

RCMP VETERANS' ASSOCIATION SASKATOON DIVISION

Assistance Policy For Survivors



Mod: 2004-09

Your Saskatoon RCMP 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.

The following has been prepared in an effort by our Association to assist our membership in the event of your death after some problems were encountered by survivors in trying to initiate their benefits through Morneau Sobeco. This is not to suggest any lack of confidence in Morneau Sobeco, but as in any transition of operations, problems have been known to occur. It is always prudent to remain in control and to be aware of what is transpiring. Morneau Sobeco is to be commended for issuing recent advice dated April 13, 2004 (*RCMP Pensioner Benefit Statement and Great West Life Insurance Confirmation Statement*) to pensioners identifying each Members Pension and Great West Life Insurance benefits

Upon your demise, we suggest your survivor or the executor or executrix of your estate inform the **Secretary of the Saskatoon Veterans' Association, at www.saskatoonrcmpvets.com** and the

RCMP 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:

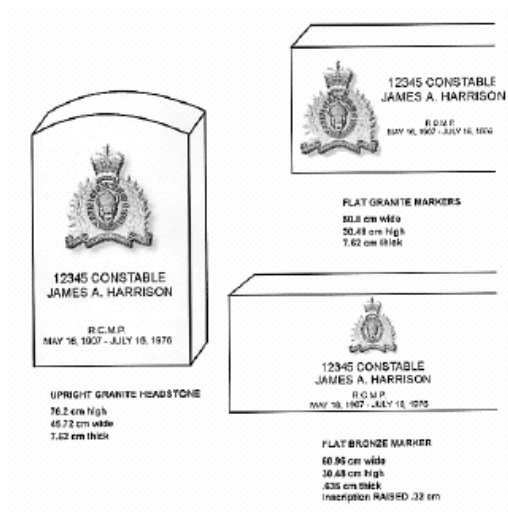
- Taxing of the deceased Pension
- PSHCP Extended Health
- Dental Plan
- Direct Deposit (to be set up in spouse's name)
- CPP Lump sum benefits
- CPP Survivor Benefits
- Advice to current or previous employers

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

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 (see example). For more information contact:

Carla Price
Compensation Manager
NWR, "K", "G", "V" Divisions
Phone: (780) 412-5433
FAX: (780) 412-5398

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



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, Reg. #, Date of Birth and Date of Death.

Keep this information with your will.

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. Their address, etc. are attached for your convenience to this newsletter as Appendix "A". Other web sites that may be of interest are as follows:

- 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.

If you have any questions, require clarification with respect to the information provided please contact the Secretary or President of our Division at: info@saskatoonrcmpvets.sk.ca

Birth, Marriage, and Death Certificates Sources

http://www.fsna.com/survivor/html/annex_c.htm#PublicPensions

Alberta

Alberta Registries, Vital Statistics
Box 2023, 10,365 97th Street (3rd Floor)
Edmonton, AB T5J 3W7
Tel.: (780) 427-7013

www.gov.ab.ca/gs

Fee - all certificates: -- \$20.00

Fee - all wallets :--\$20.00

Payable to: Provincial Treasurer

Web site: www.gov.ab.ca/gs

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

Saskatchewan

Vital Statistics & Health Insurance Registration Branch
Department of Health
1942 Hamilton Street
Regina, SK S4P 3V7
Tel: (306) 787-3092
Fee - all certificates:--\$20.00

Manitoba

Vital Statistics Agency
254 Portage Avenue
Winnipeg, MB R3C 0B6
Tel: (204) 945-2034 (Birth)
(204) 945-8177 (All others)
Fee - all certificates: -- \$25.00
Payable to: Minister of Finance

Ontario

Office of the Registrar General
Vital Statistics
Vital Statistics
P.O. Box 4600
189 Red River Road
Thunder Bay, ON P7B 6L8
Tel: 1 800 461-2156
Fax: (807) 343-7459
Fee - all wallets: -- \$15.00
Fee - all certificates: -- \$22.00
Payable to: Minister of Finance

Quebec

Direction de l'état civil
205, rue Montmagny
Quebec ,QC G1N 2Z9
Tel: Québec (418) 643-3900
Tel.: Montréal (514) 864-3900
Elsewhere in Quebec: 1 800 567-3900
Fax: Québec & elsewhere (418) 646-3255
Fax: Montréal (514) 864-4563
Web site: www.etatcivil.gouv.qc.ca
Fee - all certificates:--\$15.00

New Brunswick

Deputy Registrar
Deputy Registrar
Vital Statistics
P O. Box 6000
Fredericton, NB E3B 5H1
Tel: (506) 453-2385
Fee - all wallets:-- \$20.00
Fee - all certificates:-- \$25.00
Payable to: Minister of Finance
Fax: (506) 444-4139

Nova Scotia

Vital Statistics
P.O. Box 157
Halifax, NS B3J 2M9
Tel: (902) 424-4381
Long Distance calls within NS call Toll free: 1 877 848-2578
Fee - detailed certificates: -- \$25.00
Payable to: Deputy Registrar General

Newfoundland

Vital Statistics Division
Dept. of Government Services & Lands
P.O. Box 8700
St. John's, NF A1B 4J6
Tel: (709) 729-3308
Fee - birth certificates: -- \$20.00
Fee - marriage certificates: -- Free
Fee - death certificates: -- Free
Payable to: Newfoundland Exchange

Prince Edward Island

Office of Vital Statistics
Health and Social Services
35 Douses Road
P.O. Box 3000
Monteague, PEI C0A 1R0
Tel: (902) 838-0880
Fax: (902) 838-0883
Fee - all wallets: -- \$20.00
Fee - all certificates: -- \$30.00
Payable to: Provincial Treasurer of PEI

North West Territories

Registrar General
Vital Statistics (Dept. Health & Social Service)
Government of the NWT
Bag 9, Inuvik, NT X0E 0T0
Tel: (867) 777-7420
Fee - all certificates:--\$10.00
Payable to Government of the Northwest Territories
Fax: (867) 777-3197

Yukon

Vital Statistics
Deputy Registrar, Govt of Yukon
P.O. Box 2703
Whitehorse, YK Y1A 2C6
Tel: (867) 667-5207
Fee - all certificates: -- \$10.00
Payable to: Government of the Yukon

Nunavut

Health Insurance Programs
P.O. Bag 002
Rankin Inlet, NU X0C 0G0
Tel.: (867) 645-8017
Toll free: 1 800 661-0833

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