

A resource guide for
Survivors



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Introduction

This guide is meant to provide you with information and practical advice that you may find useful in the early years following the loss of your loved one.

This guide was produced by Alberta Occupational Health and Safety (OHS), in partnership with the Workers' Compensation Board – Alberta (WCB), with additional input from Threads of Life, a national, not-for-profit organization dedicated to supporting families who have been affected by a workplace tragedy.

The two resource guides in this series are entitled:

- A Resource Guide for Survivors
- A Resource Guide for Seriously Injured Workers and their Families

The image on the cover of both guides is entitled 'Melancolie', created by Albert Gyorgy. The heartbreaking yet inspiring sculpture resides in a small park on the promenade (Quai du Mont Blanc) along the shore of Lake Geneva, Switzerland. The artist has graciously permitted us to use the image. In his words, *"Thank you for your appreciation of my art, it means a lot to me as an artist. I think that what you are doing for these people is a very nice thing. I hope this brochure will be able to help a little bit at least."*

Families like yours – who have also been through a workplace tragedy – have provided valuable insights in the development of these guides. We acknowledge and thank them for their assistance.

About this guide

A traumatic death can leave family members shocked, overwhelmed and in need of immediate support and practical assistance. In many cases, family members will not know what to expect and many questions will arise.

This guide will help you understand:

- The services and benefits that may be available to you from the WCB.
- The roles of certain organizations that you may deal with in the months ahead, including Occupational Health and Safety.
- The role of the provincial Crown Prosecutor's office in regards to court proceedings that may arise from a workplace fatality.
- Information that may help you and your family as you go through different phases of grief or bereavement,
- Resources and contacts to help you inform yourself and seek out additional supports or services, now or over time.

Please note that although this guide is generally addressed to the deceased worker's spouse or partner, the next of kin or other family members, we also hope it will be of assistance to any other readers who may be playing a supportive role following the fatality.

Who will contact the family?

In the early days following a workplace fatality, you may be contacted by different people, or you may have to initiate the contact.

This may include your loved one's employer, an Occupational Health and Safety (OHS) investigation specialist, the local police or RCMP, a WCB adjudicator or case manager, a police victim services representative, the Office of the Chief Medical Examiner, a funeral home, friends, relatives, the media and many others.

The following pages provide basic information about some of the main contacts you will have with government or regulatory agencies.

Important facts about workplace fatalities in Alberta

A deceased worker must have been employed by an employer covered under the *Workers' Compensation Act* in order for the surviving family to be eligible for WCB benefits or services. There are some instances where others may be eligible, such as contractors that are deemed to be workers, or volunteers that may hold worker status under the *Workers' Compensation Act*.

OHS investigates workplace fatalities that fall within its jurisdiction under Alberta's *Occupational Health and Safety Act* or other Alberta legislation.

The federal government is responsible for investigating workplace fatalities in federally-regulated organizations that operate in Alberta, such as railways, the telecommunications industry, interprovincial transport companies and federal government departments. In some cases, there may be a joint federal-provincial investigation.

Important Legislation

Legislation that may be of interest to readers of this guide includes:

- *Occupational Health & Safety Act*, Regulation and Code
- *Workers' Compensation Act* and associated regulations
- *Fatality Inquiries Act*
- *Adult Interdependent Relationships Act* and Alberta Interdependent Partner Agreement Regulation. Please seek legal advice in relation to how this legislation applies to you.

In Alberta, a person is an adult interdependent partner if:

- the person has lived with the other person in a relationship of interdependence for a continuous period of not less than three years, or of some permanence, if there is a child of the relationship by birth or adoption, or
- the person has entered into an adult interdependent partner agreement with the other person.

In this guide, for simplicity, we have shortened all usages of the term *adult interdependent partner* to *partner*. We also use the terms *spouse*, *partner* and *common-law partner* equally, as some federal legislation refers to the *common-law* term. The use of these terms in this guide generally relates to the eligibility of a deceased person's spouse, partner or common-law partner to receive survivor's benefits.

Workers' Compensation Board – Alberta (WCB)

There is support available for you and your family after a work-related fatality

Losing a loved one through a workplace accident or illness is tragic. During this difficult time, you will have many questions about the help available to you.

The WCB has case managers who can help you. They have helped many families who have experienced similar losses and are sensitive to your needs during this difficult time. They will be your long-term contact and will help you understand WCB benefits and how to obtain them.

Immediate help is available

It is important you have someone you can talk to. Your case manager will be there to support you and will help you access support like counselling. Dependent children living with you may also be eligible for benefits.

Please call your case manager when you need help, wish to understand compensation benefits in more detail, or just have questions to help you plan for the future.

Have you submitted a claim to WCB?

