigators collected data from December 2015 to May 2016 through reviews of documents and websites, interviews, and comparisons of entitlements.

Interviews were conducted with subject matter experts from the following organizations:

- National Cadet and Junior Canadian Rangers Support Group Headquarters
- Director Medical Policy of the Canadian Armed Forces
- Army and Air Cadet Leagues of Canada⁴⁷
- Cadet Training Centres
- Regional Cadet Support Unit
- Scouts Canada
- Australian Army Cadets (Headquarters) and Australian Department of Veterans' Affairs
- United Kingdom Army & Combined Cadet Force Association
- United States Army Junior Reserve Officer Training Corps New York State

The following documentation was reviewed:

- Canadian Armed Forces legislation, regulations, policies, directives and joining instructions.
- Cadet League of Canada policies and forms, including accident insurance policies.
- Legislation, regulations, policies and forms of comparator groups, including Scouts Canada, Australian Army Cadets, United Kingdom Army Cadet Force, and United States Army Junior Reserve Officer Training Corps.
- Canadian federal and provincial legislation, regulations, policies, etc.
- National Defence and Canadian Armed Forces Ombudsman reports and files.

⁴⁷ We obtained all relevant documentation from the Navy Cadet League via e-mail.

Appendix B: Members of the Cadet Program⁴⁸

CADETS are Canadian youth aged 12 to 18 who take part in activities at a cadet corps or squadron within their local community, generally one evening per week and one weekend day per month. They may also participate in summer training at Cadet Training Centres.

STAFF CADETS provide leadership, instruction and support to cadets during summer training while being mentored by adult leaders and other staff cadets. They are assigned different ranks, and receive an advanced training bonus. Staff Cadets are 16 to 18 years of age.

CADET INSTRUCTOR CADRE (CIC) OFFICERS are adults 18 years or older and are members of the Canadian Armed Forces who belong to the Cadet Organization Administrative and Training Service (COATS), which is a sub-component of the Reserve Force. Many are graduates of the Cadet Program; others may be former Regular Force members, interested parents, or members of the community at large. CIC Officers work with cadets an average of one night and one weekend day per week, with additional time devoted to organizing and planning activities. Many of them also spend their summers instructing cadets at summer training centres, or accompanying cadets on competitions, expeditions or foreign exchange visits.

CIVILIAN INSTRUCTORS are adults 18 years or older who are responsible for instructing and supervising cadets. They are employees of National Defence.

CIVILIAN VOLUNTEERS are adults who provide services directly to or on behalf of National Defence and the Canadian Armed Forces in support of authorized cadet activities, without compensation. They sign an agreement with the Cadet League; they are not Canadian Armed Forces members or National Defence employees. Civilian volunteers only participate in local corps/squadron activities.

REGULAR FORCE MEMBERS may be assigned a role in support of cadet activities as part of their regular duties.

PRIMARY RESERVISTS may be contracted by the Canadian Armed Forces to support cadet activities as part of their Primary Reserve service.

⁴⁸ As defined in the e-mail to Ombudsman investigators from the National Cadet and Junior Canadian Rangers Support Group (dated March 23, 2016) and on the Canadian Cadet Organizations' website (www.cadets.ca)

THE NAVY, ARMY AND AIR CADET LEAGUES OF CANADA are civilian non-profit organizations that work in partnership with the Canadian Armed Forces and local communities to support the Cadet Program. Grants from the Department of National Defence provide funding to each of the three Cadet Leagues in order to support corporate/administrative activities, such as coordinating insurance coverage, coordinating volunteer screening activities, and recruiting volunteers to support the Cadet Program.

Appendix C: Entitlements Comparison Table

Appendix C: Table 1

| Groups | Health Care | | Insurance Coverage | Compensation | Other Benefits |
|--|---|---|---|--|--|
| | Canadian Armed Forces (CAF) or Equivalent | Provincial / Territorial Plan or Equivalent | Cadet League Accident Insurance, Service Income Security Income Plan (SISIP), Workplace Safety & Insurance Board (WSIB) of Ontario, <i>Government Employee Compensation Act</i> (GECA), Reserve Force Compensation (RFC), or Equivalent | Claim against the Crown or Respective Organization | Veterans Affairs Canada (VAC), Canada Pension Plan (CPP) or Equivalent |
| Cadets (including Staff Cadets) (12-18 years old) | CAF provides emergency care through onsite walk-in clinics at Cadet Training Centres (CTC) during the summer. If additional care is required, cadets are brought to a civilian hospital. For all authorized cadet activities, the CAF will pay for costs above provincial/territorial health care plans, if approved by the Base/Wing Surgeon. | Universal health care | Cadet League accident insurance: Covered SISIP: N/A RFC: N/A GECA/WSIB: N/A with the exception of Staff Cadets, who may be eligible | The only avenue outside of Cadet League insurance. | VAC: N/A CPP Disability Benefit: N/A |

Appendix C: Table 1

| Groups | Health Care | | Insurance Coverage | Compensation | Other Benefits |
|--|--|---|---|--|---|
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| Cadet Instructor Cadre (CIC) Officers (18 to 64 years old) and Primary Reservists (on tasking with cadets) (16.5 to 54 years old) | CAF provides emergency medical care for Reservists on Class A and B (less than 180 days) contracts, and follow-up care for service-related injuries (i.e., beyond provincial/territorial coverage). Provide healthcare as per the Spectrum of Care for Class B+ (full time, 180+ days) (i.e., will receive the same care as Regular Force members). | Universal health care | Cadet League accident insurance: N/A SISIP: Entitled to Accidental Dismemberment Insurance Plan (ADIP). If purchased, Reserve Term Insurance Plan (life and dismemberment) and Spousal Disability Plan (for members of Reserve sub-components) for off-duty events ^{49, 50} GECA/WSIB or RFC: May be eligible. A Reservist may choose the best compensation method applicable to the situation. | N/A | VAC: May be eligible CPP Disability Benefit: May be eligible Reserve Death Gratuity (Compensation Benefits Instructions 205.73) through the CAF: May be eligible. Provides 20 months of Regular Force wages at equivalent rank and classification, if deceased while on duty. |
| Regular Force Members (on tasking with cadets) | Covered by the CAF as per the Spectrum of Care. | N/A | Cadet League accident insurance: N/A SISIP: Entitled to ADIP, as well as LTD if released under a medical item or if totally disabled and released under a non-medical item. Entitled to Term Life Insurance and off-duty Accidental Dismemberment (if purchased). GECA/WSIB or RFC: N/A | N/A | VAC: May be eligible CPP Disability Benefit: May be eligible Supplementary Death Benefit through the Canadian Forces Superannuation Act: May be eligible |

