

POST DEATH FAMILY ASSISTANCE DOCUMENT



*Prepared for the RCMP National Veterans' Association
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Support and Advocacy Committee*

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INDEX

Page	2	Purpose of Document
Page	2	Immediately upon Death - Tasks
Page	3	Immediately upon Death - Persons to Notify
Page	4	Obituary Information
Page	4	Pre-Funeral Tasks
Page	5	Funeral Home Arrangements
Page	7	Funeral Expenses to Be Paid
Page	8	Next Steps - Notifications for Pension Transitions
Page	14	Sources of Information and Important Telephone Phone Numbers
Page	18	VAC Mental Health Assistance now available to RCMP Veterans and Families
Page	19	Other Telephone Numbers that may be of Assistance

Purpose

This “Post Death” document is intended to be an aid for members of the RCMP Veterans’ Association, families and/or any person(s) who may be responding to requests for assistance following a death or when preparing for the imminent death of an Association member and/or their spouse/significant other. It is not intended to replace the Survivors’ and Executors’ Checklist. Its purpose is to provide a source of “**quick reference**” and “information” for the responding person(s) and **to identify various tasks** that are required when a person passes. Portions of this Document can be completed while the person is still living and stored with copies of the Survivors’ and Executors’ Checklist and utilized as a reference guide following death. The two documents will ensure that the wishes of the deceased have been respected.

Immediately upon Death:

Tasks Necessary Following Death	
1.	Notify your doctor. Select and notify a funeral home.
2.	Organ donation, if applicable
3.	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.
4.	If the death occurs at home and was unexpected, call 911. 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.	Gather information for obituary and contact
8.	Take security precautions, if required for residence and property (also vehicles, pets, valuables)
9.	Assign a house sitter, if required
10.	Remove valuable items from deceased’s house
11.	Forward mail, if required
12.	Remove any jewelry and personal effects from the deceased
13.	Select clergy
14.	Decide the location of the service
15.	Decide on place and time of funeral service
16.	Inquire about special religious services

17.	Choose a casket type
18.	Choose a burial site (find burial property documentation of ownership)
19.	Decide either outer burial container or crypt
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.	Order a funeral limousine
26.	Type of Service: religious, fraternal or RCMP/Military service of deceased
27.	Choose the memorial type and inscription
28.	Sign necessary papers for burial permit
29.	Choose a charitable organization(s) to receive donations
30.	Check for Special wishes in Will

Persons to Notify	
1.	Attorney, accountant, executor of estate
2.	Cemetery and funeral home
3.	Family members
4.	Close friends
5.	Doctor (s)
6.	All insurance agents
7.	Religious, fraternal, civic organizations such as RCMP Veterans' Association

Obituary Information	
1.	Given name
2.	Regimental, Military or another services number
3.	Date and birthplace
4.	Occupation and employer
5.	Mother's maiden name and birthplace
6.	Father's name and birthplace
7.	Those who have preceded in death
8.	Survivors and relationship to deceased
9.	Hobbies, interests, awards, memberships
10.	Schools attended
11.	Level of Education
12.	Honors and Awards

Pre-Funeral Tasks	
1.	Meet with funeral director and clergy
2.	Arrange care for infants or other minor children
3.	Greet friends and family at service
4.	Meet out-of-town attendees
5.	Have Eulogy prepared
6.	Keep a list of callers, flower tributes and donations
7.	Provide lodging for out-of-town attendees
8.	Answer phone calls, letters and emails
9.	Pick out clothing for surviving spouse and children
10.	Prepare your home for family and friends

Funeral Home Arrangements

Have you selected a funeral home? No If Yes , list contact information below

Name:

Address:

Phone Number:

Have you made any previous arrangements with the funeral home?

No I Yes

Care of the Body Do you want the body embalmed? Yes No

This decision will determine the timing of many other decisions you make. Provincial laws require that bodies not embalmed to be buried sooner than bodies that are embalmed. If you choose cremation, embalming and the cost associated with it can usually be avoided. Cremation is becoming increasingly more common and doesn't preclude a viewing, funeral or memorial service from being held.