If you haven't already done so, it is important as a survivor for you to submit a Workers' Report of Injury to WCB to begin the claim process.

It is possible the employer or a healthcare professional has already notified WCB of the injury as they are required by law to submit a report to WCB if they have knowledge a workplace accident has occurred.

Visit the WCB website at wcb.ab.ca and select *Report an injury* on the quick links section of the home page.

Not sure how to report? Call WCB at 1-866-922-9221 and they will help.

Here is a summary of the benefits and support you may be eligible to receive:

- **Financial assistance for funeral expenses**
WCB helps families with burial, cremation or a memorial (up to \$16,800) and may also help with transportation.
- **Fatality award**
A one-time fatality benefit is provided to the spouse or dependent(s) of a worker who dies as a result of a workplace injury or illness. Your case manager will explain in detail how this award is calculated.
- **Grief counselling**
Grief counselling is important and services are available to all dependants and immediate family members. These services can be facilitated by your WCB case manager with a registered psychologist in your community.
- **Pension and re-employment support**
In general, compensation for dependants includes a monthly pension and, if needed, appropriate re-employment coaching and services for spouses or partners. This particular benefit is designed to:
 - Help the dependent spouse or partner in becoming gainfully employed through the provision of re-employment coaching and services and financial support.
 - Provide ongoing financial support to spouses or partners who are not capable of becoming gainfully employed.

Your case manager will guide you through all this information and will ensure you receive the benefits you need.

Benefits for dependants

WCB can also provide a worker's dependants with a source of financial security during this difficult time and will support them in adjusting to the changes in their lives. Every person's individual circumstances are different.

These specific benefits are designed to:

- Provide financial support to a spouse or partner until the youngest dependent child is 18 years old or up to 25 years old if they are in school, regardless of their employment status.
- Help the dependent spouse or partner in becoming gainfully employed through vocational coaching and services and financial support.

What to do if you disagree with a claim decision – How to request a review of a WCB decision

Your case manager will provide you with a written explanation of claim benefit decisions. Letters will include the rationale for all decisions and invite you to ask questions, so you can fully understand and participate.

If you disagree with any claim benefit decision made, and are unable to resolve your concerns with your case manager, you can request a formal decision review within one year the decision date. Once the request is received, a supervisor will work with you towards a possible resolution.

Information about the review process and the Request for Review form is available on the WCB website at wcb.ab.ca under the Claims tab labeled **Review and appeals**. If you have someone representing you (who is not from the Fair Practices Office), it is important you submit a signed, current Worker's Authorization of a Representative form so WCB can speak directly with your representative and share information with them.

Help is available from the Fair Practices Office – Workers' Appeals Advisor Branch

If you'd like assistance submitting a decision review request, you can contact the Fair Practices Office (FPO). The FPO was established to advance the interests of injured workers and their dependants. The FPO acts independently of WCB when representing workers and, whenever possible, they try to work directly with WCB's Customer Service areas to resolve issues so that a formal appeals hearing is not necessary. There is no charge to you for this service.

You can contact their office toll free at 1-866-427-0115.

Can the family sue?

The workers' compensation system is no-fault insurance. This means when an accident is accepted as work related and involved a worker covered under the *Workers' Compensation Act*, the worker (and in the case of a fatality, the family), does not have the right to sue any other worker or employer.

If the work injury was caused by a company or person not covered by the Act (a third party), WCB may take legal action against the third party on your behalf. A representative of WCB's Legal Services department will contact you if it appears legal action is warranted.

Canada Pension Plan

In order for a deceased worker's spouse or family to be eligible for any benefits under the Canada Pension Plan (CPP), the deceased worker must have contributed to the CPP in their working life.

The Canada Pension Plan death benefit is a one-time, lump-sum payment to the estate on behalf of a deceased CPP contributor. If an estate exists, the executor named in the will or the administrator named by the Court to administer the estate applies for the death benefit. The executor should apply for the benefit within 60 days of the date of death.

If no estate exists or if the executor has not applied for the death benefit, payment may be made to other persons who apply for the benefit in the following order of priority:

- The person or institution that has paid for or that is responsible for paying for the funeral expenses of the deceased,
- The surviving spouse or common-law partner of the deceased, or
- The next-of-kin of the deceased.

It is important to apply for CPP benefits. If you do not apply, you may miss out on benefits that could be helpful.

Making an application for CPP benefits

To apply, you must complete the Application for a Canada Pension Plan Death Benefit, include certified true copies of the required documents, and mail it to a Service Canada Centre closest to you. Addresses are provided on the form.

How soon can I receive CPP benefits?

It will take several weeks to process your applications for CPP benefits. Benefits are payable the month after the contributor's death. The death benefit, which may be used towards funeral expenses, is payable as soon as the application is processed.

