

# DEATH OF A TEACHER

## BCTF AND/OR EMPLOYER-RELATED BENEFITS

The following checklist will be useful as a guide when you are called upon by the survivors and/or the executor of the estate.

### GROUP LIFE INSURANCE

Contact the School Board regarding life insurance carried through the Board and life insurance by the teacher through payroll deductions.

### TEACHERS' PENSION PLAN

#### Teachers' Pension Plan

PO Box 9465  
Stn: Provincial Government  
Victoria, B.C., V8V 4R5  
Phone: 604-660-4088 (Vancouver)

Pre-retirement Death Benefits are paid to the beneficiary.

### CANADA PENSION PLAN

#### Income Security (Canada) Office

4980 Kingsway, Suite 300  
Burnaby, B.C., V5H 4L1  
Phone: 604-437-3761  
Fax: 604-666-1015

If teacher has surviving spouse and/or children, a survivor's pension may be payable immediately.

Lump sum benefit is payable immediately to survivor or estate.

[www.hrdc-drhc.gc.ca](http://www.hrdc-drhc.gc.ca)

### MEDICAL SERVICES PLAN

Coverage through School Board ceases.

Arrange for continuation of coverage for survivor through direct payment of premium to Medical Services Plan of B.C.

If survivor is eligible for a survivor's pension from the Teachers' Pension Plan, coverage may be arranged through the Superannuation Commission in which case the government pays half the premium.

<b>EXTENDED HEALTH BENEFITS</b>	<p>Coverage through School Board ceases.</p> <p>Coverage may be purchased on an individual basis through private carriers (MSA,, Pacific Blue Cross insurance companies.)</p> <p>If survivor is eligible for a survivor's pension from Teachers' Pension Plan, group coverage may be arranged through the Superannuation Commission with the individual paying the total premium. The premium is lower than if coverage is purchased individually.</p>
<b>DENTAL PLAN</b>	<p>Coverage through School Board ceases.</p> <p>Coverage on a group basis is not available.</p>
<b>SALARY INDEMNITY PLAN</b>	<p>Coverage ceases, contact the BCTF if the teacher was in receipt of SIP benefits.</p>
<b>SALARY CONTINUANCE PLAN</b>	<p>Coverage through School Board ceases.</p> <p>Contact the School Board and the life insurance carrier if the teacher was in receipt of salary continuance benefits.</p>
<b>WORKERS' COMPENSATION BOARD</b>	<p>If death occurred through an accident/injury on the job, a WCB pension may be payable.</p>
<b>INSURANCE CORPORATION OF BC</b>	<p>If death occurred through an automobile accident, contact ICBC.</p>
<b>BCTF ASSISTANCE SOCIETY</b>	<p>Contact the Society if the teacher had a loan from the Society.</p>
<b>MORE INFORMATION</b>	<p>Contact BCTF staff members at 604-871-2283.</p>

September 2003

These checklists have been prepared by the B. C. Teachers' Federation to assist a family when there has been a death of a teacher. I hope the lists may be of some value to you at this time. If you require any other assistance contact the Surrey Teachers' Association at 604-594-5353

## **Checklist of Things to do when Death occurs In the Family**

### **General**

1. List all persons who should be notified and call them.
2. Contact the person who will be conducting the service (locate contracts).
3. Place obituary in the newspapers (funeral director will assist).
4. Arrange for family or friends to take turns answering the telephone and door and keep a record of the calls.
5. Roughly pre-plan family meals and food needs for the next few days.
6. Arrange necessary household chores and accept appropriate offers to help.
7. Plan sleeping arrangement for possible overnight guests.
8. Arrange for disposition of any flowers after the service.
9. Prepare a list of people who must be notified by mail.
10. Check the deceased's personal papers and have them ready for the executor.
11. Prepare a list of people to whom acknowledgements of flowers, calls need be made.

### **Financial**

1. Notify the executor for the estate.
2. Notify the Superannuation Commission at 604.660.4088 and request information on the status of the teacher pension, Medical Service Plan and Extended Health Benefit plan premiums.
3. Advise the Medical Services Plan of B. C. and MSA (for Extended Health) of the death of the retiree or the death of the dependent, and ensure that

Medical Services Plan and Extended Health Benefit premiums are continued for the survivor.

4. Advise the nearest Income Security Client Service Centre of the federal government. The Service Centre looks after the Old Age Security and Canada Pension Plan. There may be a death benefit and survivor benefit payable by CPP--- 1.800.277.9914
5. Advise issues of credit cards if the cards are not in your name.
6. Advise life insurance companies and ICBC re. automobile.
7. Notify banks and other financial institutions where the deceased had accounts and / or safety deposit boxes.
8. Organize your finances to ensure bills are paid on time.
9. If there might be any veteran's benefits payable, contact the Department of Veterans' Affairs at 604.666.2091 (Vancouver) or the Veteran's Pension Commission at 604.666.2860. Alternatively you can contact your nearest Royal Canadian Legion branch.
10. Contact all other organizations, clubs, etc. to establish whether benefits might exist.
11. Contact Workers' Compensation Branch if the deceased was in receipt of WCB benefits, or the BCTF if in receipt of SIP benefits.

