



## **BENEFITS FOR A RESERVIST: IS THE CAF AN EMPLOYER OF CHOICE?**

**Lieutenant-Commander Marie-Sonya Soya**

### **JCSP 49 DL**

#### **Exercise Solo Flight**

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Despite a comprehensive range of benefits, an analysis from the perspective of Primary Reservists (Reservists), reveals significant gaps. Benefits listed in the recruiting website, such as salary, medical, dental, vision care, vacation, maternity and parental leave, retirement plans, and education and training, are misleading as many listed benefits do not apply to all Reservists.<sup>4</sup> This paper evaluates the current benefits structures for Reservists, highlights disparities, and proposes recommendations to enhance the CAF's reputation as an employer of choice.

## WHAT ARE PRIMARY RESERVISTS AND HOW DO THEY *BENEFIT* THE CAF?

Reservists play a vital role in supporting the Regular Force (RegF). They increase CAF outreach and awareness across Canada, promoting accessibility and diversity as local community ambassadors. Reservists promote CAF careers by sharing their experiences, increasing recruitment through relatable advocacy. Given the CAF's personnel shortages, aligning Reservists' benefits with top employers is crucial for recruitment.

Unlike RegF members, who are employed full-time under contract with unlimited liability, Reservists have the flexibility to serve on a part-time or full-time basis. They have several options and classes of service—A, B, and C—based on their availability and commitment.<sup>5</sup> Class A employment constitutes the majority of Reserve engagement, with members typically serving part-time on evenings and weekends, often while maintaining civilian jobs or academic programs. Class B includes full-time contracts, with long-term (over 180 days) and short-term (up to 180 days) distinctions relevant for benefits. Class C covers specific deployments, offering benefits similar to RegF members during their contract.

Many Canadians that are willing to serve have reservations about the commitment or potential relocation required of the RegF, they gauge their fit and often choose to start in the Reserves.<sup>6</sup> This “*try it before you buy it*” approach helps attract RegF recruits, with about 10% of RegF intake coming from Reservist Component Transfers (CTs).<sup>7</sup> These members, having already experienced military life, often show higher retention rates.

## WHAT IS AN EMPLOYER OF CHOICE?

An employer of choice can vary in its definition depending on individuals' values and demographics. While there may be differences in interpretation, there is a common understanding that an employer of choice is an organization that offers a workplace environment,

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<sup>4</sup> Canada, Department of National Defence, *Forces.ca* last accessed 26 May 2024. <https://forces.ca/en/>

<sup>5</sup> Canada, National Defence and Canadian Forces Ombudsman, *About the Reserve Force*, Last accessed 26 May 24. [About the Reserve Force - Canada.ca](#)

<sup>6</sup> David Common, *Long hair, signing bonuses and 'try before you buy': How Canada's military is responding to a staffing crisis*, CBC News, Posted 13 Sep 23, updated 14 Sep 24. [Long hair, signing bonuses and 'try before you buy': How Canada's military is responding to a staffing crisis | CBC News](#); Alan Morantz, *Can the Canadian Armed Forces Recruit More Women?*, Smith business Insight, 2 Mar 21. [Smith Business Insight - Content - The Canadian Armed Forces \(queensu.ca\)](#)

<sup>7</sup> Jensen, Josh. Component Transfer Broker (CT), Director General Military Careers (DGMCC). Email which included the past 10 years' worth of CT data, 22 May 24, 3:50 PM; Canada. Department of National Defence, *Personnel*. Last accessed 26 May 24. [Personnel - Canada.ca](#); Canada. Department of National Defence, *Canadian Armed Forces 101*, Last accessed 26 May 24. [Canadian Armed Forces 101 - Canada.ca](#)

culture, and benefits package that is highly attractive to employees, leading them to prefer it over other potential employers.

For the CAF to be seen as an employer of choice, it must cater to Gen Y (Millennials) and Gen Z, who prioritize work-life balance, diversity, social responsibility, volunteering, and teamwork.<sup>8</sup> Aligning CAF offerings with these values will attract potential recruits and retain existing personnel. The CAF must support flexibility, personal and professional growth, and a sense of purpose to resonate with these younger generations.