Can I receive CPP and WCB benefits at the same time?

Yes. WCB does not reduce your WCB benefits even if you also receive CPP benefits.

Steps in the Occupational Health and Safety (OHS) Investigation

What to expect when Alberta Occupational Health and Safety OHS officers conduct an investigation.

Arriving at the incident site

- When Alberta OHS learns of a work site incident that is reportable under section 40 of the *OHS Act*, an OHS officer is assigned to conduct an investigation.
- The OHS officer is tasked with investigating the incident to understand what has happened and ensure that other workers are not at risk.
- If the incident is a serious injury, fatality, or a high potential incident, the officer will visit the work site
- Before arriving at the work site the OHS officer will attempt to contact the work site parties to gather more information about the incident.
 - This will help the OHS officer arrive prepared for hazards that may still be present at the work site, or any other variables that may impact the investigation, and address any biosecurity concerns.

Securing the incident site

- Everyone must comply with orders made by OHS officers.
- The OHS officer will direct the companies involved that the incident scene must remain secure, and may ask that witnesses of the incident remain at the scene so that they can be interviewed.
- The OHS officer may also provide further direction depending on the incident. For example, if a person was injured by power mobile equipment the investigator may ask for the equipment to be turned off and secured.

Initial steps in the investigation – who will be there, what will they do?

- OHS officers usually work in partners or small teams. They will introduce themselves to the various people at the incident scene to understand who is present.
- If police or fire services are present at the incident, and their investigation is complete, they will release the incident scene to OHS.
- Sometimes the OHS officers will cordon off an area to make a visual boundary of the incident scene, or change a boundary already made by police.
- While OHS officers may differ in their approach, common activities include attendance at the incident site, taking pictures and measurements, and interviewing people who may have information for the investigation.
- The order of these phases of the investigation could vary based on the particular incident.
- Depending on the size of the incident scene and complexity of the investigation, the OHS officer may call more people to attend the work site to assist them, such as engineers, surveyors and other subject matter experts. This may take time to complete, but the officer will ensure other work site activities are impacted as little as possible.
- Items may be seized by the lead investigator to be examined off site. The officer will issue a receipt for the items. All items seized will be returned to their rightful owner.

Completing the initial investigation and corrective actions (orders and demands)

- Once the OHS officer(s) has completed their work at the incident site, they will meet with the involved parties and release the incident scene back to the appropriate regulated party (e.g. the employer).
- Compliance orders, stop work orders, stop use (e.g. stop use order on the involved machinery or equipment) orders, administrative penalties, and prosecutions are enforcement tools used to address non-compliance identified through the investigation.
- There may be orders issued to parties involved to resolve any outstanding health and safety concerns. This helps prevent the same incident from happening again.
 - An order is a directive issued from an OHS officer to a regulated party (e.g. employer, supplier, supervisor etc.) to make sure the employer meets the minimum requirements outlined in OHS legislation.
- The order will have a due date for the corrective action to take place.
- After the OHS officer leaves the work site they may ask for more information from the work site regulated parties in the form of a demand. *Please note: this process could change depending on the circumstances of the incident.*
 - A demand is a document that compels production and lists information the OHS officer requires. For example, the officer may want to see a contract between the prime contractor and a contractor they hired.
- The OHS officer may also re-interview any people as more questions can arise during the investigation process.

- Lastly, there is a statutory requirement for an investigation, and corresponding report, to be completed by a regulated party (either a prime contractor or employer) regarding all workplace incidents that are reportable to Alberta OHS.
 - The officer will send a demand to the appropriate regulated party requesting a copy of the regulated party's own investigation report (this could be several months after the incident). The regulated party may need to contact the work site employer or other regulated parties to get the information required to complete their investigation. This investigation will often include corrective actions to help prevent repeat incidents.

Completing the investigation

- When the incident results in a life-altering injury or a fatality, the investigator will complete an OHS investigation report and conduct a review for enforcement action.
- A review for enforcement action is a process where the OHS officer presents the file to a panel and a decision is made on whether to send the case to Special Prosecutions and Alberta Justice for regulatory prosecution review.
- If the panel determines the file does not require a review by Alberta Justice, the process of closing the file begins.
- If the file is sent to Alberta Justice, the OHS prosecutor will review all the materials and information gathered in the OHS investigation. This can include items such as witness statements, documentation on workplace procedures, investigator's notes, health and safety manuals, photographs, manufacturer's specifications and expert reports.

