

Medical Discharges can occur when a serving member is classified as a permanent 04 or a permanent 06 by Divisional Health Services. In order to qualify, your RCMP Occupational Health and Safety Branch must certify that your situation meets the following definition:

“Disability, under the RCMP Pension Plan, is a physical or mental impairment that prevents you from performing your duties as a member of the force and that can reasonably be expected to last for the rest of your life.” <[Disability - Royal Canadian Mounted Police - Active members - Royal Canadian Mounted Police pension - Canada.ca](#)>

If you are considering a medical discharge the following entitlements may be applicable:

1. You will receive a Medical Pension, i.e. immediate annuity, provided you have completed at least two (2) years of **Pensionable Service**. There are no penalties for discharging before you have obtained 24 yrs 1 day of **Service in the Force** (SIF). [Disability - Royal Canadian Mounted Police - Active members - Royal Canadian Mounted Police pension - Canada.ca](#)

Your pension estimate is 2% * Yrs of **Pensionable Service*** Highest Average Salary (5 Highest Consecutive Years)

Please contact the Government of Canada Pension Centre at 1-855-502-7090 to obtain the estimate of your medical pension amount and to answer any questions you may have regarding Pensionable Service calculations.

2. Medical Pensions are taxable.
3. RCMP Disability Insurance (DI) Plan provides partial income replacement after discharge if the member is totally disabled and unable to work. You should consider applying for DI through Canada Life (1-800-665-8622 (BC to Manitoba) or 18002835375 (Ontario east) prior to discharging to verify if you qualify.

The DI benefit is a top-up of post-discharge income to ensure the member receives at least 75% of his/her/their gross monthly salary at discharge.

After the first two (2) years post discharge, an assessment is made by Canada Life about whether the disease or injury prevents the member from being gainfully employed in any occupation (that provides income of at least 50% of his/her/their monthly earnings at discharge). If the member improves and no longer is physically/mentally disabled to an extent that prevents him/her/their from being gainfully employed, the member would no longer meet the definition of disability and would no longer be entitled to a DI benefit.

Offsets to DI include RCMP/PSA medical pension benefit + CPP Disability Benefits + earnings at Part Time job (If applicable). VAC benefits are not offset.

Prior to discharge the member should contact Canada Life, who will then assess the application and advise the member if he/she/they were declined or approved pending discharge.

The application for DI benefits is completed by the member, the employer (National Compensation Services NCS_PSHCP@rcmp-grc.gc.ca), and the member's treating physician.

Information on the disability plan and claim form can be found at www.pbs-sra.ca . **Please note that SEB Admin Services will be taking over from Morneau Shepell on June 14/2021. Please visit <https://fp.seb-admin.com/fpconnect/#/rcmp-grc> on or after June 14/2021 for more information.**

4. Indexation occurs immediately with a medical pension. For example, if you retire in April 2021, you will collect a pension for 8 months of 2021. Your pension would be increased by 8/12 of CPI increase for 2022. In 2023, your pension will be indexed at 12/12 of the CPI increase in Jan 2023. [Indexing Rate - Royal Canadian Mounted Police pension plan - Canada.ca](http://www.pbs-sra.ca)
5. Provisions for a retirement relocation move may be possible provided the member had relocated from his/her/their original home community at Crown expense to meet operational requirements during his/her/their career with the RCMP. Please refer to Section 13 of the 2017 Relocation Directive through the Infoweb.
6. Participation in the Public Service Health Care Plan (PSHCP) and the Pensioners' Dental Services Plan (PDSP) for the discharged member and eligible dependents is possible with a medical discharge. Please contact Sunlife at 1-888-757-7427 for more information.
7. Severance up to a maximum of 28 weeks for 28 years of service is available. If the member already cashed out in March 2012, the years since that date to the discharge date are used for the additional severance calculation. See NCM ch. 2.10
8. The medically discharging member should apply for Canada Pension Plan Disability Benefits. Please visit [Canada Pension Plan disability benefits: Overview - Canada.ca](http://www.pbs-sra.ca) to apply. Note that members who receive CPP Disability Benefits will not receive the Bridge Benefit. Contact the Government of Canada Pension Centre for more information.

Pension Benefit Calculation: 2% (Lifetime annuity + **Bridge Benefit**) x Pensionable Service x Highest Ave Salary (5 highest consecutive yrs)

The Bridge Benefit stops the earlier of the date you start receiving the CPP/QPP Disability Benefits or Age 65. [Pension Entitlement Information Package - Plan information - Active members - Royal Canadian Mounted Police pension - Canada.ca](http://www.pbs-sra.ca)

9. Badge Encasement: Form 2455 (Request for ID Badge Encasement) is to be completed by a medically discharging member who wishes to have his/her/their badge encased at the RCMP's expense.
10. The medically discharged member may be eligible for an appointment in priority with the Public Service pursuant to the Public Service Employment Regulations. Please visit [Part II](#),

[Chapter 7: Royal Canadian Mounted Police \(RCMP\) Members Discharged for Medical Reasons - Canada.ca](#) for more information.

11. Veterans Affairs Canada:

- As soon as a date of discharge is signed off on the 1733, the member can schedule a Transition Interview (Face to Face or over the phone) with VAC to discuss transition supports available in the member's retirement location and to review all questions concerning service-related disabilities. [Transition interview - Veterans Affairs Canada](#)
- If the discharged member has a medically diagnosed service-related disability, the member should apply ASAP for a disability pension through VAC.
- You are encouraged to open a My Vac Account to communicate with VAC, to apply for disability pension benefits, and to be alerted of potential changes which could impact you in retirement. Please visit [My VAC Account - Veterans Affairs Canada](#) to register now.
- As soon as you discharge from the RCMP for any reason, you, your spouse and eligible dependents will be entitled to up to 20 hrs per issue of Mental Health Support (24/7) face to face or over the phone through VAC Assistance Service at 1800-268-7708 at no cost to you. <https://www.veterans.gc.ca/eng/contact/talk-to-a-professional>

12. If you are considering a discharge for any reason, you and your family are encouraged to contact the NPF at info@npf-fpn.com to ensure you are adequately prepared and informed about all of your entitlements and supports.