## WHY SHOULD THE CAF CARE ABOUT BENEFITS?

Benefits have become a key negotiable aspect that distinguishes various employments. In the private sector, this often includes bonuses or customizable benefit options.<sup>9</sup> To stay competitive, the CAF must offer a comprehensive benefits program. Further, the evidence-based research shows a strong correlation between health and wellness and organizational effectiveness, as highlighted in the "Defence Team: Total Health and Wellness Strategy".<sup>10</sup> Prioritizing personnel well-being in the CAF enhances operational efficiency and institutional resilience. Reservists have access to various Compensation and Benefits Instructions (CBIs) based on their class of service and contract duration.<sup>11</sup>

All CAF members can access support systems like the Military Family Resource Centre, Canadian Forces Member Assistance Program, Operational Stress Injury Social Support, Fitness and Personnel Support Programs, Mental Health and Wellness groups, Financial Planning, and more. These programs aim to retain personnel and ensure their wellbeing and that of their families. Injured members while on duty may receive complex benefits requiring medical intervention, these can be challenging to acquire for Reservists since the injuries may present themselves once the contract is terminated, making accessibility to services difficult.<sup>12</sup>

When considering a CAF career, benefits like salary, medical, dental, vision care, vacation, maternity and parental leave, retirement plans, and education and training are considered.<sup>13</sup> These benefits are listed on the recruiting website, Forces.ca, the starting point for all to apply, but can be misleading for Reservists.

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<sup>8</sup> Alan Okros, *Management for Professionals: Harnessing the Potential of Digital Post-Millennials in the Future Workplace*, (Toronto: Canadian Forces College, 20), 48-49

<sup>9</sup> Space, Dan, "Hiring Behind the Scenes" *Guide to Compensation and employee Benefits*, 8 Jan 24. Reference Type: Web Page Podcast.

<sup>10</sup> Canada, Department of National Defence, *Defence Team: Total Health and Wellness Strategy* (Ottawa: DGM-24820-LOS, 2022), 8. [The Defence Team Total Health and Wellness Strategy - Canada.ca](#)

<sup>11</sup> Canada, Department of National Defence, *Compensation and Benefits Instructions (CBIs) Chapters 203, Financial Benefits Overview, Chapter 204 Pay of Officers and Non-Commissioned Members*, Ottawa: Date modified 4 Oct 18; Canada, Department of National Defence, *Compensation and Benefits Instructions (CBIs) Chapter 210 Entitlements and Grants*, Ottawa: Date modified 4 Oct 18 [Compensation and Benefits Instructions - Canada.ca](#)

<sup>12</sup> Canada, Department of National Defence, *Compensation and Benefits Instructions (CBIs) Chapter 210.72 Miscellaneous Entitlements and Grants*, Ottawa, Date modified: 8 May, 24. [Reserve Force compensation - Canada.ca](#)

<sup>13</sup> Canada, Department of National Defence, *Forces.ca*, last accessed 26 May 24. [www.forces.ca Life in the Forces | Canadian Armed Forces](#)

## Salary

CAF salaries are transparent but vary significantly based on rank and years of service. The Reserve rate of pay is 92.8% of the RegF since there is no relocation required.<sup>14</sup> Reservists are paid a daily rate. For Class B employment, the daily rates cover each day of the contract, including weekends and holidays. For Class C employment, members receive the same pay as RegF.

At the entry level, a Private/Sailor Third Class in the CAF earns a base pay of \$127.22 per day.<sup>15</sup> This daily earnings rate is competitive with provincial minimum wages, which range from \$14 to \$17 per hour, for an 8-hour workday.<sup>16</sup> However, basic training and other military duties often extend far beyond 8 hours, leading to an effective hourly rate that can be less than half of the minimum wage in the private sector. This highlights a significant trade-off: while entry-level pay may seem attractive initially, the extended work hours and time away from home can diminish its relative value.

