

# For families

a resource guide for survivors



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 *Threads of Life — the Association for Workplace Tragedy Family Support (Threads of Life)* in partnership with:

- Alberta Justice
- Alberta Employment and Immigration (Workplace Health and Safety division)
- Workers' Compensation Board of Alberta (WCB – Alberta).

*Threads of Life* is a national, charitable, not-for-profit organization dedicated to supporting families who have been affected by a workplace tragedy, which we generally define as a fatality, a life-altering injury, or a life-altering occupational disease.

In August 2007, an Alberta company was fined for failing to protect a worker who received a life-altering injury in a manufacturing incident. Under the “creative sentencing” provisions in the *Alberta Occupational Health and Safety Act*, a portion of the fine was directed to *Threads of Life* to produce two resource guides. The guides are entitled:

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

On the inside back cover of each guide we have included a DVD which contains a wide range of additional information. The DVD includes:

- A video entitled “*Beginning of Forever*,” which includes first-hand comments from families like yours that have experienced a workplace tragedy, whether a serious injury or fatality.
- A series of informational video segments that will help you understand different processes, such as injury or fatality investigations and court proceedings, as well as the services and benefits you may receive from the workers' compensation system.

The production of the DVD was led by Alberta Justice, in partnership with Alberta Employment and Immigration (Workplace Health and Safety division), WCB – Alberta and *Threads of Life*.

Families like yours – who have also been through a workplace tragedy – have provided valuable insights in the development of these guides. Similarly, many people courageously took part in the DVD project, by sharing their stories and experiences. We acknowledge and thank them for their assistance.

*Threads of Life* would also like to acknowledge WorkSafe BC and the Workplace Safety and Insurance Board of Ontario for their involvement in earlier publications, which helped to lay the foundation for production of these guides.

A third resource guide in the “For Families” series has been independently produced by *Threads of Life*, entitled “For Families – A Resource Guide for Workers and their Families Coping with Serious Life-Altering Occupational Disease.”



*Association for Workplace Tragedy Family Support*

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## 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 and the associated DVD will help you understand:

- the services and benefits that may be available to you from the Workers' Compensation Board – Alberta (WCB)
- the roles of certain organizations that you may deal with in the months ahead, including the Workplace Health and Safety (WHS) division of the Alberta Government department of Employment and Immigration (EI)
- 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, and
- 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.

## About the DVD

The DVD is a resource that you can view at any time. If you have further questions which are not answered by the DVD or this guide, we hope you will use the contacts listed in this guide to get more information or support.

## 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, the WCB, a Workplace Health and Safety investigator, the local police or RCMP, 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*.

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

Human Resources and Social Development Canada (HRSDC) 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. For information about HRSDC's fatality investigation processes, contact HRSDC. Refer to the contact information on page \_\_\_\_\_.

## 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*

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 3 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)

Within 24 business hours of being notified of a workplace fatality, a WCB Special Needs case manager will personally contact the deceased worker's family. During the initial contact, the Special Needs case manager tells the family that the WCB is aware of the fatality and sensitively informs the family what they can now expect, in terms of WCB benefits, support and services.

The WCB's goal is to establish a claim for WCB benefits as quickly as possible, in order to assist the worker's family immediately.

*The Special Needs case manager is an important contact because they are assigned to provide support to you and generally assist you in applying for any WCB benefits to which you and your family may be entitled.*

Your WCB Special Needs case manager may provide general supports such as:

- contacting family members for you
- assisting with funeral arrangements
- helping you complete forms
- contacting school counsellors
- setting up grief counselling

## **Grief Counselling**

Grief counselling is one of many services offered by the WCB to surviving spouses or partners. During the initial discussion with the family, the WCB Special Needs case manager will offer the services of a licensed psychologist, from a list of approved service providers.

You may wish to consider grief counselling in the early days or weeks after your loss, and at other times in the first year or beyond. Many families that have experienced a workplace fatality have stated that grief counselling has been very helpful to them in coping with their loss and with moving on in life.

