

Guide to Completing the SCSS Funeral Benefits Application

Seniors, Community and Social Services Funeral Benefits for
Albertans with Low Income

Alberta 

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Introduction to funeral benefits for Albertans with low income

The Seniors, Community and Social Services (SCSS) Funeral Benefits Guide assists the person submitting an application for SCSS funeral benefits (funeral benefits) on behalf of a deceased individual who was an Albertan with low income.

The guide has three main parts:

Part 1 Funeral benefits overview

- Provides background information on what funeral benefits are provided and who may apply.

Part 2 Completing the application form

- Provides the steps for completing the application form.

Part 3 Additional resources

- Provides contact information for questions and a checklist to ensure the application is complete.

Part 1 Funeral benefits overview

Funeral benefits

Funeral benefits are available on behalf of eligible Albertans with low income for expenses related to:

- The burial or cremation and funeral of the deceased individual within Alberta, including a ceremony, embalming (when necessary), additional transportation outside of the funeral service provider's municipality, and cemetery fees; or
- Transporting the deceased individual to another province or territory of Canada for burial or cremation outside of Alberta.

Eligibility as an Albertan with low income

Funeral benefits may be available for a deceased Albertan who had low income if eligibility criteria are met.

If the deceased individual was a member of an Assured Income for the Severely Handicapped (AISH) or Income Support household at the time of their death, please see the applicable guide:

- [Guide to Completing the AISH Funeral Benefits Application](#) for individuals who were part of an AISH household at the time of death.
- [Guide to Completing the Income Support Application](#) for individuals who were part of an Income Support household at the time of death.

In order to be eligible for funeral benefits as an Albertan with low income:

- The deceased individual must have been a resident of Alberta;
- There must be a demonstrated need;
- The estate of the deceased individual and the income or assets of any responsible survivor(s) (see the "Definitions of a responsible survivor and non-responsible survivor" section below) must meet financial eligibility;
- The same or a similar funeral benefit must not be available from any other program or source; and

- The deceased individual must have been a:
 - Canadian citizen;
 - Permanent resident;
 - Temporary resident permit holder who has been approved for entry into Canada;
 - Refugee or refugee claimant not receiving financial assistance from the Government of Canada; or
 - Victim of human trafficking as determined by the Department of Immigration, Refugees and Citizenship Canada.

Financial eligibility for funeral benefits and the amount of the funeral benefit provided may be impacted by:

- The non-exempt income and assets of the estate and any responsible survivor(s);
- Eligibility for a funeral benefit from another program or source; and
- Eligibility for the Canada Pension Plan (CPP) death benefit and life insurance policies.

See the [Funeral Benefits for Low Income Albertans](#) policy for more detailed financial eligibility information.

Applicant for funeral benefits

The person completing the application for funeral benefits should be the individual who is best able to make final arrangements on behalf of the deceased individual who was an Albertan with low income.

The [General Regulation](#) to the *Funeral Services Act*, section 36, sets out an order of priority for who has the right to make arrangements, based on their relationship to the deceased individual. If the person who has the right to make arrangements is not available, or is unwilling, the right passes to the next person on the list.

The order of priority for who has the right to make arrangements is as follows:

- (a) The personal representative designated in the will of the deceased;
- (b) The spouse or adult interdependent partner of the deceased if the spouse or adult interdependent partner was living with the deceased at the time of death;
- (c) An adult child of the deceased;
- (d) A parent of the deceased;
- (e) A guardian of the deceased under the [Adult Guardianship and Trusteeship Act](#) or, if the deceased is a minor, under the [Child, Youth and Family Enhancement Act](#) or the [Family Law Act](#);
- (f) An adult grandchild of the deceased;
- (g) An adult brother or sister of the deceased;
- (h) An adult nephew or niece of the deceased;
- (i) An adult next of kin of the deceased determined on the basis provided by sections 67 and 68 of the [Wills and Succession Act](#);
- (j) The Public Trustee;
- (k) An adult person having some relationship with the deceased not based on blood ties or affinity;
- (l) The Minister of Human Services (Seniors, Community and Social Services).

Note: In some situations, the spouse or adult interdependent partner may not have been living with the individual who passed away, such as if one person was in a care facility due to health reasons.

The person completing the application should be the available person with the highest priority on the above list. In some cases, the applicant may not be the responsible survivor of the deceased. For example, the person making arrangements may be the personal representative appointed in a will who is not the spouse.

The applicant will need to coordinate with any responsible survivor(s) to gather the required information to complete the application.

Ability to submit the application

If, to your knowledge, you are the person with the highest priority available but you do not have access to all of the information about the deceased individual, such as their address or the availability of other resources, please include as much information on the application form as you can.

