



Royal Canadian Mounted Police Veterans Association/  
Association des vétérans de la Gendarmerie royale du Canada

# **SURVIVOR & EXECUTOR INFORMATION GUIDE**

## **PRIVACY/LIABILITY NOTICE**

**Although care has been taken in the preparation of this document we do not and cannot guarantee the accuracy thereof of its entirety. Anyone using the information contained in this document does so at their own risk. The RCMP Veteran's Association, accept no liability or responsibility from any loss, damage or injury arising from the use of the information.**

This information document provides an overview of important and “good to know” information for a retired RCMP member and his/her family.

The narrative provided for each section must be clarified through a review of the web site material and direct contact either via phone or email with an official of the agency in question. Ensure you obtain clarity

or any question you may have. Make note of question(s), who spoken with, date, time and the answer(s) or direction provided.

The important information gleaned from this document, when possible, should be written in the Retired / Serving Survivor & Executor Information Package. The Contact Information Document provides you with additional phone numbers and websites to assist you in your retirement.

## **Important Numbers that all Member should document and have available for Survivors and Executor.**

**Regimental number:**

**RCMP Pension number:**

**Other pension number:**

**Veterans Affairs Canada "K" number:**

**SIN #:**

Information is available within this document for these subject areas:

1. Public Service Health Care Plan / Pensioner Dental Services Plan
2. Medical Related Expenses
3. RCMP Group Life Insurance / Accidental Death and Dismemberment Plans
4. RCMP Pension (Superannuation Plan)
5. Canada Pension Plan
6. Old Age Security
7. **Obtaining Your Medical, Personnel and Service Files**
8. Disability Pension – Veterans Affairs Canada
9. Veterans Affairs Canada Mental Health Assistance
10. Veterans Legal Assistance Foundation
11. RCMP Veterans Association Foundation
12. RCMP Benefit Trust Fund
13. Disability Tax Credit
14. Estate Planning Lawyer or Professional Estate Planner
15. Funeral and Burial Benefits and Assistance
16. Contact Information

## **1. PUBLIC SERVICE HEALTH CARE PLAN (PSHCP) / PENSIONER DENTAL SERVICES PLAN (PDSP)**

The Pensioner Public Service Health Care Plan (PSHCP) and the Pensioner Dental Services Plan (PDSP) are managed by the Government of Canada Pension Centre.

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

**Effective JULY 2023, Canada Life took over the administration of the Public Service Health Care Plan.**

**November 1, 2024 Canada Life has taken over as administer of the Dental Plan.**

Public Service Health Care Plan – PSHCP -

<https://www.canada.ca/en/treasury-board-secretariat/services/benefit-plans/pensioner-dental-services-plan/pensioners-dental-services-plan-enrolment-information-plan-summary.html>

Canada Life administers the additional medical coverage for Public Service pensioners. There is coverage (depending upon level of coverage chosen) for hospitalization, for various medically related procedures such a chiropractor, physiotherapy, massage therapy, for prescriptions, eyeglasses, and other items. The payments are on a cost-sharing formula. A good source of information on the PSHCP are their Bulletins issued with updates periodically:

<http://www.pshcp.ca/news-and-bulletins/bulletins.aspx>

### **Spouse/Significant Other Continuing Coverage following the death of the former/serving member.**

Upon the death of a member who had coverage under the plan the deceased's spouse/significant other is entitled to continue coverage under this plan, which is managed by Canada Life.

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 the spouse/significant other wishes to continue the Plan, the premiums will be deducted from the spouse/significant other's pension.

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

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

### **Contact Government of Canada Pension Centre. 1-800-561-7930**

PSHCP Claims to be mailed to:

Canada Life, Winnipeg Benefit Payments, PO Box 99451 Station Main,  
Winnipeg, MB, R3C 1E6

Other calls regarding service – Canada Life Call Centre 1-855-415-4414

[www.canada.ca/pension-benefits](http://www.canada.ca/pension-benefits)

<https://www.welcome.canadalife.com/pshcp>

[https://www.welcome.canadalife.com/pshcp/contact-us.html?utm\\_source=ens-july-adhoc-pshcp-23&utm\\_medium=email&utm\\_campaign=tbs-sct-email-notifications-23-24&utm\\_content=canada-life-pshcp-member-contact-centre](https://www.welcome.canadalife.com/pshcp/contact-us.html?utm_source=ens-july-adhoc-pshcp-23&utm_medium=email&utm_campaign=tbs-sct-email-notifications-23-24&utm_content=canada-life-pshcp-member-contact-centre)

### **Pensioner's Dental Services Plan – PDSP**

<https://www.canada.ca/en/treasury-board-secretariat/services/benefit-plans/pensioner-dental-services-plan/pensioners-dental-services-plan-enrolment-information-plan-summary.html>

## **2. MEDICAL RELATED TAX EXPENSES**

The below link provides information pertaining to medical expenses that may be claimed when submitting your yearly Income Tax Return. Many deductions require a prescription be obtained in advance of the purchase. Medical expenses claimed through insurance cannot be claimed as a taxable expense.

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/lines-33099-33199-eligible-medical-expenses-you-claim-on-your-tax-return.html>

### 3. RCMP GROUP LIFE INSURANCE / ACCIDENTAL DEATH AND DISMEMBERMENT PLANS

Smart Employee Benefits (SEB) administers the RCMP Group Life Insurance or Accidental Death and Dismemberment Plans. Contact them at: RCMP Group Life Insurance Centre from Monday to Friday between 7:30 a.m. and 6:00 p.m. Eastern Time (E.T.) at: 1-877-778-8084.

You require your USER ID and PASSWORD to enter the below link.

<https://rcmp-grc.pension.gc.ca/act/rnsrgm/rgmass-insrben-eng.html>

#### **Group Life Insurance**

##### **Basic Life Insurance - Policy # 4392 GL**

The Basic Life Insurance Plan is voluntary life insurance coverage that in the event of your death, provides a non-taxable, lump-sum benefit to your beneficiary(ies) or your line of succession if no beneficiary is designated or the beneficiary is deceased. It also includes a Dismemberment and Specific Loss provision while you are a serving Member.

Coverage available

Coverage after retirement

Paying for your coverage

Additional benefits

Exclusions

Conversion option

If you require more coverage than that offered under the Basic Life Insurance Plan, you may purchase Optional Life Insurance, AD&D Insurance and/or Dependent Life Insurance.

