

## CHECKLIST FOR RAPCAN WIDOWS AND WIDOWERS

(Any reference to Air Canada is only for Air Canada retirees and all others should use this checklist as a guide only)

Revised January 2010

### **Introduction:**

The following points have been developed from the practical experience of many of our members. However, this document is only intended to provide a general overview of some of the practical issues that arise when dealing with the death of a family member or friend. It is NOT legal advice. If you require more detailed information on settling an estate, you should contact a lawyer for legal advice.

### **Notification:**

#### ***Before Contacting Air Canada Employee Services ...***

Air Canada Employee Services will need:

1. A certified copy of the Will
2. A certified copy of the Death Certificate
3. ID Number and password

The Will is required to determine the proper beneficiary of pension benefits.

#### ***Contacting Air Canada Employee Services ...***

It is very important to contact Air Canada Employee Services as soon as possible. They will begin the administrative processes required to transfer pension, health benefits and travel privileges to you and your family.

### **BY PHONE**

Contact them by phone (Monday – Friday 8am – 8pm EST): 1-877-645-5000

You will be greeted by an automated telephone system. Follow these voice prompts:

1. Choose English or French.
2. Who are you? – Choose #3 (Survivor)
3. What do you want to do? – Choose #5 (Report a death)

You will be connected to an Employee Services representative.

### **BY COURIER**

When you are sending documents by courier to Employee Services use this address:

Air Canada Employee Services  
Attention: 3<sup>rd</sup> Floor Hewitt Mailroom  
2 Sheppard Avenue East  
Toronto, Ontario  
M2N 7A4

## BY MAIL

When you are sending documents by mail to Employee Services use this address:

Air Canada Employee Services  
P.O. Box 7650, Station B  
Toronto, Ontario  
M2K 3B5

## BY EMAIL

Should you wish to contact Employee Services by email:

mailto: [eServices@aircanada.ca](mailto:eServices@aircanada.ca)

## Pension Plan:

You will receive a package from Air Canada Pension Plans Administration within one to three weeks after notification of death. This package will contain the following:

1. Your new ID number
2. Information regarding the last pension payment issued to the deceased retiree. You will also be advised of any monies that have been paid beyond the date of death that you will need to reimburse.
3. Information regarding your pension entitlement and approximate date you can expect to receive your first cheque (allow about 3 months for the first cheque to be received).
4. A list of Documents that you must return in order for your first pension payment to be processed (including copies of the death certificate).

## Life Insurance, Health Insurance and Travel:

Once Employee Services has received the file from Mercer, they will create your profile and set you up for health benefits. You will receive another package of information providing the details of your health benefit program and a benefit claim form. Employee Travel will also contact you to provide details on your travel privileges if you are a pass-eligible survivor.

## Retirement Life Insurance Benefits (Air Canada Retirees only):

Retirement Date	Position	Retirement Benefit
Prior to October 1, 1998	All	\$12,500
After October 1, 1998	Captain	\$25,000
	First Officers, Second Officers and Relief Pilots	\$17,500

\*Life Insurance is normally paid out within 6 weeks.

\*\*Life Insurance may vary for other retirees – ask Employee Services for more details.

### **Travel:**

Pass privileges will remain for 30 days after the death of the retiree after which you will have to use your new ID and password to access the travel website. (<https://travel.aircanada.com>)

### **Documentation:**

#### **The Death Certificate:**

You will need several copies of the Death Certificate. They will be required by various Air Canada departments and government agencies. Obtaining a Death Certificate or proof of death is different in each province – generally, funeral homes provide proof of death that is sufficient for most purposes related to settling an estate.

#### **The Will:**

A will is a written document that takes effect upon a person's death and that specifies how the person wants their property (estate) to be taken care of and distributed after their death.

Wills generally designate an individual to be responsible for winding up the deceased's affairs and taking care of and distributing the deceased's property. This individual is given different titles (e.g. liquidator, estate trustee, executor, etc.) depending on their jurisdiction. If you are designated as an executor, you will have specific responsibilities to fulfill such as paying debts and distributing assets according to the will. To find out about these responsibilities you should consider retaining a lawyer to advise and assist you.

#### **Probate Process:**

A will may have to be probated depending on the jurisdiction and the complexity of the issues involved in settling the deceased's estate. Probate is a process by which a court confirms the executor's appointment, verifies the will, makes the will public and/or authorizes the executor's actions. Once again, the rules governing this process vary among different jurisdictions in Canada. You should consider retaining a lawyer to advise and assist you.

#### **The Final Tax Return:**

Check with Revenue Canada regarding the final Income Tax Return for the deceased. Contact them at: 1-800-277-9914.

A good professional accountant can assist you with a final tax return. After death procedures are sometimes not simple and usually it is a good idea to hire a certified general or management accountant or chartered accountant to prepare the final return. They almost always save the heirs more money than you pay them.