If there is another person with a relationship to the deceased individual, please contact them before submitting the application to determine who is the most appropriate person to complete the application and, if applicable, to identify any information you are not aware of.

In some cases where the applicant does not have sufficient information for the application, the Office of the Public Guardian and Trustee may need to be contacted for assistance in locating information on the deceased individual.

Benefit rates

Burial or cremation in Alberta

When the remains of the deceased individual are being buried or cremated in Alberta, the rates are the actual costs based on quotes or invoices, up to a maximum rate, as follows:

- For funeral expenses for burial or cremation, the actual cost up to \$4,510;
- For a funeral ceremony, the actual cost up to \$1,020;
- For embalming, the actual cost up to \$765;
- For additional transportation, the actual cost up to \$1.13 per kilometer, after 20 kilometers, when transportation of the deceased individual is required outside the municipality where the funeral service provider is located;
- When an exception request is approved for safe sheltering (storage) after 10 days, the actual cost up to \$36 per day; and
- For cemetery costs:
 - A single cemetery plot, cemetery perpetual fees, a grave liner, when required by the cemetery, grave opening and closing fees and winter fees, at the actual cost.
 - An alternate resting place, including a single columbarium niche or mausoleum crypt, at the actual cost up to \$3,060.

Note: In Alberta, cemetery plots for the burial of certain individuals with low income are provided at 50 per cent of the regular cost as per the [Cemeteries Act](#), section 12. Deceased individuals who are eligible for SCSS funeral benefits are eligible for this reduced rate.

Note: Funeral benefits are reduced by the non-exempt income and assets of the estate of the deceased person and any responsible survivor(s), as well as the CPP death benefit and any life insurance policy of which the deceased individual and/or responsible survivor(s) are the beneficiary.

Burial or cremation outside Alberta

When the remains of the deceased individual are being transported to another province or territory in Canada for burial or cremation, the rates are:

- The actual cost of preparing the remains prior to shipping, including embalming, a hermetically sealed casket (if required) or other approved metal container.
- The actual reasonable cost of transportation by road and/or by airfreight. Least cost alternative will be considered when determining the mode of transportation.

Note: Funeral benefits are reduced by the non-exempt income and assets of the estate of the deceased person and any responsible survivor(s), as well as the CPP death benefit and any life insurance policy of which the deceased individual and/or any responsible survivor(s) are the beneficiary.

Exception requests

The maximum benefit rates for burial or cremation in Alberta are set by the Minister of SCSS through a Ministerial Order. Typically, these rates cannot be exceeded. In exceptional and necessary circumstances where the maximum benefit rate is insufficient, additional amounts may be provided based on the request and related substantiation.

All requests to exceed the benefit maximums will be considered on a case-by-case basis by the appropriate delegated authority. Examples of exceptions may include:

- Additional costs due to health and/or safety reasons;
- Safe sheltering (storage) of a deceased individual for more than 10 days. An exception for safe sheltering may be provided starting on the 11th day; and/or
- Alternate resting places above the rate limit.

The applicant will need to request that an exception be considered and provide information substantiating the need by submitting the [Funeral Benefits – Request for an Exceptional Amount](#) form.

The following criteria are considered for these requests:

- The burial or cremation and funeral expenses cannot be met by the maximum rate due to extraordinary circumstances;
- The expenses are considered necessary and essential for cremation or burial and funeral services;
- There are no other means to pay; and
- The least cost alternative is considered.

An exceptional amount may be requested at the time of application if all the required documents are available, or after approval for a funeral benefit is received and arrangements are being finalized.

Funeral benefit expenses

Funeral expenses for burial or cremation within Alberta

The following are examples of potential funeral expenses for burial or cremation in Alberta:

- Removal of the deceased individual from the place of death;
- Completion of documents for cremation or burial;
- Providing shelter for the deceased individual until disposition;
- Basic preparation of the deceased individual for identification;
- Professional services;
- Cremation fees;
- Casket and/or an urn;
- Transportation within the funeral service provider's municipality;
- Administrative costs; and
- Alberta Funeral Services Regulatory Board fee.

Note: If the expenses for burial or cremation are below the maximum amount provided, other funeral expenses can be included in this category, up to the maximum amount (e.g., additional funds for a ceremony, a headstone).

Funeral Ceremony

Funds may be provided for families and loved ones of the deceased individual to host a basic, dignified funeral service for religious, cultural or spiritual purposes.

The following are examples of ceremony expenses:

- Facility rental (e.g., community hall, religious facility, funeral home chapel, cemetery or crematorium);
- Honorarium for a religious, cultural or spiritual leader;
- Printing an order of service;
- Funeral staff;
- Equipment;
- Refreshments;
- Flowers;
- Preparation of public notices; and
- Vehicle to transport the deceased individual to a ceremony or graveside.