- After this review, the OHS prosecutor may recommend to OHS that charges be laid, in accordance with Alberta Justice guidelines. Charges will only be recommended if there is enough evidence to prove wrongdoing on the part of the regulated parties, and that there is a reasonable likelihood of conviction.
- OHS must lay charges within two years of the incident date. Charges may be laid against employers, prime contractors, suppliers, service providers, owners, contractors, supervisors or workers. They may be charged jointly or individually.
- Prosecutions are done in the public interest, with a general aim to have a deterrent effect on regulated parties by handing down fines, penalties, creative sentences or a combination of sentences available under the Alberta *Occupational Health and Safety Act*.
- After all court proceedings are concluded, the investigation report will be shared with the involved parties, firstly with the injured worker or the family of the deceased worker, then with the employer and lastly, posted on the Alberta OHS website after the file is closed.

Status of the investigation and court proceedings

- The families can contact the OHS investigation specialist to ask questions about Alberta OHS, safety standards or the investigation process at any time. Specific details regarding the incident or the evidence collected cannot be given until all legal proceedings, if any, have been completed. The OHS investigation specialist will also notify the families when, if any, charges are laid and upcoming court dates, when required.

The role of the Chief Medical Examiner

Under the *Fatality Inquiries Act*, the office of Alberta's Chief Medical Examiner (CME) must be notified of all workplace-related deaths.

In accordance with the *Fatality Inquiries Act*, any occupational death must be recorded on a Certificate of Medical Examiner. This document notes the manner and cause of death, so it is different from the basic Certificate of Death and provides more detail.

The Certificate of Medical Examiner provides the medical cause (e.g., work related) of death, the manner (e.g., accidental) of death, and a brief description of the circumstances. The Office of the Chief Medical Examiner will not provide this document to any institution or person without written authorization from the adult next of kin.

The Certificate of Medical Examiner is an important document. Insurance companies, banks or lawyers often require a copy of this document. The manner and cause of death are important in determining the claim. Similarly, it may also affect your WCB and CPP claims.

The Certificate of Medical Examiner will only be signed after the CME completes a full report on the manner and cause of death. This can take from three to eight months.

Will there be an autopsy?

After a workplace fatality, the CME will decide whether an autopsy is necessary to help determine the cause of death. This will only happen when a reasonable doubt about the medical cause of death exists.

For example, in the case of a fatality involving industrial equipment or machinery, the cause of death may be fairly clear, such as equipment falling on or impacting the worker. In other cases, the cause may be less clear, such as incidents involving the "sudden collapse" of a worker at work. This kind of incident may involve toxic substances (e.g., exposure to hydrogen sulphide),

a heart attack or seizure, or other unknown causes. In such cases, the CME will normally decide to conduct an autopsy to help determine the actual cause of death.

The CME does not need the permission of the next of kin to perform an autopsy. An autopsy may include complex laboratory tests, so it may be weeks or months before results are known.

CME and OHS

The CME's investigation is different from the OHS investigation. The OHS investigation is largely directed at finding the contributing factors and root cause of the fatality incident. The CME's job is to investigate from a medical viewpoint, identifying the manner and cause of death. The CME and the OHS lead investigator will share information regarding their respective investigations in order to ensure both parties have a full understanding of relevant facts or factors that may have contributed to the death.

Dealings with the CME

The CME's office is always willing to speak with the family. Prepare your questions prior to contacting the office. The CME or his/her representatives will verbally give you as much information as they are allowed to at that time.

About Fatality Inquiries

Fatality inquiries directly related to workplace deaths are infrequent. This is generally because most incidents are investigated quite thoroughly by OHS, as well as police services. A **fatality inquiry** is a legal proceeding before a Provincial Court judge that helps clarify the circumstances of a death. They can also provide insight and recommendations to prevent similar deaths.

The next of kin can make a request to the CME for the case to be considered for a fatality inquiry. If you're a next of kin of the deceased and want to request a fatality inquiry, follow these steps:

Step 1. Write a letter

In your letter:

- state that you request the Fatality Review Board to review a case
- give reasonable grounds for the review

Step 2. Send the letter

Send your letter by mail to:

Attention: Chief Medical Examiner
Office of the Chief Medical Examiner
7007 116 Street NW
Edmonton, Alberta T6H 5R8

After you send your letter

The Fatality Review Board will decide whether or not to recommend an inquiry.

The investigation and Court actions arising from a workplace fatality have to be resolved before an inquiry can be held. The CME does not receive the Fatality Report from OHS until any action against the employer is concluded.

What if the media calls?

When someone dies in a workplace fatality incident, the media may report on the matter. Members of the media may contact you, your family or friends for a comment about what has happened.

The following may be helpful to you.

- You do not have to speak with the media if you do not want to.
- If you choose to speak to the media, you may want to appoint a spokesperson. This could be a family member or a friend of the family.
- Always ask the name of the journalist and what media outlet they represent. Take their contact numbers.