For mid-level positions, such as Corporal/Sailor First Class, the daily base pay increases to \$185.20, a rank achieved typically after 2 to 4 years of service. While the salaries for mid-level military positions are comparable to civilian roles, the latter often offer more stable and predictable working hours. Newly commissioned officers, such as Second Lieutenants or Acting Sub-Lieutenants, start with a base pay of \$149.44 per day. Although this is relatively low compared to industry standards for entry-level managers with undergraduate degrees, the earning potential increases significantly with rank. For example, Captains or Lieutenants (Navy) earn \$239.24 per day after approximately 4 to 5 years of service, making their compensation far more competitive.

CAF pay rates are federally governed and do not vary by region. This uniform pay scale can result in disparities when considering the cost of living in different parts of Canada. For instance, in expensive urban areas like Vancouver, the CAF pay may seem less competitive compared to local civilian salaries. Conversely, in smaller towns with lower living costs, such as those in Saskatchewan, the same salary can offer a higher standard of living.<sup>17</sup> While the CAF may not always match the civilian salaries, especially in high-cost living areas, highlighting “the training, learning opportunities, pension, health, and other benefits” can attract Millennials and Gen Z.<sup>18</sup>

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<sup>14</sup> Canada, Department of National Defence, *Understanding military pay*, Ottawa, Date Modified: 15 Mar 24. [Understanding military pay - Canada.ca](#)

<sup>15</sup> Canada, Department of National Defence, *Reserve Force pay by rank*. last accessed 26 May 24. [Reserve Force pay by rank - Canada.ca](#)

<sup>16</sup> Jessica Steer, *2023 Minimum Wage in Canada: Province by Province (Highest to Lowest)*, Spring Financial. 13 Dec 23. [2023 Minimum Wage in Canada: Province by Province \(Highest to Lowest\) \(springfinancial.ca\)](#); Olivia Bush, *Minimum Wage Statistics in Canada*. Canadian Statistics, Toronto Ontario, Updated 13 Mar 24. [Minimum Wage Statistics in Canada for 2024 | Made in CA](#)

<sup>17</sup> Olivia Bush, *Minimum Wage Statistics in Canada*. Canadian Statistics, Toronto Ontario, Updated 13 Mar 24. [Minimum Wage Statistics in Canada for 2024 | Made in CA](#)

<sup>18</sup> Alan Okros, *Management for Professionals: Harnessing the Potential of Digital Post-Millennials in the Future Workplace*, Toronto: Canadian Forces College, 20, 47.

## Medical

Before enrolment, CAF members undergo an initial medical exam to ensure they meet the occupational health requirements and identify any medical conditions that could be exacerbated by military service.<sup>19</sup> During service, members have Periodic Health Assessments (PHAs) every five years if under 40, and every two years if 40 or older.

Class A and short-term Class B Reservist only receive PHAs and must use their provincial healthcare system, potentially incurring costs to have medical forms completed by family doctors, who are increasingly scarce.<sup>20</sup> Long term Class B and Class C members must rely on Canadian Forces Health Services (CFHS) which have faced significant gaps in routine care, especially worsened and more apparent after the pandemic. If a long-term Class B or C member suspects an illness or is injured, they may request a CFHS appointment. However, PHAs have been waived for most, except those in specific trades, pre- or post-deployment and if releasing.<sup>21</sup> While this enables the *check in the box*, it also implies that a current 45-year-old Reservist on a continuous long-term class B contract has not been examined for nearly ten years, missing routine checks such as blood tests, cancer screenings, and mental health evaluations.

This lack of routine medical care has led to concerns about medical neglect, especially as CAF's medical resources have become comparable to or worse than those available to the general Canadian public. The CAF, once known for excellent medical coverage, now struggles to meet the healthcare needs of its members, particularly those in long-term Class B and C positions.