#### **Coverage available**

##### **If you are a Regular Member:**

- The amount of coverage for which you may apply and the requirement to provide proof of medical health depend on your age at the time of your application.
- **Under age 40:** You may apply for coverage without providing evidence of insurability as long as you apply for coverage within 31 days of meeting the eligibility requirements
- **Age 40 or over:** You must complete a Medical & Lifestyle Questionnaire and be approved by the insurer before your coverage begins. If the insurer does not approve your application, you will be insured for a reduced amount of coverage.
- To apply for coverage, access the Enrol/Modify checklist

##### **If you are a Civilian Member:**

- You may apply for coverage at any time after you meet the eligibility requirements. You must complete a Medical & Lifestyle Questionnaire and be approved by the insurer before your coverage begins. If the insurer does not approve your application, you will be insured for a reduced amount of coverage.
- The amount of coverage for which you may apply depends on your age at the time of your application.

#### **If you are a Senior Officer:**

- If you are Senior Officer, you are not eligible for the Basic Life Insurance Plan. You will automatically receive coverage under the Senior Officer Life Insurance Plan.
- Any coverage you may have under Basic Life Insurance Plan will be suspended when you are appointed to a Senior Officer rank. If you wish and if you are eligible, you may resume your participation in the Basic Life Insurance Plan upon retirement.
- For newly engaged Senior Officers, as the Basic Life Insurance amount of coverage is based upon age at time of application, it is recommended that you apply for Basic Life Insurance coverage at the time of hire.

#### **Reductions after age 60**

- If you still meet the eligibility requirements after age 60, the amount of your Basic Life Insurance coverage will gradually reduce each year until you reach the year of your 70<sup>th</sup> birth date.
- If you still meet the eligibility requirements once you reach age 70, your coverage amount will remain at that level for the remainder of your life.
- After age 60, the amount of your coverage depends on your age and your original Basic Life Insurance amount.

#### **Death of Member:**

Once the Smart Employee Benefits (SEB) office has been contacted and necessary details have been obtained regarding the pensioner's death, the Benefits Section will send the appropriate claim forms to the spouse/significant other or previously named executor. **The Basic Life Insurance coverage for plan participants, who are age 70 and older, is ten thousand (\$10,000.00) dollars, effective 2005. The payment of this death benefit is not automatic as it requires the completion and return of the death claim forms.**

When a person makes a claim, following a member's death, for the insurance they require the following information:

1. The name of the plan
2. The policy numbers for each plan

This information can be found on the following website [www.pbs-sra.ca](http://www.pbs-sra.ca)

The website includes the policy numbers along with payout information.

#### **Dependent Life Insurance (Wife) - Policy # 32843 GL**

Value \$120,000.00 till age 59 inclusive, if 6 units, will be paid out no reduction.  
At age 60 the policy value reduces to \$5,000.00.

Coverage for your spouse ends when your spouse/significant other reaches the year of her 70<sup>th</sup> birth date.

#### **Accidental Death/Disability Insurance Policy # 135047 GVA**

Value \$ 100,000.00 till age 69 inclusive (member) will be paid out no reduction  
Value \$50,000.00 till age 69 inclusive (spouse/significant other) will be paid out no reduction.  
Age 70 insurance stops for both and has no value.

**The Beneficiary Claim Statement Form # P020\_MS042003 is required to be completed.**

**Exception:** Senior Executive Officers are covered for a differing amount after the age of 70.

## **4. RCMP PENSION (SUPERANNUATION PLAN)**

The RCMP Superannuation Act (RCMPSA) provides benefits to retiring, terminating and disabled RCMP Members and their survivors. It is intended to provide a lifetime retirement pension based on earnings and service as a Member of the RCMP.

Through PWGSC, you will have access to specialists at the Government of Canada Pension Centre. These experts administer pensions for thousands of federal public service employees and have extensive knowledge of federal public sector pensions and pension benefits. The RCMP Pension and Benefits Web site, hosted by PWGSC, provides detailed information on all aspects of pension administration for prospective members, active members, retired members, survivors and dependents.  
<http://rcmp-grc.pension.gc.ca/index.html>

<https://canpension.ca/how-to-apply-for-cpp>

RCMP Pensions are payable at the end of each month. The Government of Canada has moved away from mailing printed monthly pension stubs. If you receive your pension cheque in the mail or pension payment via direct deposit, you are no longer receiving a monthly stub. Your monthly pension stubs have been replaced by an annual statement in January that summarizes your pension payment amount and deductions. Furthermore, if there are changes to your monthly pension amount of +/- \$2 or more at any time during the year, you will receive a pension stub confirming the change.

### **Spouse/Significant Other:**

According to the terms of the RCMPSA, spouses/significant other are the first in-line in the estate to be eligible to receive survivor benefits. To this effect, a person who presents him/herself as a spouse/significant must qualify as a spouse/significant other according to the definition under the Act. The spouse/significant other is:

1. The person to whom you were legally married at the time of your death; or
2. The person with whom you have lived in a conjugal relationship, if it can be established that the relationship was:
  - I. in existence for a period of at least one year immediately preceding your death; **and**
  - II. Started before you reached age 60 or before you ceased to be a contributor under the plan and continued up to the time of your death.

If you die within one year from the date of your marriage or cohabitation, your spouse/significant other and children of that union may be disqualified from receiving a survivor benefit if an investigation proves that your life expectancy, at the time of your marriage or cohabitation, was less than one year.

**Retiree - Legally-married** - The survivor must provide the following information:

- Date of the marriage with a copy of the marriage certificate;
- Spouse/significant other's date of birth;
- Spouse/significant other's social insurance number;
- Names and addresses of the children who are under 25 years of age.

**Retiree - Common-law partner** – The survivor must provide the following details.

- Proof of cohabitation such as: Letter with an address, bank statements, mortgage, lease medical bills, driver's license, taxes; a statement that confirms that cohabitation was continual during the year preceding the death of the retiree.
- Their Date of Birth
- Their Social Insurance Number

### **Marriage after Age 60 - Optional Survivor Benefit (OSB)**

These benefits are available to Regular Members and Civilian Members who retired under the provisions of the RCMPSPA and married after age **60**. Optional Survivor Benefits (OSB) are also available to officers who retired under the provisions of the RCMPPCA Part II who married after attaining age **60**, or who married after retirement.

The purpose of OSB is to provide a monthly pension to a spouse/significant other when no monthly pension is payable under RCMPSPA or the Part II of the RCMPPCA. You may choose to provide one of three levels of OSB, these being approximately 30%, 40%, or 50% of the pension benefit being paid to you immediately prior to your death.

#### **Important:**

- **The election of the OSB must be made no later than one year from the date of marriage.**
- **The OSB is only available to members who were legally married after age 60. It is not available to common-law spouses or same sex partners.**

If you elect to establish an OSB, it will reduce your pension payments. If your spouse/significant other predeceases you, or if the marriage is dissolved by divorce or annulment, the reduction applied to your pension would cease; however, you would not receive a refund of previous payments.

For more information on OSB, please phone toll free, Government of Canada Pension Centre at 1-855-502-7090 or Web site: [www.rcmp.pension.gc.ca](http://www.rcmp.pension.gc.ca)

#### **Death of a Member:**

**The Government of Canada Pension Centre** is the current administrator 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 require an original death certificate or the certificate issued by the funeral director showing the date of death.