49 <https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Term-Life-Insurance-Plans.aspx>

50 [https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Spousal-Disability-Plan-\(SDP\).aspx](https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Spousal-Disability-Plan-(SDP).aspx)

Appendix C: Table 1

| Groups | Health Care | | Insurance Coverage | Compensation | Other Benefits |
|---|---|---|---|---|---|
| | Canadian Armed Forces (CAF) or Equivalent | Provincial / Territorial Plan or Equivalent | Cadet League Accident Insurance, Service Income Security Income Plan (SISIP), Workplace Safety & Insurance Board (WSIB) of Ontario, <i>Government Employee Compensation Act</i> (GECA), Reserve Force Compensation (RFC), or Equivalent | Claim against the Crown or Respective Organization | Veterans Affairs Canada (VAC), Canada Pension Plan (CPP) or Equivalent |
| Civilian Instructors (employees of the Department of National Defence) (at least 18 years old) | CAF provide first aid, but subsequent care would be covered by the provincial/territorial health care plan. | Universal health care | Cadet League accident insurance: N/A SISIP: N/A GECA/WSIB: May be eligible RFC: N/A | Can submit a claim if not in receipt of GECA/WSIB | VAC: N/A CPP Disability Benefit: May be eligible |
| Scouts Canada Members (youth and adult) | N/A | Universal health care | Scouts Canada accident insurance: Covered GECA/WSIB: N/A SISIP: N/A RFC: N/A | Only avenue to consider outside Scouts Canada's accident insurance would be to make a claim against the organization. | VAC: N/A CPP Disability Benefit: May be eligible |
| British Army Cadets (youth and adults) | During annual cadet camps a nurse is contracted by the Ministry of Defence to provide care | National Health Service | Accident insurance: Covered by the Army Cadet Force Association's policy The Association's insurance pays in parallel to the Ministry of Defence. | The only avenue outside of the Association's insurance. | Not eligible for veterans' benefits |
| Australian Cadets (youth and adults) | First aid from the cadet organization | National Medicare | Accident insurance: N/A | May pursue a claim if request for compensation from the Department of Veterans' Affairs (DVA) is denied. | Covered under the DVA's <i>Military Rehabilitation and Compensation Act</i> (MRCA) 2004 |

Appendix C: Table 2

| EXAMPLES OF INSURANCE COVERAGE BY PROVIDER | |
|--|--|
| Provider | Insurance Benefits |
| Service Income Security Income Plan (SISIP) (CAF members) | Term Life Insurance ⁵¹ (if purchased): Minimum \$10,000, maximum \$600,000 Accidental Dismemberment Insurance Plan ⁵² (automatic coverage if on duty, paid for by the employer): Minimum \$62,500, maximum \$250,000 Accidental Dismemberment ⁵³ (if purchased): Minimum \$10,000, maximum \$250,000 Spousal Disability Plan (may be purchased by Cadet Instructor Cadre and Rangers): Lump sum \$100,000 Long Term Disability ⁵⁴ (if released on medical item while in service or if totally disabled, paid for by employer): 75% of income (top up to 90%) (Only for Regular Force and Primary Reserve). |

51 <https://www.cfmws.com/en/OurServices/Insurance/Pages/default.aspx>.

52 [https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Accidental-Dismemberment-Insurance-Plan-\(ADIP\).aspx](https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Accidental-Dismemberment-Insurance-Plan-(ADIP).aspx).

53 Ibid

54 <https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Long-Term-Disability.aspx>.

Appendix C: Table 2

| EXAMPLES OF INSURANCE COVERAGE BY PROVIDER | |
|--|--|
| Provider | Insurance Benefits |
| Scouts Canada Accident Insurance (youth and adults) | <p>Accidental Death: \$10,000</p> <p>Paraplegia, quadriplegia or hemiplegia: \$20,000</p> <p>Dismemberment/Loss of:</p> <ul style="list-style-type: none"> • Both hands or both feet or sight of both eyes: \$10,000 • One hand and one foot: \$10,000 • Either hand or foot and sight of one eye: \$10,000 • One arm at or above elbow or one leg at or above knee: \$7,500 • Sight of one eye: \$6,600 • Either hand or foot: \$6,600 • Thumb and index finger, either hand: \$2,500 • Thumb or index finger, either hand: \$1,000 • Any one finger: \$500 • Speech and hearing in both ears: \$10,000 • Speech or hearing in both ears: \$5,000 • Hearing in one ear: \$1,250 <p>Rehabilitation: \$15,000</p> <p>Cosmetic Reconstructive Surgery: \$25,000</p> <p>Long-term Hospitalization Benefit: \$2,500</p> <p>(Note: All of the above coverage is available when death or impairment occurs within 365 days of the accident.)</p> <p>Dental Expenses: The policy covers expenses (incurred within one year) of qualified dentists for accident to natural teeth and, if due to age, dental development is not sufficient to permit complete treatment within one year then upon submission (within one year) of a satisfactory report (Standard Dental Claim Form) as to the necessary future treatment. The Company will pay for such treatment up to a maximum of \$1,500.00 subject to the following benefit percentage: Insured person 20%, Company 80%.</p> <p>Out-of-Pocket and Other Medical Expenses: This policy also provides some limited coverage for out-of-pocket expenses such as ambulance costs, prescription drugs, transportation to medical facilities, etc.; as well as paramedical services such as physiotherapy, psychology, massage therapy and speech therapy, when prescribed by a physician; and treatment by chiropractors, podiatrists and naturopaths, when such expenses result from a covered accident. In addition, some coverage is provided for out of province medical treatment and hospital costs which are in excess of that payable under any personal, group or public health plan.</p> |

