

RCMP VETERANS' ASSOCIATION

PRINCE GEORGE DIVISION

Assistance Policy For Survivors



Your Prince George RCM Police Veterans Association Executive recommends you read this. **Keep this information with your Will.**

In life, there are only two certainties, death and taxes and we must be prepared for both eventualities. The first prerequisite is to have a legal properly registered **Last Will & Testament** to assist your executor or executrix to manage the transfer of your assets to the beneficiaries of your estate. In conjunction with the preparation of your will, you should compile an accurate record of the assets in your estate. This record 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.

Upon your demise, we suggest your survivor or the executor or executrix of your estate inform the **Secretary of the Prince George Veterans Association, at www.pgmpvets.ca** and the RCM Police Benefits Administration Centre

c/o Morneau Sobeco 1060 University St. 9th. Floor Montreal, Quebec H3B 4V3

Ph: 1-800-661-7595 - 7:30 am to 7:00 pm (ET) Monday to Friday

Fax:1-514-395-7404

e-mail www.pbs-sra.ca

A member of our executive will contact Morneau Sobeco on the family's behalf, if requested, to ensure they initiate the process allowing the family to concentrate on funeral arrangements. It is strongly recommended a fax or letter be forwarded to Morneau Sobeco 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 (Including street address and telephone number(s))

A certified copy of the death certificate will also be required in due course.
Social Insurance Numbers (SIN) of the survivor spouse & any dependant children

Although this is a very stressful time it is very important Morneau Sobeco be advised forthwith.

Within approximately two weeks of Morneau Sobeco being notified, a letter should be received from them advising next of kin of benefits and options available to them. If after four weeks no advice has been received from Morneau Sobeco it is highly recommended they be contacted by telephone for confirmation they have received the previous correspondence and information.

The spouse will be required to complete separate forms to establish other survivor benefits and insurance payouts if applicable. Things to be considered are:

Taxing of the deceased Pension
PSHCP Extended Health
Dental Plan
Direct Deposit (to be set up in spouses name)
CPP Lump sum benefits
CPP Survivor Benefits
Advice to current or previous employers

Note: Most benefits have to be applied for within **60 days** of the date of death.

Other documents that should be at the ready in the event of a death are Birth and Marriage Certificates. If you don't have these certificates and wish to obtain them and the person was born and/or married in Canada, the documents can be obtained through the various provincial or territorial government offices. For the Province of British Columbia the contact information is:

British Columbia

Division of Vital Statistics
Provincial Government
818 Fort Street, P.O. Box 9657
Victoria, BC V8W 9P3
Tel: 1 800 663-8328
Fee - all certificates:--\$25.00
Payable to Minister of Finance
Web site: www.vs.gov.bc.ca

Government of Canada: <http://www.gc.ca/>

Public Service Health Care Plane (PSHCP):
<http://www.pshcptrust.ca/english/introduction/default.shtml>

Canada Pension Plan Survivor Benefits: <http://www.sdc.gc.ca/en/isp/cpp/survivor.shtml>

Federal Superannuates National Association: <http://www.fsna.com/engdoc/2.htm>

Veterans Affairs Canada: <http://www.vac-acc.gc.ca/>

Excerpts of the above were taken from the Vancouver Vets Association Newsletter, June 2004 and the Edmonton Vets Association Newsletter, August 4, 2004 and the Saskatoon Vets Association Newsletter.

The RCMP will pay for the manufacture, transportation and erection of a Regimental headstone/marker if burial takes place in Canada. Non regimental headstone or marker of NOK's choice to a maximum of \$220.00 is paid, provided there is reference on the headstone or marker to the member's service in the RCMP. **Note:** Regimental headstones and markers provided by the RCMP bear a uniform inscription and no change from that format is allowed. For more information contact:

Carla Price

Compensation Manager

NWR, "K", "G", "V" Divisions

Phone: (780) 412-5398

FAX: (780) 412-5433

E-mail: carla.price@rcmp-grc.gc.ca

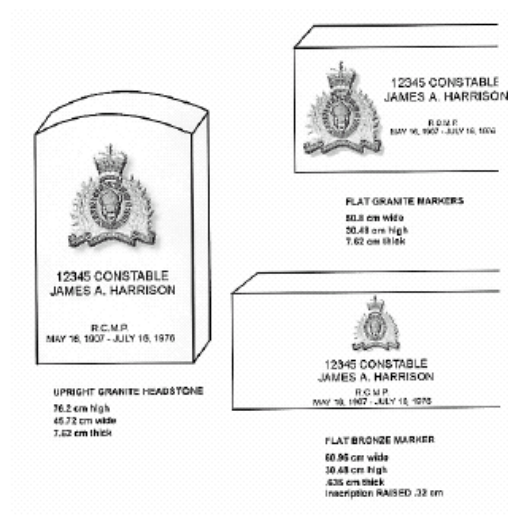
The three options are:

1. Upright Granite Headstone
2. 2. Flat Granite Headstone (Flush with the ground)

granite base (raised about 4" above ground)

All bear the RCMP crest, member's name, rank, Reg. #, Date of Birth and Date of Death.