Note: Funds provided for a ceremony can only be used for ceremony expenses. If there is not a ceremony or the cost of a ceremony is below the maximum amount, the funds for a ceremony cannot be used for other funeral expenses (e.g., a more expensive casket, a headstone).

Embalming

Funds may be provided for embalming when deemed necessary by an embalmer who is licensed under the [General Regulation](#) to the *Funeral Services Act*, section 20.

Note: Funds provided for embalming can only be used for embalming expenses. If embalming is not required, or the cost of embalming is below the maximum amount, the funds for embalming cannot be used for other funeral expenses (e.g., additional funds for a ceremony, a headstone).

Additional Transportation within Alberta

Funds may be provided, per trip, for transportation and attendant services by the funeral service provider:

- After 20 kilometers, when travelling outside of the funeral service provider municipality; and
- When it is required to transport a deceased individual to a funeral service provider, a crematorium, a cemetery and/or a ceremony.

This rate is based on the additional kilometer section of the [Fatality Inquiries Regulation](#), section 3(1) of the Schedule.

Cemetery Fees

Funds may be provided for the following cemetery expenses:

- A single cemetery plot;
- Cemetery perpetual fees;
- A grave liner, when required by a cemetery;

Note: Grave liners may be provided by a funeral service provider or a cemetery. This cost is included in cemetery fees.

- Grave opening and closing fees; and
- Winter fees, if applicable.

Note: In accordance with the [Cemeteries Act](#), section 12, cemetery burial plots are paid at 50 per cent of the amount that would ordinarily be charged.

Alternatively, funds up to a maximum rate may be provided to place the deceased individual in an alternate resting place within a cemetery, including a single columbarium niche or a mausoleum crypt.

Transportation to another province or territory, within Canada, for burial or cremation

Transportation expenses may include, but are not limited to:

- Preparing the deceased individual's remains prior to shipping;
- Hermetically sealed casket or other approved container; and
- Transportation by road and/or by airfreight to another province or territory for burial or cremation.

Definitions of responsible survivor and non-responsible survivor

Responsible survivor: An individual who is expected to financially contribute toward the cost of funeral services. A responsible survivor is defined as the:

- Spouse or partner of the deceased individual;
- Legal parent(s) of a deceased dependent child who was living with and dependent for support from the parent(s) and was under 18 years old, or under 20 years old, and enrolled in an education program; or
- Legal sponsor of a sponsored immigrant.

The full definitions for spouse or partner, referred to as “cohabiting partner”, and “dependent child” can be found in section 1(2)(a.2) and 1(2)(b) of the [Income Support, Training and Health Benefits Regulation](#).

Non-responsible survivor: Any family member, friend or organization, not considered a responsible survivor, who may assist with funeral arrangements for the deceased individual. A non-responsible survivor is not required to contribute financially toward funeral expenses.

Depending on who is available to make the arrangements for the deceased individual, the application for funeral benefits may be submitted by a non-responsible survivor.

Understanding the application process

It is recommended that the funeral benefits application be submitted as soon as possible following the death so that eligibility for funeral benefits can be determined.

Applications are processed by the Health and Funeral Benefits Unit (HFBU). Upon receipt, the application will be reviewed to ensure that all the necessary information has been submitted.

