

GUIDE FOR SURVIVORS & EXECUTORS



Prepared for the RCMP Nova Scotia Veterans' Association

This document was developed by Janet and Victor Gorman – Support and Advocacy Committee, RCMP Nova Scotia Veterans' Association with invaluable assistance provided by Ian Currie, RCMP Calgary Veterans' Association

| *Revisions for 2020.*

| The revisions in this document are identified by a vertical line on the left margin or left of the word(s) in the document.

Excerpts from a number of divisional survivor and executor guides have been incorporated into this document and we thank all contributors for their support.

PRIVACY/LIABILITY NOTICE

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drama, and deep emotions. It is a very emotional time for everyone; however, certain steps can be taken to ensure that the best interests of the survivors are looked after in an efficient manner.

This Guide for Survivors and Executors compiled by the **Royal Canadian Mounted Police Veterans' Association** is intended to assist Association members, spouses/significant others, families, loved ones, executors/executrix, and / or attorneys with managing estates following the death of the veteran and spouse/significant other. This document has been produced as a guide for assistance purposes and is not intended to replace any existing family planning. For simplicity, henceforth, we shall refer to this document as the GUIDE. This document is a consolidation from a number of versions presently in use.

It is recommended that you take the time to review this Guide. If you believe this Guide can be adapted to fit your needs you are encouraged to complete the Survivors & Executors Checklists. Our intention is to ensure that every Association member has access to a copy of the Guide and Checklists.

Upon your review of the Guide and completion of the Checklists, your family and/or the designated executors/executrix responsible for managing your estate should be apprised of the existence and location of the Guide and completed Checklists.

Amendments to the Guide and Checklists will occur from time to time because of circumstances i.e. change in plan administrators, address, telephone numbers, government regulations or policies.

If you have any questions, require clarification with respect to the information or identify misinformation in this document, please contact your division of the RCMP Veterans Association.

Copies of the completed checklists with funeral and burial instructions need to be kept where next of kin can access the information immediately following the passing of the Association member or spouse/significant other.

Note: Most benefits must be applied for within 60 days of the date of death.

The member's current annual Pensioner Benefit Statement, provided each January by the Government of Canada Pension Centre, should be stored with the Guide and Checklists. As each New Year's Statement is received it should replace the old and trigger a review and update of the member's and Spouse's Checklists.

Also, in conjunction with the preparation of your Last Will & Testament, an accurate record of the assets in your estate should be compiled and updated annually. These records, Guide and Checklists should be stored in an accessible location so your executor or executrix can settle your affairs efficiently and effectively.

Obtaining the assistance of your banker or a financial consultant is often advisable. Most bankers will tell you in the event of a death they should be among the first notified. Every bank has different policies with respect to access to accounts and, therefore, it is advisable you discuss this eventuality with them so you are familiar with their process.

It is recommended that, to alleviate future access problems, both parties should be named on all land/property titles and bank accounts.

We are certain you will want everything to be in order to assist them through this difficult time. Death and taxes are a certainty and we must be prepared for both eventually.

family of a member of the Veterans Association following that

If you wish to take advantage of the offer of an Honour Guard or if you wish to discuss any matters relating to the service, contact your Division Executive. Veterans Association Padres are prepared to assist at a memorial service or funeral if requested.

If requested, a retired member will assist in contacting **the Government of Canada Pension Centre** on the family's behalf, to ensure they initiate the process allowing the family to concentrate on funeral arrangement.

IMPORTANT INFORMATION, NUMBERS AND DOCUMENTS

THAT SHOULD BE

Shared and Retained by Family Members prior to the illness or passing of a Serving or Former Member of the RCMP

For many years, RCMP Veterans Associations has been assisting family members following the passing of their loved one. However, it is difficult to provide timely assistance when the surviving family members do not have at hand the vital information that must be provided to agencies when reporting the passing of the individual. These elements are also critical when attempting to quickly transition pensions without overpayments to a qualified surviving spouse/significant other.

It is strongly recommended that each member document the following numbers and provide them to their family members and/or retain them where they are easily retrieved following death.

1. RCMP Regimental Number
2. RCMP Pension #
3. Veterans Affairs Canada K#
4. Social Insurance Number #

In addition, it will be important that documents such as marriage certificates and birth certificates for both the member and the surviving spouse/significant other are readily accessible as copies will be immediately required by some of the agencies when transitioning the pensions to the survivors.

If you do not have these numbers and documents, then now is the time to apply for them through Vital Statistics in the province of birth/ marriage and through the various government agencies.

Terms & Checklists are defined as follows:

PENSION:	A periodic payment from a pension plan such as: an annuity or annual allowance. Survivor allowances, children's allowances, etc., are annual allowances.
PENSIONER:	Someone in receipt of a pension. Unless otherwise noted, %pensioner+ refers to someone in receipt of a pension under the RCMP Superannuation Act.
CONTRIBUTOR:	Someone who is contributing to a pension plan or who contributed to a pension plan and has not withdrawn contributions or taken a transfer value. Thus, a pensioner receiving a survivor allowance is not a contributor with respect to that allowance but may be a contributor with respect to another plan.
MEMBER:	Someone who belongs to an organization, plan, etc. For the purpose of our Guide & Checklists , the term %member+ refers to a member of the RCMP Veterans Association.
LEGAL SPOUSE:	Is a person of same or opposite sex legally married and Not divorced.
COMMON LAW SPOUSE:	Is a person of the same or opposite sex who cohabited with the contributor in a conjugal relationship for at least one year.
SURVIVOR:	Is defined as an eligible spouse/significant other (or former spouse in some cases) or eligible children.
CHILDREN:	Persons generally the offspring of the member. They can be the children of the present spouse, ex-spouse or legally adopted children.
EXECUTOR:	The person or persons named in a will to distribute the assets of the estate and attending to other matters related to the administration of the estate. The role of an executor is very important and you should choose one carefully.
BENEFICIARY:	The person or organization (such as a charity) named in a will to receive the assets of the estate. The executor and the beneficiary may be the same person.
PROBATE:	Probate is the process by which a Will is accepted as valid by a court and the appointment of the executor is confirmed. The court issues a document known as Letters of Probate which the executor requires in order to distribute the assets of the estate to the beneficiaries. By planning ahead, it may be possible to avoid probate. Property that is held jointly with a spouse/significant other or other person is not subject to probate. Prior to any transfer of assets, it may be advisable to obtain legal and accounting advice due to the costs involved and income tax consequences. Where the estate is small, probate is usually not necessary. Probate is only required when an asset such as a house or investment is solely in the name of the deceased person. In practice a will needs to be probated if an entity such as a financial institution or the Land Titles Office asks for it to be probated. Applications for probate are generally made by lawyers but a lawyer is not required. Probate forms can be purchased from the Queen's Printer, or most stationary stores. Clerks at the Court of Queen's Bench will supply limited guidance to individuals wishing to apply for probate without a lawyer.

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POWER OF ATTORNEY: A regular power of attorney is available from a lawyer. It is a document that allows one person to name another person to act on their behalf in specified situations, usually financial. This document is only in effect while the person giving the power of attorney is of sound mind and alive.

ENDURING POWER OF ATTORNEY: A legal document that allows one person to name another person to act on their behalf in financial matters if they become incapacitated by illness or accident. Usually the document comes into effect when the incapacity occurs and ends at death. Sometimes the document comes into effect when it is signed and continues in the event of incapacity. The legislation allows individuals to write their own enduring power of attorney but there are no guides or forms available to help with this. Generally, a lawyer is required.

PERSONAL DIRECTIVE: A legal document that allows one person to name another person to act on their behalf in personal matters if they become incapacitated by illness or accident. These personal matters include medical treatment and living arrangements. If you do desire, a Lawyer can draw up your personal directive when you either make a will or update your will.

GUARDIANSHIP: A legal relationship established by a court that allows one person to make personal decisions for another person. The guardian is appointed by the court to act on behalf of a person who is no longer mentally competent. A guardianship covers the areas of medical treatment and living arrangements. The guardianship ends with the death of the dependent adult. Contact the Office of Public Guardianship or Trustee in your province for more information or a lawyer can be hired to process a guardianship application.

TRUSTEESHIP: A legal relationship established by a court that allows one person to handle the financial affairs of another person. The trustee is appointed by the court to act on behalf of a person who is no longer mentally competent. The same person will often act as both trustee and guardian. The trusteeship ends with the death of the dependent adult. Contact the Office of Public Guardianship or Trustee in your province for more information or a lawyer can be hired to process a guardianship application.

ALTERNATIVES TO FORMAL TRUSTEESHIP: For someone whose only income is from government pensions, it is often not necessary to go to court for a formal trusteeship. Informal trusteeships are available directly from the Federal Pensions Offices. For Old Age Security and Canada Pension call 1-800-277-9914. For provincial pensions contact your provincial benefits office.

How a will determines how property will be distributed after death. Both Holograph and form Wills are legal in Alberta. Due to the many legal problems that arise with do-it-yourself wills, it is often a better choice to hire a lawyer. Any changes you later may want to make to a prepared will must also be witnessed by two people.

Without a Will, the laws of the province where you reside will determine what happens to your property and other possessions after you die. Settling on your final wishes and documenting them in a properly drafted will is the only way to avoid this less than ideal fate.

HOLOGRAPH WILL: A Will made entirely in a person's own handwriting and signed by the person. While witnesses are not required, it is a good idea to have two independent witnesses sign the will. Holograph wills are legal in Alberta but not in all provinces.

CODICIL: A codicil is a supplement modifying a will or revoking some provision of it without having to rewrite the entire will. A codicil should be witnessed by two independent witnesses.

INTESTATE: When a person dies without a valid will a lawyer or the Public Trustee should be contacted for further information on handling this situation.

LIVING WILL: A Living Will is a document that states how a person wishes to be treated if he or she becomes incapacitated by illness, injury, or old age. Living Wills usually contain a power of attorney for health or personal care that authorizes someone to make health care and personal decisions on your behalf.

A power of attorney for personal care generally comes into effect only after mental incapacity. It may govern such matters as medical treatment, health care, nutrition, shelter, clothing, hygiene, and safety. It can also provide the discontinuing of health care if you so desire it. This is a very controversial issue and your written decision can play an extremely important role respecting your wishes in this regard.

These wishes can be conveyed to your attorney, family, friends, and doctors concerning life-prolonged treatments respecting terminal illnesses. The Primary reason for a living will is to give direction to family and caregivers concerning your wishes.

Your executor should be competent and trustworthy. Spouse/significant other commonly appoint each other, but if one of them feels inadequate for the task, people may choose to have a son, daughter, close relative, or friend appointed. You should consult the person or persons you intend to name as executor so that you can be sure they are prepared to assume the responsibilities. We also suggest you name an alternative executor. You may also have a trust company or lawyer perform these duties. You should take into consideration the complexity of your estate before choosing an executor. This individual should have the necessary competence to handle a complicated estate.