## Dental

A clear disparity exists in dental benefits, Class A and short-term Class B Reservists are not eligible for routine dental benefits. The recruiting website indicates that “part-time members may benefit from medical and dental care during specified periods, depending on duty status”, but these benefits apply only to full-time long-term Class B or Class C contracts, which is therefore misleading.<sup>22</sup>

Long-term Class B and Class C Reservists are entitled to basic dental care through the CFHS.<sup>23</sup> They can also opt for the Dependents Dental Health Care (DDHC) plan at minimal cost, a significant benefit for those with dependents. Ironically, dependents in the DDHC plan receive more comprehensive dental services than the serving members.<sup>24</sup> For example, dependents are

<sup>19</sup> Sharon Kirkey, *Canada's family doctor shortage: 10 million will soon lack access to primary care*, National Post. Published and last updated. 16 Feb, 24. [Canada's family doctor shortage: 10 million to soon lack primary care | National Post](#);

<sup>20</sup> John Paul Tasker, *Meet some of the 6 million Canadians who don't have a family doctor*, CBC News. Posted 18 Feb 24. Last updated 19 Feb, 24. [Meet some of the 6 million Canadians who don't have a family doctor | CBC News](#)

<sup>21</sup> Canada, Department of National Defence, *Interim Guidance for the Delivery of Health Care to Reserve Force Personnel*, Date Modified 14 Apr 23. [Interim Guidance for the Delivery of Health Care to Reserve Force Personnel](#)

<sup>22</sup> Canada, Department of National Defence, *Forces.ca*. Last accessed: 26 May 24, [www.forces.ca Life in the Forces | Canadian Armed Forces](#)

<sup>23</sup> Canada, Department of National Defence, *Medical and dental benefits*, Date Modified: 28 Nov 2023. [Medical and dental benefits - Canada.ca](#); Canada. Queen's Regulations and Orders (QR&O) 35.04 – Entitlement to Dental Treatment, Date modified: 24 Nov 2017. [QR&O: Volume I - Chapter 35 Dental Services - Canada.ca](#)

<sup>24</sup> The Canada Life Assurance Company 2009 – 2024, *Canada Life* Last accessed: 26 May 24. [Canada Life: Insurance, Investments, & Retirement](#)



eligible for at least two dental cleanings per year, aligning with standard dental recommendations for oral health.<sup>25</sup> In contrast, eligible serving members are limited to one cleaning per year.

The CAF must enhance its dental benefits to better serve its members, including those employed Class A and short-term Class B. Addressing the gaps and improving communication about these benefits would significantly enhance the well-being and satisfaction of CAF members and their families.

## Vision Care

Notably, like routine dental, Class A and short-term Class B Reservists do not receive vision care benefits. RegF members and long-term Class B and C Reservists are entitled to one eye examination every two years for visual acuity and prescription eyewear.<sup>26</sup>

While the vision care benefits align with industry standards, accessing them is frustrating. Members must provide their optometrist with a form to complete, which they then need to submit to the CFHS for inclusion in their health record.<sup>27</sup> Delays may occur depending on CFHS support available to upload the form. Once the information is uploaded, the form is returned to the member to be submitted to Medavie Blue Cross through their client portal.<sup>28</sup> Creating this portal account requires a random assigned username and a restrictive 15-character password. Irritatingly, these steps cannot be completed on a government issued computer or a smartphone due to firewall and security requirements.<sup>29</sup> Members pay out of pocket for their eye exams and glasses, and the reimbursement can take several months, especially for those not co-located with a CFHS facility.

This process necessitates research; when members seek assistance from CFHS, they are often directed to a generic website, leading to further confusion. The cumbersome process and extended wait times highlight the need for streamlined procedures and better support for Reservists accessing vision care benefits within the CAF.