### **Making a Will**

- Consult a solicitor or other professional to make certain that all the necessary details are included in the documents. Avoid handmade and pre-printed form wills.
- The original copy of the will should be safely deposited in a location known to the executor and the beneficiaries.
- The original should be registered with the government registrar. (The actual will is not filed with the registrar.)
- Two copies of the will should be kept by the person making the will; keep one at home, the other in a safety deposit box. A third copy should be held by your executor.
- The beneficiaries should be informed of the document and its location.

In the case of the death of a person without a will (intestate) the assets are frozen until the court appoints a “trustee.” This will cause delay and extra expense as well as creating considerable dissatisfaction among the beneficiaries and/or relatives. (If a married person without issue dies intestate, the surviving spouse receives the entire estate.)

Make certain that there are enough liquid assets to cover any immediate payments – legal, funeral expenses.

## **Probate Procedures**

This section is designed to give you an idea of some of the considerations that must be given to probating an estate.

If a professional executor/administrator is not employed, it is recommended that extreme care and attention be given to all details and that a solicitor be consulted regularly.

Several reference books and “Probate Forms” packages are available in good bookstores.

Some of the duties and responsibilities of the executor/administrator of an estate are:

1. Assume and maintain control over all possessions and property of the deceased.
2. Notify family, friends and beneficiaries of your responsibilities.
3. Assist in funeral arrangements, including a search for existing contracts re funeral, plots, etc.
4. Establish a detailed set of files. Date and annotate carefully all actions and events.
  - ◆ Set up summary of securities and bank balances.
  - ◆ List known liabilities, such as taxes payable.
  - ◆ Record deemed valuation of all items.
5. Notify all services such as the Superannuation Commission, Canada Pension Plan, Old Age Security, insurance company(ies), post office (re-direct mail to the executor); banks, credit card accounts, hydro, telephone, subscriptions, Medical Services Plan, etc.
6. Apply for “Letters Probate,” the legal procedure for:

- (a) Establishing the validity of the will, and
- (b) Authorizing the executor to deal with the assets of the estate in accordance with the priorities prescribed by law and the terms of the will.

This application requires very careful preparation of details. Thus the reason for the files noted earlier.

7. Upon receipt of Letters Probate, the executor may proceed with distribution and disbursements. Continued consultation with a lawyer throughout these procedures is recommended.

### **Immediate Provision for Survivors**

The assets of a deceased are frozen for a minimum of seven days. However, there are some exceptions. If it can be proven that there is an urgent need, varying amounts may be drawn from accounts, credit unions or trusts, accumulated earnings, wages.

### **Executor's Checklist (an example)**

1. Locate the will.
2. Conduct will search.
3. Set up file system.
4. Make all funeral arrangements and attend to burial of deceased.
5. Apply for death certificate (funeral director usually assists).
6. Locate all bank accounts of deceased. Ascertain amount payable on each.
7. Notify insurer of the death.
8. Arrange with post office for mail to be re-addressed if necessary.
9. Notify pension office of death.
10. List the contents of the deceased's safe deposit box.
11. Completely review all personal papers of the deceased in order to locate all assets and debts.
12. Prepare a detailed inventory of deceased's assets and debts.

13. Arrange for storage of any assets requiring it. Advise insurers of any physical assets of the deceased.
14. Notify the beneficiaries of the death if necessary and advise them of their entitlement under the will.
15. Cancel any subscriptions or charge accounts. Return or destroy charge cards.
16. Obtain any "instant cash" required from banks, insurance companies or employer
17. Make out documents required for Application for Letters Probate or Administration.
18. Sign documents before a Commissioner for taking Oaths.
19. File applications at the probate registry.
20. Pay all probate fees.
21. Receive Grant of Letters Probate or Administration and have sufficient certified copies.
22. Advertise for creditors if necessary.
23. File income tax return for year of death and any former years not yet filed by the deceased.
24. Apply for Canada Pension Plan benefits if any.
25. Apply for civil service, union and/or veteran's benefits.
26. Pay any succession duty payable and obtain releases.
27. Apply for balance of any amounts payable under insurance policies.
28. Sell any estate assets which must be sold or which executor/trix chooses to sell (if he/she has the power).
29. Pay funeral expenses, income taxes payable, and all debts of deceased.
30. Pay money bequests and distribute other property in accordance with instruction in the will (being sure to retain sufficient cash to carry out the final steps).

31. Transfer insurance on house, car, etc. Note: Impound or store a licensed automobile until it is re-registered.
32. File the estate's income tax returns and pay any tax owing
33. Pay legal fees and any outstanding fees relating to the administration of the estate, including executor's compensation.
34. Obtain releases from all beneficiaries or pass estate accounts before a judge of the Supreme Court, Probate Division.
35. Distribute the balance of the estate assets to the rightful beneficiaries.
36. Reimburse yourself for necessary and reasonable expenditures.