- Don't bow to pressure. Feel free to tell the reporter that you will call them back if you're feeling rushed or you are not ready to talk, or if you've changed your mind and no longer want to speak to them.
- Be firm about what you do and do not want to discuss with the media. Talk with your family members and be very clear as a family about what is okay to say publicly.
- Avoid speculation or guessing.
- If you are not comfortable with any question, say so, and don't answer it.
- You can set boundaries with the media – stick to what you're comfortable with.
- It is recommended to seek legal counsel prior to speaking to the media. Legal concerns include defamation law, prejudicing claims that might be available to the individual, or self-incrimination.

Other practical matters

During this very difficult time, you will be busy. There are many details and practical matters to attend to, so we have made a checklist to help you keep track. The list is not comprehensive and some items may not apply to your situation.

In addition to the checklist below, take some time to think about other practical matters and add your own items in the space provided.

The funeral home is also a good source of information. It may have a resource centre that can be used by you and your family as you attend to practical matters.

Wills

If you are the executor, review the will to see if there are any instructions regarding funeral arrangements. You may wish to have your lawyer present. Review any other important papers filed at home. Some personal possessions may not be mentioned in the will. Take your time in deciding what to keep and what to give to family or close friends.

If there is no will, this is called intestate. The estate will be distributed according to the law. You may wish to have your lawyer guide you through this process.

If there is no will and there are no known relatives, the Public Trustee may administer the estate.

Death Certificate

Certified copies of the Certificate of Death can be obtained from your local registry office. You may need several copies to finalize a variety of matters, such as pensions, investments, real estate or life insurance.

Checklist

- Organize and update your financial affairs and official documents.
- Determine all of your assets and liabilities.
- Contact the employer of the deceased in regards to outstanding salary, employer or union insurance plans/benefits or other matters. All past and present income sources should be checked to see if there are any survivor's benefits.
- Contact insurers: home, car, life, other.
- Contact financial institutions.
- Check for mortgage insurance and arrange to change mortgage documents.
- Obtain title documents for property, mortgages, bonds, debentures and any other investment certificates.
- If a joint bank account exists, the spouse has access to the funds without interruption. You will need to change the account into the survivor's name only, or set up a new account. If the deceased had a separate bank account in his or her name only, the bank freezes the funds and they become part of the estate.
- Cancel credit cards and banking cards that are in the name of the deceased person.

Taxes

Obtain prior year's tax returns and file any T1 returns for previous years. This should be done within six months of the date of death. Contact Canada Revenue Agency for guidance.

Other Government offices

If the deceased was receiving benefits from any government agency (e.g., Old Age Security, military pension), contact the appropriate agency and stop the benefit payments. Check to see if survivor's benefits are available.

The executor should contact the necessary government offices to cancel documentation such as:

- Canadian passport or citizenship card
- Social insurance number
- Foreign passport (if applicable)
- Firearms license
- Alberta Health Care Insurance Plan card
- Alberta driver's license
- Any other special licenses, memberships or registrations

Refer to the Helpful Contacts section of this guide for a listing of government offices and websites. Note that both the provincial and federal governments have service agencies that will help direct you to other government programs or services.

Additional practical matters (add other matters to this checklist)

Helpful contacts

Alberta Government contacts

Alberta.ca

Life Events

Alberta.ca/life-events helps you cope with major life events by offering clear information about certain topics, as well as resources and contacts within government or in the community. There is a helpful section on dealing with practical matters after a death.

Registry services

For a listing of registry offices in your area, visit the registry pages on the Alberta government website.

- alberta.ca/registry-agents.aspx

For more information about registry services, go to the frequently asked questions section on this site, or call Alberta Registries.

- 780-427-7013

Occupational Health and Safety

The main Alberta Occupational Health and Safety website is:

- alberta.ca/occupational-health-safety.aspx

Occupational Health and Safety Contact Centre

- 1-866-415-8690 (toll-free within Alberta)
- 415-8690 (Edmonton and surrounding area)

Alberta Justice

Alberta Justice is the provincial department you may deal with in regards to court proceedings.

- alberta.ca/ministry-justice-solicitor-general.aspx

Criminal Justice Division

If there are court proceedings, you will have some contact with the Crown Prosecutor's office.

- Tel: 780-427-5042

For information about the Crown Prosecutor's roles and responsibilities, visit the following pages at the Alberta Justice website:

- alberta.ca/alberta-crown-prosecution-service.aspx

Office of the Chief Medical Examiner

- alberta.ca/office-of-chief-medical-examiner.aspx
- Tel: 780-427-4987 (Edmonton office)
- Tel: 403-297-8123 (Calgary office)
- Email: ocme_admin@gov.ab.ca

Workers' Compensation Board – Alberta (WCB)

Visit wcb.ab.ca for more information on compensation benefits and services and policies.