## Vacation

The CAF offers its Reserve members a generous leave policy, providing 2 days of leave per month worked, up to 24 days per year, surpassing the initial leave entitlement of RegF members, who receive 20 days of leave for the first five years.<sup>30</sup> Both RegF and long-term Class B and C Reserve members can request additional leave with command approval. Class A

<sup>25</sup> Canadian Dental Association (CDA), *Your Oral Health*, Last accessed: 26 May 24 [Canadian Dental Association \(cda-adc.ca\)](https://cda-adc.ca)

<sup>26</sup> Canada, Department of National Defence, *Queen's Regulations and Orders (QR&O) 35.04 – Entitlement to Medical Care*, Date modified: 4 October 2018. [QR&O: Volume I - Chapter 34 Medical Services - Canada.ca](https://www.qrco.gc.ca/qrco-volume-1-chapter-34-medical-services-canada-ca)

<sup>27</sup> Canada, Defence Forms Catalogue, Form Number: CF 2007, Canadian Forces – Ophthalmology Case Record, Revision date Aug 2020, [Form Search - Defence Forms Catalogue \(DFC\) \(mil.ca\)](https://www.defenceforms.ca/form-search-defence-forms-catalogue-dfc-mil-ca).

<sup>28</sup> Jodie Japp-Macdonald, CDU Clerk, 32 CF Health Services Det London Clinic, Email with optical instructions. 6 Sep 2023.

<sup>29</sup> Canada, Supplemental Health Care, 25 Jan 2024, [Supplemental health care - Canada.ca](https://www.supplementalhealthcare.ca); Medavie Blue Cross, *Medavie Blue Cross is a member of the Canadian Association of Blue Cross Plans*. Last accessed: 26 May 24. [About your coverage | Medavie Blue Cross \(medaviebc.ca\)](https://www.medaviebluecross.ca/about-your-coverage)

<sup>30</sup> Canada, Department of National Defence, Canadian Forces Leave Policy Manual. Issued 13 Jan 2009, amended 21 May 2024. [2024.05.21 CFLPM MASTER ENG HTML.pdf](https://www.cflpm.ca/2024.05.21_CFLPM_MASTER_ENG_HTML.pdf)

members receive a Premium In Lieu Of Leave (PILL) of 9% of their daily rate of pay for work periods between 2 and 30 days, recognizing their short-term service commitments.<sup>31</sup>

A significant benefit for Class A and short-term Class B Reservists is *Reservist leave*, which protects their civilian employment during military duties and prevents discrimination.<sup>32</sup> This policy is supported by provincial laws and the Canadian Forces Liaison Council.<sup>33</sup>

The CAF's comprehensive leave policies for Reservists often surpass private sector offerings, supporting work-life balance and aiding in attracting and retaining Millennials and Gen Z, positioning the CAF as an employer of choice.

## Maternity and Parental Benefits

Commendable Maternity (MATA) and Parental (PATA) benefits exist to support recruiting, employing, and retaining both women and men by enabling a balance between service life and family responsibilities.<sup>34</sup> A key aspect of these benefits is the MATA/PATA Top-Up, providing 93% of the member's income for 12 months or 55.8% for up to 18 months, with a return-to-service expectation.<sup>35</sup> Despite MATA/PATA leave benefits being available for long-term Class B and C Reservists, the typical duration of their contracts is often one to three years which complicates the Reservists' ability to use the benefits. For Class A Reservists, they can opt for Leave Without Pay and be considered Exempt from Drill and Training, allowing them to continue accumulating pensionable service time and pay incentives.<sup>36</sup>

Progressive fertility services are available to RegF members and long-term Class B and C Reservists with a CFHS referral.<sup>37</sup> This benefit exceeds most provincial healthcare provisions, particularly since only seven provinces offer some form of financial assistance for fertility treatments. This is especially relevant since according to Manulife, infertility rates in Canada have doubled in the last 30 years, rising from under 8% in the 80's to roughly 16% in 2022, amounting to approximately 1 in 6 couples experiencing conception challenges.<sup>38</sup> Although many insurance companies are not providing this coverage, there is a growing number of

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<sup>31</sup> Canada, Department of National Defence, *Compensation and Benefits Instructions (CBIs)*, Chapter 204 Pay of Officers and Non-Commissioned Members, Section 7 – Premium in Lieu of Leave - Reserve Force, Ottawa: Date modified 22 May 2024 [Chapter 204 - Pay of Officers & Non-Commissioned Members - Canada.ca](#)