The duties of an executor:

- Handle immediate issues, for example, finding the will and arranging the funeral.
- Cancel identification such as social insurance, health and credit cards.
- Notify third parties (employer, bank, post office etc.) and cancel subscriptions and memberships.
- Obtain money or benefits owed the estate such as CPP/QPP death benefits, life-insurance payouts and money owed the deceased.
- Take inventory and value all assets, including real estate, and protect them.
- Settle all estate liabilities, including taxes owing.
- Probate the will.
- File all required tax returns.
- Communicate with beneficiaries.
- Distribute the assets.

The executor is legally obligated to follow the directions in the Will and to act solely in the interests of the beneficiaries. If the will does not provide specific instructions, the executor must decide. The numerous decisions to be made will not always be well received by all beneficiaries.

Probate Fees

The probate of a will can be somewhat costly. If all the assets can be transferred directly, such as proceeds of insurance paid directly to a named beneficiary, RRSPs or RRIFs with a named beneficiary, or a joint interest in real estate, then the executor may not have to probate the will. The fees or taxes are based on the value of the estate, therefore, the more assets that can be transferred directly to the beneficiaries the lower the probate fees or taxes.

"Probate" is the recognition by the provincial court of the validity of your Will and the appointment of the person named as Executor. Granting of the "letters probate" is notice to the public that the Will complies with the basic formal requirements and that the Will was not being challenged at the time of application. Probate fees are a tax on a person's estate and except for the provinces of Quebec and Alberta, there is no limit to this tax.

The following information is general in nature and your final reliable source is your local probate office. The information is current as of January 2020.

Alberta:	\$35 for estates under \$10,000. \$135 for estates between \$10,000 and \$24,999 \$275 for estates between \$25,000 and \$124,999 \$400 for estates between \$125,000 and \$249,999 \$525for estates of \$250,000 and over - \$400 maximum
British Columbia:	British Columbia probate fees Source: Probate Fee Act s.2 Where the gross value of all real and personal property situated in British Columbia subject to probate does not exceed \$25,000, there is no probate fee. Where the gross value exceeds \$25,000, probate fees are: for the portion of the gross value over \$25,000 up to \$50,000 - \$6 per \$1,000 or portion (0.6%) For the portion of the gross value over \$50,000 - \$14 per \$1,000 or portion (1.4%) There is also an administration (filing) fee of \$208 (2010) for estates with a gross value exceeding \$25,000.
Manitoba:	Manitoba probate fees Source: Law Fees and Probate Charge Act Schedule E For a probate application made on or after July 1, 2005, where the value of the property subject to probate is \$10,000 or less \$70 For value over \$10,000 - \$7 per \$1,000 or portion (0.7%)
New Brunswick:	New Brunswick probate fees Source: Probate Court Act Schedule A (pdf file), from Probate Court of New Brunswick Where the value of the estate, or the part of the estate being administered is \$5,000 or less \$25 over \$5,000 up to \$10,000 - \$50 over \$10,000 up to \$15,000 - \$75 over \$15,000 up to \$20,000 - \$100 Over \$20,000 - \$5 per \$1,000 or portion (0.5%) There may also be some court fees payable.
Newfoundland & Labrador	\$60 for the first \$1,000 and \$0.60 per \$100 thereafter



Northwest Territories	<p>value of all property, real and personal, within the Northwest Territories, after deducting all debts and liabilities against that property.</p> <p>\$10,000 or under \$30</p> <p>Fee range \$10,000 - \$25,000 = \$110 \$25,000 - \$125,000 = \$215 \$125,000 - \$250,000 = \$325 \$250,000+ = \$435</p>
Nunavut:	<p>Value of all property, real and personal, within the Northwest Territories, after deducting all debts and liabilities against that property.</p> <p>\$10,000 or under \$25</p> <p>Fee range \$10,000 - \$25,000 = \$100 \$25,000 - \$125,000 = \$200 \$125,000 - \$250,000 = \$300 \$250,000+ = \$400</p>
Nova Scotia:	<p>Where the value of the estate subject to probate is \$10,000 or less - \$85.60 over \$10,000 up to \$25,000 - \$215.20 over \$25,000 up to \$50,000- \$358.15 over \$50,000 up to \$100,000 - \$1,002.65 over \$100,000 or first \$100,000 - \$1,002.65</p> <p>For value over \$100,000 - \$16.95 per \$1,000 or portion (1.695%)</p>
Ontario:	<p>\$15 for every \$1,000, or part thereof- applied on the value of an estate above the \$50,000 threshold.</p>
Prince Edward Island:	<p>Where the value of the estate subject to probate is \$10,000 or less - \$50.00 over \$10,000 up to \$25,000 - \$100.00 over \$25,000 up to \$50,000- \$200.00 over \$50,000 up to \$100,000 - \$400.00 For value over \$100,000 - \$4.00 per \$1,000 or portion (0.4%)</p>
Quebec:	<p>Quebec does not levy probate fees. However, non-notarized wills must be authenticated by the Superior Court of Quebec. Nominal fees apply. As of January 1, 2020, no fees will be payable on the first \$50,00 of the value of the estate.</p>
Saskatchewan:	<p>\$7 on each \$1,000 (or part thereof)</p>

<p>Probate:</p>	<p>No fee is payable to obtain a Grant of Letters Probate and Administration where a person dies leaving an estate not exceeding \$25,000 in value.</p> <ul style="list-style-type: none"> To obtain a Grant of Letters Probate and Administration where a person dies leaving an estate exceeding \$25,000 in value, there is a fee of \$140.00. Resealing of an extra-territorial Grant of Probate or Administration, there is a fee of \$140.00.
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Financial Institutions if requested to change the registration of the instrument or redeem certain investment vehicles through the estate may require any of the following forms of documentation.

<p>Type of Will documentation required:</p> <ol style="list-style-type: none"> Original copy of the Will only/and/or Noterial Copy of Will only/and/or Certified true only/and/or 	<p>Directional correspondence:</p> <ol style="list-style-type: none"> Executor letter of direction only/and/or If registered JTQRS Letter of direction from spouse only/and/or Declaration of transmission only/and/or
<p>Type of Death certificate required:</p> <ol style="list-style-type: none"> Original death certificate only/and/or Certified true copy only/and/or Funeral directors certificate only/and/or 	<p>Other:</p> <ol style="list-style-type: none"> Letters probate only/and/or Indemnification letter of bond only/and/or Declaration of claimant form only/and/or New application form only/and/or

Power of Attorney

A power of attorney authorizes another person to act on your behalf, to assume some of your legal powers under certain conditions. A power of attorney may only be used during your lifetime and terminates immediately at the time of your death. A Will, in contrast, deals with the disposition of your property after death.

A power of attorney can be limited to specific activities or it may be limited to a specific time such as when you are temporarily away or unable to manage your own affairs due to illness or injury. This power gives authority to act on your behalf, which can go into immediate effect and remain until you are capable of resuming the control of your affairs.

The term "attorney" does not necessarily mean "lawyer." Spouse/significant other commonly nominate each other for the task, however, where the spouse/significant other is required to act as well, i.e. the signing of legal documents; you need another party to act in your stead. Give careful consideration when appointing a person as having your power of attorney and make certain he or she fully understands your exact wishes. Remember the person is acting as you with the exception of making or changing your Will.

Organ Donations

Organ donations can also be part of your preparations for your death. Your wishes can be made subject to your Will, however, often your Will goes unopened until several days after your death. Therefore, it is important to make your wishes known to your survivors in order that they can take immediate action. Merely having it on your driver's license may not serve the purpose. Another recommendation is to also include it in your Living Will.

PLAN (PENSION)

The RCMP Pension Commission (RCMPPCA) provides for the payment of pension to officers, non-commissioned officers and constables engaged before March 1, 1949. There are no longer any active members covered by this Act, only pensioners and survivors.

The RCMPPCA is divided into several Parts:

- Part II provides pensions to persons who were officers when they were discharged to pension, as well as benefits to their survivors;
- Part III provides pensions to non-commissioned officers and constables, but not to their survivors;
- Part IV provides every non-commissioned officer and constable with the opportunity to purchase survivor benefits by enrolling as a contributor to the RCMP Dependents' Pension Fund (also known as the Widow's and Orphans' Pension Fund).

Pensions payable under Parts II and III of the RCMPPCA are subject to annual adjustments to protect the pension from the adverse effect of inflation. Survivor benefits paid under Part IV of the RCMPPCA are increased when approved by Parliament. These increases are based on the actuarial valuation of the RCMP Dependents' Pension Fund.

The RCMP Superannuation Act (RCMPSA) provides benefits to retiring, terminating and disabled RCMP Members and their survivors. It is intended to provide a lifetime retirement pension based on your earnings and service as a Member of the RCMP.

Pension Administration Update

Transfer of RCMP Pension Administration

As you may be aware the administration of RCMP Pension Plans was transferred to Public Works and Government Services Canada (PWGSC).

PWGSC now administers the RCMP pensioner medical and dental insurance plans.

Expanded vision care benefit to include reimbursement for laser eye surgery with a lifetime maximum benefit of \$1,000

Coverage for repairs, replacement parts and servicing of aerotherapeutics devices with an annual maximum benefit of \$300

An increase to the annual maximum benefit for psychological services from \$1,000 to \$2,000

Morneau Shepell will continue to provide insurance administration services for the RCMP Group Life and Accidental Death and Dismemberment Plans. See contact information on page 14.

Through PWGSC, you will have access to specialists at the Government of Canada Pension Centre. These experts administer pensions for thousands of federal public service employees and have extensive knowledge of federal public sector pensions and pension benefits.



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Pension Centre.

1. Telephone

Toll-Free: 1-855-502-7090

Executive Services: 1-855-502-7088 (C/Supt, EX-01 and above)

Monday to Friday: 8:00 a.m. to 4:00 p.m. (your local time)

Outside Canada and the United States:

506-533-5800 (collect calls accepted)

Monday to Friday: 8:00 a.m. to 5:00 p.m. (Atlantic time)

Telephone Teletype (TTY):

506-533-5990 (collect calls accepted)

Monday to Friday: 8:00 a.m. to 5:00 p.m. (Atlantic time)

2. Email

<https://www.tpsgc-pwgsc.gc.ca/>

3. Fax

(418) 562-7965

4. Mail

Public Works and Government Services Canada

Government of Canada Pension Centre . Mail Facility

150 Dion Boulevard

PO Box 8500

Matane, QC G4W 0E

Where to find more information.

<http://rcmp-grc.pension.gc.ca/index.html>

The RCMP Pension and Benefits Web site, hosted by PWGSC, provides detailed information on all aspects of pension administration for prospective members, active members, retired members, survivors and dependents.

You do not require a username or password to access the information. To update your personal information (e.g. mailing address) or to make changes to your pension benefits (e.g. beneficiary), contact the Pension Centre by telephone or email (see contact information above).

<https://www.rcmp-grc.gc.ca/>

This is the RCMP's public Web site. From the Home Page, click on Family Corner+to find a comprehensive package of *Frequently Asked Questions* under Administration of RCMP Pension Plans.+



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Life Insurance or Accidental Death and

Morneau Shepell administers these plans.
Contact details for Morneau Shepell will remain as follows:
Telephone (toll-free): 1-800--661-7595.