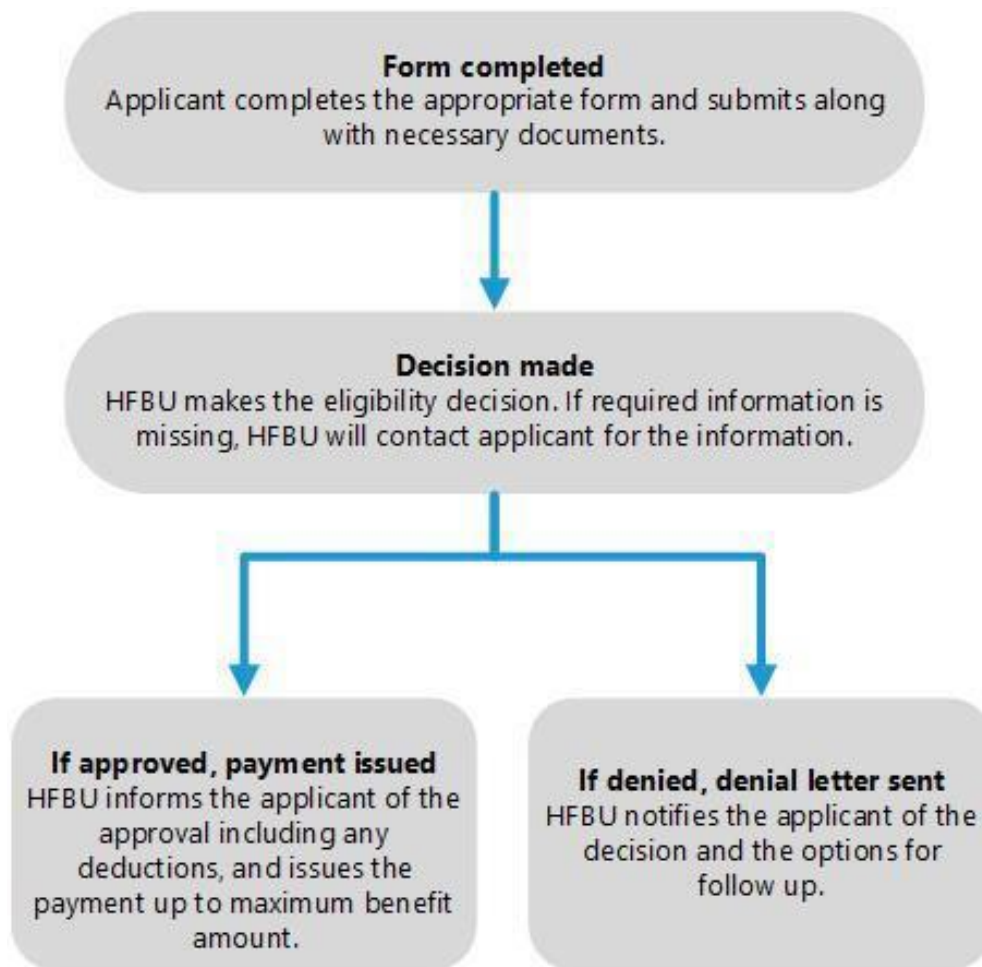
If necessary, the HFBU will work with the applicant to collect any missing information required to make a decision.

Once the HFBU has reviewed the application and determined whether the application is approved or denied, they will contact the applicant and inform them, as follows:

If Approved	If Denied
<ul style="list-style-type: none">• the maximum amount approved that will be paid based on the type of funeral benefit requested;• any deductions from the maximum amount approved due to non-exempt income and assets of the estate of the deceased individual and/or any responsible survivor(s); and• who to contact for questions.	<ul style="list-style-type: none">• the reason for the denial;• who to contact for questions;• the applicant's options, including their ability to appeal the decision; and• how to provide additional information.

The approval or denial letter, including the relevant information related to the program decision, will be sent to the applicant. This letter is first sent by email, if an email address is provided, and then again by mail.

The following chart outlines the key steps in the application process:



Submitting the application

Follow these steps to submit the application and avoid delays in processing:

1. Use the checklist provided at the end of this guide to ensure all the requested documents that you have access to are included.
2. Keep copies of the application and supporting documents for your records.
3. Submit the application, using the fillable application form online or, as per the instructions on the form, by email, fax or mail.

Submitting by email:

- CSS.FuneralBenefits@gov.ab.ca
- Subject: Funeral Benefits Application

Submitting by fax:

- 780-643-9228 (in Edmonton) or toll-free at 1-855-643-9228 (outside of Edmonton)
- To: Health and Funeral Benefits Unit
- Subject: Funeral Benefits Application

Submitting by mail:

- Health and Funeral Benefits Unit
Seniors, Community and Social Services, Government of Alberta
PO Box 805 STN MAIN
Edmonton AB T5J 2L4

If you have not included enough information for the HFBU to make a decision, you will be contacted for more information.

To support a timely review of your application, consider submitting the application online or send the completed application by email or fax.

If you are completing the fillable application form online or submitting the application by email, please save your application using the print to PDF function, if possible, to support timely processing. See the “Additional Resources” section at the end of this guide if you are unsure of how to save as a PDF.

Application form

There are three different application forms depending on the situation of the deceased individual prior to death. Ensure that you select the correct form depending on the situation.

Visit the [website](#) to complete the online application form or select the appropriate online fillable PDF application form.

- [Funeral Benefits Application for Albertans with Low Income](#)

Supporting documentation

In addition to the completed application form, supporting documentation will be used to substantiate the information. It is important that you provide all the requested information you have access to.

The application form will indicate where supporting documentation is requested. Part 2 of this guide provides additional information on what types of documentation may be required to accompany the completed form.

Part 2 Completing the application form

Completing the low income Albertan application form

Section 1: Funeral benefits

Information is collected to determine what type of funeral benefit is being applied for and to assist with determining if the request falls under the allowable expenses.

Payment will automatically be directed to the funeral service provider if you are approved for a funeral benefit. However, if the deceased individual was your spouse or partner, or dependent child, you may request payment be issued to you. If you make this request, you will be responsible for arranging payment to service providers.

Section 2: Applicant's information

Your information is collected to confirm your identity, contact you regarding the application, understand your relationship to the deceased individual and direct payment, if applicable.