<sup>32</sup> Canada, Department of National Defence, *Leave for Reservists*, Date Modified 7 Mar 2023. [Leave for Reservists - Canada.ca](#);

<sup>33</sup> Canada, Department of National Defence, *With Glowing Hearts – Reservists Support Initiative*, Date Modified 9 Feb 2024 [Supporting Reservists - Canada.ca](#); [With Glowing Hearts - Reservist Support Initiative - Canada.ca](#)

<sup>34</sup> Canada, Department of National Defence, Defence Administrative Orders and Directives (DAOD) 5001-2 Maternity and Parental Benefits. Date modified: 26 Jun 17. [DAOD 5001-2, Maternity and Parental Benefits - Canada.ca](#)

<sup>35</sup> Canada, Department of National Defence, *Personnel*. Last accessed 26 May 24. [Personnel - Canada.ca](#); [MCS/Dashboard/Home/Personnel Overview \(mil.ca\)](#)

<sup>36</sup> Canada, Department of National Defence, *Queen's Regulations and Orders (QR&O) 16.26 Maternity Leave, 16.27 Parental Leave*. Date modified: 24 Nov 17. [QR&O: Volume I - Chapter 16 Leave - Canada.ca](#)

<sup>37</sup> Canada, Department of National Defence, *Supplemental Health Care*, Date modified: 25 Jan 24. [Supplemental health care - Canada.ca](#);

<sup>38</sup> Manulife Key Information, *A Complete Guide to Manulife Benefits and Coverage for Infertility Treatments*, Insurinary, 10 Aug 22 [A Guide to Manulife Benefits for Infertility Treatments - Insurinary](#)



companies that are introducing or expanding fertility benefits with inclusive fertility and family planning benefits for their employees, including Canada's five big banks.<sup>39</sup>

A Gender Based Analysis Plus (GBA+) review on expanding parental leave reflected the evolving needs of CAF members.<sup>40</sup> Structural challenges need addressing to remove barriers and ensure benefit access for Reservists.

## Retirement

Parents entering a Recruiting Centre with their child are often attracted by the pension plan and retirement benefits, which promise financial security. However, the reality is that few service members fully understand the intricacies of the pension plan, and most only take an interest when they are nearing retirement. The system is complex, subject to frequent changes influenced by the country's financial status.

Misunderstandings are particularly prevalent among Reservists due to the various pension plans. The pension calculation formulas, often based on the best five years of salary, add to the confusion. Class A members, in particular, face uncertainty about how their varied service contracts are considered in pension calculations.

Impacting the pension reputation, Veterans often experience long wait times for assistance from Veterans Affairs Canada (VAC).<sup>41</sup> The government has made significant investments to address issues like homelessness among Veterans and lengthy pension processing times.<sup>42</sup> Despite unfavourable media attention, the CAF pension plan is generally well-regarded and provides future peace of mind for those joining. Improving communication about pension benefits and eligibility would enhance service members' awareness, alleviating frustration, and financial strain during retirement transitions. Suggestions for enhanced communication include the distribution of a pension summary for each member annually to align with their Statement of Remuneration Paid (T4). Addressing these administrative challenges is essential for the CAF to strengthen its reputation as an employer of choice and ensure members receive the full benefits of their service.

