

Unofficial Analysis of SISIP Accidental Dismemberment Benefit Qualification

Explanation and assumptions listed at the end																			
DND Responsibility								VAC Responsibility						qualifies for LTD/ADB			does not qualify for LTD/ADB		
Rank	Pay Level	Incentive	Monthly	Annual	CFSA @ 10yrs (20%) (annual)	CFSA @ 15 yrs (30%) (annual)	CFSA @ 20yrs (40%) (annual)	VAC 100% (loss of two limbs) (annual)	Married Pension (annual)	1 child pension (annual)	2 children pension (annual)	3 children pension (annual)	Years of Service (CFSA)	Single with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with 1 child with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with 2 children with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with 3 children with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	SISIP @ 75% (annual)
Pte	1, 2, 3		\$3,179	\$38,148	\$7,630	\$11,444	\$15,259	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$28,611
	See note 1							\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$30,136	\$35,775	\$38,701	\$40,840	\$42,528	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$33,951	\$39,590	\$42,516	\$44,655	\$46,343	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$37,765	\$43,405	\$46,331	\$48,469	\$50,158	
Cpl	5A	Basic	\$3,637	\$43,644	\$8,729	\$13,093	\$17,458	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$32,733
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$31,235	\$36,874	\$39,801	\$41,939	\$43,627	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$35,599	\$41,239	\$44,165	\$46,303	\$47,992	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$39,964	\$45,603	\$48,529	\$50,668	\$52,356	
MCpl	5B	Basic	\$3,789	\$45,468	\$9,094	\$13,640	\$18,187	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$34,101
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$31,600	\$37,239	\$40,165	\$42,304	\$43,992	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$36,147	\$41,786	\$44,712	\$46,851	\$48,539	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$40,693	\$46,333	\$49,259	\$51,397	\$53,086	
Sgt	6A	Basic	\$4,178	\$50,136	\$10,027	\$15,041	\$20,054	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$37,602
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$32,533	\$38,173	\$41,099	\$43,237	\$44,926	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$37,547	\$43,186	\$46,113	\$48,251	\$49,939	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$42,561	\$48,200	\$51,126	\$53,265	\$54,953	
WO	6B	Basic	\$4,655	\$55,860	\$11,172	\$16,758	\$22,344	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$41,895
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$33,678	\$39,318	\$42,244	\$44,382	\$46,071	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$39,264	\$44,904	\$47,830	\$49,968	\$51,657	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$44,850	\$50,490	\$53,416	\$55,554	\$57,243	
MWO	7	Basic	\$5,137	\$61,644	\$12,329	\$18,493	\$24,658	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$46,233
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$34,835	\$40,474	\$43,401	\$45,539	\$47,227	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$40,999	\$46,639	\$49,565	\$51,703	\$53,392	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$47,164	\$52,803	\$55,729	\$57,868	\$59,556	
CWO	8	Basic	\$5,701	\$68,412	\$13,682	\$20,524	\$27,365	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$51,309
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$36,189	\$41,828	\$44,754	\$46,893	\$48,581	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$43,030	\$48,669	\$51,595	\$53,734	\$55,422	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$49,871	\$55,510	\$58,437	\$60,575	\$62,263	
2LT	ROTP	Basic	\$3,510	\$42,120	\$8,424	\$12,636	\$16,848	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$31,590
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$30,930	\$36,570	\$39,496	\$41,634	\$43,323	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$35,142	\$40,782	\$43,708	\$45,846	\$47,535	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$39,354	\$44,994	\$47,920	\$50,058	\$51,747	
Lt	ROTP	Basic	\$3,825	\$45,900	\$9,180	\$13,770	\$18,360	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$34,425
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$31,686	\$37,326	\$40,252	\$42,390	\$44,079	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$36,276	\$41,916	\$44,842	\$46,980	\$48,669	
								\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$40,866	\$46,506	\$49,432	\$51,570	\$53,259	

