

**RCMP VETERANS' ASSOCIATION
EDMONTON DIVISION
SPECIAL INFORMATION PACKAGE**

Upon Your Death



Compiled for the information of all retirees and their families on behalf of your Executive

Revised: 2017-04-25

Your Edmonton Veterans' Association Executive has prepared the following in an effort to help the spouse, executor or executrix in the event of a pensioned member's death. Although this package is mainly for pensioned members, there are helpful suggestions throughout for anyone. On July 2, 2014, the administration of RCMP Pension Plans were transferred to Public Works and Government Canada (PWGSC) from Morneau Shepell. The latter will continue to provide insurance administration services for the RCMP Group Life and Accidental Death and Dismemberment Plans and can be contacted at **1-800-661-7595**. *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. Their contact information is as noted below.*

Keep this information with your Will

In life, there are only two certainties, death and taxes and you must be prepared for both eventualities. The first prerequisite is to have a legal, properly registered '**Last Will & Testament**' to assist the executor/executrix to manage the transfer of assets to the beneficiaries of your estate. In conjunction with the preparation of a will, you should compile an accurate record of the assets of your estate. This record should be stored in an accessible location so the executor/executrix can settle the estate efficiently and effectively. Obtaining the assistance of your banker, financial consultant and/or lawyer is often advisable. Most bankers will say 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 to discuss this eventuality with them so you are familiar with their process. **NOTE:** *Couples should be aware when one of the two is the Primary Credit Card Holder (usually the husband), the spouse as the co-applicant of that credit card will NOT be allowed to use the Credit Card when the primary holder dies. This is particularly important if the couple do a lot of travelling. Check with your Credit Card Company as to their policy.*

When a retired member on pension dies, the survivor, executor/executrix of the estate **MUST** immediately contact and inform **The Government of Canada Pension Centre at:**

Government of Canada Pension Centre – Mail Facility

150 Dion Boulevard

PO Box 8500

Mantane, QC G4W 0E2

Toll Free: 1-855-502-7090 in Canada Executive Services: 1-855-502-7088 (**Atlantic Time**)

Outside Canada and the United States

506-533-5990 (Collect calls are accepted) Monday to Friday 8:00 am to 5:00 pm (**Atlantic Time**)

Email: pensioncentrercmp.centredespenionsgrc@pwgsc-tps.gc.ca **Fax:** 1-418-562-7965

If you require assistance with respect to the above, please contact anyone of the RCMP Veterans' Association, Edmonton Division Executive members as listed on page 7.

When you contact the Pension Centre be prepared to provide the following information:

- Full Name of RCMP Pensioner
- Pension Number
- Regimental Number & Rank
- Date of Birth
- Date of Death
- Immediate next of kin, including street address and telephone number
- Social Insurance Numbers (SIN) of the survivor, spouse and any dependant children
- A copy of the Provincial death certificate or a Funeral Director's Statement of Death will be required in due course. **NOTE:** If the pensioner's spouse has predeceased, a copy of his/her death certificate or Funeral Director's Statement of Death will also be required.

Although this is a stressful time it is very important the Pension Centre be advised as soon as possible. Within approximately two weeks, the survivor, executor/executrix will receive a letter from the Pension Centre advising the basic and/or optional life insurance (Great West Life Insurance) of the deceased member. It takes five to eight weeks before the spouse receives the Death Package material advising options available with respect to pension benefits. Should these materials not be received in a timely fashion it is highly recommended the Pension Centre be contacted by telephone or email to ensure they have forwarded your letter and information package.

The spouse will be required to complete separate forms to establish eligible survivor benefits and insurance payouts when applicable. Other things to be considered are:

- Taxes payable on the deceased member's pension
- Advising Alberta Health Care (usually taken care of by Funeral Home)
- Continuation of Public Service Health Care Plan (PSHCP) - Extended Health
- Continuation of Dental Plan – spouse will receive Form and must apply to gain benefits
- Direct Deposit (to be set up in spouse's name)
- Canada Pension Plan Lump sum benefits
- Canada Pension Plan Survivor Benefits Advice to current or previous employers

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

The Alberta Government Web Page 'Dealing with Death' also has some very useful information:
<http://www.programs.alberta.ca/Living/5959.aspx?N=770+5251>

BURIAL MARKERS - (RCMP policy 2.3.1 to 2.3.3. as noted below)

The three options are:

1. Upright Granite Headstone
2. Flat Granite Headstone (flush with ground)
3. Flat Bronze marker, mounted in a granite base (raised about 4" above ground)

All bear the RCMP crest, member's name, rank, regimental number, date of birth and date of death (see example photo's below).



UPRIGHT GRANITE HEADSTONE
76.2 cm high
45.72 cm wide
7.62 cm thick



FLAT GRANITE MARKER
50.8cm wide
30.48cm high
7.62cm thick



FLAT BRONZE MARKER
60.96cm wide
30.48cm high
.635cm thick
INSCRIPTION RAISED .32 cm

RCMP Policy:

2.3.1. The CO/delegate has authority to reimburse the next of kin or the Executor/Executrix of either a deceased serving member or a retired pensioner who retired with an immediate annuity or annual allowance under the RCMPSA or RCMP Pension Continuation Act an amount from public funds in keeping with current market prices for those items listed below. Arrangements should be made on behalf of the survivors or Estate by the CO/delegate with a local manufacturer, for the manufacture, transportation and placement of a:

2.3.1.1. regimental headstone or marker and base if required, if burial takes place in Canada; or

2.3.1.2. for the payment of a non-regimental headstone, marker, or niche marker of choice to a maximum of \$220, provided there is a reference on the headstone, marker or niche to the member's service in the RCMP.