Web Site: <https://www.pbs-sra.ca/picklanguage.asp>

RCMP Pensions are payable at the end of each month.

The Government of Canada has moved away from mailing printed monthly pension stubs. The new approach is more environmentally friendly and less costly for taxpayers.

If you receive your pension cheque in the mail, you are no longer receiving a printed stub with your cheque now that PWGSC has taken over administration of the RCMP Pension Plans.

Similarly, if you receive your pension payment via direct deposit, you are no longer receiving a monthly stub in the mail.

Your monthly pension stubs have been replaced by an annual statement in January that summarizes your pension payment amount and deductions. Furthermore, if there are changes to your monthly pension amount of +/- \$2 or more at any time during the year, you will receive a pension stub confirming the change.

If you are on direct deposit and have signed up for *epost*, you will receive electronic versions of the two documents mentioned in the paragraph above.

As a pensioner or survivor, how do I sign up for *epost*?

epost is Canada Post's secure online delivery service. It is free to subscribe and gives you the option to receive and view your pension documents online. You can access your pension documents from a simple and secure location -- anytime, anywhere, for up to 7 years.

To subscribe, follow these simple steps:

1. Go to www.epost.ca and click on **Create Account.**
2. Fill in the required fields, including **Username** and **Password.**
3. With your account created, click on **Get Started.**
4. Activate your *epost* Inbox by adding contact information and a mailing address. You will also be asked to create your own security question.
5. From your *epost* Inbox, click on **Add a NEW bill or statement.**
6. Select **RCMP Pension Plan** from the drop-down menu or type it into the search box.
7. On the **Add a Mailer** page, enter the **Payee Account Key** from the direct deposit stub you received in the mail for your July 2014 payment. You will find the Payee Account Key in the upper right-hand corner of the stub, just below the date.
8. The **Confirmation** message means that you are now set up to receive an annual statement in January that summarizes your pension payment amount and deductions. Furthermore, if there are changes to your monthly pension amount of +/- \$2 or more at any time during the year, you will receive a pension stub in your *epost* Inbox to confirm the change.

to the terms of the RCMPSPA, spouses/significant other are the
ive survivor benefits. To this effect, a person who presents
/ as a spouse/significant other according to the definition under

the Act. The spouse/significant other is:

- ~ The person to whom you were legally married at the time of your death; or
- ~ The person with whom you have lived in a conjugal relationship, if it can be established that the relationship was:
 1. in existence for a period of at least one year immediately preceding your death; **and**
 2. Started before you reached age 60 or before you ceased to be a contributor under the plan and continued up to the time of your death.

If you die within one year from the date of your marriage or cohabitation, your spouse/significant other and children of that union may be disqualified from receiving a survivor benefit if an investigation proves that your life expectancy, at the time of your marriage or cohabitation, was less than one year.

Legally-married retiree - The survivor must provide the following information:

- Date of the marriage with a copy of the marriage certificate;
- Spouse/significant other's date of birth;
- Spouse/significant other's social insurance number;
- Names and addresses of the children who are under 25 years of age.

Retiree with a common-law partner – The survivor must provide the details.

- Proof of cohabitation such as: Letter with an address, bank statements, mortgage, lease medical bills, driver's license, taxes; a statement that confirms that cohabitation was continual during the year preceding the death of the retiree.
- Their Date of Birth
- Their Social Insurance Number

The Government of Canada Pension Centre is the current administrator of the RCMP Superannuation Plan commonly referred to as the ~~Pension~~. It is crucial that they be informed immediately upon the death of a member. They require an original death certificate or the certificate issued by the funeral director showing the date of death.

Note: *Obtain several original certificates from the funeral director because they may be required at other locations such as banks, insurance companies, and other agencies.*

Notification on Death:

Public Works and Government Services Canada
Government of Canada Pension Centre . Mail Facility
PO Box 8500
Matane QC G4W 0E2

Telephone:

Toll Free: 1-855-502-7090
Executive Services: 1-855-502-7088 (C/Supt, EX-01 and above)
Monday to Friday: 8:00a.m. to 4:00 p.m. (your local time)

Outside Canada and the United States:
506-533-5800 (collect call accepted)
Monday to Friday: 8:00a.m. to 5:00p.m. (Atlantic Time)
Telephone Teletype (TTY)
506-533-5990 (collect call accepted)
Monday to Friday: 8:00a.m. to 5:00 p.m. (Atlantic Time)

Email: pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca

fits Web site, hosted by PWGSC, provides detailed information on all aspects of pension administration.

It is strongly recommended a fax or letter is also forwarded to **the Government of Canada Pension Centre** to provide them with a positive hard copy record containing the following required information:

Full Name of RCMP Pensioner

Regimental Number

Rank

Date of Birth

Date of Death

Immediate "Next of Kin" names with street address and telephone number(s)

Social insurance Numbers (SIN) of the Survivor Spouse/Significant other and dependent children

It is very important the Government of Canada Pension Centre be advised immediately.

Within approximately two weeks of **the Government of Canada Pension Centre** being notified, a letter should be received from them advising the next of kin of benefits and options available to them. If after four weeks no advice has been received from **the Government of Canada Pension Centre**, it is recommended they be contacted by telephone for confirmation they have received the previous correspondence and information. The survivor will be required to complete separate forms to establish other survivor benefits and insurance payouts if applicable.

Other things to be considered by the Survivor are:

- Taxing of the deceased person's Pension
- Continuation of Public Service Health Care Plan . Extended Health
- Continuation of the Dental Plan
- Direct Deposit (to be set up in the spouse's name)
- Canada Pension Plan lump sum benefit
- Canada Pension Plan Survivor Benefits
- Advice to current or previous employers

Since **pensions are payable only to the end of the month of death**, any cheque not negotiated that cover a period after the month of death must be returned to the pension office. If payments are deposited directly to the pensioner's account, any payments made past the month of death will be recovered.

The important thing to remember is that, upon the death of a pensioner, the spouse/significant other will receive only fifty (**50%**) percent of the pensioner's Superannuation. The Government of Canada Pension Centre upon contact will provide the necessary forms and will advise of the options available.

Note: All pensions are taxable except the disability pension from Veterans Affairs Canada. All pensions are indexed to the Consumer Price Index on January 1st every year, except the Old Age Pension which is indexed on the first day of each quarter that is January, April, July and October.

Most other benefits also must be applied for within 60 days.

Required Documents

The following documents and information are necessary to obtain these benefits:

- Pension number and Regimental number (can be found on the pension statement received monthly or annually).
- Date of death (death certificate is required in each instance).

or person handling / administering the estate. This would

- Marriage certificate if applicable.
- Birth certificate of surviving spouse/significant other if applicable.
- Birth certificate(s) of dependent children (under age 18 or 18 to 25 if still in school and/or eligible for a survivor benefit.

Note: Include the deceased member's pension number on all documents to be sent to the appropriate pension office.

Marriage after Age 60 - Optional Survivor Benefit (OSB)

These benefits are available to Regular Members and Civilian Members who retired under the provisions of the RCMPA and married after age **60**. Optional survivor benefits are also available to officers who retired under the provisions of the RCMPPCA Part II who married after attaining age **60**, or who married after retirement.

The purpose of OSB is to provide a monthly pension to a spouse/significant other when no monthly pension is payable under RCMPA or the Part II of the RCMPPCA. You may choose to provide one of three levels of OSB, these being approximately 30%, 40%, or 50% of the pension benefit being paid to you immediately prior to your death.

Important:

- ***The election of the OSB must be made no later than one year from the date of marriage.***
- ***The OSB is only available to members who were legally married after age 60. It is not available to common-law spouses or same sex partners.***

If you elect to establish an OSB, it will reduce your pension payments. If your spouse/significant other predeceases you, or if the marriage is dissolved by divorce or annulment, the reduction applied to your pension would cease. However, you would not receive a refund of previous payments.

For more information on OSB, please phone toll free, Government of Canada Pension Centre@ **1-855-502-7090** or Web site: www.rcmp.pension.gc.ca

Group Life Insurance

Once the Morneau Shepell office has been contacted and necessary details have been obtained regarding the pensioner's death, the Benefits Section will send the appropriate claim forms to the spouse/significant other or previously named executor. Morneau Shepell has provided each pensioner his or her personalized detailed account of coverage for each person's age. **The Basic Life Insurance coverage for plan participants, who are age 70 and older, is ten thousand (\$10,000.00) dollars, effective 2005. The payment of this death benefit is not automatic as it requires the completion and return of the death claim forms.**

When a person makes a claim, following a member's death, for the insurance they require the following information:

1. The name of the plan
2. The policy numbers for each plan

This information can be found on the following website www.pbs-sra.ca

The website includes the policy numbers along with payout information.

Basic Life Insurance - Policy # 4392 GL

<https://www.pbs-sra.ca/en/modules/pflex/active/coverage/life/blife.asp>

The Basic Life Insurance Plan is a primary life insurance coverage that in the event of your death, provides a non-taxable, lump-sum benefit to your beneficiary(ies) or your line of succession if no beneficiary is designated or the beneficiary is deceased. It also includes a Dismemberment and Specific Loss provision while you are a serving Member.

Coverage available
Coverage after retirement
Paying for your coverage

Additional benefits
Exclusions
Conversion option

If you require more coverage than that offered under the Basic Life Insurance Plan, you may purchase Optional Life Insurance, AD&D Insurance and/or Dependent Life Insurance.

Coverage available

If you are a Regular Member:

- The amount of coverage for which you may apply and the requirement to provide proof of medical health depend on your age at the time of your application.
- **Under age 40:** You may apply for coverage without providing evidence of insurability as long as you apply for coverage within 31 days of meeting the eligibility requirements
- **Age 40 or over:** You must complete a Medical & Lifestyle Questionnaire and be approved by the insurer before your coverage begins. If the insurer does not approve your application, you will be insured for a reduced amount of coverage.
- To apply for coverage access the Enrol/Modify checklist

If you are a Civilian Member:

- You may apply for coverage at any time after you meet the eligibility requirements. You must complete a Medical & Lifestyle Questionnaire and be approved by the insurer before your coverage begins. If the insurer does not approve your application, you will be insured for a reduced amount of coverage.
- The amount of coverage for which you may apply depends on your age at the time of your application.

If you are a Senior Officer:

- If you are Senior Officer, you are not eligible for the Basic Life Insurance Plan. You will automatically receive coverage under the Senior Officer Life Insurance Plan.
- Any coverage you may have under Basic Life Insurance Plan will be suspended when you are appointed to a Senior Officer rank. If you wish and if you are eligible, you may resume your participation in the Basic Life Insurance Plan upon retirement.
- For newly engaged Senior Officers, as the Basic Life Insurance amount of coverage is based upon age at time of application, it is recommended that you apply for Basic Life Insurance coverage at the time of hire.