It is important for us to understand your relationship to the deceased individual to ensure that you are the appropriate person to be applying for funeral benefits.

! **Please note:** It is important that your contact information, including your phone number, email address, and mailing address are accurate, as program staff will use this information to contact you if there are any questions and/or to notify you about eligibility for a funeral benefit. During the application process, please check your mail and email regularly.

How to complete

Complete the first part of this section by providing your information.

! **Documentation required:** Please provide copies of proof of your identification. Acceptable forms include:

- Driver's licence
- Birth, marriage, baptismal certificates
- Personal health card
- Social insurance card
- Employee, student ID cards
- Bank or credit card
- Certificate of Indian Status card
- Firearms Acquisition Certificate
- School, health, hospital records
- Parole card
- Vehicle registration/insurance
- Non-driver ID card

In this section, indicate your relationship to the deceased individual. The list in the application is provided in order of priority.

If there is another individual who has a relationship to the deceased individual that has a higher priority on the list, please see the "Applicant for funeral benefits" section above.

If you are not the person with the highest priority who is available on the list, but there is a reason the individual(s) with a higher priority is unable or unwilling to complete the application, explain in the space provided. If the HFBU is not able to proceed with you as the applicant, they will contact you to advise.

Section 3: Details of the deceased information

Information is collected about the deceased individual to confirm their date of passing, their identity and to verify their residency in Alberta.

! **Please note:** If the deceased individual was a sponsored immigrant, it is important to provide the sponsor's information and to explain why the sponsor is not providing for the funeral expenses in order to determine eligibility.

! **Please note:** Individuals in Canada with an immigration status other than those listed on the application form are not eligible for a funeral benefit.

How to complete

Complete all the parts of this section, including checking off the appropriate marital status and status in Canada.

! **Documentation required:** Please provide a copy of the Funeral Director's Statement of Death or an Official Death Certificate.

! **Documentation required:** Please provide copies of proof of identity and the address of the deceased individual. Acceptable forms of identification include:

- Driver's licence
- Birth, marriage, baptismal certificates
- Personal health card
- Social insurance card
- Employee, student ID cards
- Bank or credit card
- Certificate of Indian Status card
- Firearms Acquisition Certificate
- School, health, hospital records
- Parole card
- Vehicle registration/insurance
- Non-driver ID card

The same document may provide proof of identity and address (e.g., a driver's licence). If the proof of identity and address are not included on the same document, please provide copies of two documents to confirm both identity and address (e.g., an Alberta ID card and a utility bill with the deceased's name and address).

! **Documentation required:** Please provide copies of proof of status in Canada. Acceptable forms include:

- Birth certificate
- Certificate of Indian Status card
- Permanent residency card
- Other document(s) from the Department of Immigration, Refugees and Citizenship Canada confirming status

Section 4: Deceased individual's family details

Reporting the household situation of the deceased individual is required to assist with determining eligibility for funeral benefits.

How to complete

If the deceased individual did not have a spouse or partner, and/or dependent children, select "No" to the two questions.

If the deceased individual had a spouse or partner and/or dependent children at the time of their death, please provide the information for the applicable family member(s). If you are the spouse or partner, check the box indicating this. You do not need to re-enter your information. If completing a paper copy of the application form and the deceased individual had more dependent children than the spaces provided, please attach the information for the additional children on a separate piece of paper.

Section 5: Responsible survivor

See the "Definitions of responsible survivor and non-responsible survivor" section in Part 1 above for the definition of a responsible survivor. If there are one or more responsible survivor(s) of the deceased individual, this information is required to determine eligibility for funeral benefits.

How to complete

Review the three types of responsible survivors. If there is no responsible survivor of the deceased individual, you only need to complete the section asking if there is a responsible survivor.

If there are one or more responsible survivor(s), check off which types of responsible survivor(s) that there are and provide the requested information for each. If completing a paper copy of the

application form and the deceased individual had more responsible survivors than the spaces provided, please attach the information for the additional responsible survivor(s) on a separate piece of paper.

Section 6: Other available resources

If the deceased individual may be eligible for funds or funeral benefits from another program or source, this may impact eligibility for funeral benefits, or the amount of the funeral benefit provided.

Canada Pension Plan (CPP) Death Benefit – The estate of the deceased individual may be eligible for a CPP death benefit of \$2,500 from the federal government. The CPP death benefit is considered a non-exempt resource. Typically, the CPP death benefit is assigned to SCSS when funeral benefits are being issued for the deceased individual.

If the CPP death benefit was applied for prior to an assignment to SCSS, the maximum funeral benefit amount is reduced by the value of the CPP death benefit (\$2,500).

If the CPP death benefit application is denied, please provide proof of denial to the HFBU and any eligible funeral benefit amount will be issued.