Appendix C: Table 2

| EXAMPLES OF INSURANCE COVERAGE BY PROVIDER | |
|--|--|
| Provider | Insurance Benefits |
| <p>British Army Cadets Group Personal Accident and Business Travel Insurance Policy⁵⁵</p> <p>(youth and adults)</p> | <p>Paraplegia: Total payable is GBP45,000 (GBP25,000 for paraplegia plus an additional GBP20,000 for permanent total disablement).</p> <p>Quadriplegia: Total payable is GBP70,000 (GBP50,000 for quadriplegia plus an additional GBP20,000 for permanent total disablement).</p> <p>If during the Period of Insurance and Operative Time of Cover the Insured Person suffers Accidental Bodily Injury which results in quadriplegia and benefit A (iii) for Permanent Total Disablement becomes payable the Company will pay GBP 50,000. This benefit is payable in addition to the Permanent Total Disablement benefit (GBP20,000).</p> <p>Burns: Coverage is based on the percentage of the entire external body surface:</p> <ul style="list-style-type: none"> i. 27% or more: GBP10,000 ii. 18% or more, but less than 27%: GBP 5,000 iii. 9% or more, but less than 18%: GBP 3,500 iv. 4.5% or more, but less than 9%: GBP 1,500 <p>Facial Scarring:</p> <ul style="list-style-type: none"> i. Total scar length is 10cm or longer: GBP10,000 ii. Total scar length is between 3cm and 9cm: GBP 5,000 <p>Medical Expenses: Up to GBP10,000</p> <p>Hospital Confinement Benefit: GBP75 for each complete twenty-four hour period of such Hospital Confinement up to a maximum of GBP18,300</p> <p>Dental Injury: Up to GBP1,000</p> <p>Emergency Travel Expenses: All reasonable additional costs in respect of</p> <ul style="list-style-type: none"> a) travel and/or b) accommodation and/or c) emergency return of the Insured Person to their Country of Domicile necessarily incurred by the Insured Person and by a business associate relative or friend travelling with or remaining with the Insured Person where the qualified medical practitioner treating the Insured Person advises that the Insured Person be so accompanied <p>Funeral Costs: Up to a maximum of GBP5,000</p> <p>Hospital Benefit: GBP35 for each complete twenty-four hour period the Insured Person spends in hospital outside their Country of Domicile up to a maximum of GBP2,100</p> |

Appendix C: Table 3

| EXAMPLES OF COMPENSATION AND BENEFITS AVAILABLE THROUGH FEDERAL/PROVINCIAL GOVERNMENT PLANS | |
|---|---|
| Plan | Compensation and Benefits |
| Canada Pension Plan (CPP) Disability Benefit ⁵⁶ | <p>CPP provides disability benefits to people who have made enough contributions to the CPP and who are disabled and cannot work at any job on a regular basis.</p> <p>Eligibility: Must have a severe and prolonged disability; be under the age of 65; and meet the CPP contribution requirements (over the age of 18 working in Canada outside of Quebec and earning more than a minimum amount of \$3,500 per year). One must also have contributed to the CPP in four of the last six years, or three of the last six years if they contributed for at least 25 years.</p> <p>For 2015, the average monthly CPP disability benefit was \$928.08 and the maximum monthly amount was \$1,264.59. The basic monthly amount fixed for all recipients was \$465.84 plus an amount based on how much they contributed to the CPP during their entire working career.</p> <p>Note: There are no entitlements specific to medical/health care.</p> |
| The <i>Canadian Government Employees' Compensation Act</i> (GECA) ⁵⁷ | <p>Eligible employees are entitled to receive compensation at the same rate and under the same conditions as are provided under the law of the province where the employee is usually employed.</p> |

⁵⁵ A copy of the policy (which is specifically for travel to Canada) was provided by the British Army Cadet Association.

⁵⁶ <http://www.esdc.gc.ca/en/cpp/disability/index.page>.

⁵⁷ <http://laws-lois.justice.gc.ca/eng/acts/G-5/> .

Appendix C: Table 3

| EXAMPLES OF COMPENSATION AND BENEFITS AVAILABLE THROUGH FEDERAL/PROVINCIAL GOVERNMENT PLANS | |
|---|--|
| Plan | Compensation and Benefits |
| <p>Workplace Safety & Insurance Board (WSIB) of Ontario⁵⁸</p> | <p>The Association of Workers' Compensation Boards of Canada⁵⁹ produces a number of documents that provide detailed information on workers' compensation by province. These include "Key Benefits Information Table," "Permanent Disability Awards and Escalation Benefits – Summary – 2015" and "Dependency Benefits and Fatalities – Summary."</p> <p>WSIB of Ontario benefits pay for a number of costs related to workplace illness and injury, including: health care, prescription drugs, medical devices and orthotics and transportation costs. In most cases, they pay the health care provider directly.</p> <p>WSIB benefits are calculated specifically for learners and apprentices based on minimum wage if no income or apprentices' wages, respectively.⁶⁰</p> <p>Benefit for Loss of Earnings: Calculation of loss of earnings benefit depends on the date the injury occurred. If the injury occurred on or after Jan 1, 1998 – 85% rate based on take home pay. If the injury occurred April 2, 1985 to December 31, 1997 – 90% rate based on take home pay. If the injury occurred before April 1, 1985 – 75% rate based on pay before deductions.</p> <p>Benefit for Non-Economic Loss: Benefit is calculated by expressing the impairment as a percentage: the more severe the impairment, the higher the percentage. This percentage is then multiplied by a base amount determined by law. The base benefit is adjusted for age by: adding an amount for every year under 45 years old at the time of the injury; or subtracting an amount for every year over 45 years old at the time of injury. After the base amount is adjusted by age and inflation, it is multiplied by the percentage of impairment, which results in the actual benefit. The award increases for each year under age 45, up to a maximum of \$84,514.13. The award decreases for each year over age 45, with a minimum of \$32,506.15.⁶¹</p> <p>Occupational Disease and Survivor Benefits Program: Provides specialized services to workers, dependents, and employers affected by certain occupational illnesses, such as cancer, asthma, asbestosis and silicosis, inhalation of substances and fumes, and noise-induced hearing loss.</p> <p>Benefits for Seriously Injured Workers: Each seriously injured/severely impaired worker has a support team from the Serious Injury Program. Impairment is considered severe if the degree of impairment:</p> <ul style="list-style-type: none"> • is permanent and is in receipt of a 60% or more non-economic loss benefit in one or more files; • is permanent and is recognized, in one or more claims, by permanent disability benefits totally 100%; or • is, in the opinion of a WSIB health care professional, likely permanent, and at a 60% or more non-economic loss benefit or a 100% permanent disability benefit. <p>Compensation Amounts for Survivors</p> <p>Lump sum awards: Spouses of deceased workers are entitled to a one-time lump sum payment. For 2016, this amount is \$79,559.46 plus or minus \$1,988.98 for each year the spouse is under/over age 40 (i.e., the amount decreases every year older than 40 that the spouse was at the time of the worker's death to a minimum of \$39,779.69, and increases every year younger than 40 the spouse was at the time of the worker's death to a maximum of \$119,339.12).</p> <p>Monthly awards: The minimum compensation amount payable for spouse and child is \$22,588.28 annually. The maximum earnings ceiling is \$88,000 per year.</p> |