Your Basic Life Insurance coverage amount depends on your age at the time of your application, and on whether or not you must provide evidence of insurability and be approved by the insurer, as shown in the following table:

Your age at the time you apply for coverage	If you do not need to provide evidence of insurability, or if your application is approved, you will be insured for ...	If you were required to provide evidence of insurability and your application was declined, you will be insured for ...
Under 40	\$160,000	\$32,000
40 to 44	\$128,000	\$26,000
45 to 49	\$96,000	\$20,000
50 to 54	\$64,000	\$15,500
55 to 60	\$32,000	\$15,500

- If you have to provide evidence of insurability, your coverage takes effect on the date that Great-West Life approves your application.

Reductions after age 60

- If you still meet the eligibility requirements after age 60, the amount of your Basic Life Insurance coverage will gradually reduce each year until you reach the year of your 70th birth date.
- If you still meet the eligibility requirements once you reach age 70, your coverage amount will remain at that level for the remainder of your life.
- After age 60, the amount of your coverage depends on your age and your original Basic Life Insurance amount, as shown in the following table:

REDUCTION SCHEDULE

The amount of insurance in effect on the December 31st of the year you reach age 60, as shown in Column 1 of each Table below, will reduce to the applicable amount shown in Columns 2 - 11 of each Table below.

Table 1: Reduction Schedule for employees who are under age 40 at date of application

Coverage reduces to \$10,000 in the year of your 70th birthday

Your original coverage	Col. 2 Age 61	Col. 3 Age 62	Col. 4 Age 63	Col. 5 Age 64	Col. 6 Age 65	Col. 7 Age 66	Col. 8 Age 67	Col. 9 Age 68	Col. 10 Age 69	Col. 11 Age 70
\$160,000	\$148,000	\$136,000	\$123,000	\$109,000	\$94,000	\$79,000	\$62,000	\$44,000	\$26,000	\$10,000
32,000 (non-evidence max.)	29,000	27,000	24,000	21,000	18,500	15,500	12,000	8,750	5,000	2,500

who discharged prior to January 31, 1975

Col. 1 Age 60	Col. 2 Age 61	Col. 3 Age 62	Col. 4 Age 63	Col. 5 Age 64	Col. 6 Age 65	Col. 7 Age 66	Col. 8 Age 67	Col. 9 Age 68	Col. 10 Age 69	Col. 11 Age 70
\$132,000	\$122,000	\$112,000	\$102,000	\$90,000	\$78,000	\$65,000	\$53,000	\$42,000	\$26,000	\$10,000
93,000	87,000	79,000	72,000	64,000	55,000	46,000	36,000	29,000	15,500	10,000
82,000	76,000	70,000	63,000	56,000	48,000	40,000	32,000	23,000	15,500	10,000
54,000	50,000	46,000	42,000	37,000	32,000	26,000	21,000	17,500	15,500	10,000
38,000	35,000	32,000	29,000	26,000	23,000	19,000	15,500	15,500	15,500	10,000

Table 2: Reduction Schedule for employees who are over age 40 at date of application

Coverage reduces to \$6,750 in the year of your 70th birthday

Col. 1 Age 60	Col. 2 Age 61	Col. 3 Age 62	Col. 4 Age 63	Col. 5 Age 64	Col. 6 Age 65	Col. 7 Age 66	Col. 8 Age 67	Col. 9 Age 68	Col. 10 Age 69	Col. 11 Age 70
\$128,000	\$118,000	\$109,000	\$98,000	\$87,000	\$75,000	\$63,000	\$49,000	\$35,000	\$21,000	\$6,750
96,000	87,000	81,000	74,000	65,000	56,000	47,000	37,000	26,000	15,750	5,000
64,000	59,000	54,000	49,000	43,000	37,000	31,000	24,000	17,750	10,500	3,200
32,000	29,000	27,000	24,000	21,000	18,500	15,500	12,000	8,750	5,000	2,500
26,000 (non- evidence max.)	24,000	22,000	20,000	17,500	15,000	12,500	10,000	7,250	4,250	2,500
20,000 (non- evidence max.)	18,500	17,000	15,500	13,500	11,500	9,750	7,750	5,500	3,250	2,500
15,500 (non- evidence max.)	14,000	13,000	11,500	10,500	9,000	7,500	6,000	4,250	2,500	2,500



Coverage after retirement

- Your Basic Life Insurance coverage may continue after you retire or leave the RCMP as long as you meet the eligibility requirements and pay the required premium.
- If you are a Senior Officer who has suspended Basic Life Insurance, you may choose to participate in this Plan upon retirement, as long as you meet the eligibility requirements and pay the required premium.



You are responsible for paying 100% of the cost of your Basic Life Insurance premium. The premium is due the month following the application date if evidence of insurability is not required, or the date the application is approved if evidence of insurability is required. Premiums for coverage applied for or approved on the first of the month, are due and payable for that month.

- The monthly cost of your coverage depends on your coverage amount:
 - **\$30.25 per month** if your coverage amount before age 61 is between \$32,000 and \$160,000 and evidence of insurability was not required, or was approved.
 - **\$6.20 per month** if your coverage amount before age 61 is between \$20,000 and \$32,000 and your evidence of insurability was declined.
 - **\$7.70 per month** if your coverage amount before age 61 is \$15,500 and your application for coverage between the ages of 50 and 54 required evidence of insurability and was declined.
 - **\$15.55 per month** if your coverage amount before age 61 is \$15,500 and your application for coverage between the ages of 55 and 60 required evidence of insurability and was declined.
- If you live in Manitoba, Ontario or Quebec; or you live and work in Saskatchewan; provincial sales tax will be added to your premium. There is no sales tax charged in other provinces.
- If you are an Active Member, the cost of your coverage will be automatically deducted from your second pay each month.
- If you are a Retired Member, the cost of your coverage will be automatically deducted from your monthly pension payment.
- If you are a Discharged Member who elected to receive a deferred annuity under the provision of the RCMP Superannuation Act, had at least 20 years of RCMP service when you were discharged, have been covered for at least 5 years as an active member immediately prior to retirement and chose to maintain your Basic Life Insurance coverage, you must pay the premium for your coverage as a lump sum each year in advance. You will receive a letter at the end of each year indicating the premium amount you must prepay for the upcoming year.
- If you are a member on leave without pay (LWOP) for less than 52 weeks for reasons other than maternity, parental or care and nurturing, you will be required to pay premiums while you are on leave to retain your insurance coverage. You will be required to submit a personal cheque or money order, payable to the Great-West Life Assurance Company within 31 days of the start date of your leave. The RCMP Benefits Administration Centre will notify you of the payments required.
- If you are a member on leave without pay (LWOP) for less than 52 weeks for reasons of maternity, parental or care and nurturing, premiums for your insurance coverage during your leave period will be recovered from your paycheque on your return to work. Arrears premiums will be recovered from your paycheque over the same period of time that you were away on leave.

Dependent Life Insurance (Wife) - Policy # 32843 GL

Value \$120,000.00 till age 59 inclusive, if 6 units, will be paid out no reduction.
At age 60 the policy value reduces to \$5,000.00.

| Coverage for your spouse ends when your spouse/significant other reaches the year of her 70th birth date.

Accidental Death/Disability Insurance Policy # 135047 GVA

Value \$ 100,000.00 till age 69 inclusive (member) will be paid out no reduction
Value \$50,000.00 till age 69 inclusive (spouse/significant other) will be paid out no reduction.
Age 70 insurance stops for both and has no value.

The Beneficiary Claim Statement Form # P020_MS042003 is required to be completed.

covered for a differing amount after the age of 70. Sun Life The Morneau Shepell website states: "Coverage equal to one the next multiple of \$1,000 for the first year of retirement.

Coverage reduces by 25% on each anniversary of your retirement, until your coverage is 25% of your pre-retirement salary. The final coverage amount is maintained until your death."

E. OTHER PENSION, FINANCIAL and INSURANCE BENEFITS

CANADA PENSION PLAN:

The Canada Pension Plan (CPP) will pay up to two thousand-five hundred (**\$2,500.00**) dollars towards the cost of the burial. This is a lump sum death benefit and **it is taxable**. The payment is based on the total of the deceased's pension for the previous six months, i.e. six times the amount of the monthly pension payment, but not exceeding **\$2,500.00**. The spouse/significant other, estate executor or executrix **MUST APPLY** for payment. Necessary forms are available at a Canada Pension Plan office or by calling **1-800-277-9914**. Generally, the funeral home director will have these forms and others available as part of the funeral services.

The Canada Pension Plan will also pay the surviving spouse/significant other up to sixty (**60%**) percent of the deceased's monthly pension, the actual amount being dependent on the CPP being received by the spouse.

Note: If you and your spouse/significant other have a split CPP, the payment is **60%** based on the pensioner's full entitlement. For the spouse/significant other to obtain this payment, he/she must submit the appropriate forms. CPP payments are indexed to the Consumer Price Index and adjusted on January 1st each year.

Web site: <https://www1.canada.ca/en/esdc/service-canada.html>

OLD AGE SECURITY PENSION:

Persons **65 or older** are eligible to receive Old Age Security (OAS) upon making application if they have **resided in Canada for at least 40 years after age 18**. People who have resided in Canada **between 10 and 40 years** are eligible to receive a partial benefit. OAS benefits paid in a year are based on a person's income as reported on their prior year's income tax return.

OAS payments are indexed to the Consumer Price Index and are adjusted on a Quarterly basis (i.e. 1st day of January, April, July and October).

Death of an OAS Recipient

The Income Security Programs, through Service Canada, **must** be informed of your spouse's death for OAS purposes

Required Information

- The full name and the Social Security Number (SIN#)
- The date of birth and the date of death
- The previous address
- The name and address of the person responsible for handling the deceased's affairs (or next of kin)

T4As (income tax information slip) will be sent to the executor or person administering the estate

Old Age Pension has no survivor's benefits. This pension dies with the pensioner. There are, however, provision made for the following cases based on a "means" test.

Web site: <https://www1.canada.ca/en/esdc/service-canada.html>

for Old Age Pensioners:

ers of **GIC** recipients. It includes a **Survivor Allowance** for 60 to 64-year-old widows. **Note: If there is any doubt about the eligibility for this or any Federal pension call: 1- 800- 277-9914.**

To qualify for this entitlement (GIS), you must be receiving an Old Age Security Pension, be a resident in Canada, and your income must be below the qualifying level. You need to check with the Pension Office to see if you qualify. If you do, you need not re-apply for this benefit each year if you file your income tax return by April 30th. As mentioned, it depends on your income and it is a **tested** benefit based on the income of both spouses.

Web site: www.servicecanada.gc.ca

DISABILITY PENSION – Veteran’s Affairs Canada:

Some members are receiving disability pensions from Veterans Affairs Canada for injuries sustained while performing his or her duties. A small portion of that pension is directed to the spouse/significant other and/or dependent children. The spouse/significant other and eligible dependent children are still eligible upon the member’s death. The amount will depend upon the payment the member was receiving while living and the number of eligible dependent children. These are not taxable benefits.

