



## RESERVE FORCE BENEFITS

### 1. Competitive Wages and Promotions

#### *Pay*

All members of the Canadian Forces Reserves are paid based on their rank, on a fixed daily rate of pay. This means that for a full day of work, defined as six hours or more, you receive a full day's pay. If you work less than six hours in a day, you receive half that amount. As a non-commissioned recruit, you will start out at \$66.98 per day plus 9% holiday pay; working full-time over the summer, you would earn approximately \$2,100 per month, plus \$11.50 per day to cover incidental expenses. For each year of service, your pay will be increased. It takes a minimum of two years to reach the rank of Corporal, which has a basic pay rate of \$97.72 per day. As a new officer recruit under the most common entry plan, you will receive \$79.04 per day plus 9% holiday pay. Upon completion of basic and occupation training, you will be promoted to Lieutenant and will receive \$103.78 per day. It takes three years to reach the rank of Captain, which has a basic pay rate of \$129.70 per day.

During the period of September to June, a member of the Communication Reserve is normally working one half day a week (evenings) one weekend a month. Each unit has a different schedule of activities and the number of days evenings and week-ends may vary. Additional employment may also be available during the holiday seasons (December-January) and during the student March break. Full time employment is also available for selected members. This includes courses, employment as an instructor at different military schools and employment with Regular Force units. Full time employment is paid based on the total number of calendar days of the employment. For example, attending a course from 1 to 31 July would be 31 full days of pay.

#### *Pay Raises*

Annual Pay raises, called Incentive Pay Category, are automatic and are given on the anniversary of your enrolment date or your last promotion. For most ranks in the Canadian Forces there are four such annual pay raises available.

#### *Promotion*

Promotion in the Reserve is based on time served, performance and courses completed. In most cases, a Reservist would qualify for promotion after two to three years on service. For example, the first promotion (from Private to Corporal) requires two years of service from the enrolment date and successful completion of the Basic Military Qualification and Apprentice level trades training (usually two summers of courses).

### 2. Vacations

Reservists employed on a part-time basis or on full-time service of 29 days or less receive an additional 9% of gross wages in lieu of leave. Reservists employed on full-time service for a period greater than 29 days are entitled to annual leave of two days for each consecutive 30 day period or completed month of paid service. You are also entitled to any Federal/Provincial Statutory Holidays that fall during your period of employment. When employed on courses, the days of annual leave cannot be taken as holidays during the courses and are therefore added at the end of the courses which would add to the total number of days paid. For example, attending a course from 1 to 31 July would mean 33 full days of pay.

### 3. Allowances

#### *Reserve Transportation Assistance Allowance*

A mileage allowance is payable when a Reserve member's residence is in excess of 16 km (max 80 km) from place of work where adequate public transportation is not available.

#### *Accommodations and Meals*

While on training exercises or duty that takes you away from home, overnight accommodations and meals will be provided. Do not expect five-star services. The food could be out of an insulated box served from the back of a truck and your bed a sleeping bag under the stars.

## 4. Educational Reimbursement

The Canadian Forces is currently offering members of the Primary Reserve partial reimbursement of tuition costs for selected post-secondary studies. For an officer, the university course of study must lead to an initial baccalaureate degree and be suitable for the member's military occupation. For a non-commissioned member, eligible courses include any university course of study leading to an initial baccalaureate degree and any post-secondary course that is formally recognized as an equivalency for the member's military occupation. After qualifying service in the Primary Reserve is performed, the member may claim reimbursement of 50% of eligible course costs to a maximum of \$2,000 annually, and \$8,000 in total.

## 5. Uniforms

Reserve members wear the same uniforms as their Regular Force counterparts. You will be issued new uniforms when you join up and you will be entitled to free exchanges when required. Everything you are issued is on loan and must be returned when you leave.

## 6. Medical and Dental Care

### *Medical Care*

Emergency on-duty care and required medicals are provided for Reservists employed on a part-time basis or on full-time service of 180 days or less; other medical care is covered under the provincial medical plan. Comprehensive medical care is provided for personnel employed on full-time service of more than 180 days.

Public Service Health Care Plan: Reservists are eligible to join the Public Service Health Care Plan. The plan provides supplementary health benefits (e.g. drug benefits, glasses, some medical practitioner services, and hospital expenses) for eligible dependants of Canadian Forces members and part-time Reservists.

### *Reserve Dental Care Plan*

Reservists serving on a part-time basis or on full-time service of 180 days or less are entitled to restricted military dental care i.e. a member who suffers any injury to the teeth attributable to the performance of duty is entitled to the treatment necessary to restore a state of dental fitness comparable to that which existed prior to the injury, if such injury is not attributable to the member's own misconduct or imprudence. Reservists on full-time service in excess of 180 days are entitled to comprehensive dental care at Canadian Forces dental units.