Appendix C: Table 3

| EXAMPLES OF COMPENSATION AND BENEFITS AVAILABLE THROUGH FEDERAL/PROVINCIAL GOVERNMENT PLANS | |
|--|--|
| Plan | Compensation and Benefits |
| Veterans Affairs Canada – Canadian Forces Members and Veterans Rehabilitation and Compensation Act⁶² | <p>Canadian Armed Forces members or Veterans may be eligible if they experienced a severe and traumatic injury or acute disease which: was service-related; was the result of a sudden and single incident occurring on or after April 1, 2006; and immediately caused a severe impairment and interference in quality of life.</p> <p>Disability Award: The disability award is a one-time, tax-free cash award. The current maximum is \$310,378.59.</p> <p>Earnings Loss Benefit: This income replacement provides 90% of gross pre-release military salary while participating in rehabilitation services.⁶³ This ensures a pre-tax income of at least \$42,426 per year.</p> <p>Critical Injury Benefit: This is a \$70,840.00 tax-free lump-sum award to address the immediate impacts of the most severe and traumatic service-related injuries or diseases sustained by Canadian Armed Forces members.</p> <p>Permanent Impairment Allowance: This is a taxable, monthly benefit that is payable for life. The allowance is provided when career options have been limited because of a service-related illness or injury. Depending on grade of injury, amounts range from (grade 1) \$595.26 – (grade 2) \$1184.53 – (grade 3) \$1776.77. If Veterans Affairs Canada designates a recipient as totally and permanently incapacitated, they will also qualify for the Permanent Impairment Allowance supplement of \$1,088.90.</p> <p>Death Benefit: This is a one-time, tax-free amount of \$310,378.59 paid to a spouse or common-law partner and any dependent children if a CAF member dies as a result of a service-related injury or disease provided the death occurred within 30 days after the injury occurred or the disease was contracted.</p> |

58 http://www.wsib.on.ca/WSIBPortal/faces/WSIBArticlePage?fGUID=835502100635000225&_afLoop=2449991464202943&_afWindowMode=0&_afWindowId=rw6m5hoy9_122#%40%3F_afWindowId%3Drw6m5hoy9_122%26_afLoop%3D2449991464202943%26_afWindowMode%3D0%26fGUID%3D835502100635000225%26_adf.ctrl-state%3Drw6m5hoy9_150.

59 http://awcbc.org/?page_id=75.

60 Types of Workers – WSIB, <http://www.wsib.on.ca/cs/groups/public/documents/staticfile/c2li/mdey/~edisp/wsib012673.pdf>.

61 http://www.wsib.on.ca/WSIBPortal/faces/WSIBManualPage?cGUID=18-01-02&fGUID=835502100635000515&_afLoop=2698123750433943&_afWindowMode=0&_afWindowId=null#%40%3FcGUID%3D18-01-02%26_afWindowId%3Dnull%26_afLoop%3D2698123750433943%26_afWindowMode%3D0%26fGUID%3D835502100635000515%26_adf.ctrl-state%3Dvxj08kitu_4

62 <http://laws-lois.justice.gc.ca/eng/acts/C-16.8/>.

63 As of 1 October 2016, <http://www.veterans.gc.ca/eng/services/transition/rehabilitation/earnings-loss>.

Appendix C: Table 3

| EXAMPLES OF COMPENSATION AND BENEFITS AVAILABLE THROUGH FEDERAL/PROVINCIAL GOVERNMENT PLANS | |
|---|---|
| Plan | Compensation and Benefits |
| Australian Department of Veterans' Affairs – Military Rehabilitation and Compensation Act 2004 | <p>All amounts are in Australian dollars and current for the period of July 1, 2016 to September 19, 2016⁶⁴</p> <p>Permanent Impairment: Maximum weekly benefit of \$335.73</p> <p>Benefits for incapacity for work: First 45 weeks after discharge – 100% of normal earnings. Subsequently – 75% of normal earnings. Minimum is Federal Minimum Wage. Lump sum redemption level – \$216.07. Remuneration loading for discharged members – \$158.16.</p> <p>Compensation for the cost of obtaining financial and legal advice (combined): Up to \$2,549.31</p> <p>Special Rate Disability Pension Safety Net Payment: Maximum per week (before offsets apply) – \$670.75 (Note: This rate includes Energy Supplement.)</p> <p>Energy Supplement: An ongoing fortnightly payment paid with compensation and income support payments. The rate varies according to the payment type.</p> <p>Household services: Maximum per week – \$475.37</p> <p>Attendant Care services: Maximum per week – \$475.37</p> <p>Funeral Expenses: Maximum – \$11,654.06</p> |

64 <http://factsheets.dva.gov.au/factsheets/documents/MRC04%20Compensation%20Payment%20Rates.htm>

Appendix C: Table 3

| EXAMPLES OF COMPENSATION AND BENEFITS AVAILABLE THROUGH FEDERAL/PROVINCIAL GOVERNMENT PLANS | |
|---|---|
| Plan | Compensation and Benefits |
| La Société de l'Assurance Automobile du Québec (SAAQ) ⁶⁵ | <p>Notes: The SAAQ indexes the amount of most compensation benefits on a yearly basis.</p> <p>Compensation Table for 2016: For accidents occurring or expenses incurred between January 1 and December 31, 2016</p> <p>Lump-sum indemnity for a diminished quality of life: \$238,965 maximum</p> <p>Income replacement indemnity: 90% of the net income computed based on a gross annual income not exceeding \$71,500.</p> <p>Lump-sum indemnity for students: \$5,107 per school year lost at the elementary level; \$9,371 per school year lost at the secondary level; and \$9,371 per term lost at the postsecondary level (up to \$18,741 per year). Additionally, starting on the scheduled date for the end of studies, students may be entitled to receive an indemnity based on \$43,261, which corresponds to the average earnings of Québec workers for the year in progress.</p> <p>Care allowance: Weekly amount of \$426 for 1 person, \$478 for 2 people; \$528 for 3 people; and \$581 for 4 or more people.</p> <p>Table of Death Benefits for 2016: For accidents and deaths occurring between January 1 and December 31, 2016</p> <p>Lump sum death benefit for an accident victim without a spouse or dependants: In the case of an accident victim who leaves no spouse or dependants, \$54,621 is paid, in equal shares, to the mother and father if the victim was a minor at the time of death, or to the succession if the victim was of full age.</p> <p>Indemnity to cover funeral expenses: \$5,107 is paid to the accident victim's estate/succession.</p> |

Notes:

The information in these tables is accurate as of July 19, 2016.

The tables provided as appendices are not designed to be an all-inclusive reference of benefits available; rather the tables provide quick access to information for comparison purposes.