All members (regular, civilian and previous servicing members) in the RCMP (or their survivors on behalf of the member) are eligible to apply for a disability pension through Veterans Affairs Canada (VAC) in accordance with the Disability Pension Act for any permanent work-related illness, injury or death.

VAC assesses and adjudicates all applications based on the evidence submitted that is related to the claim of disability. In adjudicating RCMP files, VAC requests the submission of supporting documentation in order to better and fully assess the nature of the claim.

The following documents (as well as others) may assist in the adjudication process:

- “ All Medical Reports/Assessments;
- “ All Psychological Reports/Assessments;
- “ Proof of contribution to the RCMP Superannuation Act;
- “ Job Description/Profile; and
- “ RCMP Forms 3414 and/or 2135.

It is vital that the former/serving members obtain their Medical, Service and Administrative files. These files may contain information on duty related injuries/illnesses obtained during the member’s career. The impact of these injuries/illnesses may not be apparent immediately but could have far-reaching effects later on in life.

Procedure to request/obtain files:

For Serving or Former Members:

Responsibility of RCMP: Upon receipt of a request from an individual seeking access to his or her personnel or health files, whether or not the individual is still serving or employed by the RCMP.

1. Provide access to the requested personnel or health file in a controlled environment as soon as practicable, e.g. by providing access within a Career and Development Resourcing Office or Health Services Office.

The individual may take notes, and if he or she seeks copies of materials, all efforts are to be made by the implicated Career and Development Resourcing Office or Health Services Office to provide copies at the time of access. However, if meeting the request for copies is not immediately possible, the requesting individual will be advised by the Office when the requested copies will be available. **It is recommended that you obtain electronic copies of your files that the RCMP should copy to an external stick.**

use between request and provision to a minimum. The Office in not releasable (for example psychological testing instruments) to ensure that they are not copied and released.

Note: Offices holding personnel or health files should not refer individuals requesting access to their files to make ATIP requests instead of providing access.

Individuals may only access their own personnel or health files. Under no circumstances may an individual have access to personnel or health files of any other member or employee pursuant to this framework.

2. If a request for a copy of a personnel or health file is **not** made in person, for example through a written request, the receiving Career and Development Resourcing Office or Health Services Office in receipt of the request will vet the file for materials that are not releasable and provide the copy of the file as soon as practicable. Requesters will be advised when they can expect to receive their copies.

In the event that a requested file has been archived, then the Career and Development Resourcing Office or Health Services Office in receipt of the request for access will request their divisional Records Management Office to obtain the requested file from Archives in a timely manner. Upon receipt of the requested file, the process described above is applicable.

| Medical files in “H” AND “L” Divisions

Contact : healthservices.hdivision@rcmp-grc.gc.ca

Occupational Health and Safety Services

80 Garland Avenue, Mailstop # H-062, Dartmouth, NS B3B0J8

To Request Service & Personnel File

Contact: HDiv_CMTR.HDIV_HQ.HDIV@rcmp-grc.gc.ca

Career Development & Resourcing "H" Division

80 Garland Avenue, Dartmouth, NS B3B0J8

contacted immediately upon the death of a member who is
number (%+number) is required and can be found on the annual
number is toll free and is **1-866-522-2122** and it is also shown
on the pensioner's Client Card. VAC will supply you with all the necessary forms and will help the spouse
complete them if required. VAC pensions are not taxable.

Web site: www.vac-acc.gc.ca

Reimbursement of out of Pocket Treatment

Q: What is the VAC Policy and Practices governing the reimbursement of out of pocket treatment expenses if they are as per the VAC Program of Choice Benefit Grid and Guidelines for disability pension conditions for the following:

1) The RCMP released member incurs an out of pocket expense for condition X within 90 days prior to applying for disability pension benefits for condition X, for which VAC subsequently decides is a pensionable condition;

A. The treatment costs can be covered. This person is eligible to have treatment costs covered by the Department back as early as 90 days prior to the date of application for a disability pension which is subsequently approved by the Department. **or**

2) The RCMP released member incurs an out of pocket expense for condition X after applying for disability pension benefits for condition X but before VAC subsequently decides Condition X is a pensionable condition.

A. The treatment costs can be covered. This person is also eligible to have treatment costs covered by the Department back as early as 90 days prior to the date of application for a disability pension which is subsequently approved by the Department

Additionally, a general provision exists requiring Veterans to submit claims for payment or reimbursement within 18 months from the date on which they received the treatment or treatment benefits. However, exceptions to this exist where the Department's action or inaction causes a time delay or when circumstances beyond the person's control conspire against the person meeting the 18 month provision.

Attendance Allowance - provided by Veterans Affairs Canada to Royal Canadian Mounted Police (RCMP) members. RCMP members are eligible for attendance allowance, in accordance with section 38(1) of the Pension Act. Attendance Allowance is a Special Award that is paid monthly in addition to the client's disability pension and is granted when there is a need for assistance or supervision with personal care such as feeding, bathing, dressing, toileting and medication administration.

To be eligible, RCMP members must meet the following criteria:

- have been awarded a pension or compensation or both of 1% or more, and
- are totally disabled, whether by reason of military service or not, and
- in need of attendance.

The amount payable is based on the degree of attendance needed for your day-to-day personal care. The 2020 rates range from \$308.30 to \$1,926.24 per month.

is a tax-free monthly payment that recognizes that your effect on your quality of life.

Veterans who receive this allowance usually experience one or more of the following to an exceptional degree or scope:

- dependence,
- continuing pain and discomfort,
- loss of enjoyment of life,
- shortened lifespan.

The amount of your allowance will be based on a grade that reflects the nature of your disability.

Do you qualify?

You should apply for the Exceptional Incapacity Allowance if you:

- have a disability pension of 98 percent or more; or
- have a combination of a disability pension and award that totals 98 percent or more; or
- have a combination of a disability pension and Prisoner of War Compensation that totals 98 percent or more; and
- have an exceptional incapacity that is related to the condition or conditions for which you receive a disability benefit.

The amount payable is based on the degree of incapacity needed for your day-to-day personal care. The 2020 rates range from \$513.68 to \$1,541.02 per month.

<https://www.veterans.gc.ca/eng/resources/rates>

When a VAC Disability pensioner dies, the spouse/significant other will continue to receive the pensioners full pension for one year. If the pensioner has been receiving the Prisoner of War Compensation, Exceptional Incapacity Allowance or Attendance Allowance the spouse/significant other will also receive that full amount for each benefit for a year. Following the year those noted allowances would be discontinued.

In the following year the spouse/significant other would automatically receive the survivor's pension.

| Survivor's pension

The amount the spouse/significant other receives through a survivor's pension depends on the assessed level of the pensioner disability pension. If their pension was assessed at 48 percent or greater, the spouse/significant other would receive a full survivor's pension (see maximum rate in Table B of the disability pension rate table). The survivor's pension rate of 48 percent or greater for 2020 is \$2183.28 per month

If their pension was assessed between 5 and 47 percent, their survivor's pension will be one-half the amount the pensioner was receiving.

receiving the pension to designate another person or person to
that the pensioner becomes incapacitated. Example would
be that the pensioner has a stroke and can no communicate or they have passed on then the
designate can contact VAC to update a status or enquire about benefits.

For more information call 1-866-522-2122, and/or visit, My VAC book
www.veterans.gc.ca/eng/services/mvb and select Disability Pension Allowances) or
<http://www.veterans.gc.ca>

<http://www.veterans.gc.ca/eng/services/after-injury/disability-benefits/disability-pension/allowances>

<https://www.veterans.gc.ca/eng/health-support/physical-health-and-wellness/compensation-illness-injury/exceptional-incapacity-allowance>

VAC Mental Health Assistance now available to RCMP veterans and families

VAC Assistance Services is now available for all RCMP Veterans and their family members where they can obtain up to 20 confidential sessions per issue with a Mental Health Professional at no cost to the Veteran or his or her family.

"Family" means spouse/significant other (including a common-law spouse), unmarried children (including an adopted child, step-child or foster child) who are 21 years of age or under, OR over 21 up to and including 25 years of age and in full-time attendance at school, OR who are wholly dependent because of physical or mental impairment, if such impairment existed prior to the child's reaching age 21, or commenced while the child was covered as a student over the age of 21.

Q. How do I access this service?

A. Call 1-800-268-7708.

Q. For what issues can I access this service?

A. The VAC Assistance Service can help you deal with the following concerns:

- *transition to civilian life*
- *marital and family problems*
- *interpersonal relations*
- *personal and emotional problems*
- *stress and burn-out*
- *conflict at work or home*
- *grief*
- *any other concerns affecting your well-being*

Q. Who provides this service?

A. Through a Memorandum of Understanding between the RCMP, Health Canada, and Veterans Affairs Canada, this service has been extended to former members of the RCMP and their eligible family dependents. While the service is provided through Health Canada, the RCMP is responsible for the costs provided by these services.

Pension Act in order to access this service?

or of the RCMP or an eligible family dependent of a former serving RCMP. Serving members of the RCMP and their eligible family dependents access Employee Assistance Services.

Veterans Legal Assistance Foundation

The Foundation is funded from an initiative announced in 2013 in conjunction with the Manuage SISIP Claw back class action settlement but was made official in Ottawa on January 15, 2016 with the establishment of the Veterans Legal Assistance Foundation ("the Veterans Legal Fund"). The \$1 – million donations were made by firms that received fees in the settlement – McInnis Cooper and Branch MacMaster – to fund a private foundation for the benefit of disabled veterans who apply and qualify for support. The funding is available to veterans who have exhausted their appeal process with Veterans Affairs Canada and now are seeking financial assist to go forward with a Federal Court Application.

The Veterans Legal Assistance Foundation ("The Veterans Legal Fund") was established in 2016 as a charitable organization providing Canada's veterans funding to private practice legal counsel to reduce the burden of legal fees associated with proceedings before administrative tribunals and courts. Eligibility for funding is reviewed and selected by the Board of Directors through an application process.

To qualify for assistance, individuals must meet the definition of "veteran" as defined by Veterans Affairs Canada. Assistance is discretionary and with a priority placed on issues broadly affecting veterans nationally. Personal legal matters, such as family and criminal matters, are not eligible for funding. Veterans facing issues with respect to accessing benefits to apply by consulting with local legal counsel who can contact the fund administrator to determine eligibility. Inquiries from legal representatives may be made.

<https://veteranslegalassistance.ca/>

PUBLIC SERVICE HEALTH CARE PLAN: (PSHCP)

The Pensioner Public Service Health Care Plan (PSHCP) and the Pensioner Dental Services Plan (PDSP) are managed by the Government of Canada Pension Centre.

Experts at the Pension Centre are available to respond to your inquiries about changing benefits or cancelling coverage.

Sun Life is the insurer for both of these plans. Continue to use the same identification cards and the same claim forms which will to be submitted to Sun Life for processing.

<http://www.pshcp.ca/managing-my-coverage/who-is-eligible-for-coverage.aspx>

Spouse/Significant Other Continuing Coverage following the death of the former/serving member.

