



# Entitlements of Injured Cadets

## Health Care

Canadian cadets who suffer an injury or illness due to an authorized cadet activity receive certain health care entitlements from the Canadian Armed Forces.<sup>1</sup> These entitlements are defined in the *Queen's Regulations and Orders for the Canadian Cadet Organizations*, also known as the QR Cadets, which are only available on the Canadian Cadet Organization (CCO) Extranet. (The CCO Extranet requires users to create an account to gain access.) This policy indicates that a cadet performing cadet duty is entitled to the same care as a Class A or B Reservist.<sup>2</sup>

Information on the entitlements of Reservists and, by extension, cadets is provided in the *Queen's Regulations and Orders, Chapter 34, subsection 7* and the *Queen's Regulations and Orders, Chapter 35, subsection 4*.

Another key regulation is the *Canadian Forces Health Services Group Instruction 2500-05 – Cadet Care Invoice Payment*.<sup>3</sup> This instruction states that the Canadian Forces Health Services Group is responsible for emergency care for cadets attending summer training programs. This includes the cost of the health services that exceed provincial/territorial coverage and that are covered under the Canadian Forces Spectrum of Care for injuries or illnesses resulting from all authorized activities.

The table below serves as a **guide** only on the health care services available to cadets who suffer an illness or injury arising out of an approved cadet activity. Cadets and their parents or guardians are encouraged to verify cadets' entitlements as well as the process to access those entitlements with the Commanding Officer of their cadet corps/squadron.



## Cadet Activity      Entitlement to Health Care

Corps/squadron activity<sup>4</sup>

First aid by qualified cadet instructor/supervisor.

Any subsequent care by the Canadian Armed Forces must be for an injury or illness related to a cadet activity. Therefore:

- Care will be limited to that injury or illness.
- Care will be provided only until the cadet can be safely transferred to a civilian care provider.
- Once transferred to a civilian care provider, coverage by the Canadian Armed Forces will continue for expenses above and beyond provincial/territorial health care coverage, based on Spectrum of Care benefits.
- After the end of cadet duty, care will be limited to such medical care at public expense as the attending physician may consider necessary and as authorized by the officer commanding the command.
- For dental care, treatment will be limited to what 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.

For chronic medical conditions as well as injuries or illnesses unrelated to a cadet activity, cadets are required to follow up with a civilian care provider.

In the event of serious illness, injury, or death, a Canadian Armed Forces member will be appointed as a Designated Assistant to provide support to the cadet and his or her family as they access the Canadian Armed Forces Spectrum of Care benefits.<sup>5</sup>

Cadet Training Centre<sup>6</sup>  
(summer training)

Same as above, plus immediate medical care (i.e. first aid and initial assessment) at a Canadian Armed Forces walk-in clinic specifically for cadets.



## Accident Insurance

In addition to health care services from the Canadian Armed Forces, cadets also have accident insurance coverage by way of their applicable Leagues.<sup>7</sup>

Additional information on benefits, reporting an injury, submitting a claim form, and the Regional Cadet Support Unit contact information can be found on the Medical Care offer to Cadets and Junior Canadian Rangers website.

In 2017, our Office published a report entitled ***Cadets: An Investigation of the Support Provided to Cadets Who Suffer an Illness or Injury as a Result of a Cadet Activity***. For an update on the progress made by the Canadian Armed Forces in implementing our recommendations, see the Response from CDS: Cadet Follow-up Apr 2018.

The accident insurance coverage is designed to be complementary coverage that, in most cases, picks up where other coverage may leave off, including Canadian Armed Forces coverage, provincial/territorial health coverage, and private coverage.

As with health care, eligibility for accident insurance benefits is dependent on the injury being attributed to a cadet activity. Another important condition of eligibility for League insurance is that the injury must not have resulted from an illness. For example, under normal circumstances, a cadet who faints on parade and suffers an injury will not be covered under the policy because the insurer considers fainting to be a result of illness, not an accident.<sup>8</sup>

The table below provides examples of benefits available through the Leagues' accident insurance policies:



## Categories of Benefits

## Examples of Benefits

Death, Dismemberment,  
and Specific Loss<sup>9</sup>

Loss of life

Loss of limbs

Loss of senses (e.g. hearing, sight)

Paralysis

Health Care Benefits

Medical reimbursement (e.g. ambulance fees, equipment rentals,  
prescription medications, services of a licensed chiropractor or  
physiotherapist)

Dental care reimbursement

Rehabilitation

Other Benefits

Tutorial

Home alteration (e.g. to suit the associated disability)

Vehicle modification

Weekly accident indemnity (to cover some lost wages if the cadet was  
employed)

Additional information such as the Cadet League Insurance Comparison Table, the Amounts Comparison Table, and the Entitlements Comparison Table can be reviewed here.

[http://www.ombudsman.forces.gc.ca/en/ombudsman-reports-stats-investigations-cadets-follow-up/cadet\\_followup\\_brief.page](http://www.ombudsman.forces.gc.ca/en/ombudsman-reports-stats-investigations-cadets-follow-up/cadet_followup_brief.page)



For more information on accident insurance coverage and the process to file a claim, please contact the appropriate Cadet League National Office:

## **Navy League**

Toll Free: 1-800-375-6289  
Email: [info@navyleague.ca](mailto:info@navyleague.ca)  
Website: [www.navyleague.ca](http://www.navyleague.ca)

## **Army Cadet League**

Toll Free: 1-877-276-9223  
Email: [national@armycadetleague.ca](mailto:national@armycadetleague.ca)  
Website:  
[www.armycadetleague.ca](http://www.armycadetleague.ca)

## **Air Cadet League**

Toll Free: 1-877-422-6359  
Fax: (613) 725-3777  
Email: [leaguehq@aircadetleague.com](mailto:leaguehq@aircadetleague.com)  
Website:  
<http://aircadetleague.com/>

Note: All Leagues have standardized their current coverage by way of an agreed-upon amalgamation of Navy, Air, and Army coverage. Implementation of a single insurance policy is currently under review.

## **Government Employees Compensation Act**

As temporary/casual DND employees, staff cadets are entitled to their respective provincial workers' compensation by way of the Government Employees Compensation Act. Additional information can be found in CANCDTGEN 007/18 and Compensation Options for Ill and Injured Reservists.

If you would like more information or have any questions, our Office is ready to help.

1-888-828-3626

[ombudsman-communications@forces.gc.ca](mailto:ombudsman-communications@forces.gc.ca)



## Endnotes

- 1 See the Cadets.ca web page for “Medical Care for Cadets and Junior Canadian Rangers” at <http://www.cadets.ca/en/about/medical-care.page>
- 2 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. They are considered as Class A Reservists when participating in any other authorized activity.
- 3 This policy is only available on the Defence Intranet site which is not accessible to the public.
- 4 Corps/squadron activity is considered Class A Reserve Service.
- 5 Defence Administrative Orders and Directives 5018-0 – Support Management for Injured or Ill Canadian Armed Forces Members and Military Casualties
- 6 Cadet Training Centre (summer training) is considered Class B Reserve Service (short-term, under 180 days).
- 7 Each League (Navy, Army, and Air) has its own accident insurance policy.
- 8 The Army Cadet League of Canada National Policies and Directives: Policy 4 – Insurance Coverage to the Army Cadet Programme
- 9 These benefits are lump-sum payouts based on a percentage of the principal amount of \$10,000.