⁶⁵ <https://saaq.gouv.qc.ca/>

Appendix D: Insurance Comparison Table

Appendix D: Table 1

| Accidental Death, Dismemberment and Specific Loss Indemnity | Army Cadet League | | | Navy Cadet League | | | Air Cadet League | | |
|---|--|--|--|---|--|---|---|---|---|
| | Class 1 – All cadets and visiting cadets, ages 12-20 | Class 2 – All full-time employees, officers, instructors, members of National Committees, Directors and Officers, volunteers, Advisory Board Members and escorts, under age 70 | Classes 3 & 4 – Same as Class 2 except age 70 and under 90 | Class 1 – All cadets and visiting cadets, ages 9 years, 8 months to 20 years) | Class 2 & 4 – All full-time employees, officers, instructors, members of National Committees, Directors, volunteers and escorts, under age 70; and the President of the branch | Class 3 – Same as Class 2 except age 70 to under 80 | Class 1 – All cadets and visiting cadets 12 to 22 | Class 2 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, under the age of 70 | Class 3 and 4 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, age 80 and over, but under age 85 |
| Life | \$10,000 | \$50,000 | \$5,000 | \$10,000 | \$50,000 | \$5,000 | \$10,000 | \$50,000 | \$5,000 |
| Both Hands | " | " | " | " | " | " | " | " | " |
| Both Feet | " | " | " | " | " | " | " | " | " |
| Entire Sight of Both Eyes | " | " | " | " | " | " | " | " | " |
| One Hand and One Foot | " | " | " | " | " | " | " | " | " |
| One Hand and the Entire Sight of One Eye | " | " | " | " | " | " | " | " | " |
| One Foot and the Entire Sight of One Eye | " | " | " | " | " | " | " | " | " |
| Speech and Hearing in Both Ears | " | " | " | " | " | " | " | " | " |
| One Arm | \$7,500 | \$37,500 | \$3,750 | \$7,500 | \$37,500 | \$3,750 | \$7,500 | \$37,500 | \$3,750 |
| One Leg | " | " | " | " | " | " | " | " | " |
| One Hand | \$6,667 | \$33,333 | \$2,778 | \$6,667 | \$33,333 | \$2,778 | \$6,667 | \$33,333 | \$2,778 |
| One Foot | " | " | " | " | " | " | " | " | " |
| Entire Sight of One Eye | " | " | " | " | " | " | " | " | " |

Appendix D: Table 1

| Accidental Death, Dismemberment and Specific Loss Indemnity | Army Cadet League | | | Navy Cadet League | | | Air Cadet League | | |
|---|--|--|--|---|--|---|---|---|---|
| | Class 1 – All cadets and visiting cadets, ages 12-20 | Class 2 – All full-time employees, officers, instructors, members of National Committees, Directors and Officers, volunteers, Advisory Board Members and escorts, under age 70 | Classes 3 & 4 – Same as Class 2 except age 70 and under 90 | Class 1 – All cadets and visiting cadets, ages 9 years, 8 months to 20 years) | Class 2 & 4 – All full-time employees, officers, instructors, members of National Committees, Directors, volunteers and escorts, under age 70; and the President of the branch | Class 3 – Same as Class 2 except age 70 to under 80 | Class 1 – All cadets and visiting cadets 12 to 22 | Class 2 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, under the age of 70 | Class 3 and 4 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, age 80 and over, but under age 85 |
| Speech or Hearing in Both Ears | " | " | " | " | " | " | " | " | " |
| Thumb and Index Finger of Either Hand | \$3,333 | \$16,667 | \$1,667 | \$3,333 | \$16,667 | \$1,667 | \$3,333 | \$16,667 | \$1,667 |
| Four Fingers of Either Hand | " | " | " | " | " | " | " | " | " |
| Hearing in One Ear | " | " | " | " | " | " | " | " | " |
| All Toes on One Foot | \$2,500 | \$12,500 | \$1,250 | \$2,500 | \$12,500 | \$1,250 | \$2,500 | \$12,500 | \$1,250 |
| Quadriplegia | \$20,000 | \$100,000 | \$10,000 | \$20,000 | \$100,000 | \$10,000 | \$20,000 | \$100,000 | \$10,000 |
| Paraplegia | " | " | " | " | " | " | " | " | " |
| Hemiplegia | " | " | " | " | " | " | " | " | " |

Appendix D: Table 2

| Other Benefits (Note: This list is not exhaustive) | Army Cadet League | | | Navy Cadet League | | | Air Cadet League | | |
|---|---|--|--|--|--|---|--|---|---|
| | Class 1 – All cadets and visiting cadets, ages 12-20 | Class 2 – All full-time employees, officers, instructors, members of National Committees, Directors and Officers, volunteers, Advisory Board Members and escorts, under age 70 | Classes 3 & 4 – Same as Class 2 except age 70 and under 90 | Class 1 – All cadets and visiting cadets, ages 9 years, 8 months to 20 years) | Class 2 & 4 – All full-time employees, officers, instructors, members of National Committees, Directors, volunteers and escorts, under age 70; and the President of the branch | Class 3 – Same as Class 2 except age 70 to under 80 | Class 1 – All cadets and visiting cadets 12 to 22 | Class 2 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, under the age of 70 | Class 3 and 4 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, age 80 and over, but under age 85 |
| Weekly Accident Indemnity | If prevented from doing occupation. \$35/week Elimination period: 7 days Maximum payable period: 26 consecutive weeks = \$910 | N/A | N/A | For those gainfully employed: \$35/week Elimination period: 7 days Maximum Payable Period: 26 weeks = \$910 | N/A | N/A | When prevented from performing the substantial and material duties of His Occupation: \$35/week Elimination period: 7 days Maximum Payable Period: 26 weeks = \$910 | N/A | N/A |
| Accident Medical Reimbursement Benefit | \$10,000 for medical treatment within 30 days of the accident | \$10,000 | \$10,000 | \$10,000 for medical treatment within 30 days of accident | \$10,000 | \$10,000 | \$10,000 for medical treatment within 30 days of accident | \$10,000 | \$10,000 |