Toll-free in Alberta: 1-866-922-9221

Edmonton office

9912-107 Street
Tel: 780-498-3999

Calgary office

150 - 4311 12 Street NE
Tel: 403-517-6000

Dispute Resolution and Decision Review Body

Tel: 780-498-4480

Toll-free in Alberta: 1-800-661-5419

Fair Practice Office

Workers Appeals Advisor Branch

The Fair Practices Office (FPO) is an independent agency, separate from the Workers' Compensation Board, the Appeals Commission, and the Medical Panels Office. They help Albertans who have questions or concerns about Alberta's workers' compensation system.

Toll-free in Alberta: 1- 866-427-0115

Website: FPOAlberta.ca

Appeals Commission

The Appeals Commission is an administrative tribunal established under the *Workers' Compensation Act*. It is the final level of appeal for workers' compensation matters in Alberta.

Website: appealscommission.ab.ca

Edmonton

Standard Life Centre
1100-10405 Jasper Avenue
Tel: 780-412-8700

Calgary

Amec Place
2300-801 6 Avenue SW
Tel: 403-508-8800

Federal Government contacts

Canada.ca

Occupational Health and Safety

For information about workplace fatality investigations involving federally-regulated employers

canada.ca/en/employment-social-development/services/health-safety/workplace-safety.html

canada.ca/en/employment-social-development/programs/health-safety.html

Service Canada

A single point of access to the full range of government services and benefits that Canadians want and need.

- canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html
- 1-800-622-6232

Life Events

The federal government website includes a "Life Events" section, with helpful information under the heading of "What to do when someone has died".

- canada.ca/en/revenue-agency/services/tax/individuals/life-events/what-when-someone-died.html

Social Insurance Number

- 1-800-206-7218

The next-of-kin should return the SIN card along with a copy of the death certificate or a Statement of Death to the federal government. If you do not have the SIN card but do know the number, send the Statement of Death with the SIN clearly written on it. These documents should be sent by registered mail to:

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

Canada Pension Plan (CPP)

It is important to apply for CPP benefits to receive any benefits that you may be entitled to including the survivor's benefits. Talk to a CPP representative if you have any questions.

- 1-800-277-9914

For complete information about the CPP, visit the federal government website.

- canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html

Old Age Security (OAS)

Following the death of your spouse or common-law partner, you may be eligible for the "Allowance for the Survivor."

- 1-800-277-9914

Canada Revenue Agency (CRA)

An income tax return will have to be filed for the deceased. The CRA web site provides information about how to notify the CRA of a death.

- canada.ca/en/revenue-agency/corporate/about-canada-revenue-agency-cra.html
- 1-800-959-8281

Passport Canada

- canada.ca/en/immigration-refugees-citizenship/services/canadian-passports.html
- 1-800-567-6868

A deceased person's passport should be returned by registered mail to Passport Canada for cancellation. Include a copy of the death certificate and a letter indicating if the cancelled passport should be destroyed or returned to you.

By mail:

Passport Canada
Foreign Affairs and International Trade Canada
Gatineau, QC K1A 0G3
Canada

By courier:

Passport Canada
22 de Varennes Building
22 de Varennes Street
Gatineau, QC J8T 8R1
Canada

Immigration Record of Landing

For information on citizenship and immigration programs and services, including the Permanent Resident Card program.

- canada.ca/en/immigration-refugees-citizenship/services/application/application-forms-guides.html
- 1-888-242-2100

Indigenous Services Canada

canada.ca/en/indigenous-services-canada.html

Crown-Indigenous Relations and Northern Affairs Canada

canada.ca/en/crown-indigenous-relations-northern-affairs.html

- 1-800-567-9604 (Contact Centre)

Accessing legal assistance

Law Society of Alberta Referral Service

This service will provide contact information for three lawyers practicing in the applicable field of law, such as workplace health and safety, injury law or workers' compensation matters.

You can talk on the phone or in person with one, two, or all three of those lawyers. Your first 30 minutes with each lawyer is free-of-charge. To get this free service you must first advise each lawyer that you were referred to them by the Referral Service. This service can help you decide whether to engage a lawyer, which lawyer to engage and discuss legal costs beyond the initial consultation.

The Referral Service is not connected with Legal Aid, nor does it provide any form of financially subsidized legal service.

- lawsociety.ab.ca
- 1-800-661-1095
- 403-228-1722 in Calgary

Legal Aid Alberta

Legal Aid Alberta assists Albertans facing legal issues by helping you navigate your journey through the justice system and find lasting resolution to your legal challenges.

When determining your eligibility for legal assistance, Legal Aid Alberta looks at both the services required and financial eligibility. Financial eligibility is determined by the net family income for the last 30 days and last 12 months, family size and assets.