**Note:** Obtain several original certificates from the funeral director because they may be required at other locations such as banks, insurance companies, and other agencies.

#### **Information to be reported**

1. **Full Name of RCMP Pensioner**
2. **Regimental Number**
3. **Rank**
4. **Date of Birth**
5. **Date of Death**
6. **Immediate "Next of Kin" names with street address and telephone number(s)**
7. **Social insurance Numbers (SIN) of the Survivor Spouse/Significant other and dependent children**

Within approximately two weeks of **the Government of Canada Pension Centre** being notified, a letter should be received from them advising the next of kin of benefits and options available to them.

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)

Since **pensions are payable only to the end of the month of death**, any cheque not negotiated that cover 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 1<sup>st</sup> every year, except the Old Age Pension which is indexed on the first day of each quarter that is January, April, July and October.

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

### **Required Documents**

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 for each instance).
- The name and address of the executor or person handling / administering the estate. This would include the spouse if applicable.
- Death certificate – see NOTE above.
- Marriage certificate if applicable.
- Birth certificate of surviving spouse/significant other if applicable.
- Birth certificate(s) of dependent children (under age 18 or 18 to 25 if still in school and/or eligible for a survivor benefit).

**Note:** Include the deceased member's pension number on all documents to be sent to the appropriate pension office.

### **Where to find more information.**

This is the RCMP's public Web site. From the Home Page, select "**Family Corner**" to find a comprehensive package of Frequently Asked Questions under "Administration of RCMP Pension Plans."  
<https://www.rcmp-grc.gc.ca/>

### **Contact Information Government of Canada Pension Centre**

**Telephone:** Toll Free: RM and CM - 1-855-502-7090  
**Executive Services:** 1-855-502-7088 (C/Supt, EX-01 and above)  
**Monday to Friday: 8:00a.m. to 4:00 p.m. (your local time)**  
**Public Servants:** 1-800-561-7930  
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)  
 Fax : (418) 562-7965



Email: [pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca](mailto:pensioncentrercmp.centredespensionsgrc@pwgsc-tpsgc.gc.ca)

Web site: [www.rcmp.pension.gc.ca](http://www.rcmp.pension.gc.ca)

The RCMP Pension and Benefits Web Site, hosted by PWGSC, provides detailed information on all aspects of pension administration. You do not require a username or password to access the information. 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.

Public Works and Government Services Canada administers the RCMP pensioner medical and dental insurance plans.

## 5. CANADA PENSION PLAN (CPP)

The Canada Pension Plan (CPP) will pay up to two thousand-five hundred **(\$2,500.00)** dollars towards the cost of the burial, this being a lump sum death benefit which **is taxable**. This payment is based on the total of the deceased's pension for the previous six months, i.e., six times the amount of the monthly pension payment, but not exceeding **\$2,500.00**. The spouse/significant other, estate executor or executrix **must apply** for this payment. Necessary forms are available at a Canada Pension Plan office or by calling **1-800-277-9914**. Generally, the funeral home representative will have these forms and others available as part of the funeral services.

The Canada Pension Plan will also pay the surviving spouse/partner up to sixty **(60%)** percent of the deceased's monthly pension; however, the actual amount is dependent on the CPP amount previously received by the spouse.

**Note:** If you and your spouse/partner have a "split" CPP, the payment is **60%** based on the pensioner's "full" entitlement. For the spouse/partner to obtain this payment, he/she must submit the appropriate forms. CPP payments are indexed to the Consumer Price Index and adjusted on January 1<sup>st</sup> each year. Web site <https://www.canada.ca/en/employment-social-development/programs/pension-plan>

## 6. OLD AGE SECURITY (OAS) PENSION

Persons **65 or older** are eligible to receive Old Age Security (OAS) upon making application if they have **resided in Canada for at least 40 years after age 18**. Those residing in Canada **between 10 and 40 years** are eligible for a partial benefit. OAS benefits paid in a year are based on a person's income as reported on their prior year's income tax return. OAS payments are indexed to the Consumer Price Index and are adjusted on a Quarterly basis (i.e., 1<sup>st</sup> day of January, April, July and October).

### Death of an OAS Recipient

The Income Security Programs, through Service Canada, **must** be informed of your spouse's death for OAS purposes.

### Required Information

The full name and the Social Security Number (SIN#)

The date of birth and the date of death

The previous address

The name and address of the person responsible for handling the deceased's affairs (or next of kin)

T4A's (income tax information slip) will be sent to the executor or person administering the estate

Old Age Pension has no survivor's benefits. This pension dies with the pensioner. There are, however, provision made for the following cases based on a "means" test.

Website: <https://www.canada.ca/en/employment-social-development/programs/old-age-security>

## 7. Obtaining Your Medical, Personnel and Service Files

The RCMP Veterans' Association are encouraging both serving and retired members to obtain copies of their files to assist in the VAC disability Application Process. **Note: Due to the legalities surrounding the Privacy of Information, if you were to pass on before your spouse, she/he or other members of your family may not be able to access your files for 20 years following your death.**

*NB: There is NO CHARGE to obtain a copy of your files.*

There is a Formal and Informal process to obtain copies of your files. The Formal Process is to make an application through ATIP which will take many months, and up to a year or more. When making a Formal Application for information and you are not satisfied with the service you can make a complaint.

Due to an increase of ATIP requests the RCMP have established an Informal Process to request/obtain files. However, through the Informal process here is no Right to Complain. Through the Informal Process, you will receive copies of your files in a timelier manner.

For Serving or Former Members: A request for your files **MUST** be made to the **LAST** Division that you served in.

**Responsibility of RCMP:** Upon receipt of a request from an individual seeking access to his or her personnel, service and medical files, whether or not the individual is still serving or employed by the RCMP:

Provide access to the requested personnel, service or medical files in a controlled environment as soon as practicable, e.g., by providing access within a Career and Development Resourcing Office or Health Services Office.

The individual may take notes, and if he or she seeks copies of materials, all efforts are to be made by the implicated Career and Development Resourcing Office or Health Services Office to provide copies at the time of access. However, if meeting the request for copies is not immediately possible, the requesting individual will be advised by the Office when the requested copies will be available.

Every effort is to be made to keep the time lapse between request and provision to a minimum. The Office in question will vet the file for materials that are not releasable (for example psychological testing instruments) to ensure that they are not copied and released.