Appendix D: Table 2

| Other Benefits (Note: This list is not exhaustive) | Army Cadet League | | | Navy Cadet League | | | Air Cadet League | | |
|---|---|--|--|---|--|---|---|---|---|
| | Class 1 – All cadets and visiting cadets, ages 12-20 | Class 2 – All full-time employees, officers, instructors, members of National Committees, Directors and Officers, volunteers, Advisory Board Members and escorts, under age 70 | Classes 3 & 4 – Same as Class 2 except age 70 and under 90 | Class 1 – All cadets and visiting cadets, ages 9 years, 8 months to 20 years) | Class 2 & 4 – All full-time employees, officers, instructors, members of National Committees, Directors, volunteers and escorts, under age 70; and the President of the branch | Class 3 – Same as Class 2 except age 70 to under 80 | Class 1 – All cadets and visiting cadets 12 to 22 | Class 2 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, under the age of 70 | Class 3 and 4 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, age 80 and over, but under age 85 |
| Accident Dental Reimbursement Benefit | \$2,000 for treatment within 30 days of the accident or expenses for such treatment or service within 12 months of accident | \$2,000 | \$2,000 | \$2,000 for treatment within 30 days of the accident or expenses for such treatment or service within 12 months of accident | \$2,000 | \$2,000 | \$2,000 for treatment within 30 days of the accident or expenses for such treatment or service within 12 months of accident | \$2,000 | \$2,000 |
| Tutorial Expense | \$500 | N/A | N/A | \$500 | N/A | N/A | \$500 | N/A | N/A |
| Repatriation Benefit | \$15,000 max | \$15,000 max | \$15,000 max | \$10,000 max | \$10,000 max | \$10,000 max | \$15,000 max | \$15,000 max | \$15,000 max |
| Identification Benefit | \$10,000 max | \$10,000 max | \$10,000 max | N/A | N/A | N/A | \$10,000 max | \$10,000 max | \$10,000 max |
| Funeral Expense Benefit | \$5,000 max | \$5,000 max | \$5,000 max | N/A | N/A | N/A | \$5,000 max | \$5,000 max | \$5,000 max |

Appendix D: Table 2

| Other Benefits (Note: This list is not exhaustive) | Army Cadet League | | | Navy Cadet League | | | Air Cadet League | | |
|---|---|--|---|---|--|---|---|---|---|
| | Class 1 – All cadets and visiting cadets, ages 12-20 | Class 2 – All full-time employees, officers, instructors, members of National Committees, Directors and Officers, volunteers, Advisory Board Members and escorts, under age 70 | Classes 3 & 4 – Same as Class 2 except age 70 and under 90 | Class 1 – All cadets and visiting cadets, ages 9 years, 8 months to 20 years) | Class 2 & 4 – All full-time employees, officers, instructors, members of National Committees, Directors, volunteers and escorts, under age 70; and the President of the branch | Class 3 – Same as Class 2 except age 70 to under 80 | Class 1 – All cadets and visiting cadets 12 to 22 | Class 2 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, under the age of 70 | Class 3 and 4 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, age 80 and over, but under age 85 |
| Bereavement Benefit | \$5,000 max (up to 6 sessions of grief counselling) | \$5,000 max | \$5,000 max (up to 6 sessions of grief counselling) | N/A | N/A | N/A | N/A | N/A | N/A |
| Spousal Retraining Benefit | \$15,000 | \$15,000 | \$15,000 max (not to exceed in the aggregate) | N/A | N/A | N/A | \$15,000 max | \$15,000 max | \$15,000 max |
| Psychological Therapy Benefit | \$5,000 max, up to two years from date of injury | \$5,000 | \$5,000 max, up to two years from date of injury | N/A | N/A | N/A | N/A | N/A | N/A |
| Burn Benefit | Varies by body part, not to exceed Principal Sum = \$10,000 | Varies by body part, not to exceed Principal Sum = \$10,000 | Varies by body part, not to exceed Principal Sum = \$10,000 | N/A | N/A | N/A | N/A | N/A | N/A |
| Cosmetic Reconstructive Surgery | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

Appendix D: Table 2

| Other Benefits (Note: This list is not exhaustive) | Army Cadet League | | | Navy Cadet League | | | Air Cadet League | | |
|---|---|--|---|---|--|---|---|---|---|
| | Class 1 – All cadets and visiting cadets, ages 12-20 | Class 2 – All full-time employees, officers, instructors, members of National Committees, Directors and Officers, volunteers, Advisory Board Members and escorts, under age 70 | Classes 3 & 4 – Same as Class 2 except age 70 and under 90 | Class 1 – All cadets and visiting cadets, ages 9 years, 8 months to 20 years) | Class 2 & 4 – All full-time employees, officers, instructors, members of National Committees, Directors, volunteers and escorts, under age 70; and the President of the branch | Class 3 – Same as Class 2 except age 70 to under 80 | Class 1 – All cadets and visiting cadets 12 to 22 | Class 2 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, under the age of 70 | Class 3 and 4 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, age 80 and over, but under age 85 |
| Comatose Benefit | \$50,000 overall max, pays 1% of Principal Sum for each month in comatose state = \$100/month | \$50,000 overall max | \$50,000 overall max | N/A | N/A | N/A | N/A | N/A | N/A |
| Hospital Indemnity Expense | \$2,500/month max, pays daily 1/30 th of 1% of Principal Sum, 12 months max = \$3.33/day | \$2,500/month max, pays daily 1/30 th of 1% of Principal Sum, 12 months max = \$3.33/day | \$2,500/month max, pays daily 1/30 th of 1% of Principal Sum, 12 months max = \$3.33/day | N/A | N/A | N/A | N/A | N/A | N/A |
| Family Transportation Benefit | \$15,000 max (requires a loss under Dismemberment and Specific Loss Indemnity) | \$15,000 max (requires a loss under Dismemberment and Specific Loss Indemnity) | \$15,000 max (requires a loss under Dismemberment and Specific Loss Indemnity) | \$10,000 max (must be confined as inpatient in a hospital) | \$10,000 max (must be confined as inpatient in a hospital) | \$10,000 max (must be confined as inpatient in a hospital) | \$15,000 max (requires a loss under Dismemberment and Specific Loss Indemnity) | \$15,000 max (requires a loss under Dismemberment and Specific Loss Indemnity) | \$15,000 max (requires a loss under Dismemberment and Specific Loss Indemnity) |