Cremated, buried, or entombed in a mausoleum

Cremated: The funeral home can arrange this service. You'll need an approved container (or urn) for the remains. After cremation, you can hold a funeral or memorial service and then have the urn buried, entombed, or taken home. You may wish to have the body viewed in a casket and have cremation following the viewing or the funeral service. Rental caskets are available.

Buried: Burial of the body, unless performed immediately, requires the body to be embalmed. An urn can also be buried and many cemeteries allow multiple urns to be buried in the same plot.

Entombed: A body or an urn can be entombed in a mausoleum at a cemetery. Outdoor mausoleum structures are typically less expensive than indoor mausoleum structures. Upper and lower level crypts are typically less expensive than those located at eye level.

Type of Service: What type of service do you want?

Funeral service: A funeral service is performed with a body in a casket or the remains in an urn and is usually held within a few days of death. The service can be held at your church, the funeral home chapel, or another place of your choosing.

Memorial Service: A memorial service, as opposed to a funeral service, is performed with no body or remains present and can therefore be held any time after death. As a result, this type of service can be preferable, especially if you have many out-of-town family members and want to wait until they can attend the service.

Graveside Service: A graveside service, also called a direct burial, is less expensive than a funeral or memorial service. It is held at the cemetery plot or mausoleum. No service: This is a direct burial, or cremation without a formal service. It is the least expensive form of burial. While many people who plan to

have a no-service burial think this will make it easier on their loved ones, it often leaves families and friends without a sense of closure.
Open or Closed Casket: Do you want the casket open or closed? Open at the service or closed at the service?
Location of the Funeral or Memorial Service Where do you want the funeral or memorial service held?
Funeral home chapel: Most funeral homes have a chapel on site for small funerals and memorial services. However, if you have many family members and friends that will want to attend the service, you'll probably need to book a larger facility, such as a church.
Cemetery chapel: Most cemeteries have a chapel on site as well.
Church: If you're a member of a church and want the funeral or memorial service held there, list:
The Name of the Church:
Address:
Phone Number:
Contact Person at the Church:
No funeral or memorial service: This might be a graveside service only or no service at all.
Location of burial site:
Address:
Caskets and Urns:
Do you need a casket or an urn?
Casket: Caskets are one of the most expensive items purchased for a funeral. They can be made of metal (such as bronze, copper, and steel), solid wood (such as oak or cherry), and other materials.
Note: You can go online, search for the casket or urn you want (and a burial vault or grave liner if needed) and print a picture and description. Then, when needed, your family will know exactly the type of casket or urn you want.
Note: It's OK to say that you only want to spend the minimum amount required.
Reception: yes or no; location, catering; special instructions

Funeral Expenses to Be Paid	
1.	Funeral director
2.	Family burial space
3.	Clergy
4.	Interment/burial services
5.	Florist
6.	Memorials
7.	Funeral services
8.	Limousines and funeral coach (hearse)
9.	Refreshments
10	Clothing
11.	Medicine and drugs
12.	Musicians
13.	Others (rent, mortgage, taxes)

Note: Obtain several original death certificates from the funeral director because they will be required by the various government departments handling the pensions and at other locations such as banks, insurance companies, and other agencies.

NEXT STEPS:

Notifications for Pension Transitions

In order to report a death and commence the transition of pensions to a surviving spouse, it is important that the following numbers are readily available:

RCMP Pension # _____ OR Public Service Pension # _____

RCMP Regimental # _____ or Public Service PRI # _____

Veterans Affairs Canada K# _____

Social Insurance Number # _____

*****As soon as possible, the Government of Canada Pension Centre should be advised to avoid any overpayments and to reconnect the surviving spouse with their own dental and medical coverage*****

RCMP Pension:

PUBLIC WORKS AND GOVERNMENT SERVICES CANADA hosts the **Government of Canada Pension Centre** and they are the current administrators 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 will require an original death certificate or the certificate issued by the funeral director showing the date of death.