Reimbursement of Non-military Dental Services: Following three months of service, members of the Primary Reserve are eligible for benefits under the Reserve Dental Care Plan. Under this plan, a member serving on a part-time basis or on full-time service of 180 days or less is entitled to claim for reimbursement of eligible dental services for him/herself only. Members on full-time service in excess of 180 days may claim for the dental services of his/her eligible dependants. Most services are reimbursed by the plan at 90%. Orthodontics and major restorative and prosthodontic services are reimbursed at 50%. There is a reimbursement limit of \$1,250 per calendar year per covered person. Orthodontic services are subject to a separate lifetime limit of \$2,500 per person. An annual deductible amount of \$25 per covered person to a maximum of \$50 for a family is applied.

## 7. Parental Leave

Reservists who have completed at least six months of service in the Canadian Forces may be entitled to maternity and/or parental leave and allowances. An eligible service woman may take a maximum of 17 weeks maternity leave with maternity allowance (partial pay top-up). An eligible service man or woman may take up to 37 weeks parental leave with parental allowance (35 weeks maximum if combined with maternity leave). Immediately upon completion of maternity leave, parental leave or any other authorized leave without pay, the Reservist must serve a pre-determined number of days in the Canadian Forces or repay the maternity/paternity allowances received.

## 8. Reserve Force Retirement Gratuity (RFRG)

The Reserve Force Retirement Gratuity (RFRG) is a severance benefit that recognizes prolonged Primary Reserve service. The gratuity is paid to the member upon release or transfer from the Primary Reserve. In general, a member with 20 or more years of continuous service receives seven days' pay for each year of service. Members with 10 to 19 years of service receive 3.5 days' pay for each year of service. There is no gratuity entitlement for those with less than 10 years' service. Where a member dies while enrolled as a member of the Primary Reserve, the RFRG will be paid to the member's estate at the full rate.

## 9. Personnel Support

The Canadian Forces Personnel Support Agency (CFPSA) is made up of several components: Personnel Support Programs (PSP), CANEX (Canadian Forces Exchange) and SISIP (Service Income Security Insurance Plan). PSP is responsible for a variety of programs designed to support the military community, including sports and fitness programs, family support programs, and programs to assist deployed forces. CANEX provides consumer shopping facilities on each base/wing/unit and SISIP offers life insurance and financial services to personnel.

The Canadian Forces recognizes the contributions and sacrifices made by families and the difficulties that our members face in balancing commitment to country with family life. Furthermore, dramatic changes in the structure, composition and function of Canadian families are acknowledged. The Canadian Forces is committed to developing and implementing policy and program initiatives that will enable members and their families to effectively respond to the stresses associated with military life and better balance the often-conflicting demands of work and family.

### **Insurance**

Special rates for [home insurance](#) are available for all members of the Canadian Forces through The Personal Home Insurance.

Participation in [life insurance](#) options through the Service Income Security Insurance Plan is voluntary and subject to evidence of insurability. The death benefit payable, whether on duty or not at the time of death, ranges from \$10,000 to \$400,000, depending on the amount of coverage purchased.

**Short Term Disability:** Reservists who are incapable of performing duty due to an injury, disease, or illness attributable to the performance of Reserve service are entitled to compensation (pay and allowances) for disability based on the rate of pay at the time of the injury. Compensation for disability is payable until a competent medical authority has determined that the member is fit and able to resume or obtain civilian employment or resume attendance at an educational institution if a full-time student, or the member is released.

**Long Term Disability (LTD):** All reservists receive blanket LTD coverage when they are on duty and authorized and entitled to pay. Premiums for basic coverage are fully funded by TB. Coverage for Reservists on part-time service or full-time service of 180 days or less is based on deemed monthly salary of \$2000/month, with additional optional coverage available. Coverage for full-time service over 180 days is based on monthly rate of pay.

**Death Gratuity:** A non-contributory death gratuity is provided to the spouse or estate of a Reservist who dies while on service, and is an amount equal to twenty months of Regular Force pay at the applicable rank at the basic level. The first \$10,000 is tax exempt. A Supplementary Death Benefit equal to that of the Regular Force is provided instead for Reservists in certain circumstances, e.g. on deployment.

**Canada Pension Plan / Quebec Pension Plan:** The survivors' benefits are payable based on CPP or QPP contributions made from all sources of employment. For most Reservists, this means that benefits will be paid based upon their civilian employment. The application of the Pension Act is identical for Reservists and Regular Force members. Benefits are payable if death arose out of or was directly connected with the member's military service.

**Funeral Expenses:** Members of the Reserve Force who die in service or who die as a result of injury, disease, or illness due to the performance of duty, are entitled to the same reimbursement of funeral expenses as are Regular Force members.

## 10. Sports and Fitness

Activities range from league sports competing between CF bases and within the community such as fastball, hockey, broomball and many more. Most bases have a swimming pool, gymnasium and sports field. Some have skating rinks, curling clubs, ski hills and golf courses. There are lots of things to do on base and lots of people to do them with.