Appendix D: Table 2

| Other Benefits (Note: This list is not exhaustive) | Army Cadet League | | | Navy Cadet League | | | Air Cadet League | | |
|---|--|--|--|---|--|---|---|---|---|
| | Class 1 – All cadets and visiting cadets, ages 12-20 | Class 2 – All full-time employees, officers, instructors, members of National Committees, Directors and Officers, volunteers, Advisory Board Members and escorts, under age 70 | Classes 3 & 4 – Same as Class 2 except age 70 and under 90 | Class 1 – All cadets and visiting cadets, ages 9 years, 8 months to 20 years) | Class 2 & 4 – All full-time employees, officers, instructors, members of National Committees, Directors, volunteers and escorts, under age 70; and the President of the branch | Class 3 – Same as Class 2 except age 70 to under 80 | Class 1 – All cadets and visiting cadets 12 to 22 | Class 2 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, under the age of 70 | Class 3 and 4 – All full-time employees, members of national committees, directors and officers of the League, volunteers, escorts and members of the Advisory Board, age 80 and over, but under age 85 |
| Rehabilitation Benefit | \$15,000 max, within 3 years of accident | \$15,000 max | \$15,000 max | \$10,000 max, within 2 years of accident | \$10,000 max | \$10,000 max | \$15,000 max | \$15,000 max | \$15,000 max |
| Home Alteration and Vehicle Modification Benefit | \$15,000 max, within 3 years of accident | \$15,000 max | \$15,000 max | \$10,000 max, within 3 years of accident | \$10,000 max | \$10,000 max | \$15,000 max | \$15,000 max | \$15,000 max |

Notes:

1. Information is accurate as of July 19, 2016.
2. Some amounts have been rounded to the nearest dollar.
3. The tables provided as appendices are not designed to be an all-inclusive reference of benefits available; rather the tables provide quick access to information for comparison purposes.

Appendix E: Amounts Comparison Table

Appendix E: Table 1

| | Cadets and Civilian Volunteers | U.K. Army Cadets | Australian Cadets | Canadian Armed Forces Members (Including Cadet Instructor Cadre) | | | Reservists (including Cadet Instructor Cadre) and Civilian Instructors | Scouts Canada Members | Québec Road Accident Victims |
|------------------------|--------------------------------------|------------------|--|---|---|--|--|-------------------------|---|
| Benefit | Cadet League Insurance ⁶⁶ | | Military Rehabilitation and Compensation Act (2004) (MRCA) | Service Income Security Insurance Plan ⁶⁷ (SISIP) | Canadian Forces Superannuation Act (CFSA) ⁶⁸ Compensation and Benefits Instructions (CBI) ⁶⁹ | Veterans' Affairs Canada (VAC) ⁷⁰ | Government Employee Compensation Act (GECA)/Workers' Safety Insurance Board (WSIB) ⁷¹ | Scouts Canada Insurance | La Société de l'assurance automobile du Québec (SAAQ) ⁷² |
| Continues next page... | | | | | | | | | |

66 See Annex D – Insurance Comparison Table.

67 <https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Term-Life-Insurance-Plans.aspx>.

68 <http://laws-lois.justice.gc.ca/eng/acts/C-17/page-13.html?txthl=supplementary+death#h-32>.

69 <http://www.forces.gc.ca/en/about-policies-standards-benefits/ch-205-officer-ncm-allowance-rates.page#sec-73>.

70 <http://www.veterans.gc.ca/eng/services/rates>

71 http://awcbc.org/wp-content/uploads/2013/12/Key_Benefits_Information.pdf

72 <https://saaq.gouv.qc.ca/en/traffic-accident/death/calculation-death-benefits/>

Appendix E: Table 1

| | Cadets and Civilian Volunteers | U.K. Army Cadets | Australian Cadets | Canadian Armed Forces Members (Including Cadet Instructor Cadre) | | | Reservists (including Cadet Instructor Cadre) and Civilian Instructors | Scouts Canada Members | Québec Road Accident Victims |
|--------------------|---|---|--|---|---|--|--|---|--|
| Benefit | Cadet League Insurance ⁶⁶ | | Military Rehabilitation and Compensation Act (2004) (MRCA) | Service Income Security Insurance Plan ⁶⁷ (SISIP) | Canadian Forces Superannuation Act (CFSA) ⁶⁸ Compensation and Benefits Instructions (CBI) ⁶⁹ | Veterans' Affairs Canada (VAC) ⁷⁰ | Government Employee Compensation Act (GECA)/Workers' Safety Insurance Board (WSIB) ⁷¹ | Scouts Canada Insurance | La Société de l'assurance automobile du Québec (SAAQ) ⁷² |
| Income Replacement | \$35/week for cadets, up to \$910 maximum | Out of court settlements paid by MOD if liability is accepted | For a cadet with no income or identifiable skills, earnings are based on National Minimum Wage of \$656.90 per week for the first 45 weeks and \$492.68 thereafter | 75% of income (with possible top up to 90%) through (Long Term Disability) LTD (Regular Force member) Minimum per month of \$2,025 (75% of \$2,700 assumed salary (with possible top up to 90%) through LTD (Primary Reservists) ⁷³ | N/A | 90% of income during rehabilitation, will receive a minimum of \$42,426 Maximum \$2,213.28 (plus \$340.98 per dependent child) per month after rehabilitation Career Impact Allowance of \$592.26 - \$1,776.77 per month | Varies by province For example: Ontario 85% of net pay up to \$85,200 ⁷⁴ | Up to 85% of earnings to a max of \$200/week, up to \$5,200 max, for volunteers (i.e., adults) \$100 per week for 26 weeks max (not gainfully employed full time) = \$2600 | 90% of salary, up to a maximum of \$71,500 ⁷⁵ Youth would be paid: \$9371 for a missed year in high school At post-secondary level - \$9,371 per session or \$18,741 for a missed year As of the predicted graduation date, a student who cannot enter the workforce due to injuries would receive income replacement based on the average salary of a Quebec worker, \$43,261 |

73 <https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Long-Term-Disability.aspx>

74 \$74,420 (85% of \$85,200).

75 <https://saaq.gouv.qc.ca/en/traffic-accident/public-automobile-insurance-plan/covered-how/financial-compensation/income-replacement/>.

Appendix E: Table 1

| | Cadets and Civilian Volunteers | U.K. Army Cadets | Australian Cadets | Canadian Armed Forces Members (Including Cadet Instructor Cadre) | | | Reservists (including Cadet Instructor Cadre) and Civilian Instructors | Scouts Canada Members | Québec Road Accident Victims |
|---|---|---|--|--|--|---|---|---|---|
| Benefit | Cadet League Insurance ⁶⁶ | | Military Rehabilitation and Compensation Act (2004) (MRCA) | Service Income Security Insurance Plan ⁶⁷ (SISIP) | <i>Canadian Forces Superannuation Act</i> (CFSA) ⁶⁸ Compensation and Benefits Instructions (CBI) ⁶⁹ | Veterans' Affairs Canada (VAC) ⁷⁰ | <i>Government Employee Compensation Act</i> (GECA)/Workers' Safety Insurance Board (WSIB) ⁷¹ | Scouts Canada Insurance | La Société de l'assurance automobile du Québec (SAAQ) ⁷² |
| Permanent Impairment/ Non Economic Loss | Lump sum \$20,000 for cadets Lump sum \$100,000 for adults | Out of court settlements paid by MOD if liability is accepted | Up to AUD\$335.73 per week Or a lump sum of AUD\$448,971.72 ⁷⁶ | Lump sum up to \$250,000 through OGTI or RTIP (if purchased), non-duty Lump sum up to \$250,000 ⁷⁷ through Accidental Dismemberment Insurance Plan (ADIP), on duty | N/A | Lump sum up to \$310,378.59 Lump sum of \$70,840.00 through the Critical Injury Benefit, service-related | Varies by province Example in Ontario: Lump sum of \$32,344.47 - \$84,093.66, depending on age | Lump sum of \$20,000 for adults and youth | Lump sum up to \$238,965.00 |