- LegalAid.ab.ca
- 1-866-845-3425

Alberta Law Line

The Alberta Law Line is a program of Legal Aid Alberta that provides free legal information, referrals, and advice to Albertans over the phone. All calls are confidential. Call the Alberta Law Line if you are unsure whether your matter requires a lawyer. The Law Line does not replace the advice of a lawyer, but it can help you inform yourself as much as possible before you hire a lawyer.

- eMentalHealth.ca
- 1-866-845-3425
- 780-644-7777 in Edmonton

Distress, grief and bereavement

Many families have told us that dealing with distress, grief and bereavement is very difficult after the passing of a loved one. We kindly, yet strongly, encourage you to access counselling assistance.

Your counsellor helps you through the initial phases of grief and the long recovery process. If you have children, seek similar counselling and support services for them. Children will go through their own phases of distress, grief and bereavement.

If you are feeling alone, or have any other issues in mind that you would like to talk about, do not be afraid to call a distress line or support organization in your area.

Please consider contacting any of the resources or organizations listed in this guide. Each of these contacts can direct you to additional resources.

Support organizations

Threads of Life – Association for Workplace Tragedy Family Support

Threads of Life is a not-for-profit organization dedicated to supporting families who have been affected by a workplace tragedy. Threads of Life provides families with one-on-one peer support with trained Volunteer Family Guides who have also experienced a workplace tragedy. Threads of Life also provides assistance and referral to professional support services, and promotes public awareness and accountability for workplace health and safety.

- threadsoflife.ca
- stepsforlife.ca
- 1-888-567-9490
- contact@threadsoflife.ca

The Canadian Mental Health Association (CMHA)

As a nation-wide, voluntary organization, the CMHA promotes the mental health of all and supports the resilience and recovery of people experiencing mental illness. The CMHA accomplishes this mission through advocacy, education, research and service.

CMHA branches across Canada provide a wide range of innovative services and supports to people who are experiencing mental illness and their families.

Edmonton branch – open 24/7

- edmonton.cmha.ca
- The Distress Line — 482-HELP (4357)

Calgary Distress Centre – open 24/7

The centre offers a main crisis and addictions line, as well as four specialty phone lines providing crisis intervention and referral services.

- 403-266-HELP (4357) Main Crisis & Addictions Line
- 403-264-TEEN (8336) Teen Line or
Text: 587-333-2724

211 Service in Alberta

Some areas in Alberta have a 24-hour 2-1-1 service, which will provide you with contacts to a wide range of social services, including distress lines, counselling, bereavement groups or other types of support organizations. Visit ab.211.ca to see if a 211 service is available in your region.

Kids Help Phone

This service offers phone and web counselling in French and English to children and teenagers, aged 4-19. It also assists adults aged 20 and over find the counselling service they need. Parents, teachers and any other concerned adults are welcome to call for information and referral services.

- KidsHelpPhone.ca
- 1-800-668-6868

Psychologists' Association of Alberta (PAA)

The PAA provides a free service to help you locate qualified psychologists in your community to meet your particular needs or situation, or those of your family members. Search online at the association website, or use the telephone referral service.

- psychologistsassociation.ab.ca
- Edmonton: 780-424-0294
- 1-888-424-0297 (Alberta-wide)

Online resources

Here are a few examples of online services. Conduct your own search online for useful websites, online resources, books, support groups or other kinds of organizations. If you are not familiar with online searches, enlist the help of friends or family members.

GriefNet.org

This is an Internet community of people dealing with grief, death and major loss with the help of e-mail support groups. Includes an extensive library and bookstore.

- griefnet.org

The Compassionate Friends of Canada

This is an international self-help organization offering friendship, understanding and grief education to all families who have experienced the death of a child at any age.

- tcfcanada.net
- Alberta chapters: <http://tcfcanada.net/chapters/alberta/>

The Dougy Centre

This centre provides support in a safe place where children, teens, young adults, and their families grieving a death can share their experiences.

- dougy.org

Suggested reading

We have carefully chosen a selection of books that may help. You may find some of them at your local library. We suggest you also ask your faith contact, friends and family for their recommended reading. You may also wish to do an online search about grief-related topics and articles, or to find book titles online.

For Adults:

Now What

Dr. Bill Webster. Dr. Webster writes from personal and professional experience about the emotions and reactions that are part of grieving.

A Time to Grieve: Meditations for Healing after the Death of a Loved One

Carol Staudacher. A self-help guide through grieving the loss of a loved one.

Beginnings

Betty Jane Wylie. Comfort and advice for widows of all ages. Reliable, relevant and useful.