Telephone:

Toll Free: 1-855-502-7090 (all RCMP ranks other than below)

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

Public Servants: 1-800-561-7930

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-tps.gc.ca

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

When calling PWGSC to report the death, they will require the following 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

Within approximately two weeks of **the Government of Canada Pension Centre (PWGSC)** being notified, a package 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 once again by telephone for confirmation and information. The survivor will be required to complete separate forms to establish other survivor benefits and insurance payouts if applicable. All mail correspondence will come from and be returned to:

Public Works and Government Services Canada

Government of Canada Pension Centre – Mail Facility

PO Box 8500

Matane QC G4W 0E2

Included in the initial package will be information and forms related to other things to be considered by the Survivor are:

- 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

Since RCMP ***pensions are payable only to the end of the month of death***, any cheque not negotiated that covers 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. Increases on all federal pensions will appear on the end of January cheques yearly.

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

Required Documents to have on Hand When Completing Applications:

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).
- The name and address of the executor or person handling / administering the estate. This would include the spouse if applicable.
- Death certificate. (obtain multiple copies from the funeral home)
- Marriage certificate if applicable. (copies)
- Birth certificate of surviving spouse/significant other if applicable. (copies)
- Birth certificate(s) of dependent children (under age 18 or 18 to 25 if still in school and/or eligible for a survivor benefit. (copies)

Note: Include the deceased member's pension number on all documents to be sent to the appropriate pension office. DO NOT SEND ORIGINAL DOCUMENTS unless requested.

Public Service Health Care Plan - PSHCP & Pensioners Dental Services Plan PDSP

The Pensioner Public Service Health Care Plan (PSHCP) and the Pensioner Dental Services Plan (PDSP) are also managed by the Government of Canada Pension Centre. They will forward to the spouse/or significant other (legal common-law) a new application package and it will be included in the package mentioned above, relating to the RCMP pension advised of the death of the member. There will be a requirement to select the optional level of health care coverage required (Level I, II or III) and the premium is determined from that level. In addition, the dental coverage is also amended to reduce coverage (generally) from family to single. All current rates are included in the information provided. Premiums will be deducted each month from the survivor's pension cheque.

Sun Life is the insurer for both of these plans. The spouse/significant other will continue to use the same identification cards and the same claim forms which will be submitted to Sun Life for processing. **It is important to note however, that coverage for the survivor CEASES upon the Pension Center being notified of the death,** and is only reinstated upon completion of the new application forms.

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 an 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 an application). If application is made after the 60-day period expenses will not be reimbursed.**

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

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

Mail 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 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

**RCMP Group Life, Accidental Death and Dismemberment Plans
(Morneau Shepell)**

Morneau Shepell is the administrator for the RCMP Group Life, Accidental Death and Dismemberment Plans and should be contacted ASAP to advise of the death of a member. They will send prepare and mail to the beneficiary, a detailed letter that will include the amount of the payout and will require a death certificate and other documents before release of the monies.

Call: 1-800-661-7595

Morneau Shepell 1060 University Street
9th Floor, Montreal, Quebec H3B 4V3,
7:30 a.m. to 7: p.m. (ET) Monday to Friday

Old Age and Canada Pension – SERVICE CANADA

CPP Death benefit, CPP survivors' pension, income supplement, cancellation of OAS. Upon death, there is provision for survivors to apply for a one-time CPP Death Benefit that is a taxable benefit. In addition, a portion of the deceased person's monthly CPP to be transferred to the survivor for life. The GIS is also addressed at this time. Please note – all Old Age Supplement (OAS) payments CEASE upon death – there is no residual value to survivors.

Many Funeral Homes will provide the documents that are required to be submitted, however, not all Funeral Homes provide this service. If not provided you must contact them to advise of passing.

http://www.sdc.gc.ca/en/gateways/nav/top_nav/program/isp.shtml

<http://www.sdc.gc.ca/en/gateways/topics/sxn-gxr.shtml>

Call: 800-277-9914 or 800-206-7218

Veterans Affairs Canada – Disability Pension

If the deceased had a VAC Disability Pension and has been awarded Allowances under the VAC programs or had recently made application for a pension, the department must be notified of the Death. The member's VAC K# will be required for this call. There is a residual survivor pension for the surviving spouse for the rest of his/her life that is tax-free and indexed. VAC will advise the levels of payment and other programs that would be available to the survivor. Generally, there is no immediate paperwork required upon notification of a death.