⁷⁶ <http://factsheets.dva.gov.au/factsheets/documents/MRC04%20Compensation%20Payment%20Rates.htm> Information current for the period of 1 July 2016 to 19 September 2016

⁷⁷ [https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Accidental-Dismemberment-Insurance-Plan-\(ADIP\).aspx](https://www.cfmws.com/en/AboutUs/SISIPFS/Insurance/Pages/Accidental-Dismemberment-Insurance-Plan-(ADIP).aspx)

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| Death | Lump sum of \$10,000 for cadets Lump sum of \$50,000 for adults | Out of court settlements paid by Ministry of Defence (MOD) if liability is accepted | Compensation for death may be provided to dependants ⁷⁸ | Lump sum up to \$600,000 via Optional Group Term Insurance (OGTI) (Regular Force) or the Reserve Term Insurance Plan (RTIP) (if purchased) | Lump sum of two years income (Regular Force member) Lump sum of 20 months of Regular Force equivalent pay (Reservists) | Lump sum of \$310,378.59 to spouse Plus Earnings Loss Benefit of 90% of income, \$42,426 minimum to spouse | Varies by province Example in Ontario: Lump sum of \$39,307.99 - \$117,924.03, depending on age. Plus pension of 20 to 60% of income to spouse depending on age. OR if spouse has a minor dependent, pension of 85% of income (no age factor) | Lump sum of \$10,000 for adults and youth | Lump sum of up to 5 times annual income to spouse (\$68,148 to \$357,500) Plus lump sum up to \$59,631 to dependants Lump sum \$54,621 for someone with no dependent (payable to parents) |

78 Military Rehabilitation and Compensation Information Booklet (p 22)

Appendix F: Cadet-related Regulations and Policies

Queen's Regulations & Orders for the Canadian Cadet Organizations (QR Cadets) (1978/1988) (Available through the Canadian Cadet Organizations Portal)⁷⁹

Queen's Regulations & Orders, Chapter 34 – Medical Services, Section 2 - Medical Care of Officers and Non-commissioned Members, Section 34.07 (August 1, 2015) (Internet)⁸⁰

Queen's Regulations & Orders, Chapter 35 – Dental Services, Section 2 - Dental Care of Officers and Non-commissioned Members of the Canadian Forces, Section 35.04 (August 1, 2015) (Internet)⁸¹

Canadian Forces Health Services Group Instruction 2500-05 – Cadet Care Invoice Payment (March 8, 2011) (Intranet only)⁸²

Cadet Administrative and Training Orders (Available through the Canadian Cadet Organizations Portal)⁸³

Canadian Forces Dental Orders 22-15 – Dental Treatment - Reserve Force Members and Cadets (2012-12-06) (Intranet only)⁸⁴

Canadian Forces Administrative Orders 34-45 – Medical Examinations and Care – Cadet Instructors and Cadets (issued Mar 27, 1981) (Intranet only)⁸⁵

Canadian Forces Administrative Orders 35-4 – Dental Treatment (issued 1988-12-09) (Intranet only)⁸⁶

Note: Policies and regulations available on the Defence Intranet site are not accessible to the public. Copies can be obtained by contacting our Office at 1-888-828-3626 or ombudsman-communications@forces.gc.ca.

79 https://portal-portail.cadets.gc.ca/_layouts/home-accueil.aspx?ReturnUrl=%2fen%2frenewal%2f_layouts%2fAuthenticate.aspx%3fSource%3d%252Fen%252F renewal%252FPages%252Foverview%252E.aspx&Source=%2fen%2frenewal%2fPages%2foverview.aspx&lang=en

80 <http://www.forces.gc.ca/en/about-policies-standards-queens-regulations-orders-vol-01/toc-34.page>

81 <http://www.forces.gc.ca/en/about-policies-standards-queens-regulations-orders-vol-01/ch-35.page>

82 <http://cmp-cpm.mil.ca/en/health/policies-direction/policies/2500-05.page>

83 https://portal-portail.cadets.gc.ca/_layouts/home-accueil.aspx?ReturnUrl=%2fen%2frenewal%2f_layouts%2fAuthenticate.aspx%3fSource%3d%252Fen%252F renewal%252FPages%252Foverview%252E.aspx&Source=%2fen%2frenewal%2fPages%2foverview.aspx&lang=en

84 http://cmp-cpm.mil.ca/assets/CMP_Intranet/docs/en/health/policies-direction/1022-15.pdf

85 http://corpsec.mil.ca/admfincs/subjects/cfao/034-45_e.asp

86 http://corpsec.mil.ca/admfincs/subjects/cfao/035-04_e.asp

Appendix G: Cadet Resources

| | |
|---|---|
| DND/CF Ombudsman's Office | www.ombudsman.forces.gc.ca/ 1-888-828-3626 |
| Canadian Cadet Organizations | www.cadets.ca |
| Canadian Cadet Organizations Portal | https://portal-portail.cadets.gc.ca |
| Canadian Forces Member Assistance Program | http://www.forces.gc.ca/en/caf-community-support-services-map/member-assistance-program.page 1-800-268-7708 |
| Kids Help Phone | www.KidsHelpPhone.ca 1-800-668-6868 |
| Health Advice and Referral Services⁸⁷ | Alberta - MyHealthAlberta British Columbia - HealthLink BC Manitoba - Health Links - Info Santé New Brunswick - Tele-Care Newfoundland and Labrador - HealthLine Nova Scotia - HealthLink 811 Ontario - Telehealth Ontario Quebec - Info-Santé 811 Saskatchewan - HealthLine at 811 Yukon HealthLine - 811 |
| Whistleblowing | http://www.forces.gc.ca/en/contact-us/whistleblowing-submit-a-disclosure.page 1-866-236-4445 |

⁸⁷ The Government of Canada's Services for Youth webpage "Health" (www.youth.gc.ca/eng/topics/health/index.shtml#Medical_Information)