Upon the death of a member who had coverage under the plan the deceased's spouse/significant other is entitled to continue coverage under this plan, which is managed by Sun Life. Following the death of the RCMP Pensioner, the spouse/significant other has 60 days to decide whether to continue coverage under the Public Service Health Care Plan (PSHCP). If the spouse/significant other wishes to continue the Plan, the premiums will be deducted from the spouse/significant other's pension. If application is made prior to the 60-day period, expenses for Medical and Dental treatment paid during the entire period will be reimbursed (keep receipts and submit them after you have made application). If application is made after the 60-day period expenses will not be reimbursed.

AIM Forms to the following address:

Sun Life Assurance Company of Canada
PO Box 6192 Stn CV Montreal QC H3C 4R2
The address can also be found on printable claim forms by visiting www.sunlife.ca/pshcp or for assistance call the Sun Life PSHCP call Centre at (613) 247-5100 / 1-888-757-7427 - Monday to Friday, 6:30 a.m. to 8:00 p.m. EST.

https://www.sunnet.sunlife.com/mbrportal/req/secure/pphp/personalizedWelcome?locale=en_CA

F. Other BENFITS AVAILABLE – PRE / POST DEATH

1. RCMP Veterans Association Benefit Trust Fund

- Promotes the physical, social, and economic welfare of former RCMP members and/or legally dependent members of their immediate families;
- Provides temporary relief where documented financial distress exists, which is beyond the individual's control.
- Visits are made to former members and/or their widows or widowers who are in hospitals, nursing homes, or confined to their homes for personal health reasons;
- Strives to respond to those who are in financial distress in an effective, discreet, and meaningful manner (i.e. helping an individual to connect with other appropriate level of government or local agencies and providing advice in what services or course of action available).

General:

- 1. On the death of a former member of the RCMP
 - a. The RCMP Benefit Trust Fund will pay for:
 - i. a floral tribute or wreath up to the value of \$100 (taxes included), or
 - ii. a \$50 donation to a Registered Canadian Charity.
 - b. The RCMP Veterans' Association Benefit Trust Fund will pay for a \$50 donation to a Registered Canadian Charity.

Division:

- 2 A division may honor a former member of the RCMP on his/her death through:
 - a. a floral tribute or wreath, or
 - b. a donation of \$100 to a Registered Canadian Charity.
- 3. If requesting compensation for an expense incurred under 2(a) or 2(b) forward a receipt (in duplicate) issued to the National Office.
- 4. Include the regimental number and full name of the former member on the receipt. The tribute is for all former members of the RCMP. Only one division may seek compensation for the same member.

Contact your Division RCMP Veteran's Association's Secretary

2. Income Assessment – A good planning practice would be to calculate your joint incomes and expenditures as they exist today. Obviously, after the member's death, the income and expenditures for the spouse/significant other will be reduced.

After calculating your joint incomes and expenditures, make an estimate of each other's survivor's income expenditures. From that, you can evaluate whether or not the survivor's income will be adequate. Will the survivor's (spouse/significant other) income be sufficient? If yes, you have little to worry about, however, if the answer is "No", there may be concern. What to do? That is a very difficult question to answer. Each person's situation is different. Each person's needs have to be examined. You and your spouse may be able to come up with the solution or maybe you should seek professional advice. It is our recommendation that this may be the best route to follow.

You will find the Income Assessment Form in the Survivors' & Executors' Information Checklist.

3. Disability Tax Credit (DTC) – Canada Revenue <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

To qualify for the disability tax credit (DTC), a person must meet the three following conditions:

- “ Have an impairment that is prolonged, which means it has lasted or is expected to last for a continuous period of at least 12 months.
- “ The impairment in physical or mental functions must be severe and it must restrict him or her all or substantially all of the time.
- “ Severe and prolonged impairment must be certified using Form T2201, Disability Tax Credit Certificate, by a qualified practitioner.

On Form T2201 a qualified practitioner must:

- provide details of the applicable impairment on pages 2 to 5; and
- certify the effects of impairment and the duration.

Note:

An individual's ability to work is not considered when determining eligibility for the DTC. If a person qualifies for the DTC, he/she may be able to claim the disability amount (a non-refundable tax credit used to reduce income tax payable) on his/her income tax and benefit return. Also, that person may qualify for other programs and benefits.

For more information about the disability tax credit, call 1-800-959-8281, between the hours of 7:00 a.m. and 4:00 p.m., Eastern Standard Time.

If you need to send a letter or a completed Form T2201, Disability Tax Credit Certificate, send to the CRA Office as noted on the Form T2201.

Other Tax Deductions for Medical Expenses:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities.html>

ASSISTANCE:

FUNERALS AND BURIAL PREPARATIONS:

Often funeral and burial arrangements are made at the time of death, which adds a great burden on the spouse/significant other and family. This practice is now changing and arrangements are more often made years in advance. Besides family plots and designated wishes the following are other options to consider regarding plots.

1. PLOTS: Pensioned members are eligible for plots and columbarium niches at the RCMP cemeteries at "Depot" Division, Regina, Saskatchewan, and for plots only at Fort Saskatchewan cemetery, Fort Saskatchewan, Alberta. Reservation for a burial plot or columbarium niche will not be accepted. However, should the pensioned member's spouse pass away prior to the pensioned member and both wish to be buried side by side, a plot next to the pensioned member's spouse/significant other is reserved for that member. Plots are provided at no cost to the pensioned member and his spouse and in some cases, their children. The costs of preparing the site, opening and closing the grave, may be the responsibility of the next of kin depending on which cemetery is used and the time of year. Contact information for these cemeteries is as follows:

2. RCMP POLICY FOR BURIALS AT 'DEPOT' DIVISION (REVISED MAY 2008)

For a former member to be entitled to a burial at 'Depot' or in fact have entitlement to any Force Funeral and Burial entitlements the key is this: "the former member must have **"retired"** with an immediate annuity or annual allowance under the RCMPSA or RCMP Pension Continuation Act (Admin. Policy refers: II.8.8.2.6.) Or, unless the member **died while in service**.

The eligibility of retired members who had commenced receiving an annuity, and subsequently were re-employed elsewhere and surrendered his/her pension, to not lose their entitlement (Admin. Policy refers: II.8.8.2.11). (This would apply to members who left and went with CSIS in 1984).

SUMMARY:

As long as a member had received a pension from their service with the RCMP they would be eligible to be laid to rest at 'Depot'. One could think of it as: "in recognition of their long service with the Force", but...provided they left the Force with pension. Bottom line is unless you died while serving or retired and in receipt of a pension, you cannot be buried in Depot.

DEPOT DIVISION CEMETERY:

- The Depot Division Chaplin is the contact person for burials and information on columbarium niches. The contact number is as follow: Ph #306-780-7848. He/she will also provide information about the use of the Depot Chapel and the use of the Officer's Mess for a luncheon.

FORT SASKATCHEWAN CEMETERY:

- There is a special section within the City of Fort Saskatchewan Cemetery that holds the RCMP Cemetery. The Cemetery is located at:

11086 86 Ave, Fort Saskatchewan, Alberta.

All questions regarding this cemetery should be directed to the City of Fort Saskatchewan Public Works Office at Ph: 780 - 992-6248. Hours of operation is Monday to Friday from 8:00 AM to 4:30 PM, Alberta time, excluding statutory holidays.

Maple Creek and Battleford, Saskatchewan. The Maple Creek
cared for by the Town of Battleford. There is ample room for more

burials, however, there are believed to be unmarked graves in the cemetery. So, until this issue has been
rectified, no more burials will be allowed.

- The **RCMP Memorial Cemetery** which was officially dedicated in October 2004 is located within the grounds of Beechwood Cemetery in Ottawa, Ontario. Beechwood is privately owned and it opened in 1873, the same year the North West Mounted Police was created. Today it is a designated National Historic Site, making it an integral part of the cultural mosaic of the City of Ottawa and surrounding communities. It is directly across from the National Military Cemetery of the Canadian Forces and it can accommodate over 5,000 gravesites and thousands more niches. Plots and niches are available to all serving, retired, Special Constables, former Civilian Members, Regular members of the RCMP, and members of their immediate families. AN RCMP Memorial Cemetery Committee will verify the eligibility of each applicant. Information and arrangements can be made by calling **1-613-741-9530**.
- In all provinces and territories, there is the Last Post Fund which provides a resting place for the Veteran and partner. It is available to all Veterans who served during WWI, WWII, Merchant marines, Korea, Peacetime, Special Duty, RCMP and Regular Force and Reserve Personnel. The veteran must also be in receipt of a disability pension from VAC and meet certain financial criteria and other conditions.

LAST POST FUND NATIONAL OFFICE

401 – 505 René Lévesque Blvd. West, Montreal, QC Canada H2Z 1Y7 Toll Free: 1 800 465-7113

Telephone: 514 866-2727 / Fax: 514 866-1471 / lpinfo@lastpost.ca

2. FUNERAL ARRANGEMENTS

If the family wishes to make arrangements for Honorary RCMP and Veterans Pall Bearers, Honor Guard, and the Regimental Coffin Pall, they should contact their Division Veterans' Association. If requested by the family, the RCMP Padres can also be available to assist at a Memorial Service or Funeral.

The Pall is a silk cloth bearing the Association's Crest and can be draped over the coffin or mounted on the Pall stand at the funeral, memorial or visitation area.

Pre-Arranged Funeral: It is common practice today to have pre-arranged funerals. It is very important for those who have these arrangements to inform other family members, executor, and even friends to avoid unnecessary duplications at this very trying and difficult time immediately after the death of a member or spouse/significant other. It is equally important to notify those responsible to carry out your wishes as to whom and where the arrangements are made. Please refer to the "Survivors and Executors Checklists" under Pre-Arranged Funerals for details.

3. HEADSTONES & MARKERS:

The deceased member must have been serving at the time of death or receiving a Force pension in order to be eligible for funding.

The RCMP will pay for the manufacture, transportation, and erection of a regimental Headstone/ marker for **PENSIONED MEMBER** (a person who is in active receipt of a pension) or members who **DIED WHILE SERVING** and if burial takes place within Canada. Such headstones and markers must bear a uniform inscription (see examples noted) containing the RCMP Crest, Rank, **Regimental Number, Member's Name, Date of Birth, Date of Death** and no change from that format is permitted.

(Note: If you do not wish a RCMP headstone or marker, an amount of **\$220** can be requested and applied to a

reference on the headstone or marker to the member's service in the (a photograph must be provided to the RCMP).

There are three (3) options for a regimental headstone/ marker, which **MUST** bear the RCMP crest, Member's name, and rank, regimental number, date of birth and date of death. The options are:

1. Upright Granite Headstone
2. Flat Granite Marker (flush with the ground)
3. Flat Bronze Marker, mounted in a granite base (raise about 4 inches above ground)

Reference: These are similar to those examples in Administration Manual Appendix II-8-1



1. Upright granite headstone;
 - a. Height of 30 inches or 76.2 cm;
 - b. Width of 18 inches or 45.72 cm;
 - c. Depth of 3 inches or 7.62 cm.