## **Financial Assistance for Funeral Expenses**

For families of deceased workers that had WCB coverage, the WCB pays up to, but not exceeding, \$8,150 towards the burial, cremation or memorial service for the deceased worker.

The WCB will pay up to \$550 towards any costs incurred in the transportation of the body within Alberta, or up to \$1,000 if the body must be transported outside of Alberta.

The worker's family may also receive a separate payment of \$1,300 to assist with any extra costs associated with arranging the funeral. Your Special Needs case manager will answer any of your questions about funeral expenses and related matters.

You may be able to use funeral funds from the Canada Pension Plan (CPP) to pay for some or all of the costs above the WCB maximum. Workers who have contributed into the CPP during their working lives are generally eligible for CPP benefits, including funeral expenses within set amounts.

Refer to page \_\_\_ for more information on CPP benefits.

## **Your Application for WCB Benefits (WCB Claim)**

The Special Needs case manager will help you make an application for any WCB benefits or services that you may be entitled to as the surviving spouse or partner, including benefits for any surviving children.

The benefits and services you are entitled to are based on a number of criteria, such as:

- the wages of the deceased worker at the time of injury
- if there are dependent children
- age of children
- ability of spouse or partner to work
- willingness of spouse or partner to participate in services/benefits provided by the WCB, such as labour market re-entry



## Labour Market Re-entry Services

If you are the dependant spouse or partner of the deceased worker, you are entitled to the same labour market re-entry services to which any worker with WCB coverage is entitled. This is in accordance with *WCB Policy 04-08*. All policies in the *WCB Policy and Information Manual* can be viewed on the WCB's website.

The intent of these services is to help you find meaningful employment at the highest wage possible, based on your experience and training.

If there are no children under 18 at the time of a worker's death, these services start immediately. For surviving spouses with children, they can use the labour market re-entry services before the youngest child turns 18 or when the youngest child turns 18.

If the children are under 18, the surviving spouse can return to the workforce without affecting the amount of WCB benefits being received.

Examples of labour market re-entry services include:

- career counselling
- sponsorship of wages during the first three months of on-the-job training with an employer
- assistance with job placement, such as resumes, interviewing techniques and employer contacts
- payment of some costs associated with education and training, e.g., books, tuition, supplies, childcare, etc.

## If Your Claim is Not Accepted

All WCB decisions come with a written explanation about the decision, an invitation to contact the case manager to discuss your concerns and the time limits for appealing the decision. Your case manager is prepared to discuss the reasons for a decision with you.

If you wish to appeal the decision, there is a process to follow.

- The first step is to contact your Special Needs case manager and inform the case manager of your wish to appeal.
- Typically, a review of the decision will first be done by the case manager's supervisor.
- If you still wish to continue your appeal after the supervisor's review, the next step is to request a review by the WCB's Dispute Resolution and Decision Review Body.
- If you do not accept the review body's decision, the last stage of appeal is to request a review of the decision by the Appeals Commission.

In all of these steps, you are entitled to receive information and guidance from the WCB's Office of the Appeals Advisor.

If the deceased was a member of a union, the union may also be able to provide information or assistance to the family. You may also wish to seek legal advice or counsel from workers' compensation consultants in the private sector. Be sure to check for credentials or references when engaging legal or other assistance.

## Can the Family Sue?

No. The workers' compensation system is a no-fault insurance system. Under Section 23 of the *Workers' Compensation Act*, when an accident involves a worker covered under the *Act*, and that accident occurs in Alberta, the worker (and thus, the family) does not have the right to sue any other worker or any employer.

However, under Section 22 of the *Workers' Compensation Act*, the WCB itself may, in some cases, bring an action against a third party, i.e., if there is a person(s) who is responsible, or partially responsible for the accident and who is not a worker or employer under the *Act*. If the WCB action is successful, the proceeds of that action are distributed in accordance with sub-section 22(11) of the *Workers' Compensation Act*.