## Education & Training

The CAF values education and provides training to enhance skills, increase knowledge, and promote career advancement, compatible with Millennials and Gen Z values. There are

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<sup>39</sup> Saba Aziz, *More Canadian companies are offering fertility benefits, but is it enough?*, Global News, Canada, 23 Nov, 23. [More Canadian companies are offering fertility benefits, but is it enough? | Globalnews.ca](https://globalnews.ca/news/9844444/more-canadian-companies-offering-fertility-benefits-but-is-it-enough/)

<sup>40</sup> Canada, Department of National Defence. *Department of National Defence and Canadian Armed Forces 2022-23 Departmental Results Report*, 2023, p. 8-9. [2022-23 Departmental Results Report \(canada.ca\)](https://www.canada.ca/en/department-of-national-defence/2023/03/2022-23-departmental-results-report.html)

<sup>41</sup> Murray Brewster, *Pension delays contribute to putting more veterans into financial crisis*, CBC News, 11 Dec 16. [Pension delays contribute to putting more veterans into financial crisis | CBC News](https://www.cbc.ca/news/canada/murray-brewster-pension-delays-veterans-1.6444444)

<sup>42</sup> Canada, Department of National Defence, *Veterans Affairs Canada - Estimates and Budget*, 7 Apr 20 [Veterans Affairs Canada - Estimates and Budget - Canada.ca](https://www.veterans.gc.ca/eng/departmental-budget)

many subsidized education benefits for RegF members, including college, university, and specialty programs, the CAF demands two months of service for each month of paid education.<sup>43</sup>

For Reservists, education subsidies are limited to 50% reimbursement, capped at \$2,000 per academic year and \$8,000 per career.<sup>44</sup> Eligibility requires successfully completing basic training, being in good standing and remaining effective strength throughout, in addition to an approved Independent Learning Plan.<sup>45</sup> Reimbursement is contingent on providing proof of course completion and must be submitted within a small window, often complicating the process for students engaged in summer training.

The reimbursement amount has not increased since the policy started nearly 20 years ago. Therefore, it is currently less attractive due to rising academic costs and the cumbersome documentation process.<sup>46</sup> In contrast to the Reservist education reimbursement, VAC offers retired members significant education benefits through the Education and Training Benefit (ETB), with amounts of \$48,275 or \$96,550 for those with 6 or 12 years of service, respectively.<sup>47</sup> This benefit recognizes a Veteran's military service and provides funding to help with education and employment goals, it covers short courses, professional designations, and development. The ETB available upon release, offers greater flexibility and financial support than education benefits while in service, including for expenses like travel and educational tools.<sup>48</sup> For a Reservist that meets the eligibility criteria for ETB, this may impact retention.

While the CAF offers valuable education benefits, especially to RegF members, the limited and outdated subsidies for Reservists need enhancement to remain competitive. Addressing these disparities and modernizing the support structure could significantly improve the educational opportunities for all CAF members.

## RECOMMENDATIONS

The CAF must support a holistic approach to health and wellness across work life, personal life, and individual health.<sup>49</sup> The recent Defence Policy Update emphasizes the need to:

“examine adjustments to personnel policies related to compensation and benefits, human resources policies, leave, and other supports for work-life

<sup>43</sup> Canada, Department of National Defence, *Education reimbursement in the Canadian Armed Forces*, Date modified: 8 Nov 22. [Education reimbursement in the Canadian Armed Forces - Canada.ca](#)

<sup>44</sup> Canada, Department of National Defence, *Compensation and Benefits Instructions (CBIs) 210.801 – Education Reimbursement – Primary Reserve*, Ottawa, Date modified: 8 May 2024. [CBI 210.801](#); Canada, Department of National Defence, *CF Mil Pers Instr 01/21 – Canadian Armed Forces Self Development Program (CAFSDP)*, Date modified: 10 June 2022 [Canadian Forces Military Personnel Instruction 01/21](#)

<sup>45</sup> Canada, Department of National Defence, *Education reimbursement in the Canadian Armed Forces*, Date modified: 8 Nov 22. [Education reimbursement in the Canadian Armed Forces - Canada.ca](#)

<sup>46</sup> Canada, Department of National Defence, *Education and Training Benefit – Applicant Guide*, Date modified: 16 Apr 24 [Education and Training Benefit \(veterans.gc.ca\)](#)

<sup>47</sup> Canada, Department of National Defence, *Education and Training Benefit – Rates*, Date modified: 10 May 24 [Rates \(veterans.gc.ca\)](#)

