

ASSISTANCE WITH FUNERAL COSTS

Aboriginal Affairs and Northern Development Canada does not provide assistance with funeral costs, however, assistance with funeral costs may be available from one of the following sources:

1. Insurance Corporation of B.C. (ICBC)

Basic Autoplan insurance from ICBC may cover partial funeral costs and death benefit payments for you, your spouse and your children. Payments for death benefits vary if the insurance policy holder was the main wage earner in the home and if there are any children or dependants.

There are also payments if the deceased is a child. Payments for a child come in a lump sum, whereas payments for adults combine a lump sum and weekly payments for 104 weeks.

****PLEASE CONTACT ICBC OR YOUR AUTOPLAN BROKER DIRECTLY FOR INFORMATION****

2. BC Ministry of Social Development OR the Social Assistance office on-reserve

A supplement may be provided to pay necessary funeral costs of any person who dies in BC if the estate of the deceased person or any responsible person has no immediate resources to meet these costs. **There is no requirement that the deceased person, or the person's family, must be BC Employment and Assistance recipients to qualify for the supplement.** Costs are to be recovered whenever possible. This supplement is available under the Employment and Assistance Regulation.

****PLEASE CONTACT THE MINISTRY OF SOCIAL DEVELOPMENT OR THE SOCIAL ASSISTANCE OFFICE ON-RESERVE DIRECTLY FOR INFORMATION****

3. Canada Pension Plan Death Benefit

The **death benefit** is a one-time payment to, or on behalf of, the estate of a deceased Canada Pension Plan contributor. The maximum benefit is \$2,500. The actual amount paid in any given case depends on the contributions the deceased made to the Canada Pension Plan during his or her lifetime. There is a minimum contributory requirement of at least 3 years, and if the deceased contributed to the Canada Pension Plan for more than nine years, he or she must have contributed in one third of the calendar years in the contributory period or 10 calendar years, whichever is less.

The Canada Pension Plan also provides other benefits. These are:

- **The survivor's pension:** a monthly pension paid to the surviving spouse or common-law partner of a deceased contributor;
- **The children's benefit:** a monthly benefit for dependent children of a deceased contributor.

****FOR MORE INFORMATION, OR TO DOWNLOAD AN APPLICATION FORM FOR A PENSION OR BENEFITS, GO TO: WWW.SERVICECANADA.GC.CA****

4. Canadian Forces Members

Veterans' Affairs Death Benefit

When military families lose a loved one in the line of duty, there can be great suffering as the surviving spouse and children struggle to find their place in the civilian world. Veterans Affairs Canada pays a death benefit to help ease that struggle. The death benefit is a one-time, tax-free cash award. The death benefit is not designed to be life insurance. Instead, it recognizes the impact the death of a service member has on the functioning of their immediate family, including the permanent loss of guidance, care and companionship. It is paid in addition to the usual pension-related death benefits paid under the Canada Pension Plan and the *Canadian Forces Superannuation Act*.

The death benefit is adjusted annually according to the cost of living index. More information regarding the benefits offered by Veterans Affairs Canada may be found at www.veterans.gc.ca or by calling toll free at 1.866.522.2122.

****PLEASE CONTACT VETERANS' AFFAIRS CANADA DIRECTLY FOR INFORMATION****

5. WorkSafeBC

1. Can we get financial help from WorkSafeBC?

You may be entitled to financial help from WorkSafeBC when a family member dies from a work-related accident or disease.

The amount and type of assistance will vary according to the number and age of dependants in the family and the earnings of the worker, as prescribed by the Workers Compensation Act. Financial assistance is considered when WorkSafeBC has accepted a claim for a work-related death.

- The actual costs up to \$7,200 for funeral and related costs is available.
- An emergency lump sum of approximately \$2,150 is provided to a spouse or common-law spouse to help with immediate needs. This is a one-time payment in addition to any other WorkSafeBC assistance.
- The actual cost (up to a maximum of approximately \$1,000) of transporting the body to another location for burial or cremation may be available.
- After a work-related death, Survivor benefits include a monthly pension, which may be provided to a worker's dependent spouse or common-law spouse and to dependent children.

For more information, please contact a Sensitive Claims Coordinator at 604 231-8594 or Toll-free in B.C. 1 888-WORKERS (967-5377), local 8594.

****PLEASE CONTACT WORKSAFE BC DIRECTLY FOR INFORMATION****