## 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. There are three types of benefits:

- The *death benefit* is a one-time payment to, or on behalf of, the estate of a deceased contributor. The maximum death benefit is \$2,500 and may be used towards funeral expenses.
- The *survivor's pension* is a monthly pension paid to the surviving spouse or common-law partner.
- The *children's benefit* is a monthly benefit for dependent children.

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**

You must complete an application for each type of benefit. Usually, you can get application forms from funeral homes. Funeral directors often offer to help complete these forms the week following the funeral. Your WCB case manager may also give you helpful guidance.

You can also contact Human Resources and Social Development Canada (HRSDC). There are online forms available on the HRSDC website for all three types of benefits. In addition to the HRSDC website, you can access these forms via the federal government's Service Canada website. Please refer to page \_\_\_ for HRSDC and Service Canada contact information.

## **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. The WCB does not reduce your WCB benefits even if you also receive CPP benefits.

## **Investigation of the Fatality**

WHS assigns a Lead Investigator to each workplace fatality incident. The Lead Investigator will keep in touch with you in the months ahead.

Typically, the initial fatality investigation will take three to five days, after which the Lead Investigator will send out a letter to the next of kin, usually within a week or ten days of the incident.

If you wish to have direct contact with the Lead Investigator, you may use the contact information provided in the letter to keep in touch over time. Other families who have gone through a workplace tragedy often recommend that you keep in regular contact with the WHS Lead Investigator.

It can take up to six months or more to complete a Fatality Report. Fatality Reports are completed in sequence, based on the date of the fatality. If prosecution is recommended, the report will not be released until after any legal proceedings are completed.

In many cases, the Lead Investigator will be willing to meet with you in person. Based on experience, this kind of meeting or contact allows the involved parties to review how the report is coming along, and to sometimes clarify facts, rumours or issues about the case.

## **Steps in the Fatality Investigation**

*The Lead Investigator collects evidence and compiles a draft Fatality Report, liaising with other parties as needed, such as police, the Chief Medical Examiner, the employer, witnesses and outside experts or consultants. Experts or consultants are commonly engaged in regards to technical issues and/or incident investigation details, and to help determine contributing factors and root causes of an incident.*

*The general aim of the Fatality Report is to determine all of the contributing factors and the root cause of the incident. By learning from past incidents, future or similar incidents may be avoided.*

*When the draft Fatality Report is completed it then undergoes a vigorous technical review within WHS, as well as a review by senior management.*

*In some cases, if recommended by senior management, the finalized Fatality Report is sent to Alberta Justice (Regulatory Prosecutions) for review by a specialized OHS prosecutor.*

*The OHS prosecutor will review the entire Fatality Report, including witness statements and other key elements. The prosecutor will also speak to the Lead Investigator from WHS and other persons with a key role, such as technical experts, the police or others.*

*After this thorough review, the OHS prosecutor will consult with the Chief of Regulatory Prosecutions. If there is enough evidence to prove wrongdoing on the part of any one party or person, then charges may be laid.*

*In order to lay charges, the OHS prosecutor must consider that there is a reasonable likelihood of conviction or else the charges will not be laid.*

*Alberta Justice (OHS prosecutor) must lay charges within two years of the date of the fatality incident, in accordance with a two-year statute of limitations in the Occupational Health & Safety Act.*

*Charges may be laid against employers, supervisors or workers. They may be charged jointly or individually.*

*Prosecutions are done in the public interest, with a general aim to have a deterrence effect on employers and employees by handing down fines and/or penalties available under the Occupational Health & Safety Act.*

*Fatality reports are not made public or posted on the WHS website until it is clear that no legal proceedings will be undertaken, or until the completion of any legal proceedings.*

*If no charges are to be laid, the report is offered first to the family for their review. If the family accepts the offer, the report is provided. In this way, the family can see the report before it is released to the public. Similarly, the employer is provided a chance to review the report at this stage. In both cases, this is done as a courtesy to the involved parties and to ensure that the report contains no unintentional errors, such as clerical errors or misspellings of names.*

*Please refer to the DVD for more information on regulatory prosecutions, court processes and WHS investigations.*

## 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 up to three or four months, partly because the CME must carry out drug and alcohol toxicology testing for all workplace-related deaths.