**Note: Offices holding personnel, service or health files should not refer individuals requesting access to their files to make an ATIP requests instead of providing access.**

The Formal process is commenced by submitting an ATIP Request, Form 6330. Link to the RCMP Forms List: <https://www.rcmp-grc.gc.ca/form/index-eng.htm>

Scroll to the bottom of the Page, Access to Information and Privacy Branch for Form 6330

**Under no circumstances may an individual have access to personnel, service or health files of any other member or employee pursuant to this framework.**

If a request for a copy of a personnel, service and health file is **not** made in person, for example through a written request, the receiving Career and Development Resourcing Office or Health Services Office in receipt of the request will vet the file for materials that are not releasable and

provide the copy of the file as soon as practicable. Requesters will be advised when they can expect to receive their copies.

In the event that a requested file has been archived, then the Career and Development Resourcing Office or Health Services Office in receipt of the request for access will request their Divisional Records Management Office to obtain the requested file from Archives in a timely manner. Upon receipt of the requested files, the process described above is applicable.

Your files will be copied to an external stick.

The contact emails for the Health Services offices in the Divisions:

B	<a href="mailto:BDivHealthServices-ServicesSanteDivB@rcmp-grc.gc.ca">BDivHealthServices-ServicesSanteDivB@rcmp-grc.gc.ca</a>
C	<a href="mailto:Cdiv_Medical@rcmp-grc.gc.ca">Cdiv_Medical@rcmp-grc.gc.ca</a>
D	<a href="mailto:RCMP.DHealthServices-DServicesDeSante.GRC@rcmp-grc.gc.ca">RCMP.DHealthServices-DServicesDeSante.GRC@rcmp-grc.gc.ca</a>
E & M	<a href="mailto:Ediv_Medical_Fileroom@rcmp-grc.gc.ca">Ediv_Medical_Fileroom@rcmp-grc.gc.ca</a>
F	<a href="mailto:RCMP.FHQHealthServices-FQGServicedesante.GRC@rcmp-grc.gc.ca">RCMP.FHQHealthServices-FQGServicedesante.GRC@rcmp-grc.gc.ca</a>
G & K	<a href="mailto:RCMP.KGHealthServices-KGServicedesante.GRC@rcmp-grc.gc.ca">RCMP.KGHealthServices-KGServicedesante.GRC@rcmp-grc.gc.ca</a> <a href="mailto:RCMP.KSouthHealthServices-KSudServicesdeSante.GRC@rcmp-grc.gc.ca">RCMP.KSouthHealthServices-KSudServicesdeSante.GRC@rcmp-grc.gc.ca</a>
H	<a href="mailto:Healthservices.hdivision@rcmp-grc.gc.ca">Healthservices.hdivision@rcmp-grc.gc.ca</a> (Medical files)  To Request <b>Service &amp; Personnel File</b> Contact: <a href="mailto:HDiv_CMTR.HDIV_HQ.HDIV@rcmp-grc.gc.ca">HDiv_CMTR.HDIV_HQ.HDIV@rcmp-grc.gc.ca</a>  Career Development & Resourcing "H" Division, 80 Garland Avenue, Dartmouth, NS B3B0J8
J & L	<a href="mailto:jandldivhealth.services@rcmp-grc.gc.ca">jandldivhealth.services@rcmp-grc.gc.ca</a>
O	<a href="mailto:RCMP.OHealthServices-ServicesdeSanteO.GRC@rcmp-grc.gc.ca">RCMP.OHealthServices-ServicesdeSanteO.GRC@rcmp-grc.gc.ca</a>
V	<a href="mailto:RCMP.VDIVHealthServices-ServicesdeSanteDivisionV.GRC@rcmp-grc.gc.ca">RCMP.VDIVHealthServices-ServicesdeSanteDivisionV.GRC@rcmp-grc.gc.ca</a>

## 8. DISABILITY PENSIONS – Veteran's Affairs Canada (VAC)

Some members are receiving Disability Pensions from Veterans Affairs Canada for injuries sustained while performing his or her duties. A portion of that pension is directed to the spouse/significant other and/or dependent children. The spouse/significant other and eligible dependent children are still eligible to receive the full amount of that disability pension for a full year following the passing of the pensioned member; then from that point forward, a reduced portion of the Disability Pension will continue as the Survivor Benefit until the survivor's death. The amount will depend upon the payment the member was receiving while living and the number of eligible dependent children. The Disability Pension is not a taxable benefit.

All members (regular, civilian and previous serving members) in the RCMP (or their survivors on behalf of the member) are eligible to apply for a disability pension through Veterans Affairs Canada (VAC) in accordance with the Disability Pension Act for any permanent work-related illness, injury or death. VAC assesses and adjudicates all applications based on the evidence submitted that is related to the claim of disability. In adjudicating RCMP files, VAC requests the submission of supporting documentation in order to better and fully assess the nature of the claim.

**Attendance Allowance** is a tax-free monthly payment provided by Veterans Affairs Canada to Royal Canadian Mounted Police (RCMP) members. RCMP members are eligible for attendance allowance, in accordance with section 38(1) of the Pension Act. Attendance Allowance is a Special Award that is paid monthly in addition to the client's disability pension and is granted when there is a need for assistance or supervision with personal care such as feeding, bathing, dressing, toileting and medication administration.

To be eligible, RCMP members must meet the following criteria:

- have been awarded a pension or compensation or both of 1% or more, and
- are totally disabled, whether by reason of military service or not, and
- in need of attendance.

The amount payable is based on the degree of attendance needed for your day-to-day personal care.

**The Exceptional Incapacity Allowance** is a tax-free monthly payment that recognizes that your serious illness or injury has a significant effect on your quality of life. Veterans who receive this allowance usually experience one or more of the following to an exceptional degree or scope:

- dependence,
- continuing pain and discomfort,
- loss of enjoyment of life,
- shortened lifespan.

The amount of your allowance will be based on a grade that reflects the nature of your disability.

You should apply for the Exceptional Incapacity Allowance if you:

- have a disability pension of 98 percent or more; or
- have a combination of a disability pension and award that totals 98 percent or more; or

- have a combination of a disability pension and Prisoner of War Compensation that totals 98 percent or more; and
- have an exceptional incapacity that is related to the condition or conditions for which you receive a disability benefit.

The amount payable is based on the degree of incapacity needed for your day-to-day personal care.

**The Clothing Allowance** is a tax free allowance for those in need of this allowance and who have to wear apparatus for their disabilities.

<https://www.veterans.gc.ca/en/about-vac/resources/forms/document/pen-6203>

<https://www.veterans.gc.ca/eng/resources/rates>

When a VAC Disability pensioner dies, the spouse/significant other will continue to receive the pensioner's full pension for one year. In addition, if the pensioner has been receiving the Prisoner of War Compensation, Exceptional Incapacity Allowance or Attendance Allowance the spouse/partner will receive that full amount for each benefit for a year. Following the year those noted allowances would be discontinued.

### **Survivor's pension**

If the pensioner 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). If their pension was assessed between 5 and 47 percent, their Survivor's pension will be one-half the amount the pensioner was receiving.