Call: 1-866-522-2122

When a VAC Disability pensioner dies, the spouse/significant other will continue to receive the pensioner's full pension amount 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 years, the spouse/significant other would automatically receive the reduced 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 maximum **survivor's pension rate** (for pensions at 48 percent or greater) for 2020 is \$2183.28 per month. If the member's pension was assessed between 5 and 47 percent, their survivor's pension will be approximately one-half the amount the pensioner was receiving per month.

Sources of Information and Important Telephone Phone Numbers

Various agencies will accept a Funeral Directors Statement of Death while others must have an official Death Certificate issued by the Province. Obtain a number of copies (10-12) of the Death Certificate as many agencies will require a copy. Generally, photocopies of marriage and birth certificates will also suffice. **NEVER SEND ORIGINAL DOCUMENTS UNLESS SPECIFICALLY REQUESTED TO DO SO.**

DOCUMENTS	PURPOSE	Location of Document	COMMENTS
Medical Certificate of Death and Certified Copies	Top Establish Proof of Death		Dept of Vital Statistics, Access Nova Scotia, Provincial/Federal Government, Insurance etc.
Birth Certificate	Legal Proof of Age	Family files, wallet card	Dept of Vital Statistics, Access Nova Scotia, Provincial/Federal Government, Insurance etc.
Location of Marriage Certificate	Legal Proof of Marriage	Family files	Dept of Vital Statistics, Access Nova Scotia, Provincial/Federal Government, Insurance etc.

Location of Divorce Certificate	Legal Proof of Divorce	Family Files	Dept of Vital Statistics, Access Nova Scotia, Provincial/Federal Government, Insurance etc.
Social Insurance Number (SIN)		Family Files, wallet card	Dept of Vital Statistics, Access Nova Scotia, Provincial/Federal Government, Insurance etc.
RCMP Regimental Number		Family Files, RCMP Retirees wallet card	Federal Government, Insurance,
RCMP Pension Number		Family Files	Federal Government, Insurance etc. Annual Pensioner's Statement
Veterans Affairs Canada		Family Files, wallet card (Blue Cross)	Veterans Affairs Canada
Other Police or Military Service Serial Numbers		Family Files	Provincial/Federal Government, Insurance etc.
Will, Personal Directives, Living Will, Codicil, Intestate		Family files, lawyer's office, executor, safety deposit box	
Power of Attorney		Family files, lawyer's office, executor, safety deposit box	
Lawyer		Family Files	
Executor		Family Files	
Mortgage Documents		Family files, Mortgage holder	
Insurance policies (health, accidental death, life, property, vehicles)		Family files	

Credit Cards		Family files	
Citizenship papers (if appropriate); passport		Family files	
Automobile(s) title		Family files	
Property deeds		Family files	
RCMP/Military discharge papers		Family files	
Income tax returns (past 2 years)		Family files	
Disability claims (if any)		Family files	
All documents necessary for deceased's taxes		Family files	

Morneau Shepell C/O Morneau Shepell 1060 University Street 9th Floor, Montreal, Quebec H3B 4V3, 7:30 a.m. to 7: p.m. (ET) Monday to Friday	RCMP Group Life, Accidental Death and Dismemberment Plans	www.pbs-sra.ca 1-800-661-7595 Fax : 1-514-395-7404
Old Age and Canada Pension	Death benefit, survivors' pension, income supplement	http://www.sdc.gc.ca/en/gateways/nav/top_nav/program/isp.shtml http://www.sdc.gc.ca/en/gateways/topics/sxn-qxr.shtml 800-277-9914 800-206-7218
Public Works and Government Services Canada Government of Canada Pension Centre Mail Facility PO Box 8500	Notification on Death: RCMP	Email: pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca Website: www.rcmp.pension.gc.ca Monday to Friday: 8:00a.m. to 4:00 p.m. (your local time) 1-855-502-7090 1-855-502-7088 (C/Supt., EX-01 and above) <u>Outside Canada and the United States:</u>