## **Other Items:**

### **CPP Death Benefit and Survivor's Pension:**

Request the forms from Canada Pension Office. There is a Death Benefit payable and also a "Survivor's Widow Allowance" paid monthly. Contact them at: 1-800-277-9914.

### **Passports:**

Passports should be returned to Passport Canada with a copy of the Death Certificate and a note indicating whether you want the passport to be returned to you. You can send the documents by registered mail to:

Passport Canada  
Foreign Affairs Canada  
Gatineau, Quebec K1A 0G3

### **Social Insurance Number:**

SIN cards should be returned to Service Canada with a copy of the Death Certificate or statement of death. If you do not have the SIN card, you should write the SIN number on the proof of death prior to sending it. If you do not know the number, you should still notify Service Canada. These documents can be sent to:

Social Insurance Registration  
P.O. Box 7000  
Bathurst, New Brunswick E2A 4T1

### **Health Cards and Driver's Licenses:**

You should also take steps to cancel a deceased's health card and driver's license by reporting their death to the applicable provincial ministries. You should also have the car registration and car insurance transferred to your name.

### **Credit Cards:**

If you decide to change the name on your credit cards – especially if you are a woman – be advised that some banks or credit card companies may cut off credit to widows on the basis of impersonal rules about solvency and employment history. They may also choose to reduce the credit limits to an inconvenient level.

If you keep paying the credit card bill, the credit card company will keep honoring the card and will probably send replacements when the card expires.

In addition, credit card companies often sell customers' information to third parties and thus the survivor who changes the card name will be evident to many of these third parties as a single person – not necessarily what the widow wants.

### **Telephone Name Change:**

Same considerations as with credit card name changes, although in this instance you can have trouble with the phone company if you try to order service and you are not the person named on their account. However, a widow can ask the phone company to continue the listing in her late husband's name – they will understand the reasons why.

### **Bank Accounts:**

You will need bank accounts in your own name so you can:

1. Deposit insurance benefit cheques
2. Handle funeral costs
3. Continue with life's day-to-day expenses and costs

If you had joint bank accounts with your spouse where either of you could sign, there should be no problem transferring the accounts to your name. Bring a certified or notarized copy of the Death Certificate to the bank when you are ready to transfer the accounts to your name alone.

### **Investments:**

Change RRSPs and any other investments to your name.

### **Veterans:**

If your spouse was a veteran of WWII "The Last Post Fund" will pay part of the funeral expenses assuming you qualify. Veteran's Affairs can be contacted at: 613-998-9460 (Ottawa) or 1-800-563-2508 for further details.

### **Transport of Human Remains:**

As the survivor of a retired Air Canada pilot, you are eligible for free transport of human remains on Air Canada Cargo. Qualified funeral homes have the most experience in this area – contact the local Air Canada Cargo office for details:

Weekday hours: 0700 – 1900

Saturday hours: 0800 – 1600

Closed Sundays

From Montreal: 514-422-0555

All other cities: 1-800-361-2159

### **Identity Theft:**

Identity theft occurs when a person's personal information is collected and used without their knowledge or consent and usually for the purpose of engaging in some form of criminal activity.

Unfortunately identity thieves often target the deceased. One of the ways that identity thieves collect personal information is by searching obituaries and tombstones. Obituaries often provide critical pieces

of information such as an individual's full name, birth date and family information. Identity thieves will then use this information to attempt to obtain further information (e.g. by applying for replacement birth certificates, social insurance cards, passports, etc.) This information can then be used for various criminal activities such as accessing the deceased's bank account, opening new bank accounts in the deceased's name, applying for loans or credit cards, shopping online, obtaining medical services in the deceased's name and committing mortgage fraud.

The following is a list of some tips to prevent identity thieves from stealing a deceased's personal information:

- When drafting an obituary, consider leaving out non-essential personal information such as the deceased's address, date of birth, middle name and detailed biographical and family information.
- Inform banks and creditors of the deceased's death and cancel all non-joint accounts and credit cards preferably prior to releasing any information about the deceased.
- Cut up or shred the deceased's credit and debit cards after ensuring that the accounts are cancelled.
- Inform the major credit reporting agencies (Equifax Canada and Trans Union Canada) of the deceased's death.
- If you are disposing of any of the deceased's documents, ensure that you shred or destroy documents that contain the deceased's personal information.
- Inform the appropriate government authorities of the deceased's death.
- Take appropriate precautions when transferring the deceased's personal information.

For more information on identity theft and for tips on what to do to prevent identity theft generally, visit the Privacy Commissioner of Canada's website at:

[http://www.priv.gc.ca/resource/ii\\_4\\_01\\_e.cfm#contenttop](http://www.priv.gc.ca/resource/ii_4_01_e.cfm#contenttop)