2. Flat granite marker (flush with the ground);
 - a. Height of 12 inches or 30.48 cm;
 - b. Width of 20 inches or 50.8 cm;
 - c. Depth of 3 inches or 7.62 cm.





base (raised about 4 inches above the ground)

c. Depth of .25 inches or 0.635 cm.

Reference: These are the same three (3) examples as above as shown in Administration Manual Appendix II-8-1 but are not as clear as those actual grave markers noted above.



a. HEADSTONES AND MARKER CLAIMS – RCMP CONTACTS:

Re: Contacts – RCMP/Grave Marker Contact List

HQ

Use HQ if member retired from N or S Collator or from CSIS

S/M
Commanding Officer
73 Leikin Drive
M8-2, 801-22 Mailstop #67
Ottawa, ON K1A 0R2
613-843-3560

S.e'-m.
Sous-direction des Partenariats Stratégiques et Patrimoine
73, promenade Leikin
M8-2-800, boîte postale #67
Ottawa (Ontario) K1A 0R2
(613) 843-3560

National Division (A Division)

73 Leikin Drive
Ottawa, Ontario K1A 0R2
(613) 949-2260

O Division

Royal Canadian Mounted Police
"O" Division, London HQ
P.O. Box 3240, Station "B"
130 Dufferin Avenue
London, ON N6A 4K3
Telephone 519-640-7320

B Division

Staff Sergeant Major
"B" Division, RCMP Newfoundland and Labrador
P.O. Box 9700, 100 East Whitehills Road
St. John's, NL A1A 3T5
709-772-7728

C Division

Royal Canadian Mounted Police
"C" Division
Coordinator-Program of Administration and personnel
4225 Dorchester Blvd.
Westmount, QC H3Z 1V5
Telephone: 514-939-8400 ext 3398

D & V Divisions

Employee and Management Relations
RCMP, "D" Division
P.O. Box 5650
Winnipeg, MB R3C 3K2
Telephone: 204-984-3523

E & M Divisions

RCMP E Division (HQ)
Employees and Management Relations
14200 Green Timbers Way, Mail Stop #1103
Surrey, BC V3T 6P3
Telephone: 778-290-2671

G and K Divisions

Employee Services NCO
RCMP K Division
11140 - 109 Street
Edmonton, AB
T5G 2T4
Phone : 780-412-5386

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*P.O. Box 6500
Regina SK S4P 3J7
Telephone: (639) 625-3184*

H (Atlantic Region)
*RCMP "H" Division HQ
Mailstop #H-002
80 Garland Avenue
Dartmouth, NS B3B 0J8
Telephone: 902-720-5303*

J Division
*Admin and Personnel
Dress, Deportment and Protocols
1445 Regent St
Fredericton, NB E3B 4Z8
Telephone: 506-452-4261*

L Division
*Administration & Personnel
RCMP L Division
450 University Avenue
Charlottetown, PE C1A 0H3
Telephone: 506-566-7205*

NOTE: *Link to have deceased member obituary and other information added to the National RCMP
Graves Data Bank Site: <http://www.rcmpgraves.com/contact.html>*



Province / Territory	Contact Information
Alberta	<p>Service Alberta, Vital Statistics PO Box 2023 Edmonton AB T5J 4W7</p> <p>Telephone: (780) 427-7013 Telephone (Toll Free within AB): (780) 310-0000 followed by (780) 427-7013 Fax: (780) 401-4088 Email: vs@gov.ab.ca Website: www.servicealberta.gov.ab.ca/VitalStatistics.cfm</p>
British Columbia	<p>Vital Statistics Agency P.O. Box 9657 STN PROV GOVT Victoria, BC V8W 9P3 Tel: 250-952-2681- General Enquiries Fax: 250-952-9074 Order by credit card: 250-952- 2557 or toll free (BC only) 1-888-876-1633</p> <p>Website: www.gov.bc.ca/vitalstatistics</p>
Manitoba	<p>Vital Statistics Agency Consumer and Corporate Affairs 254 Portage Avenue Winnipeg, MB R3C 0B6 Tel: 204-945-3701 Toll Free: 1-866-949-9296 Fax: 204-948-3128 email: vitalstats@gov.mb.ca Business hrs.: 8:30 a.m. – 4:30 p.m. (Central Time) Monday – Friday</p> <p>http://vitalstats.gov.mb.ca</p>
New Brunswick	<p>Service New Brunswick Vital Statistics PO Box 1998 Fredericton NB E3B 5G4</p> <p>Telephone: (506) 453-2385 Telephone (Toll free within N America): 1-888-762-8600 Fax: (506) 444-4139 Website: www.snb.ca/e/1000/1000-01/e/index-e.asp</p>



	<p>Statistics Division Box 8700 John's NL A1B 4J6</p>
<p>Newfoundland and Labrador</p>	<p>Telephone: (709) 729-3308 Fax: (709) 729-0946 Email: vstats@gov.nl.ca Website: www.gs.gov.nl.ca/birth/index.html</p> <p>Fax: 709-729-0946 Business hrs.: 8:30 a.m. – 4:30 p.m. Monday - Friday</p>
<p>Northwest Territories</p>	<p>Vital Statistics Department of Health and Social Services Bag #9, Inuvik, NT X0E 0T0 Toll-free: 1-800-661-0830 (Canada only) Tel: 867-777-7400 Fax: 867-777-3197 email: hsa@gov.nt.ca Business hrs.: 8:30 a.m. – 4:30 p.m. Monday - Friday www.hss.gov.nt.ca</p>
<p>Nova Scotia</p>	<p>Service Nova Scotia and Vital Statistics PO Box 157 Halifax NS B3J 2M9</p> <p>Telephone: (902) 424-4381 Telephone (Toll Free within NS): 1-877-848-2578 Fax: (902) 424-0678 Email: vstat@gov.ns.ca Website: http://www.novascotia.ca/sns/access/vitalstats.asp</p>
<p>Nunavut</p>	<p>Department of Health and Social Services Bag 003 Rankin Inlet NU X0C 0G0 Telephone: (867) 645-8001 Telephone (Toll Free within NU): 1-800-661-0833 Fax: (867) 645-8092 Email: info@gov.nu.ca Website: www.gov.nu.ca/health/information/birth-certificate</p>



Ontario	<p>Office of the Registrar General Service Ontario</p> <p>Ministry of Government Services 189 Red River Road P.O. Box 4600 Thunder Bay, ON P7B 6L8 Toll Free: 1-800-461-2156 - (Ontario only) Tel: 416-325-8305 Fax: 807-343-7459 Business hrs.: 8:30 a.m. – 5:00 p.m. Monday - Friday www.serviceontario.ca</p>
Prince Edward Island	<p>Vital Statistics Department of Health and Social Services 126 Douses Road P.O. Box 3000 Montague, PEI C0A 1R0 Tel: 902-838-0880 Toll Free: 877-320-1253 Fax: 902-838-0883 Business hrs.: 8:30 a.m. – 4:45 p.m. Monday – Friday Website: www.gov.pe.ca/vitalstatistics/ www.gov.pe.ca</p>
Saskatchewan	<p>Vital Statistics Registry eHealth Saskatchewan 2130-11th Avenue Regina, SK S4P 0J5 Toll Free: 1-800-667-7551 Fax: 306-787-2288 Business hours: 8:00 a.m. – 4:30 p.m. Monday - Friday Email: vitalstatistics@ehealthsask.ca Website: https://www.ehealthsask.ca/Pages/default.aspx</p>
Yukon	<p>Department of Health and Social Services 4th Floor-204 Lambert St. P. O. Box 2703 Whitehorse, YT Y1A 2C6 Tel: 867-667-5207 Toll Free: 1-800-661-0408 ext. 5207 (Yukon only) Fax: 867-393-6486 email: Vital.Statistics@gov.yk.ca Business hrs.: 8:30 a.m. – 4:30 p.m. Monday - Friday Email: Vital.Statistics@gov.yk.ca Website: www.hss.gov.yk.ca/programs/vitalstats</p>

THE EVENT OF A DEATH

1. Confirm death (mistakes in identity have been made) and location of the remains.
2. If the death occurs at a hospital or nursing home, the staff will usually contact the attending doctor and the funeral home of your choice.
3. If the death occurs at home and was unexpected, call 911.
4. If the person was under the care of a doctor and the death was expected, call your doctor instead of calling 911.
5. If the death occurs in an accident, call 911. An ambulance typically transports the body to the morgue, where the Medical Examiner issues the death certificate. From there, contact the funeral home.
6. Contact family, friends, and co-workers who may not be aware of the death
7. Locate next of kin or Executor / Executrix (often the same person) to take over responsibility and issue instructions. If this person is overcome by the news of the death enquire as to whether a friend or relative is available to assist.

INFORMATION REQUIRED - INVESTIGATION - ACTION

8. If the deceased has prepared for this event refer to the Survivors Checklist before any arrangements have been made. If a check list of important contacts phone numbers and names is not available contact the RCMP Veteran's Association in your area.
7. In the event a prearranged funeral has been set up simply inform the Funeral Home of the death and they will advise and assist you from that point with the funeral.
8. If there has been no preparation or poor preparation, consider the following options.

OPTIONS

9. Before you contact a Funeral Home or any other service seek advice from family and friends. What were the wishes of the deceased and significant others (funeral with church service (open or closed casket) transportation and grave side ceremony, funeral with remains cremated, remains to be cremated and spread privately with a memorial service)? There are many options and the cost go up with the options.
10. Service with the body and a casket or cremated remains in a church or a memorial service not in a church generally requires the service of a Funeral Home. There are cremation services available that will pick up the remains from the hospital if that is where the deceased is and take the remains directly to their facility for cremation by the next day. Further arrangements can be made at that point sometimes a matter of weeks later to rent a facility and prepare your own memorial service or have a funeral home do it for you. Contact at least two funeral homes for the cost of their services they provide.
11. It is unlawful to dispose of human remains without a Death Certificate. Funeral Homes and Cremation Services are aware of this and will advise as to what is required under the circumstances.
12. Once the funeral or other service has been decided or if there is any delay attention must be directed to the paperwork. If not given prompt and proper attention reporting the death to the various agencies and services can get complicated and require many months to sort out. Such complications as overpayment of pension will have to be paid back or lack of payment for services could complicate the sale of property if left unattended. Contact the following as soon as possible.

contact newspapers.

for residence and property (also vehicles, pets, valuables).

15. Assign a house sitter, if required.
16. Remove valuable items from deceased's house.
17. Forward mail, if required.
18. Remove any jewelry and personal effects from the deceased.
19. Select clergy.
20. Pick out clothing for the deceased (if necessary).
21. Choose scripture to be read and music selections.
22. Choose individual(s) to read eulogies.
23. Pick type of flowers and music.
24. Choose pallbearers.
25. Choose a charitable organization(s) to receive donations.
26. Check for Special wishes in Will.

MOST URGENT SERVICES AND AGENCIES TO CONTACT

27. If there is **No Will** or the Will cannot be located contact the office of the Public Trustee for the area of the deceased person's residence. The Public Trustee will advise what further action is necessary.