## 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), perhaps 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 some weeks or months before results are known.

## CME and WHS

The CME's investigation is different from the WHS investigation. The WHS 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. Both the CME and the WHS Lead Investigator will share information back and forth 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

In our experience, 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 WHS, as well as police services.

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 WHS until any action against the employer is concluded.

## What if the media calls?

When someone dies in a workplace fatality incident, the media usually reports 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 to the media if you do not want to. Simply tell them that you have no comment.
- If you choose to speak to the media, you may want to appoint a spokesperson. This may 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 the question, don't answer it.
- You can set boundaries with the press – stick to what you're comfortable with.

## 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, but we hope this helps to remind you of some important tasks that you should address.

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

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

### Checklist:

#### **Wills**

- 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.

- According to the *Intestate Succession Act*, if there is no will the estate goes to the deceased's legally married spouse, adult interdependent partner and other relatives in order of their blood relation. 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 in order to finalize a variety of matters, such as pensions, investments, real estate or life insurance.

#### **Financial Affairs and Documentation**

- 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.

**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 Licence
  - Alberta Health Care Insurance Plan card
  - Alberta driver's licence
  - 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 "one-window" service agencies (Service Alberta and Service Canada) which will help direct you to other government programs or services.

**Additional Practical Matters (add other matters to this checklist)**

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- \_\_\_\_\_
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- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_



## Helpful Contacts

### Alberta Government Contacts

From within Alberta, you can make free long distance calls to government departments by calling the Government of Alberta RITE Operator at 310-0000. Provide the operator with the number of the office or department that you are calling. In some cases, the Alberta government contacts listed will also have a toll-free 1-800 number.


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#### *Service Alberta*

The provincial government has a “one-window” service agency called Service Alberta, which you may wish to contact first, in order to find other government departments or services.

Contact the Programs & Services Call Centre:

 [www.services.gov.ab.ca](http://www.services.gov.ab.ca)

 Tel: 310-0000 (toll-free anywhere in Alberta)

 Submit e-mail inquiries from the website.


#### **Life Events**

On the Service Alberta website, there is a helpful section called “Life Events.” This section was created to help citizens 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.


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#### *Registry Services*

For a listing of registry offices in your area, consult your telephone directory or visit the registry pages on the Alberta Service website.

 [www.servicealberta.gov.ab.ca/Registries.cfm](http://www.servicealberta.gov.ab.ca/Registries.cfm)

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

 780-427-7013


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#### *Workplace Health and Safety*

Alberta Employment and Immigration (EI) is the Alberta government department which oversees workplace health and safety legislation in Alberta. The main EI website is at:

 <http://employment.alberta.ca>

To connect more directly to the Workplace Health and Safety (WHS) division, go to the main website and navigate to the workplace health and safety pages. Here is a direct link:

 <http://employment.alberta.ca/cps/rde/xchg/hre/hs.xsl/53.html>

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### *Workplace Health and Safety Contact Centre*

The WHS division maintains a contact centre for all WHS-related inquiries, and for incident reporting and compliance issues.

📞 1-866-415-8690 (toll-free within Alberta)

📞 415-8690 (Edmonton and surrounding area)

📞 TDD/TTY: 427-9999 in Edmonton, 1-800-232-7215 throughout Alberta

✉️ [whs@gov.ab.ca](mailto:whs@gov.ab.ca)

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### *Alberta Justice*

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

🌐 [www.justice.gov.ab.ca](http://www.justice.gov.ab.ca)

📞 Tel: **780-427-2745** (Alberta Justice Information Line)

### ***Criminal Justice Division***

If there are court proceedings, you will have some contacts 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:

🌐 [http://www.justice.gov.ab.ca/criminal\\_pros/Prosecutors\\_Roles.aspx](http://www.justice.gov.ab.ca/criminal_pros/Prosecutors_Roles.aspx)

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### *Office of the Chief Medical Examiner*

🌐 [www.justice.gov.ab.ca/ocme](http://www.justice.gov.ab.ca/ocme)

📞 Tel: 780-427-4987 (Edmonton office)

📞 Tel: 403-297-8123 (Calgary office)

### **Workers' Compensation Board – Alberta (WCB – Alberta)**

Refer to the WCB website for information on policies, services, benefits, a variety of fact sheets and other information.