<https://public.cdn.cloud.veterans.gc.ca/pdf/rates/disability-pension-rates-2024.pdf>

Also, VAC 520 Form allows the person receiving the pension to designate another person or person to access the pensioners information in event that the pensioner becomes incapacitated. Example would be that the pensioner has a stroke and can no communicate or they have passed on then the designate can contact VAC to update a status or enquire about benefits.

For more information call 1-866-522-2122, and/or visit, My VAC Account [www.veterans.gc.ca/eng/services/mvb](http://www.veterans.gc.ca/eng/services/mvb) and select Disability Pension Allowances) or [www.veterans.gc.ca](http://www.veterans.gc.ca)

## **9. VAC Mental Health Assistance**

VAC Mental Health 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 spouse/significant other (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.

Q. How do I access this service?

A. Call 1-800-268-7708.

Q. For what issues can I access this service?

A. 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

Q. 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.

Q. Do I need a Disability Pension under the Pension Act in order to access this service?

A. No. You just need to be a former member of the RCMP or an eligible family dependent of a former serving RCMP. Serving members of the RCMP and their eligible family dependents access Employee Assistance Services.

## **10. Veterans Legal Assistance Foundation**

<https://www.mcinnescooper.com/news/veterans-legal-assistance-foundation-established-to-provide-canadian-veterans-better-access-to-justice/>

The funding is available to veterans who have exhausted their appeal process with Veterans Affairs Canada and now are seeking financial assistance to go forward with a Federal Court Application.

To qualify for assistance, individuals must meet the definition of "veteran" as defined by Veterans Affairs Canada. Assistance is discretionary and with a priority placed on issues broadly affecting veterans nationally.

## **11. RCMP Veterans' Association Foundation**

A registered charity with CRA, the RCMP Veterans' Association Foundation operates with the following six purposes:

- to relieve poverty by providing financial assistance to current or former RCMP members or employees and/or their immediate families and/or their dependents who by reason of their circumstances are in need of financial assistance;
- to relieve conditions associated with disability by providing financial assistance to current or former RCMP members or employees and/or their immediate families and/or their dependents who by reason of their disability are in need of residential modifications or mobility assistance;

- to provide grief support for current or former RCMP members or employees and/or their immediate families and/or their dependents on the death, injury, or displacement of serving RCMP members or employees in the performance of their duty;
- to provide a public amenity by establishing and maintaining memorial structures and/or cemeteries for the public, of current RCMP members or employees who were killed in the performance of their duty, with a view to commemorating the event and/or the fallen individuals and educating the public about them;
- to advance education by providing publicly available scholarships, bursaries, and other forms of financial assistance to youth from communities that are under-represented in the RCMP, so that such youth can obtain the educational requirements for becoming an RCMP member or employee; and
- to receive and maintain a fund or funds and to apply all or part of the principal and income there, from time to time, to qualified donees as defined in subsection 149.1(1) of the Income Tax Act (Canada).

<https://rcmpva.org/the-rcmp-veterans-association-foundation/>

## 12. RCMP Benefit Trust Fund

### Overview:

The Royal Canadian Mounted Police (RCMP) Act and Regulations establishes the Benefit Trust Fund (BTF) for the benefit of members, former members, and their dependents. The BTF may also support other purposes connected to the RCMP as the Minister and Commissioner designate. The Minister and Commissioner oversee the BTF, supported by the BTF Advisory Committee, and the internal RCMP administrator. The BTF offers serving members, former members, and their dependents, prescribed benefits under the Regulations.

### Serving Member of the Force and Dependents:

Serving members and their dependents can make application directly to the RCMP.

### Former Members of the Force and Dependents:

The Commissioner, through memorandum of agreement with the RCMP Veterans' Association, has formalized arrangements for the Association to inform, assist and support qualifying applicants to the BTF through the RCMP administrator, and the Advisory Committee. Qualifying applicants are not required to be members of the Association to receive assistance and make application.

BTF grants to former members of the Force and dependents may be available for:

- Financial Need and Assistance: a grant may be provided to a former member or dependent(s) of a deceased former member in financial distress "due to causes that not have been reasonably avoided". Financial assistance to a former member or their qualified dependent(s) can be disbursed for a period of up to one-year's duration. A grant can be renewed subject to requalification if the need is ongoing; and,
- Burial: the cost "of a reasonable burial for a former member who dies" without sufficient resources and access to alternate support for burial.

### How to Apply for Financial Assistance:

You will find a link to the Association's "Application for Assistance form the Benefit Trust Fund" below. You are encouraged to obtain further information and guidance from the Association in advance of making application by contacting any of the following:

- Division Association Support and Advocate: <https://rcmpva.org/support-and-advocacy/>
- National Association Office: <https://rcmpva.org/contact-us/> (877)251-1771

Memorial Wreath or Floral Tribute:



The local division of the Association can arrange a memorial wreath or floral tribute upon the death of a former member funded by the BTF up to \$100 (under review). Divisions of the Association can contact the National Office for guidance on the current reimbursement process.

### **13. DISABILITY TAX CREDIT (DTC) – Canada Revenue Agency (CRA)**

[www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit](http://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit)

To qualify for the disability tax credit (DTC), a person must meet the three following conditions:

- Have an impairment that is prolonged, which means it has lasted or is expected to last for a continuous period of at least 12 months.
- The impairment in physical or mental functions must be severe and it must restrict him or her all or substantially all of the time.
- Severe and prolonged impairment must be certified using Form T2201, Disability Tax Credit Certificate, by a qualified practitioner.

On Form T2201 a qualified practitioner must:

- provide details of the applicable impairment on pages 3 to 16; and
- certify the effects of impairment and the duration.

**Note:**

An individual's ability to work is not considered when determining eligibility for the DTC. If a person qualifies for the DTC, he/she may be able to claim the disability amount (a non-refundable tax credit used to reduce income tax payable) on his/her income tax and benefit return. Also, that person may qualify for other programs and benefits. For more information about the disability tax credit, call 1-800-959-8281, between the hours of 7:00 a.m. and 4:00 p.m., Eastern Standard Time. If you need to send a letter or a completed Form T2201, Disability Tax Credit Certificate, send to the CRA Office as noted on the Form T2201.

### **14. ESTATE PLANNING LAWYER OR PROFESSIONAL ESTATE PLANNER**

#### **Choosing an Executor**

Your executor should be competent and trustworthy. Spouse/significant other commonly appoint each other, but if one of them feels inadequate for the task, people may choose to have a son, daughter, close relative, or friend appointed. You should consult the person or persons you intend to name as executor so that you can be sure they are prepared to assume the responsibilities. We also suggest you name an alternative executor. You may also have a trust company or lawyer perform these duties. You should take into consideration the complexity of your estate before choosing an executor. This individual should have the necessary competence to handle a complicated estate.