If the CPP death benefit is assigned to SCSS and the value of the funeral benefit issued was less than \$2,500, SCSS will only collect the value of the funeral benefit from CPP. The applicant may request the difference by completing the [Application for a Canada Pension Plan Death Benefit \(ISP1200\)](#) through [Employment and Social Development Canada](#).

Life Insurance – The deceased individual may have had a life insurance policy. Life insurance is considered a non-exempt resource when the benefit is directed to the estate of the deceased individual or a responsible survivor and is deducted from the funeral benefit amount issued. However, if the beneficiary of the policy was someone other than the estate or a responsible survivor, the benefit is considered exempt when determining eligibility for funeral benefits.

Prepaid Funeral - Funeral benefits are not provided if there is a prepaid funeral and arrangements have been made and paid for prior to the individual passing away.

Other available programs – If any of the following situations apply, the deceased individual may be eligible to receive funeral expenses from another program. If so, those programs must be applied for or used before eligibility for funeral benefits can be determined. Funeral benefits will not be provided if another program is responsible for providing a benefit for funeral expenses.

If the deceased individual:

- Was a First Nation person whose Band has a program to pay for the burial or cremation and funeral expenses of its members living off-reserve;
- Was a client of the Public Trustee prior to their death, funeral arrangements should be requested through the Public Trustee;
- Was a veteran of the Canadian Armed Forces, there may be benefits through the [Last Post Fund](#);
- Died in a work-related accident or due to an occupational disease, there may be benefits through the [Workers' Compensation Board](#);
- Died as a result of a motor vehicle accident, there may be benefits through the [Automobile Accident Insurance Benefits Regulation](#);

- Died as a result of a violent crime, there may be benefits through the [Victims of Crime Assistance Program](#);
- Was a child in care under the [Child, Youth and Family Enhancement Act](#), there may be benefits under that Act; or
- Was potentially eligible for any other program that may provide benefits to cover funeral expenses, in which case funeral benefits should be requested from this source first.

Note: Contributions to the funeral provided by non-responsible survivors, including family members who are not responsible survivors, friends, religious or community organizations or groups, and crowd sourcing accounts, are not considered when determining eligibility for a funeral benefit.

How to complete

Complete all parts of the section indicating “Yes”, “No”, or “Do not know” to whether the individual may be eligible for benefits through other available resources.

- ! **Documentation required:** If the CPP death benefit has not already been applied for on behalf of the deceased individual, please provide a completed copy of the [Request for Estimate – CPP Death Benefit](#) form.
- ! **Documentation required:** Verification of the value of any life insurance policies for the deceased individual if the estate or a responsible survivor was the beneficiary.
- ! **Documentation required:** If you answer yes to the deceased individual being potentially eligible for any other program, include a copy of the denial from the appropriate program.

Section 7: Estate income of the deceased individual

In order to receive a funeral benefit, the estate of the deceased individual must meet certain financial eligibility requirements. The HFBU reviews the income of the deceased individual at the time of death.

Certain income sources of the estate of the deceased individual are considered exempt when determining eligibility for funeral benefits and the potential amount of the funeral benefit. SCSS also provides a partial exemption for non-exempt income of the estate of the deceased individual in situations where they were the single parent of dependent children.

For more information on how different types of income are treated, please see the [policy manual](#).

If approved for a funeral benefit, any non-exempt income of the estate will be deducted from the funeral benefit amount provided.

How to complete

Complete the chart indicating “Yes”, “No”, or “Do not know” for the different types of income. If you do not have access to bank/account statements, but you know the financial institution that the deceased individual used, please include that information in the provided space.

- ! **Documentation required:** If the deceased individual was receiving income from any of the listed sources, please attach verification and bank statements showing a minimum of 30 days of transactions prior to the death of the deceased individual, up to the date of application.

Section 8: Assets of the deceased individual's estate

Assets are items of value such as cash, investments, property and vehicles.

In order to receive a funeral benefit, the estate of the deceased individual must meet certain financial eligibility requirements. The HFBU reviews the assets of the deceased individual at the time of death.

Certain assets of the estate of the deceased individual are considered exempt when determining eligibility for funeral benefits and the potential amount of the funeral benefit. SCSS also provides a partial liquid asset exemption (see liquid asset description in the note below) for income of the estate of the deceased's individual in situations where they were the single parent of dependent children.

- ! **Please note:** Row 1 and 2 of the chart ask about liquid assets of the estate. Liquid assets are cash on hand or cash held in a financial institution or by a third party that must be paid on demand, and readily convertible assets such as stocks and bonds. Any cash remaining from income becomes a liquid asset one month after the income is received. Therefore, at least 30 days of bank statements are required.

For more information about how different types of assets are treated, please see the [policy manual](#).