🌐 [www.wcb.ab.ca](http://www.wcb.ab.ca)

📞 1-866-922-9221

#### **Edmonton offices:**

9912 – 107 Street

📞 780-498-3999

#### **Calgary offices:**

300-6 Avenue SE

📞 403-517-6000

### ***Dispute Resolution and Decision Review Body***

📞 780-498-4480

📞 1-866-922-9221

### ***Office of the Appeals Advisor***

📞 1-866-922-9221

✉️ [appealsadvisor@wcb.ab.ca](mailto:appealsadvisor@wcb.ab.ca)

#### **Edmonton office:**

Financial Building

5th Floor, 10621 – 100 Avenue

📞 780-498-8640

#### **Calgary office:**

Braithwaite Boyle Centre

602-1701 Centre Street North

📞 403-517-6220

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## *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.

📄 [www.appealscommission.ab.ca](http://www.appealscommission.ab.ca)

### **Edmonton office:**

Energy Square Building  
901-10109-106 Street  
📞 780-412-8700

### **Calgary office:**

Braithwaite Boyle Centre  
602-1701 Centre Street North  
📞 403-517-6220

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## **Federal Government Contacts**

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### *Occupational Health and Safety*

For information about workplace fatality investigations involving federally-regulated employers, contact HRSDC.

📄 [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)

📞 1-800-641-4049

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### *Service Canada*

This service is a “one-window” service point which gives you program and contact information for all federal government programs and services.

📄 [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

📞 1-800-622-6232

📞 TTY: 1-800-926-9105

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### **Life Events**

Service Canada's website includes a “Life Events” section, with helpful information under the heading of “Personal Loss.” Visit the following webpage:

📄 [www.servicecanada.gc.ca/en/lifeevents](http://www.servicecanada.gc.ca/en/lifeevents)

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### **Social Insurance Number**

📄 [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

📞 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 Service Canada. 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

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### **Canada Pension Plan (CPP)**

As noted on page \_\_\_\_, it is important to apply for CPP benefits, so that you receive any benefits that you are entitled to, including the survivor's benefits.

Talk to a CPP representative if you have any questions.

📞 1-800-277-9914

📞 TTY: 1-800-255-4786

For complete information about the CPP, visit the Human Resources and Social Development Canada website.

📄 [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)

📞 1-800-277-9914

📞 TTY: 1-800-255-4786

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### *Old Age Security (OAS)*

If you are 60-64 years of age, have low income, and your spouse or common-law partner has died, you may be eligible for the "Allowance for the Survivor."

☎ 1-800-277-9914

☎ TTY: 1-800-255-4786

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### *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.

🌐 [www.cra.gc.ca](http://www.cra.gc.ca)

☎ 1-800-959-8281

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### *Passport Canada*

🌐 [www.ppt.gc.ca](http://www.ppt.gc.ca)

☎ 1-800-567-6868

☎ TTY: 1-866-255-7655

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

### *Cancelling a Foreign Passport*

If the deceased had dual citizenship or was a landed immigrant (permanent resident of Canada), the family should also contact the consulate office for the second country or the country of birth.

The Department of Foreign Affairs and International Trade has an easy-to-use web site that provides the addresses and phone numbers for all of the foreign consulates in Canada.

🌐 [www.dfait-maeci.gc.ca](http://www.dfait-maeci.gc.ca)

☎ 1-800-267-8376

☎ TTY: 613-944-9136 (TTY)

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### *Immigration Record of Landing*

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

🌐 [www.cic.gc.ca](http://www.cic.gc.ca)

☎ 1-888-242-2100

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### *Indian and Northern Affairs Canada*

If the deceased was an aboriginal Canadian with an Indian Status Card, notify the Indian Registry System. The Indian Registry System records life events (e.g., death, birth, death, marriage, adoption) in the Indian Registry.