Keep this information with your will.



If you have any questions, or require clarification with respect to the information provided please contact any member of the ***VETERANS' ADVOCATE COMMITTEE***.

If you have any questions, require clarification with respect to the information provided please contact the Secretary or President of our Division at: <http://www.pgmpvets.ca>

This information taken from the RCMP PENSION WEBSITE:

Your spouse or dependent child dies

In the event of the death of your spouse or dependent child, you may wish to:

- Apply for, increase, or decrease your [Optional Life Insurance](#). You may be required to provide evidence of insurability.
- Cancel [Dependent Life Insurance](#) for your spouse or dependent child, if applicable.
- Switch your spousal Dependent Life Insurance coverage to child-only Dependent Life Insurance. No evidence of insurability is required if you make this change without increasing coverage within 90 days of your spouse's death. Evidence of insurability is required if you make this change after 90 days and if you increase your coverage.
- Apply for [AD&D Insurance](#) or change your AD&D Insurance from family to single coverage.
- Revise your beneficiary designation(s) for your Group Life and AD&D Insurance Plans.
- Change your Health Care and Dental Care coverage under the [Public Service Health Care Plan \(PSHCP\)](#), the [Pensioners' Dental Services Plan \(PDSP\)](#) and your provincial government health care program if applicable. Contact the [RCMP Benefits Administration Centre](#) for instructions.

In general, if your spouse dies before you, your eligible children or, if you have no eligible children, your pension beneficiary, will be entitled to receive the survivor benefits upon your death. If you have no pension beneficiary, your estate will receive those benefits.

However, if you had elected the [optional survivor benefit](#) (OSB) and your spouse dies before you, there will be no pension benefit payable in the event of your death. Furthermore, the reduction that was applied to your pension will cease. You will not, however, receive a refund of any previous payments paid in the form of a reduction in your monthly pension during the time that your spouse was alive.

More information about the pension benefits payable to eligible survivors in the event of your death is available on the [Survivor Benefits](#) page.

To make a claim

- In the event of the death of your spouse or dependent child, you should contact the [RCMP Benefits Administration Centre](#).
- The RCMP Benefits Administration Centre will send a package to you that explains how to make a claim for benefits under your Dependent Life Insurance and/or AD&D Insurance Plans. The package will also contain all necessary claim forms.
- You must complete the applicable claim forms and return them to the RCMP Benefits Administration Centre.
- The RCMP Benefits Administration Centre will return original documents (such as the death certificate) to you after processing the death claim.





Your only beneficiary dies before you do

- In general, if you have no spouse or eligible children, any pension benefits payable upon your death will be paid to your [pension beneficiary](#). If your pension beneficiary dies before you do, and you have not designated another pension beneficiary, any benefits will be paid to your estate.
- If you wish to designate another pension beneficiary, print, complete and return the pension [Beneficiary Designation](#) form to the RCMP Benefits Administration Centre.
- You may also wish to revise your beneficiary designation(s) for your Group Life and AD&D Insurance Plans.



You die

- When you die, all of your coverage (including coverage for your spouse and dependent children) under the [Basic Life Insurance](#), [Post Retirement Life Insurance Plan \(PRLIP\)](#), [Optional Life Insurance](#), [Dependent Life Insurance](#) and [AD&D Insurance](#) Plans ends.
- Your beneficiary(ies) may be entitled to receive benefits from your Group Life Insurance and/or AD&D Insurance Plans and from the RCMPSA.
- If you had spousal Dependent Life Insurance coverage, and your surviving spouse is under age 70, your spouse may convert his/her coverage to an individual policy with the insurer without providing evidence of insurability. Your spouse must apply for conversion within 60 days of your death.
- Any coverage you may have had for your children under the Dependent Life Insurance Plan cannot be converted.
- If your surviving spouse and children are eligible for survivor benefits under the RCMPSA or the RCMPA, they may apply to the [Public Service Health Care Plan \(PSHCP\)](#) and [Pensioners' Dental Services Plan \(PDSP\)](#) within 60 days of the date they become entitled to a survivor pension. Contact the [RCMP Benefits Administration Centre](#) for more information.

To make a claim

- In the event of your death, your [beneficiary](#) or executor/executrix must contact the [RCMP Benefits Administration Centre](#). Please ensure that you provide the contact information for the RCMP Benefits Administration Centre to your beneficiary or include this information in the documentation you store with your last will and testament.
- The RCMP Benefits Administration Centre will send a package to your beneficiary/executor/executrix which will confirm the amount of the survivor benefits payable and include all the forms required for pension and insurance purposes.
- Your designated beneficiary/executor/executrix must complete the applicable forms and return them to the RCMP Benefits Administration Centre.
- Any survivor benefit payments will start once the RCMP Benefits Administration Centre has received all the completed forms.
- The RCMP Benefits Administration Centre will return original documents (such as the death certificate) to your beneficiary/executor/executrix after processing the death claim.