If approved for a funeral benefit, any non-exempt liquid assets of the estate will be deducted from the funeral benefit amount provided. If the estate includes any other non-exempt assets, the deceased individual is not eligible for funeral benefits.

How to complete

Complete the chart indicating "Yes", "No", or "Do not know" to the different types of assets. If the deceased individual's estate has one of the listed assets, please provide the value of the asset. If you do not have access to bank accounts/statements but you know the details of the financial institution that the deceased individual used, please include that information in the provided space.

- ! **Documentation required:** If the deceased individual's estate has any of the listed assets, please attach verification and/or bank statements.

Section 9: Income of the responsible survivor

In order to receive a funeral benefit, any responsible survivor(s) of the deceased individual must meet certain financial eligibility requirements. The HFBU reviews the income of the responsible survivor(s) to determine eligibility for funeral benefits.

Certain income sources of the responsible survivor are considered exempt when determining eligibility for funeral benefits and the potential amount of the funeral benefit. SCSS also provides a partial exemption for the non-exempt income of a responsible survivor(s).

For more information on how different types of income are treated, please see the [policy manual](#).

If approved for a funeral benefit, any non-exempt income of the responsible survivor(s) will be deducted from the funeral benefit amount provided.

How to complete

If there is no responsible survivor, do not complete this section.

If there is a responsible survivor, complete the chart indicating "Yes" or "No" to the different types of

income. If the responsible survivor has one of the listed income amounts, include the amount received in the 30 days prior to the death of the deceased individual.

! **Documentation required:** If the responsible survivor is in receipt of income from any of the listed sources, please attach verification and bank statements showing a minimum of 30 days of transactions prior to the death of the deceased individual, up to the date of application.

! **Please note:** Income sources are only considered once. If the deceased individual had a spouse or partner at the time of death, all income of the estate of the deceased individual and their spouse or partner are considered as belonging to the spouse or partner, and the income rules for a responsible survivor are applied.

Section 10: Assets of the responsible survivor

Assets are items of value like cash, investments, property and vehicles.

In order to receive a funeral benefit, any responsible survivor(s) of the deceased individual must meet certain financial eligibility requirements. The HFBU reviews the assets of the responsible survivor(s) to determine eligibility for funeral benefits.

Certain assets are considered exempt when determining eligibility for funeral benefits and the potential amount of the funeral benefit. SCSS also provide a partial exemption for the liquid assets (see liquid asset description in the note below) of a responsible survivor(s).

! **Please note:** Rows 1 and 2 of the chart ask about liquid assets of a responsible survivor. Liquid assets are cash on hand or cash held in a financial institution or by a third party that must be paid on demand, and readily convertible assets such as stocks and bonds. Any cash remaining from income becomes a liquid asset one month after the income is received. Therefore, 30 days of bank statements are required.

For more information on how different types of assets are treated, please see the [policy manual](#).

If approved for a funeral benefit, any non-exempt liquid assets of a responsible survivor(s) will be deducted from the funeral benefit amount provided. If a responsible survivor(s) has any other non-exempt assets, the deceased individual is not eligible for funeral benefits.

How to complete

Complete the chart indicating “Yes” or “No” to the different types of assets. If the deceased individual’s estate has one of the listed assets, please provide the value of the asset.

! **Documentation required:** If the deceased individual’s estate has any of the listed assets, please attach verification and/or bank statements.

! **Please note:** Assets are only considered once. If the deceased individual had a spouse or partner at the time of death, all assets of the deceased individual and the spouse or partner are considered once, and the asset rules are applied.

Section 11: Reimbursement of funeral or transportation expenses in emergency situations

In the event that an invoice was paid in full prior to the application being submitted, the deceased individual may not be eligible for funeral benefits. Funeral benefits may be provided for up to six

months after the expenses were incurred if all eligibility criteria would have been met at the time of the expense, and there was an emergency situation where an application for funeral benefits was not submitted.

The invoice is considered paid if it was paid in full, or if an amount equal to or exceeding the total benefit amount requested was paid, prior to the application being submitted.

How to complete

If you are requesting reimbursement, complete all parts of this section. This includes providing the reason why payment was made prior to the application being submitted.

If you are not requesting reimbursement, check “No” to the question about if you are seeking reimbursement and leave the rest of the section blank.

- ! **Documentation required:** If submitting a request for reimbursement, include paid invoices of expenses.

Section 12: Payment direction

Payments are generally issued to funeral service providers and cemeteries, with the following exceptions:

- If the applicant is the spouse or partner of the deceased or the parent of a deceased dependent child and they choose to receive payment directly; or
- If the payment is for an approved reimbursement.

How to complete

Choose the appropriate payment method.

Note: Funeral benefits will be reduced if the CPP death benefit has been applied for. Funeral benefits may also be reduced if income or liquid assets belonging to the deceased individual or a responsible survivor(s), have been determined to be available.