Life's Losses: Living through Grief, Bereavement & Sudden Change

Betty Jane Wylie

Everywoman's Money Book

Betty Jane Wylie and Lynne MacFarlane

I Wasn't Ready to Say Goodbye: Surviving, Coping and Healing after the Sudden Death of a Loved One

Brook Noel and Pamela D. Blair. An excellent guide to grief after sudden death.

When Bad Things Happen to Good People

Harold Kushner. Facing his son's illness and subsequent death, Rabbi Kushner shares his thoughts and feelings about why we humans suffer. Explores the questions of life and faith that can occur after a tragedy.

Grief in Children: A Handbook for Adults

A. Dyregrov. A handbook for those faced with the task of understanding children dealing with grief and trying to help them.

When Men Grieve: Why Men Grieve Differently and How You Can Help

Elizabeth Levang. Psychologist Elizabeth Levang explains the special ways that men grieve so those who love them can better understand what they're going through.

How We Die: Reflections of Life's Final Chapter

Sherwin B. Nuland

In an age when death occurs in sterile seclusion and is cloaked in euphemism and taboo, *How We Die* is a vital revelation. Clearly, frankly, yet compassionately, it tells us how most of us are likely to die—and in doing so, suggests how we may live more fully and meaningfully.

The Grief Recovery Handbook and When Children Grieve

John W. James and Russell Friedman.

This resource further explores the effects of grief and sheds new light on how to begin to take effective actions to complete the grieving process and work towards recovery and happiness.

Motherless Daughters: The Legacy of Loss

Hope Edelman

Although a mother's mortality is inevitable, no book had discussed the profound, lasting, and far-reaching effects of this loss.

For children:

After the Funeral

J. Winsch. Offers help for children and families to move forward after a loss.

How It Feels When a Parent Dies

Jill Krentenz. Children aged 7 to 16 talk openly about their experiences having a parent die.

Why Did Daddy End His Life? Why Did He Have to Die?: A Suicide Bereavement Book for Children and Parents

Samantha Pekh, M.A., Registered Psychologist. Written for children between the ages of five and twelve years, this book provides a resource that parents and caregivers can use to support and guide their children through the difficult process of suicide bereavement.

For Teens:

How to Go on Living When Someone You Love Dies

Theresa Rando. A helpful and informative book addressing grief and how to work with it.

Teenagers Face to Face with Bereavement

K. Gravelle and C. Haskins. Teens talk about their strong emotions of sadness, anger and guilt after the death of a parent, sibling or friend.

The Grief Recovery Handbook and When Children Grieve

John W. James and Russell Friedman.

Closing thoughts

Grieving requires a lot of physical and mental energy. So when you feel tired, take a rest. Allow yourself to go to bed early and get up late. Eating well and eating regularly will help your healing process, leading to a healthy life in spite of your pain.

Grieving also makes it difficult to concentrate. Make lists of things that you have to do. Avoid making major decisions for a while. If you do have to deal with a stressful situation, ask for help. Those friends who said, "Please let me know what I can do", really meant it.

It helps to remember situations that you have successfully overcome in the past. Develop a personal first aid kit with activities that provide comfort. You know best what works for you, such as exercise, journaling or talking with supportive friends.

Here are some other suggestions:

- Work in the yard or garden.
- Find a walking route that brings you comfort, such as a forested area or walking trail.
- Have dinner with friends or relatives.
- Take time for yourself.
- Write down your thoughts, as often as you can.
- Listen to relaxing music.
- Play with a child or pet.
- Cook a favourite meal.

If you find yourself unable to sleep, write your lost loved one a letter. Tell them how much you're missing them and what they meant to you. Describe the pain you feel.

Down the road, write to them about the legacy they've left you, the ways they expanded who you are, the depth they contributed to your vision, the richness to your hearing, the gentleness to your speaking and the warmth to your touching. Keep a journal. It helps.

Try your best to share your feelings with others. It takes courage and time to deal with all the feelings and issues you may be going through, but we hope this booklet helps you cope.

My contacts

Use this section to keep track of people and organizations you are dealing with in the first year of your loss and beyond. We suggest you keep track of names, organizations, phone numbers, e-mail addresses and other contact information.

May we also suggest that you keep this booklet — along with other important documents — in a safe and quiet place, for easy access. For example, set up a desk or personal area in your home to keep all of your information, including your diary, financial documents, WCB forms, government agency documents, receipts and other documentation.

Name/Organization _____

Phone: _____ Cell: _____

E-mail: _____ Web: _____

Name/Organization _____

Phone: _____ Cell: _____

E-mail: _____ Web: _____

Name/Organization _____

Phone: _____ Cell: _____

E-mail: _____ Web: _____

Name/Organization _____

Phone: _____ Cell: _____

E-mail: _____ Web: _____

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