28. Government of Canada Pension Centre (RCMP Pension - Dental - Health Care) and advise them of the death of the member. It is important to know that the deceased's pension benefits cease the following month in which the person died. Any monies paid the following month will be recovered. Notification should be done within one week of death.

29. Old Age Security & Canada Pension Plan

30. Veterans Affairs Canada if the deceased received a disability pension.

31. Provincial Health Care Plan

32. Notify Banks - Credit Card Companies - Investments - etc. It may be necessary to have another bank account opened up as most accounts, which the deceased is an account holder, may be frozen for a period of time.

33. Make careful enquiries to ensure that all business activities of the deceased are attended to.

34. At any Point contact a Lawyer if it is felt necessary.

occur from time to time because of
 Circumstances i.e. change in plan administrators, address, telephone numbers, government regulations or policies.

These amendments will be forwarded to each Association Member in their monthly Bulletin, which you receive via e-mail or for those who don't have Internet, via regular postal service.

It will be necessary for you or your family to make those changes in your personal "Checklists" in order to keep it current.

If you have any questions, require clarification with respect to the information provided please contact your division of the RCMP Veterans' Association.

| K. IMPORTANT TELEPHONE & CONTACT INFORMATION

Regularly used web sites should be saved for easier use. Your computer often allows use to save your user name and password – it is advised this not be done when it pertains to personal or financial information. A Search Engine is an easy method to locate the most relevant information – keyboard what you are looking for – only use reputable sites to obtain the required information or obtain a phone number.

An Executor or Family Representative can visit a website – important information can be obtained on the processes for advising of a death and what information you need to supply to them. Various agencies will accept a Funeral Directors Statement of Death while others must have an official Death Certificate issued by the Province.

- Access Nova Scotia
 1-800-670-4357
<http://www.gov.ns.ca/snsmr/>
- **Dept of Vital Statistics Nova Scotia**
 Births, Deaths, Marriage records
 1-877-848-2578
<https://novascotia.ca/sns/>
- **Efficiency Nova Scotia Corporation**
 877-999-6035 or
info@efficiencyns.ca or visit the For Home or For Business
 sections of the site.
- **Legal Information Society of Nova Scotia and Other Nova Scotia
 Sources of Information**
- Legal Information for Seniors and their family
 Telephone: 902-454 -2198
 Fax: 902-455-3105
lisns@legallinfo.org
<https://www.legalinfo.org/general-content/general-content/seniors-law.html>



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NSA NAFR National Office service@federalretirees.ca
1-800-304.4700

T | 613.745.2559
F | 613.745.5457

- **Nova Scotia RCMP Veterans' Association**
Pat Morin - Master at Arms (For funeral arrangement) 1-902-401-371

Sharon Eaton – Secretary
nsrcmpvets@gmail.com

Director of Communications - Joanne Caruso
nsrcmpvets@gmail.com

- **Mail your completed SUN LIFE CLAIM Forms to the following address:**

Sun Life Assurance Company of Canada
PO Box 6192 Stn CV Montreal QC H3C 4R2

The address can also be found on printable claim forms by visiting www.sunlife.ca/pshcp or for assistance call the Sun Life PSHCP call Centre Monday to Friday, 6:30 a.m. to 8:00 p.m. EST.

https://www.sunnet.sunlife.com/mbrportal/req/secure/pphp/personalized>Welcome?locale=en_CA

1-613-247-5100

1-888-757-7427

- **Personal Directives in Nova Scotia**

<https://novascotia.ca/just/pda/>

- **Morneau Shepel (RCMP insurance plan)**
RCM Police Group Life, Accidental Death and Dismemberment Plans
C/O Morneau Shepel 1060 University Street
9th Floor, Montreal, Quebec H3B 4V3,
Telephone: 1-800-661-7595 - 7:30 a.m. to 7: p.m. (ET) Monday to Friday,
Fax: 1-514-395-7404 www.pbs-sra.ca

- **Public Works and Government Services Canada (RCMP work pension)**
Government of Canada Pension Centre – Mail Facility
PO Box 8500
Matane QC G4W 0E2
Telephone: Toll Free: 1-855-502-7090

Note - for Executive Services use: 1-855-502-7088 (C/Supt, EX-01 and above). Monday to Friday: 8:00a.m. to 4:00 p.m. (your local time)

the United States: 506-533-5800 (collect call accepted). Monday to 10p.m. (Atlantic Time)

Telephone Teletype (TTY) 506-533-5990 (collect call accepted). Monday to Friday: 8:00a.m.to, 5:00 p.m. (Atlantic Time)

pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca

Website: www.rcmp.pension.gc.ca The RCMP Pension and Benefits Web site, hosted by PWGSC, has detailed information on all aspects of pension administration.

- **Service Canada - CPP and OAS benefits**
<https://www1.canada.ca/en/esdc/service-canada.html>

Note: If there is any doubt about the eligibility for this or any Federal pension call: 1- 800- 277-9914.

- **Veteran Affairs Canada (VAC Disability Pensions)**
Veterans Affairs Canada, PO Box 7700, Charlottetown, PEI, C1A 8M9
1-866-522-2122 <https://www.google.com/search?client=firefox-b-1-d&q=www.vac-acc.gc.ca+>

- **Supporting Veterans in Need - 24/7 counselling services –**

Veterans and their immediate families can access free, short-term, confidential and professional counselling services. If you are experiencing work-relate issues family or marital problems, or high levels of stress or anxiety, call 24/7 Veterans Affairs Canada Assistance Services at **1-800-268-7708**.

- **Government of Canada – Veterans Ombudsman** - The Office of the Veterans Ombudsman was created to ensure the fair treatment of concerns raised by the Veterans, their representatives, and their families as they relate to Veterans Affairs, the Veterans Bill of Rights and the Veterans Charter. The Veterans Ombudsman is an independent officer that reports directly to the Minister of Veterans Affairs.

The Veterans Ombudsman is an independent officer that reports directly to the Minister of Veterans Affairs. The office can be contacted at: **Veterans Ombudsman, 360 Albert Street, Suite 1560, Ottawa, Ontario K1R 7X, Tel.: 1-877-330-4343 FAX: 1-888-566-7582**

Calls from outside Canada (Collect): **1-902-626-2919**

Or e-mail: Email: info@ombudsman-veterans.gc.ca

Web site: www.ombudsman-veterans.gc.ca

- **Bureau of Pension Advocates:** The Bureau of Pensions Advocates is a nation-wide organization of advocates within Veterans Affairs Canada (VAC). The Bureau's main function is to provide free advice, assistance and representation for individuals dissatisfied with decisions rendered by VAC. This may be with respect to their claim for entitlement to disability benefits, or any assessment awarded for their entitled conditions. The Bureau's mandate is to assist clients in the preparation of applications for review or for appeals and to arrange for them to be represented by an advocate at hearings before Veterans Review and Appeal Board.



the lawyers and members of their respective law societies. Given pension matters, they are considered specialists in the area of claims. If you seek assistance from BPA, you will be treated in the same manner as if you were hiring a private lawyer to represent you. The solicitor-client privilege relationship between you and your advocate ensures that your confidentiality will be fully respected. For more information go to the Web site at www.vac.-acc.gc.ca (click on "Department Information", then "Organization", then "Bureau of Pension Advocates").

Pertains To	Website	Phone #
RCMP Pension	www.rcmp-grc.pension.gc.ca If you call, have the Pension number and/or HRMIS number available.	1-855-502-7090 1-855-502-7088 (EX-01-C/Supt. & above)
Veteran's Affairs Canada (VAC)	www.veterans.gc.ca Select My VAC Account Select Sign In Sign-in Partner or GC Key Input Username & Password	1-866-522-2122 If you call, have the CSDN Number available.
Canada Pension Plan (CPP) Old Age Security (OAS) Guaranteed Income Supplement (GIS) Survivor's Benefit Disability Payments	www.canada.ca Select language of choice Select Benefits Select Pensions	1-800-277-9914 If you call, have the Social Insurance Number (SIN) available.
Other Pension Plan		
RCMP Group Life and Accidental Death and Dismemberment Plan	www.pbs-sra.ca Input User ID & Password	1-800-661-7595 If you call, have the Pension number and/or HRMIS number and/or other personal information available.
Other Life Insurance		
Public Service Health Care Plan (Sun Life)	www.sunlife.ca/pshcp Input Access ID & Password	1-888-757-7427 If you call, have the Group Contract Number and the Certificate Number available.
Blue Cross - MediaView	www.medaviebc.ca Select Login Select VAC Input Username & Password	1-888-261-4033 If you call, have the Client Number available.
Other Health Insurance		
Pensioners' Dental Services Plan (Sun Life)	www.sunlife.ca/pdsp	1-888-757-7427



ID & Password		If you call, have the Group Contract Number and the Certificate Number available.
Other Dental Insurance		
Other Insurance		
Bureau of Pensions Advocates (VAC)	www.veterans.gc.ca www.canada.ca/veterans	If you have applied for disability benefits from VAC and have received a response related to that application, you qualify for support from the Bureau of Pensions Advocates. 1-877-228-2250
Veterans' Ombudsman	www.ombudsman-veterans.gc.ca	1-877-330-4343 Ensuring fair treatment of all Veterans.
Government of Canada - Seniors	www.canada.ca/seniors	1-800-622-6232
Canada Revenue Agency (CRA)	https://www.canada.ca/en/revenue-agency.html	800-959-8281 The process and requirements to advise CRA of a death.
Social Insurance Number	https://www.canada.ca/en/employment-social-development/services/sin.html	The process and requirements to cancel a SIN Card can be viewed
Passport	https://www.google.com/search?client=firefox-b-1-d&q=canadian+passport	800-267-8376 The process and requirements to cancel a valid or outdated passport can be viewed.
Equifax	www.consumer.equifax.com	1-800-465-7166 Process to obtain your free credit report.
TransUnion	www.transunion.ca	1-800-663-9980 Process to obtain your free credit report.
Morneau Shepell	https://www.pbs-sra.ca/picklanguage.asp	1-800-661-7595
Federal Superannuation	https://www.tpsgc-pwgsc.gc.ca/remuneration-compensation/services-pension-services/pension/index-eng.html	1-800-561-7930



GST Office	https://www.google.com/search?client=firefox-b-1-d&q=gst+office+canada	800-959-8281
Federal Disability Tax Credit	https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.htm	1-800-959-8281
Additional Information		

Services for Seniors:

Guide to Government of Canada Services for Seniors and Their Families

*This guide provides seniors with information on Federal programs and services.
To obtain a copy:*

Toll Free: 1-800-O-CANADA (1-800-622-6232)

Website: www.canada.gc.ca

Note: The member's annual Pensioner Benefit Statement, provided each January by Public Work and Government Services Canada, should also be stored with the Guide and Checklists. As each New Year's Statement is received, it should replace the old and should trigger a review and update of the member's and Spouse's Checklists from the Royal Canadian Mounted Police Veterans' Association.



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