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Explanation and assumptions listed at the end																			
DND Responsibility								VAC Responsibility						qualifies for LTD/ADB			does not qualify for LTD/ADB		
Rank	Pay Level	Incentive	Monthly	Annual	CFSA @ 10yrs (20%) (annual)	CFSA @ 15 yrs (30%) (annual)	CFSA @ 20yrs (40%) (annual)	VAC 100% (loss of two limbs) (annual)	Married Pension (annual)	1 child pension (annual)	2 children pension (annual)	3 children pension (annual)	Years of Service (CFSA)	Single with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with 1 child with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with 2 children with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with 3 children with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	SISIP @ 75% (annual)
Capt		Basic	\$4,850	\$58,200	\$11,640	\$17,460	\$23,280	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$43,650
			\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$34,146	\$39,786	\$42,712	\$44,850	\$46,539						
			\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$39,966	\$45,606	\$48,532	\$50,670	\$52,359						
			\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$45,786	\$51,426	\$54,352	\$56,490	\$58,179						
Maj		Basic	\$6,557	\$78,684	\$15,737	\$23,605	\$31,474	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$59,013
			\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$38,243	\$43,882	\$46,809	\$48,947	\$50,635						
			\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$46,111	\$51,751	\$54,677	\$56,815	\$58,504						
			\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$53,980	\$59,619	\$62,545	\$64,684	\$66,372						
LCol		Basic	\$7,601	\$91,212	\$18,242	\$27,364	\$36,485	\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	< 10 years	\$22,506	\$28,146	\$31,072	\$33,210	\$34,899	\$68,409
			\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	10 years	\$40,749	\$46,388	\$49,314	\$51,453	\$53,141						
			\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	15 years	\$49,870	\$55,509	\$58,435	\$60,574	\$62,262						
			\$22,506	\$5,639	\$2,926	\$2,138	\$1,688	20 years	\$58,991	\$64,630	\$67,557	\$69,695	\$71,383						
Note 1 Calculated at the rate of pay of a senior private in the Standard Pay Group in accordance with SISIP Low Salaried Members policy																			
Definitions																			
1. CFSA is the Canadian Forces Superannuation Act, this is a defined pension plan for members of the CF. CFSA commences after 20 years of service unless the member has been medically released then calculations commence after 10 years of service. This is commonly referred to as the member's service pension.																			
2. VAC is Veterans Affairs Canada, this is commonly referred to as a disability pension																			
3. SISIP is the Service Income Security Insurance Plan, all members of the CF must contribute to this plan. It is an income guarantee plan, providing the member with 75% of pre-injury income reduced by any Treasury Board of Canada pension to which the member may be entitled to receive.																			
4. LTD is Long Term Disability, this represents an income guarantee under the SISIP plan of 75% pre-injury income reduced by any Treasury Board pension plan. Amounts will vary depending upon the member's rank, seniority within that rank, years of service, marital status and number of children and severity of injury.																			
5. ADB is the Accidental Dismemberment Benefit, it is calculated in the same manner as LTD. It is an award in addition to LTD amounts. If the member does not qualify for LTD, he/she is automatically denied ADB benefits. This is the crux of Major Henwood's case. He feels that ADB should be a lump sum award based upon injury not upon income from various pensions. The loss of limb or sight compensation should be equivalent to all service members regardless of rank, seniority, years of service, marital status and number of children.																			
Table Explanation and Assumptions																			
1. Unofficial analysis examines multiple loss of limb only																			
2. Green or lighter shaded areas indicates qualification for ADB under SISIP LTD policy																			
3. Red or darker shaded areas indicates non qualification for ADB under existing SISIP LTD policies																			

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Rank	Pay Level	Incentive	Monthly	Annual	CFSA @ 10yrs (20%) (annual)	CFSA @ 15 yrs (30%) (annual)	CFSA @ 20yrs (40%) (annual)	VAC 100% (loss of two limbs) (annual)	Married Pension (annual)	1 child pension (annual)	2 children pension (annual)	3 children pension (annual)	Years of Service (CFSA)	Single with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with 1 child with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with 2 children with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	Married with 3 children with Pension Income (VAC) with 20, 30 and 40% CFSA (annual)	SISIP @ 75% (annual)
4. Rank, Pay, Incentive, Monthly and Annual columns indicate the rank, pay grade and rate per month and annually. The annual amount is used for the calculations in the remaining columns of the matrix.																			
5. CFSA column calculations are samples only based upon 10, 15 and 20 years service only. If a soldier is medically released, the CFSA pension is calculated at 2% per year for every year served after 10 years of service, there is no CFSA for service under 10 years.																			
6. VAC columns including married and children columns are what VAC provides in pensions to spouses and children in addition to disability pension for the member. The spousal and children pensions are included in the total pensions received by the member when determining LTD and ADB eligibility.																			
7. Colour shaded columns indicates eligibility to receive LTD benefits and by default eligibility to receive ADB benefits.																			
8. SISIP@75%(annual) column indicates the 75% pre-injury income threshold used to determine eligibility to receive LTD and ADB benefits. Amounts lower than the SISIP amount qualify and are indicated in green and the amounts in excess of the SISIP amount indicated in red do not meet the income threshold eligibility to receive LTD and ADB benefits and therefore the member is excluded.																			
Table Analysis																			
1. ADB benefits will differ significantly as payment is based on the delta between LTD 75% and the total amount of pensions received over a 36 month period. For example a single Private with 10 years service receives an approximate annual pension from all sources of \$32,533 and therefore would receive an ADB benefit of \$5,069 a year for 3 years; whereas a single Private with 15 years service receives an approximate annual pension from all sources of \$37,547 and therefore would receive an ADB benefit of \$55 a year for 3 years.																			
2. Percentage of cover significantly increases with rank. Soldiers needing the coverage the most are the least insured.																			
Privates are only 10% insured, no Private with children would be entitled to ADB benefits under the current eligibility formula																			
Corporals are 21% insured																			
Master Corporals are 28% insured																			
Sergeants are 34% insured																			
WO are 43% insured																			
MWO are 55% insured																			
CWO are 69% insured																			
LCol are 92% insured																			
Balance of Officer categories were not calculated due to the many varying pay levels																			
3. Trend analysis illustrates that the soldiers that would need the ADB the most are the least covered, and that there is a significant increase of coverage with increase in rank.																			
4. Trend analysis illustrates soldiers (NCM) needing the ADB benefits the most, generally speaking those whom are married with larger families actually benefit the least. Of the 30 non-commissioned standard pay scale pay levels, only 24% of the soldiers who are married with 3 children are insured, with none of the Privates or Corporals being eligible. Whereas, 70% of all single NCM would be eligible for ADB benefits with 100% of the CWO rank qualifying.																			
5. This analysis does not cover specialist 1 and 2 pay rates for Non Commissioned Members (NCM).																			
6. This analysis only covers the Officers in the General Service Officers categories.																			
7. Figures used are the Veterans Affairs Canada 2002 Monthly Rates of Pensions for Disabilities Based on Schedule "I" and Section 75 of the Pension Act.																			
8. DND pay rates are the posted rate after March 2002.																			