The duties of an executor:

- Handle immediate issues, for example, finding the will and arranging the funeral.
- Cancel identification such as social insurance, health and credit cards.
- Notify third parties (employer, bank, post office etc.) and cancel subscriptions and memberships.



- Obtain money or benefits owed the estate such as CPP/QPP death benefits, life-insurance payouts and money owed the deceased.
- Take inventory and value all assets, including real estate, and protect them.
- Settle all estate liabilities, including taxes owing.
- File all required tax returns.
- Communicate with beneficiaries.
- Distribute the assets.

The executor is legally obligated to follow the directions in the Will and to act solely in the interests of the beneficiaries. If the will does not provide specific instructions, the executor must decide. The numerous decisions to be made will not always be well received by all beneficiaries.

#### **Probate:**

"Probate" is the recognition by the provincial court of the validity of your Will and the appointment of the person named as Executor. Granting of the "letters probate" is notice to the public that the Will complies with the basic formal requirements and that the Will was not being challenged at the time of application. Probate fees are a tax on a person's estate and except for the provinces of Quebec and Alberta, there is no limit to this tax.

The probate of a will can be somewhat costly. If all the assets can be transferred directly, such as proceeds of insurance paid directly to a named beneficiary, RRSPs or RRIFs with a named beneficiary, or a joint interest in real estate, then the executor may not have to probate the will. The fees or taxes are based on the value of the estate, therefore, the more assets that can be transferred directly to the beneficiaries the lower the probate fees or taxes.

Probate Fees - <https://www.taxtips.ca/willsandestates/probatefees.htm> - Follow the link to Provincial and Territorial Probate Fees. Financial Institutions, if requested to change the registration of the instrument or redeem certain investment vehicles through the estate may require any of the following forms of documentation.

#### **Type of Will documentation required:**

1. Original copy of the Will only/and/or
2. Notarial Copy of Will only/and/or
3. Certified true only/and/or

#### **Directional correspondence:**

8. Executor letter of direction only/and/or
9. If registered JTQRS Letter of direction from spouse only/and/or
10. Declaration of transmission only/and/or

#### **Type of Death certificate required:**

5. Original death certificate only/and/or
6. Certified true copy only/and/or
7. Funeral directors certificate only/and/or

#### **Other:**

11. Letters probate only/and/or
12. Indemnification letter of bond only/and/or
13. Declaration of claimant form only/and/or
14. New application form only/and/or

**VITAL STATISTICS** - Birth, Marriage and Death Certificate Sources Links to individual provincial/territory offices. [www.statcan.gc.ca/eng/about/relevant/vscc/organisations](http://www.statcan.gc.ca/eng/about/relevant/vscc/organisations)

## **15. FUNERAL AND BURIAL BENEFITS AND ASSISTANCE**

### **FUNERALS AND BURIAL PREPARATIONS:**

Often funeral and burial arrangements are made at the time of death, which adds a great burden on the spouse/significant other and family. This practice is now changing and arrangements are more often made years in advance. Besides family plots and designated wishes the following are other options to consider regarding plots.

**a. PLOTS:** Pensioned members are eligible for plots and columbarium niches at the RCMP cemeteries at "Depot" Division, Regina, Saskatchewan, and for plots only at Fort Saskatchewan cemetery, Fort Saskatchewan, Alberta. Reservation for a burial plot or columbarium niche will not be accepted. However, should the pensioned member's spouse pass away prior to the pensioned member and both wish to be buried side by side, a plot next to the pensioned member's spouse/significant other is reserved for that member. Plots are provided at no cost to the pensioned member and his spouse and in some cases, their children. The costs of preparing the site, opening and closing the grave, may be the responsibility of the next of kin depending on which cemetery is used and the time of year. Contact information for these cemeteries is as follows:

**b. RCMP POLICY FOR BURIALS AT 'DEPOT' DIVISION":** For a former member to be entitled to a burial at 'Depot' or in fact have entitlement to any Force Funeral and Burial entitlements the key is this: "the former member must have **"retired"** with an immediate annuity or annual allowance under the RCMPSPA or RCMP Pension Continuation Act (Admin. Policy refers: II.8.8.2.6.) Or, unless the member **died while in service.**

The eligibility of retired members who had commenced receiving an annuity, and subsequently were re-employed elsewhere and surrendered his/her pension, to not lose their entitlement (Admin. Policy refers: II.8.8.2.11). (This would apply to members who left and went with CSIS in 1984).

As long as a member had received a pension from their service with the RCMP they would be eligible to be laid to rest at 'Depot'. One could think of it as: "in recognition of their long service with the Force", provided they left the Force with pension. Bottom line is, unless you died while serving or retired and in receipt of a pension, you cannot be buried in Depot.

**DEPOT DIVISION CEMETERY:**

The Depot Division Chaplain is the contact person for burials and information on columbarium niches. The contact number is as follow: Ph #306-780-7848. He/she will also provide information about the use of the Depot Chapel and the use of the Officer's Mess for a luncheon.

**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, Alberta.

All questions regarding this cemetery should be directed to the City of Fort Saskatchewan Public Works Office at Ph: 780-992-6248. Hours of operation is Monday to Friday from 8:00 AM to 4:30 PM, Alberta time, excluding statutory holidays.

**NOTE:** *There are RCMP Cemeteries at Maple Creek and Battleford, Saskatchewan. The Maple Creek Cemetery is full. The Battleford Cemetery is cared for by the Town of Battleford. There is ample room for more burials, however, there are believed to be unmarked graves in the cemetery. So, until this issue has been rectified, no more burials will be allowed.*

**The RCMP MEMORIAL CEMETERY, BEECHWOOD, Ottawa:**

**This** was officially dedicated in October 2004 is located within the grounds of BEECHWOOD Cemetery in Ottawa, Ontario. Beechwood is privately-owned and it opened in 1873, the same year the North West Mounted Police was created. Today it is a designated National Historic Site, making it an integral part of the cultural mosaic of the City of Ottawa and surrounding communities. It is directly across from the National Military Cemetery of the Canadian Forces and it can accommodate over 5,000 gravesites and thousands more niches. Plots and niches are available to all serving, retired, Special Constables,

former Civilian Members, Regular members of the RCMP, and members of their immediate families. AN RCMP Memorial Cemetery Committee will verify the eligibility of each applicant. Information and arrangements can be made by calling **1-613-741-9530**.

In all provinces and territories, there is the Last Post Fund which provides a resting place for the Veteran and partner. It is available to all Veterans who served during WWI, WWII, Merchant marines, Korea, Peacetime, Special Duty, RCMP and Regular Force and Reserve Personnel. The veteran must also be in receipt of a disability pension from VAC and meet certain financial criteria and other conditions.

### **LAST POST FUND NATIONAL OFFICE**

401 – 505 René Lévesque Blvd. West, Montreal, QC Canada H2Z 1Y7  
Toll Free: 1 800 465-7113  
Telephone: 514 866-2727 / Fax: 514 866-1471 / [lpinfo@lastpost.ca](mailto:lpinfo@lastpost.ca)

**c. FUNERALS:** If the family wishes to make arrangements for Honorary RCMP and Veterans Pall Bearers, Honor Guard, and the Regimental Coffin Pall, they should contact their Division Veterans' Association. If requested by the family, the RCMP Padres may also be available to assist at a Memorial Service or Funeral.

**The Pall** is a silk cloth bearing the Association's Crest and can be draped over the coffin or mounted on the Pall stand at the funeral, memorial or visitation area.

**Pre-Arranged Funeral:** It is common practice today to have pre-arranged funerals. It is very important for those who have these arrangements to inform other family members, executor, and even friends to avoid unnecessary duplications at this very trying and difficult time immediately after the death of a member or spouse/significant other. It is equally important to notify those responsible to carry out your wishes as to whom and where the arrangements are made. Please refer to the "Survivors and Executors Checklists" under Pre-Arranged Funerals for details.

**d. HEADSTONES & MARKERS:** The deceased member must have been serving at the time of death or receiving a Force pension to be eligible for funding.

The RCMP will pay for the manufacture, transportation, and erection of a regimental Headstone/ marker for PENSIONED MEMBER (a person who is in active receipt of a pension) or members who DIED WHILE SERVING and if burial takes place within Canada. Such headstones and markers must bear a uniform inscription (see examples noted) containing the RCMP Crest, Rank, **Regimental Number, Member's Name, Date of Birth, Date of Death** and no change from that format is permitted.

(Note: If you do not wish a RCMP headstone or marker, an amount of **\$220** can be requested and applied to a private stone or marker provided there is reference on the headstone or marker to the member's service in the RCMP. A receipt of purchase and a photograph must be provided to the RCMP).

A submission has been made to the RCMP to allowance the name of the members spouse to be placed on the Headstone with her Husband. This policy is not in place yet but if you require this benefit check with the RCMP HQ's in your area for clarification.

There are three (3) options for a regimental headstone/ marker, which **MUST** bear the RCMP crest, Member's name, and rank, regimental number, date of birth and date of death. The options are:

1. Upright Granite Headstone
2. Flat Granite Marker (flush with the ground)
3. Flat Bronze Marker, mounted in a granite base (raise about 4 inches above ground)

**Reference: These are similar to those examples in Administration Manual Appendix II-8-1**



1. Upright granite headstone;
  - a. Height of 30 inches or 76.2 cm;
  - b. Width of 18 inches or 45.72 cm;
  - c. Depth of 3 inches or 7.62 cm.



2. Flat granite marker (flush with the ground);
  - a. Height of 12 inches or 30.48 cm;
  - b. Width of 20 inches or 50.8 cm;
  - c. Depth of 3 inches or 7.62 cm.



- 3 Flat bronze markers, mounted in a granite base (raised about 4 inches above the ground)
  - a. Height 12 inches or 30.48 cm;
  - b. Width of 24 inches or 60.96 cm;
  - c. Depth of .25 inches or 0.635 cm.

**Reference: These are the same three (3) examples as above as shown in Administration Manual Appendix II-8-1 but are not as clear as those actual grave markers noted above.**



## HEADSTONES AND MARKER CLAIMS – RCMP CONTACTS:

### Contacts – RCMP/Grave Marker Contact List

Use HQ if member retired from N or S Collator or from CSIS

**Note:** Contact the representative in your Division/Province or Territory for the most current information.

<p>S/M Commanding Officer 73 Leikin Drive M8-2, 801-22 Mailstop #67 Ottawa, ON K1A 0R2 613-843-3560</p>	<p>S.e'-m. Sous-direction des Partenariats Stratégiques et Patrimoine 73, promenade Leikin M8-2-800, boîte postale #67 Ottawa (Ontario) K1A 0R2 (613) 843-3560</p>
<p><b>National Division ( A Division)</b> RCMP Office of the Staff Sergeant Major National Division Leomont Building, Room 413-01 73 Leikin Drive Ottawa, Ontario K1A 0R2 (613) 949-2260</p>	<p><b>O Division</b> Royal Canadian Mounted Police "O" Division, London HQ P.O. Box 3240, Station "B" 130 Dufferin Avenue London, ON N6A 4K3 Telephone 519-640-7320</p>
<p><b>B Division</b> Staff Sergeant Major "B" Division, RCMP Newfoundland and Labrador P.O. Box 9700, 100 East Whitehills Road St. John's, NL A1A 3T5 709-772-7728</p>	<p><b>C Division</b> Royal Canadian Mounted Police "C" Division Coordinator-Program of Administration and personnel 4225 Dorchester Blvd. Westmount, QC H3Z 1V5 Telephone: :# 438-945-4549</p>

<b>D &amp; V Divisions</b> Employee and Management Relations RCMP, "D" Division P.O. Box 5650 Winnipeg, MB R3C 3K2 Telephone: 204-984-3523	<b>E &amp; M Divisions</b> RCMP E Division (HQ) Employees and Management Relations 14200 Green Timbers Way, Mail Stop #1103 Surrey, BC V3T 6P3 Telephone: 778-290-2671
<b>F Division</b> Client Services Liaison RCMP Academy, Depot Division P.O. Box 6500 Regina SK S4P 3J7 Telephone: (639) 625-3184	<b>G and K Divisions</b> Employee Services NCO RCMP K Division 11140 - 109 Street Edmonton, AB T5G 2T4 Phone : 780-412-5386
<b>H (Atlantic Region)</b> RCMP "H" Division HQ Mailstop #H-002 80 Garland Avenue Dartmouth, NS B3B 0J8 902-720-5126	<b>J Division</b> Admin and Personnel Dress, Deportment and Protocols 1445 Regent St Fredericton, NB E3B 4Z8 Telephone: 506-452-4261
<b>L Division</b> Administration & Personnel RCMP L Division 450 University Avenue Charlottetown, PE C1A 0H3 Telephone: 506-566-7205	

## 16: CONTACT INFORMATION

Regularly used web sites should be saved (bookmark) within your browser for easier use. Your computer often allows use to save your user's name and password – it is advised this not be done when it pertains to personal or financial information. A Search Engine – “Google” is an easy method to locate the most relevant information – keyboard what you are looking for – only use reputable sites to obtain the required information or obtain a phone number. You should be wary of any website that indicates it is **Sponsored**. This document can be tailored to meet your needs.