<sup>48</sup> Canada, Department of National Defence, *Education and Training Benefit – Q&A*, Date modified: 10 May 24 [Education and Training Benefit Q&As \(veterans.gc.ca\)](#)

<sup>49</sup> Canada, Department of National Defence, *Defence Team: Total Health and Wellness Strategy*. Ottawa: DGM-24820-L0S. 22, p.8. [The Defence Team Total Health and Wellness Strategy - Canada.ca](#)

balance for those in uniform. Our current framework was put in place *decades* ago and does not address the expectations and realities of today's members."<sup>50</sup>

The update also plans to accelerate the development of an electronic health record platform to improve continuity of care in mental and physical health services. Most relevant, it acknowledges the need to periodically review and to modernize CBIs for all members.<sup>51</sup>

Clear and transparent communication about benefits is essential for Reservists. Many are unaware of their entitlements, leading to misunderstandings and unmet expectations. Clearly outlining the benefits on the CAF recruiting website and other materials will help members make informed decisions about their service, building trust and help managing expectations from the start.

Benefits literacy is the industry term for streamlining benefits communication. The CAF, like other organizations, must seek simplified methods to communicate benefits.<sup>52</sup> Government policies are complex and navigating them requires prior understanding or mentorship. While various apps and assorted tools can help, too many independent sites and points of information can overwhelm. Consolidating the various benefits and guides to provide a personal dashboard for individual and family benefits in plain language in a user-friendly format will reduce frustration and the administrative burden on members, making the benefits more accessible. This approach is also applicable to pension plans, making them more transparent and easier to navigate.

Ensuring equity among all Reservists is crucial. Extending routine dental and other health benefits to Class A and short-term Class B Reservists would create more equitable benefits structure. Expanding accessibility of MATA/PATA benefits is essential for retaining talented members who are balancing family responsibilities. These family-friendly policies will support members during critical times, reinforcing the CAF's commitment to work-life balance.

Modernizing education subsidies to match current academic costs is a vital step to attract Millennials and GenZ. The current subsidies for Reservists are outdated and insufficient given the rising costs of education. Increasing these subsidies will support members' educational pursuits, enhancing their skills and knowledge, which in turn benefits the CAF. Additionally, offering flexible benefit options that align with Millennials and Gen Z values—such as holistic health benefits, gym memberships and wellness programs, lifestyle benefits (travel discounts, cultural experiences, wellness retreats), access to coaching and mentorship programs—can address individual needs, enable them to exercise their social responsibility, and improve overall well-being.

Ultimately, fostering a healthier Defense Team not only reduces absenteeism but also enhances performance, promotes physical health, bolsters resilience, and fosters motivation

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<sup>50</sup> Canada, Department of National Defence, *Our North, Strong and Free: a Renewed Vision for Canada's Defence*, Ottawa, 2023. p.19. [north-strong-free-2024-v2.pdf](#)

<sup>51</sup> Ibid, 19

<sup>52</sup> "Using data to modernize Employee Benefits Plan". *Benefits Alliance Voice*, 6 March 2024. Reference Type: Web Page Podcast

among personnel.<sup>53</sup> By implementing these recommendations, the CAF can significantly improve its benefits administration, support its members more effectively, and solidify its standing as an employer of choice.

## CONCLUSION

Addressing the gaps in benefits structures for Reservists is imperative for the CAF to achieve its goal of becoming an employer of choice. By modernizing and improving benefits offerings, the CAF can better attract and retain top talent, thereby bolstering its operational effectiveness and institutional resilience. Moreover, ensuring comprehensive accessibility to benefits and aligning them with the preferences of younger generations will be crucial in securing the CAF's position as an employer of choice amidst evolving demographic trends and intensifying competition for talent. Failure to address these issues could have significant implications for Canada's security and defense capabilities.

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<sup>53</sup> Canada, Department of National Defence, *Defence Team: Total Health and Wellness Strategy*. Ottawa: DGM-24820-L0S. 2022, p.18 [The Defence Team Total Health and Wellness Strategy - Canada.ca](#)

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