Matane QC G4W 0E2 For Executive Service with PWGSC		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)
NAFR membership number		service@federalretirees.ca National Office 865 Shefford Road Ottawa, ON K1J 1H9 T 613.745.2559 F 613.745.5457
Veterans Affairs Canada - PO Box 7700, Charlottetown, PEI, C1A 8M9 Client#	Notification of Death Disability Pensions	www.vac-acc.gc.ca http://www.vac-acc.gc.ca/providers/sub.cfm?source=salute/july2004/fund Veterans Affairs Canada Information E-mail: information@vac-acc.gc.ca 1- 866-522-2122
Social Insurance Number	Cancel card	Do not Cancel until a final income tax report has been submitted. 800-206-7218
Gov't Canada Superannuation federal	Government employee benefits	800-561-7930
GST Office	Cancel/alter benefits	800-959-8281
Blue Cross Canada	Cancel/alter benefits	902-496-6624
Service Canada	If there is any doubt about the eligibility for this or any Federal Pension call	www.servicecanada.gc.ca 800- 277-9914 Site for Seniors: http://www.servicecanada.gc.ca/eng/audiences/seniors/index.shtml
Canada Revenue Agency	Final Tax return	https://www.canada.ca/en/revenue-agency/corporate/contact-information.html www.cra-arc.gc.ca 800-959-8281

CRA – Federal Disability Tax Credit:		https://www.canada.ca/en/revenue-agency/corporate/contact-information.html 866-741-0127
Registry Motor Vehicle, All vehicle (auto, boat, trailer, etc.) registrations and insurance policies.	Cancel Driver license, registration	
Vital Statistics (NS) Births, Deaths, Marriage records	Advise	http://www.gov.ns.ca/snsmr/ 902-424-4381 1-877-848-2578
Location of Passport	Cancel	800-267-8376
Banks Accounts, mortgage, investments, loans, bank passbooks		
Life insurance Policies location Citizenship Papers	Apply for benefits, change policies	
Home and Vehicles Insurance Policies location		
Safety Deposit Box or Safe		
Canada Post	Redirection of mail for one year (If necessary)	
Credit cards	Cancel or transfer account	
Check balance Protection		

Utilities / miscellaneous	Bills Phone, cell, power, cable, etc	
Associations or club memberships	Cancel or transfer when possible	
Rewards points programs	Transfer when possible	
Newspaper, magazine subscriptions	Cancel (pro-rated refund?) or re-direct.	
Drug plan	Advise, cancel with plan administration (Possibly drug store)	
Request RCMP Veterans' Association Flag, Pall and Pall Stand	Funeral, memorial service or visitation	
RRSP's, bonds, etc.		
Type of service (military, religious, fraternal, RCMP)	Attendance of Regular Member in Red Serge, and Veterans Honor Guard	Master-at-Arms or respective Regional Director will contact the Sergeant Major
RCMP Chaplain Services Requested		
Location of Medals		
RCMP Veterans' Crest with Obituaries.	For those families who wish to have the RCMP Veterans' crest included with the obituary; the NS RCMP Veterans Association will	

	reimburse the cost of the printing of the crest.	
Royal Canadian Legion	Services	http://legion.ca/ServiceBureau/overview_e.cfm
Last Post Fund National Office 401 – 505 René Lévesque Blvd. West, Montréal, QC Canada H2Z 1Y7		lpinfo@lastpost.ca 1-800 465-7113 514 866-2727 Fax: 514 866-1471

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 a spouse (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.

Call 1-800-268-7708.

For what issues can I access this service? 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

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.

Do I need a Disability Pension under the Pension Act in order to access this service? No. You just need to be a former member of the RCMP or an eligible family dependent of a former serving RCMP. Still serving members of the RCMP and their eligible family dependents access Employee Assistance Services.

Other Telephone Numbers That May be of Assistance:
