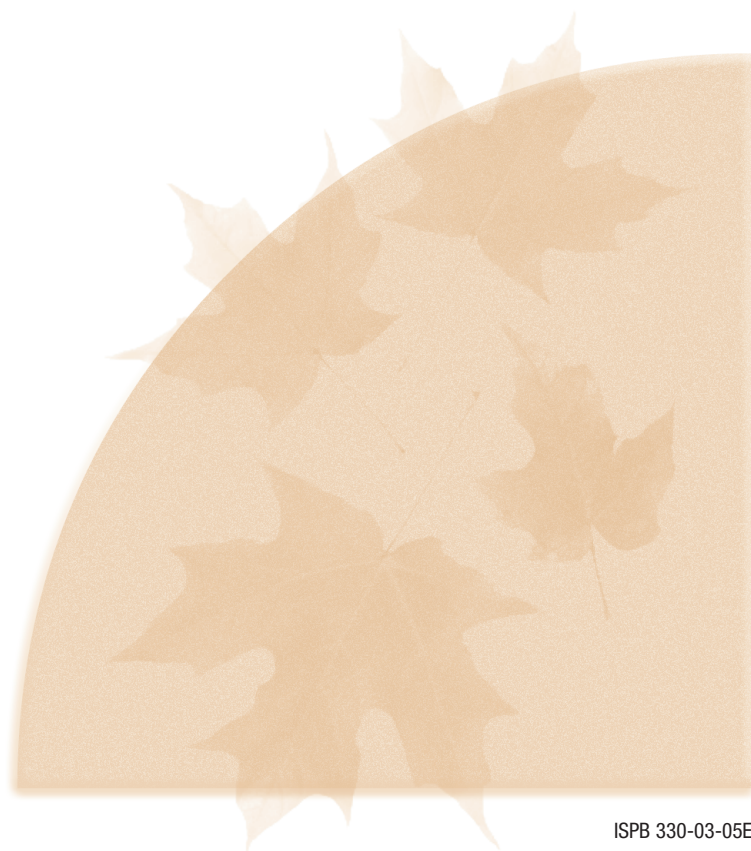




March 2005

Funeral Service Providers' Guide



ISPB 330-03-05E



Social Development
Canada

Développement social
Canada

Canada

This guide is intended to help you, the funeral service provider, give your clients general information on Old Age Security and Canada Pension Plan benefits that may be available to them or their families.

Your client should direct enquiries on eligibility for benefits to Social Development Canada. See “Contact us” at the end of this booklet.

Available in alternative formats

Produced by:
Social Development Canada
Program Communications

March 2005

Online: www.sdc.gc.ca

For additional copies of this publication, please write or fax
indicating the catalogue number: ISPB-330-03-05E

Publications
Social Development Canada
Ottawa, ON K1A 0L1

FAX: (613) 948-9450

Aussi disponible en français sous le titre *Guide à l'intention des
fournisseurs de services funéraires* – ISPB-330-03-05F



Contents

Canada Pension Plan and Old Age Security	
General information	1
Helping your client:	
Fill out the “Notification of Death” form	3
Apply for the death benefit	4
Ask for the Child Rearing Drop-out provision	5
Apply for survivor benefits	6
Survivor’s pension	6
Allowance for the survivor	6
Apply for children’s benefits	7
Documents required	8
Canada Pension Plan	8
Old Age Security	9
Acceptable documents	10
Social Insurance Number of a deceased person: What must be done?	11
Contact us	12





Canada Pension Plan and Old Age Security

General information

Canada Pension Plan

The Canada Pension Plan (CPP) is a national contributory plan administered by Social Development Canada. To be eligible for benefits, a person must have paid into the Plan. [The CPP works closely with the Quebec Pension Plan (QPP), which provides similar benefits. The QPP is administered by the Province of Quebec and covers workers in Quebec. You can find information on the QPP at www.rrq.gouv.qc.ca.]

Canada has social security agreements with many countries that can help people qualify for benefits. Contributors who have lived or worked in another country can contact us for more information.

There are three types of CPP benefits:

- a retirement pension
- disability benefits for qualified contributors and their dependent children
- survivor benefits for the spouse or common-law partner and dependent children of qualified contributors

Survivor benefits include:

- a one-time lump-sum death benefit
- a monthly survivor's pension for the surviving spouse or common-law partner
- a monthly children's benefit

Old Age Security

Canadians over the age of 65 who meet legal residence requirements are eligible for the Old Age Security (OAS) basic pension. Extra benefits are available to OAS recipients with a low or modest income and to their spouse or common-law partner. Low-income seniors between the ages of 60 and 64 whose spouse or common-law partner has died may also qualify for benefits.

To qualify for a full OAS pension, a person must:

- be 65 or older,
- meet the residence requirements, and
- be a Canadian citizen or be legally living in Canada according to Canadian immigration laws.

People who do not qualify for a full OAS pension may qualify for a partial one if they have lived in Canada for at least 10 years.

Canada has social security agreements with many countries that can help people qualify for benefits. Canadians who have lived or worked in another country can contact us for more information.

The Guaranteed Income Supplement and the Allowance (which includes the Allowance for the survivor) offer additional benefits to low-income seniors.

We encourage you to have a general awareness of eligibility since there are a number of different requirements and forms to complete. Contact us for specific information and forms relevant to your client's particular situation.

Please note: These benefits are not automatic. Please remind your client that he or she must apply for them.

Payments

CPP and OAS benefits can be mailed to the client or deposited directly into a bank, credit union, caisse populaire or trust company account. Clients should attach a voided cheque to the application for benefits if they wish to use the direct deposit service.





Helping your client: Fill out the “Notification of Death” form

This form is used to notify Social Development Canada (previously called HRDC) of the death of a CPP and/or OAS beneficiary. This will help us stop payments, thereby preventing an overpayment in the deceased’s account.

The “Notification of Death” form can be filled out online, but cannot be submitted electronically. It must be printed, signed and returned by fax or mail.

The form will ask you for the following:

- **Information about the deceased**

Fill in the required information about the deceased.

- **Consent to release information about the deceased**

The person filling out the form on behalf of the deceased must complete and sign this section.

- **Notification submitted by**

The organization or person submitting the notification must complete and sign this section. If it is the same person who signed the *Consent to release information about the deceased*, a duplicate signature is required.

Once completed, the form can be faxed or mailed to the processing centre in your client’s province (see “Contact us” on page 12).





Helping your client: Apply for the death benefit

The CPP death benefit is a one-time lump-sum benefit.

If there is a will, the executor named to administer the estate should apply for the death benefit within 60 days of the date of death.

If there is no will, or if the executor did not apply for the death benefit within 60 days of the date of death, one of the following people should apply (payment will be made, in order of priority as numbered below, upon application):

1. the person or institution who has paid or is responsible for paying the funeral expenses
2. the survivor, who must have been in a legal marriage or a common-law relationship with the deceased at the time of death (in the case of a common-law relationship, the couple has to have lived together for at least one year)
3. the next-of-kin of the deceased

How much is the death benefit?

The death benefit is equal to six months' worth of the deceased's retirement pension, up to a maximum of \$2,500.





Helping your client: Ask for the Child Rearing Drop-out provision

The CPP takes into consideration that caring for young children can mean leaving the workforce or working fewer hours.

To make sure that these periods of low earnings do not reduce the parent's pension or other benefits that the parent or his or her children or survivors might be eligible for later, the CPP may apply the "Child Rearing Drop-out" provision (CRDO). Through this provision, the CPP does not count the years when a parent was raising children under the age of seven when determining the contributory period to calculate the benefit amount. This ensures the highest possible payment.

Eligibility requirements

The CRDO can be used only for months when:

- the parent or his or her spouse received Family Allowance payments or when the parent or his or her spouse/common-law partner was eligible for the Canada Child Tax Benefit (even if they did not receive the benefit because the family income was too high), **and**
- the parent's earnings were lower while he or she had a child under the age of seven who was born after December 31, 1958.

Either spouse or common-law partner can apply for the CRDO, but they cannot both get it for the same period of time.

Please note: The client should be advised to ask about the CRDO when applying for any CPP benefit.



Helping your client: Apply for survivor benefits

Survivor's pension

Eligibility requirements

For a monthly CPP survivor's pension to be paid, these requirements must be met:

- the survivor must have been in a legal marriage or a common-law relationship with the deceased at the time of death (in the case of a common-law relationship, the couple has to have lived together for at least one year)
- the deceased must have made enough contributions to the CPP
- the application must be in writing, and the required documents must be provided

Allowance for the survivor

Eligibility requirements

To qualify for the monthly Allowance for the survivor, a person must:

- be between the ages of 60 and 64
- be a surviving spouse or common-law partner
- have a low income
- be a Canadian citizen or a legal immigrant
- meet the residence requirements
- submit the necessary documents
- complete and sign the application

A person may qualify for the Allowance for the survivor if his or her spouse or common-law partner has died.

To be eligible for the Allowance for the survivor, a person must be a surviving spouse or common-law partner and have lived in Canada for at least 10 years after the age of 18. If a survivor has re-married or become part of a common-law relationship since the death of the former partner, he or she is not eligible for this benefit.



Helping your client: Apply for children's benefits

The CPP children's benefit is a monthly flat-rate benefit paid to, or on behalf of, the natural or adopted child of the deceased contributor or a child in the **care and custody** of the deceased contributor **at the time of death**.

The child must be either under 18, or between the ages of 18 and 25 and in full-time attendance at a recognized educational institution.

Under the age of 18

The benefit is normally paid to the person or agency responsible for the child's care, but in exceptional circumstances **may** be paid directly to a child under 18 who is living on his or her own. The child who wants the benefit to be paid directly should contact a Human Resources Centre of Canada (HRCC). Check the government pages of your phone directory for the closest HRCC.

Section C of the "Survivor's Pension and Children's Benefits" application should be completed for any children of the deceased who are under the age of 18.

18 to 25 years of age

Eligibility for the over-18 children's benefit is basically the same as that for the under-18 benefit, except that the children must be in full-time attendance at school, community college or university.

In the case of children over 18, the child should apply for the benefit, which will be paid directly to him or her.

When applying for a CPP children's benefit, the following documents are required:

- proof of age (if not already receiving a children's benefit)
- "Application for a CPP Child's Benefit" (Form ISP 1400B – available online)
- "Declaration of Attendance at School or University" (Form ISP 1401C – available online)



Documents required

Canada Pension Plan

Death benefit with an estate¹

- application (Form ISP 1200)
- Social Insurance Number of the deceased
- proof of date of birth of the deceased
- proof of date of death

Death benefit with no estate²

- application (Form ISP 1200)
- Social Insurance Number of the deceased
- proof of date of birth of the deceased
- proof of date of death

Child rearing drop-out provision

- declaration (Form ISP 1640)
- Social Insurance Number of the contributor
- proof of date of birth (for each child born after Dec. 31, 1958)

Survivor's pension

- application (Form ISP 1300)
- Social Insurance Numbers of the deceased and the applicant
- proof of date of birth of the deceased and the applicant
- proof of marital status
- proof of date of death

¹ If there is a will and the named executor will not be performing his/her duties, he or she must send a letter stating that he/she will not apply for the death benefit. (This applies only within 60 days of the date of death.)

² If there is no will, a funeral expense receipt or an invoice is required, or a written statement from the applicant stating that he or she is responsible for the funeral expenses (if applying as the person who paid or is responsible for the funeral expenses).

Children's benefit (under 18)

- application (Form ISP 1300)
- proof of date of birth of the child
- proof of date of death

Children's benefit (from 18 to 25)

- "Application for a CPP Child's Benefit" (Form ISP 1400B) and "Declaration of Attendance at School or University" (Form ISP 1401C)
- Social Insurance Numbers of the contributor and the applicant
- proof of date of birth of the child
- proof of date of death

Old Age Security

Allowance for the survivor

- application (Form ISP 3008)
- Social Insurance Numbers of the deceased and the applicant
- proof of date of birth of the deceased and the applicant
- proof of marital status
- proof of date of death
- proof of residence





Acceptable documents

Clients who do not want to send original documents with their application may send photocopies only if the copies have been certified.

Funeral providers are authorized to certify photocopies.

If you wish to provide this service to your clients, please ensure that you:

- compare the original document to the photocopy; if there are no signs of alteration, please write the following on the copy: “I certify that this is a true copy of the original document and has not been altered in any way.”;
- print and sign your name and the date, and state your title and address (or use your stamp or seal); and
- return the certified copies to your clients and ask that they include them with their application.

Applicants should not delay submitting their application even if the required documents are not readily available. They can be forwarded to us later.





Social Insurance Number of a deceased person: What must be done?

Please send the **Social Insurance Number (SIN) card** along with a **copy of the death certificate** to Social Development Canada (SDC). No other documents are needed.

SDC will destroy the card and update the SIN record. This will prevent inappropriate use of the SIN after the person's death.

Mail to: **Social Insurance Registration**
P.O. Box 7000
Bathurst, New Brunswick
E2A 4T1

If the person does not have the SIN card but knows the number, he or she should send the Death Certificate with the SIN clearly indicated on it to the address above.

Questions about Social Insurance Numbers?

Call: **1 800 206-7218** (toll-free).
Select phone menu option "3".





Contact us

By phone (toll-free)* **1 800 277-9914**
1 800 255-4786 (if you use a TTY machine)

By Internet or email **www.sdc.gc.ca**

By fax

Choose your client's regional processing centre:

British Columbia	1 866 396-6247
Alberta, NWT, Nunavut	1 780 495-2263
Manitoba/Saskatchewan	1 877 505-6107
Ontario	1 800 695 4012
Quebec	1 877 748-2470
New Brunswick	1 506 452-3459
Nova Scotia	1 902 426-9759
PEI	1 902 566-7841
Newfoundland and Labrador	1 709 772-2447

By mail

Choose your client's regional processing centre:

Newfoundland and Labrador

Social Development Canada
PO Box 9430
St. John's NL A1A 2Y5

Prince Edward Island

Social Development Canada
PO Box 20105
Sherwood Postal Outlet
Sherwood PE C1A 9E3

Nova Scotia

Social Development Canada
PO Box 1687
Postal Station "M"
Halifax NS B4J 3J4

New Brunswick

Social Development Canada
PO Box 250
Fredericton NB E3B 4Z6

Quebec

Social Development Canada
PO Box 1816
Quebec QC G1K 7L5

Ontario (Scarborough)

Social Development Canada
PO Box 5100
Postal Station "D"
Scarborough ON M1R 5C8

Ontario (Timmins)

Social Development Canada
PO Bag 2013
Timmins ON P4N 8C8

Ontario (Chatham)

Social Development Canada
PO Box 2020
Chatham ON N7M 6B2

Manitoba and Saskatchewan

Social Development Canada
PO Box 818
Station Main
Winnipeg MB R3C 2N4

Alberta/Northwest Territories and Nunavut

Social Development Canada
PO Box 2710
Main Station
Edmonton AB T5J 4C2

British Columbia

Social Development Canada
PO Box 1177
Victoria BC V8W 2V2



Notes