2.3.2. Ensure the next of kin are aware that the choice of headstone or marker must comply with local cemetery restrictions. This is of particular importance now that these markers are no longer centrally produced. Regimental headstones or markers provided by the RCMP bear a uniform size and inscription and no change from the format is allowed.

2.3.3. The CO/delegate can authorize the placement of a RCMP regimental headstone or marker in a RCMP cemetery, or on any lonely grave when it is not feasible to transfer the remains to a RCMP cemetery.

For more information on Regimental Headstone/Markers or to order one contact:

S/Sgt. D.J. (Doug) WASYLENKI,
 "K" Division Employee Services NCO,
 11140 - 109 Street,
 Edmonton, AB T5G 2T4
 Cell - 780-360-1600
 Email: doug.wasylenki@rcmp-grc.gc.ca or :

Email: RCMP.KConfidentialPeerSupport-KConfidentielleEntrePairs.GRC@rcmp-grc.gc.ca

For RCMP Group Life Insurance or Accidental Death and Dismemberment Plans contact:

Morneau Shepell

Ph: 1-800-661-7595 – 7:30 am to 7:00 pm (ET) Mon to Fri: Webpage :<https://www.pbs-sra.ca>

Burial Entitlements:

Pensioned members are eligible for plots in RCMP cemeteries at "Depot" Division and Fort Saskatchewan Cemetery, Fort Saskatchewan, Alberta. Reservation for a burial plot will not be accepted. A burial plot is provided free. The costs of preparing the site, opening and closing the grave, may be the responsibility of the next of kin for a former pensioned member depending on which cemetery is used and the time of year. All or a portion of the costs for a reasonable burial may be paid from the Benefit Trust Fund when a pensioned member dies leaving insufficient funds. If next of kin of an eligible person are interested in burial in one of the above cemeteries, contact information follows:

Depot Division

Chaplain Jean Morisset, Ph: (306) 780-7848, cell 306-502-1170, is the contact for burials at Depot and for Cemetery issues. He can also provide information on use of the columbarium and can give the family details if they wish to have a service in the chapel at Depot. The RCMP Veterans' Regina Division Ladies Auxiliary will put on a luncheon for a minimal fee at the Officer's Mess. Arrangements can be made through the Chaplain's office.

Maple Creek, Sask.

Cemetery is full; no longer accepts burials.

Battleford, Sask.

Does not accept burials at this time; contact Edmonton Vet Kees Kikkert for more information.

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, AB. All inquiries about obtaining a burial plot in the RCMP Cemetery should be directed to the City of Fort Saskatchewan Public Works Office at Ph: 780-992-6248. Hours of operation are Monday to Friday from 8:00 AM to 4:30 PM, excluding statutory holidays.

NOTE: The RCMP National Memorial Cemetery, located at 280 Beechwood Ave., Ottawa, Ontario, K1L 8E2, **is a full cost to family cemetery**. For more information contact James Patterson at (613) 741-9530 or his e-mail address: jpatterson@beechwoodcemetery.com

or through this web site:

<http://www.beechwoodcemetery.com/index.php/en/the-cemetery/the-rcmp-national-memorialcemetery.html>

Edmonton Veteran's Association makes two kinds of Urns available, at no cost, **ONLY to family of active members of the RCMP Veterans' Association Edmonton Division** who have passed away, picture below. These urns are made by one of our Veterans at no cost to our Association. Veterans' who are NOT members of Edmonton Division can obtain similar urns through the Canteen.



EDMONTON VETS ASSN has a "pall" which can be used to cover a casket or be folded and placed on a table at a Memorial Service. It is elaborate with blue and gold trim and the RCMP VETERAN'S CREST on each end. Our Veteran's Association will make contact with the member's NOK to see if they wish to use this item, and if so, it will be delivered to the service site. An Honour Guard can also be made available if the NOK so wishes.

Birth and Marriage Certificates should be available in the event of a death. 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, whose addresses and phone numbers can be located at the following web site, pages 6 to 8.

http://www.fsna.com/PDF/Survivors-Publication/English/You_YourSurv_contacts.pdf

Other web sites and phone information that may be of interest are as follows:

- Government of Canada: <http://www.gc.ca/>
- Public Service Health Care Plane (PSHCP): Toll free: 1 800 267-6542; Overseas: 1 613 996-3296 (call collect) <http://www.pshcptrust.ca/english/introduction/default.shtml>
- Canada Pension Plan Survivor Benefits: Ph: 1-800-277-9914
<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html>
- Federal Superannuates National Association: <http://www.fsna.com/home.htm>
- Veterans Affairs Canada: Ph: 1-866-522-2122 (English) 1-866-522-2022 (French)
<http://www.veterans.gc.ca/eng/>

Should the spouse, executor or executrix require clarification, have any questions of any of the information provided please contact any of the following Veterans Executive Members:

PAST PRESIDENT: Kees KIKKERT - 780-962-6784 - keeskikk@telus.net

FOR AN HONOUR GUARD please contact:

GUARD OF HONOUR: Joe COLLINSON - 780-467-2134 - ajhc@ajhc.ca