If the funeral benefit is approved at a reduced amount, you will be contacted by a Funeral Benefits Assessor to discuss your options for arranging payments.

- ! **Documentation required:** Provide detailed quotes or unpaid invoices from the service provider. Please ensure your quotes/invoices provide a detailed listing for each expense category (e.g., cremation or burial, embalming, ceremony, additional transportation within Alberta, cemetery, etc.)

Exception Requests: In exceptional and necessary circumstances where the maximum benefit rate is insufficient, additional amounts may be provided based on the request and substantiation documents provided.

- ! **Documentation required:** complete the [Funeral Benefits – Request for an Exceptional Amount](#) form and attach substantiation documents.

Section 13: Consent to disclose personal information

This section allows you to name people and organizations, such as a family member or a funeral service provider, to receive information about the status of your funeral benefits application via a

telephone inquiry.

The consent is valid for the period of time that the funeral benefits application is being processed and expires when a final decision on the application has been received or the application is withdrawn.

The consent can be revoked, at any time, in writing.

Section 14: Declaration

It is important to read all of the sections of the declaration.

If you do not understand or have questions about any part of the declaration, see the contact information for the HFBU at the end of this guide.

Section 15: Signature

When signing the application form, you are agreeing you have read and understood the consent, if applicable, and declaration.

A handwritten signature is required. Please date, print and sign on the signature line. Be sure to include a scanned copy or a photo of this signed page with your application.

The application cannot be processed if the signature section is not signed by you.

Part 3 Additional resources

Checklist

Documentation to be included with the completed application form:

Required documentation	
<input type="checkbox"/>	Section 2: Proof of identification of the applicant
<input type="checkbox"/>	Section 3: Funeral Director's Statement of Death or an Official Death Certificate
<input type="checkbox"/>	Section 3: Proof of identification and address for deceased individual
<input type="checkbox"/>	Section 3: Proof of citizenship or status in Canada
<input type="checkbox"/>	Section 7: 30-day bank statement as proof of amount of income and proof of any other income source for the deceased individual <ul style="list-style-type: none"> If this information is not available, provide details of the financial institution
<input type="checkbox"/>	Section 8: Proof of assets and applicable bank statements showing value of assets for the deceased individual <ul style="list-style-type: none"> If this information is not available, provide details of the financial institution
<input type="checkbox"/>	Section 12: Quotes or unpaid invoices for all funeral expenses related to a burial or cremation, or for transportation expenses to another province or territory within Canada
Documentation required depending on situation	
<input type="checkbox"/>	Section 6: Request for estimate – CPP death benefit <ul style="list-style-type: none"> Unless the CPP death benefit has already been applied for prior to submitting the funeral benefit application
<input type="checkbox"/>	Section 6: Proof of denial from another program that covers funeral expenses <ul style="list-style-type: none"> If the deceased individual may have been eligible for funding from another program, proof of denial or the value of benefit provided must be submitted to determine eligibility for funeral benefits
<input type="checkbox"/>	Section 6: Proof of the value of a life insurance policy for the deceased individual <ul style="list-style-type: none"> If the estate or a responsible survivor was the beneficiary
<input type="checkbox"/>	Section 9: 30-day bank statement as proof of amount of income and proof of any other income source for the responsible survivor(s) <ul style="list-style-type: none"> If there is one or more responsible survivor(s)
<input type="checkbox"/>	Section 10: Proof of assets and applicable bank statements showing value of assets for the responsible survivor(s) <ul style="list-style-type: none"> If there is one or more responsible survivor(s)
<input type="checkbox"/>	Section 11: Invoices for all funeral expenses <ul style="list-style-type: none"> If applying for a reimbursement

If approved, the notification letter will advise that the funeral benefit was approved, confirm if there were deductions based on the income and liquid assets of the estate of the deceased individual and/or responsible survivor(s), or the Canada Pension Plan death benefit, if it has already been applied for. The letter will also advise that if the funeral benefit was reduced, you are responsible for paying the balance owing to the funeral services provider(s).

How to save as a PDF

In order to save your application form using the save to PDF function:

- Once you complete your form, select 'file' in the top left;
- Select 'Print' from the dropdown menu;
- Change your printer to the 'Microsoft Print to PDF' option;
- A save print window will open, enter a file name and select a saving location like you would when saving any other document on your device;
- Select 'save'; and
- A copy of your application form will now be saved in the location you selected.

Contact

If you have questions about completing, submitting or a decision on an application, please contact:

Health and Funeral Benefits Unit

Phone: 780-638-4443 (in Edmonton)

Toll-free: 1-855-638-4443 (outside of Edmonton)

Office hours: 8:15 a.m. – 4:30 p.m., Monday to Friday, closed statutory holidays