Pertains To	Website	Phone #	Information Required
RCMP Pension <b>RM &amp; CM</b>  Public Servants Pension plan	<a href="http://www.rcmp-grc.pension.gc.ca">www.rcmp-grc.pension.gc.ca</a>	1-855-502-7090  1-855-502-7088 (EX-01-C/Supt. & above) <b>1-800-561-7930 Public Servants</b>	Pension Number and/or HRMIS Number   <b>Pension number or PRI</b>
Veterans Affairs Canada (VAC) – <b>General Information</b>	<a href="http://www.veterans.gc.ca">www.veterans.gc.ca</a>	1-866-522-2122	<b>“K” number or Regimental number</b>
Veterans Affairs Canada (VAC) – <b>My Account</b>	<a href="https://www.veterans.gc.ca/eng/e_services">https://www.veterans.gc.ca/eng/e_services</a> Select Sign In Sign-in Partner or GC Key Input Username & Password Enter Two-Factor Authentication	1-866-522-2122	Username & Password File Number & Password
VAC Assistant Services	<a href="https://www.veterans.gc.ca/eng/contact/talk-to-a-professional">https://www.veterans.gc.ca/eng/contact/talk-to-a-professional</a>	1-800-268-7708 <b>24/7 line</b>	Psychological Services – Speak to a Mental Health Professional
Canada Pension Plan (CPP) Old Age Security (OAS) Guaranteed Income Supplement (GIS) Survivor's Benefit Disability Payments	<a href="https://publications.gc.ca/collections/collection_2011/rhdcc-hrsdc/HS64-2-2010-eng.pdf">https://publications.gc.ca/collections/collection_2011/rhdcc-hrsdc/HS64-2-2010-eng.pdf</a>	1-800-277-9914	Social Insurance Number (SIN)
Other Pension Plan	Insert information for your situation.		
RCMP Group Life and Accidental Death and Dismemberment Plan	<a href="https://rcmp-grc.pension.gc.ca/act/rnsrgm/rqmass-insrben-eng.html">https://rcmp-grc.pension.gc.ca/act/rnsrgm/rqmass-insrben-eng.html</a>	1-877-778-8084	User ID & Password <b>Regimental number / HRMIS</b>
Other Life Insurance	Insert information for your situation.		
Public Service Health Care Plan (Canada Life.	<a href="https://my.canadalife.com/pshcp">https://my.canadalife.com/pshcp</a>  <a href="http://www.canada.ca/pension-benefits">www.canada.ca/pension-benefits</a>	1-855-415-4414	Require the Group Contract Number and the Certificate Number <b>Each member's Contract number depends upon month of birth (dependent's contract number is 52115) Certificate Number remains as before</b>

Blue Cross - Medavie	<a href="https://secure.medavie.bluecross.ca/eai/login">https://secure.medavie.bluecross.ca/eai/login</a>	1-888-261-4033	Have the Client Number available – Input Username & Password
Other Health Insurance	Insert information for your situation.		
Canada Life Nov. 1, 2024	<a href="https://www.canada.ca/en/treasury-board-secretariat/services/benefit-plans/pensioner-dental-services-plan/pensioners-dental-services-plan-enrolment-information-plan-summary.html">https://www.canada.ca/en/treasury-board-secretariat/services/benefit-plans/pensioner-dental-services-plan/pensioners-dental-services-plan-enrolment-information-plan-summary.html</a>	1-855-415-4414	Require the Group Contract Number and the Certificate Number <b>Each member's Contract number depends upon month of birth (dependent's contract number is 52115) Certificate Number remains as before</b>
Other Dental Insurance	Insert information for your situation.		
Other Insurance	Insert information for your situation.		
Bureau of Pensions Advocates (VAC)	<a href="https://www.veterans.gc.ca/eng/veterans-rights/how-to-appeal/bureau-pensions-advocates">https://www.veterans.gc.ca/eng/veterans-rights/how-to-appeal/bureau-pensions-advocates</a>	1-877-228-2250	Grievance process for VAC Disability Benefits
Veterans' Ombudsman	<a href="http://www.ombudsman-veterans.gc.ca">www.ombudsman-veterans.gc.ca</a>	1-877-330-4343	Ensuring fair treatment of all Veterans.
Government of Canada - Seniors	<a href="http://www.canada.ca/seniors">www.canada.ca/seniors</a>	1-800-622-6232	Programs and Services for Seniors.
Canada Revenue Agency (CRA) – General Information Includes GST	<a href="https://www.canada.ca/en/revenue-agency/corporate/contact-information.html">https://www.canada.ca/en/revenue-agency/corporate/contact-information.html</a>	See site for various phone numbers	
Canada Revenue Agency (CRA) – Disability Tax Credit	<a href="https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html">https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html</a>	1-800-959-8281	Understanding the Disability Tax Credit (DTC)
Social Insurance Number	<a href="https://www.canada.ca/en/employment-social-development/services/sin/reporting-death.html">https://www.canada.ca/en/employment-social-development/services/sin/reporting-death.html</a>	Contact your local Canada Service Centre	The process and requirements to cancel a SIN Card can be viewed.
Passport	<a href="https://www.canada.ca/en/immigration-refugees-citizenship/services/canadian-passports/help-centre/general.html#:~:text=What%20should%20I%20do%20with%20the%20passport%20of%20a%20deceased%20person%3F&amp;text=I%20include%20a%20copy%20of%20the,to%20return%20an%20expired%20passport.">https://www.canada.ca/en/immigration-refugees-citizenship/services/canadian-passports/help-centre/general.html#:~:text=What%20should%20I%20do%20with%20the%20passport%20of%20a%20deceased%20person%3F&amp;text=I%20include%20a%20copy%20of%20the,to%20return%20an%20expired%20passport.</a>	Contact your local Canada Service Centre	General information and requirements to cancel a passport
Equifax TransUnion – Credit Score and Credit Report	<a href="https://www.canada.ca/en/financial-consumer-agency/services/credit-reports-score/order-credit-report.html">https://www.canada.ca/en/financial-consumer-agency/services/credit-reports-score/order-credit-report.html</a>	Phone numbers within the website	Links in Government of Canada website to Credit agencies
RCMPVA National Website	<a href="https://rcmpva.org">https://rcmpva.org</a>	877-251-1771	Link to Membership is on this site
RCMP Record of Service Card	Available to all former RCMP Members – Send email to: <a href="mailto:RCMP.RetiredID-IDRetraite.GRC@rcmp-grc.gc.ca">RCMP.RetiredID-IDRetraite.GRC@rcmp-grc.gc.ca</a>		
CF1 Appreciation Card	<a href="http://cfappreciation.ca/en/pages/default.aspx">http://cfappreciation.ca/en/pages/default.aspx</a>	Temporarily out of service	Discounts for various businesses
National Association of Federal Retirees	<a href="https://www.federalretirees.ca/en">https://www.federalretirees.ca/en</a>	1-855-304-4700	Membership required – news and discounts for various businesses