🌐 [www.ainc-inac.gc.ca](http://www.ainc-inac.gc.ca) or [http://www.ainc-inac.gc.ca/gol-ged/irs-cis\\_e.html](http://www.ainc-inac.gc.ca/gol-ged/irs-cis_e.html)

☎ 1-800-567-9604 (Public Enquiries Contact Centre)

☎ TTY: 1-866-553-0554

## Getting Legal Assistance

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### *Law Society of Alberta Referral Service*

This service will give the names and telephone numbers of 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.

🌐 [www.lawsocietyalberta.com](http://www.lawsocietyalberta.com)

☎ 1-800-661-1095 (outside Calgary, Alberta only)

☎ 403-228-1722 in Calgary

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### *Legal Aid Alberta*

Legal Aid is available to low-income individuals for a variety of legal matters. You may be eligible for legal aid assistance. Legal Aid Alberta provides lawyers at an affordable cost for people who need assistance for certain criminal or civil matters and don't have the resources to hire a lawyer.

🌐 [www.legalaid.ab.ca](http://www.legalaid.ab.ca)

☎ 780-427-7575

Legal Aid has offices in many locations throughout Alberta. Visit the Legal Aid website for a complete listing.

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### *Alberta Law Line*

This service is run by Legal Aid Alberta. As a program of Legal Aid, the Alberta Law Line provides free legal information and referrals to all Albertans. Call the Alberta 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.

☎ 1-866-845-3425

☎ 780-644-7777 in Edmonton

## Distress, Grief and Bereavement

This section of the guide is provided because 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 get counselling assistance.

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

If you are simply 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 the following pages. Each of these contacts may also be able to direct you to additional resources.


### Support Organizations

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#### *Threads of Life – Association for Workplace Tragedy Family Support*

*Threads of Life* is a charitable, not-for-profit organization dedicated to supporting families who have been affected by a workplace tragedy. It helps these families work together to protect future generations of Canadian workers by raising awareness of injury prevention through its volunteer speakers bureau and annual Steps for Life walk. *Threads of Life* provides families with one-on-one peer support with trained Volunteer Family Guides who have also experienced a workplace tragedy. This peer support service is the only one of its kind worldwide. *Threads of Life* also provides assistance and referral to professional support services, and promotes public awareness and accountability for workplace health and safety.

 [www.threadsoflife.ca](http://www.threadsoflife.ca)

 1-888-567-9490

 [shickman@threadsoflife.ca](mailto:shickman@threadsoflife.ca)

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## *The Support Network*

In the Edmonton area, the main distress line service is operated by The Support Network.

📄 [www.thesupportnetwork.com](http://www.thesupportnetwork.com)

📞 The Distress Line — 482-HELP(4357)

🕒 Open 24 hours a day, 7 days a week

This is a confidential, non-judgmental listening service. It provides support and referrals for people experiencing difficulty in their lives.

## *Youth One*

Youth One is a service for youth, associated with The Support Network. It offers general support services and peer support services for youth who are experiencing a difficult or crisis situation.

📞 780-482-0198

📧 [youthone@thesupportnetwork.com](mailto:youthone@thesupportnetwork.com)

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## *Calgary Distress Centre*

📞 266-1605 Main Crisis & Addictions Line

📞 264-TEEN (8336) Teen Line

🕒 Open 24 hours a day, 7 days a week

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

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## *2-1-1 Service in Alberta*

Some areas have a 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. On a national level, the trends towards developing 2-1-1 services across Canada has been aiming to provide citizens with easy access to a full range of community, social and government services information, whether by telephone or online database.

Check your telephone directory or local organizations to see if a 2-1-1 service is available in your region.

In Calgary and Edmonton, certified information and referral specialists answer 2-1-1 calls 24 hours a day, seven days a week.

📄 [www.211calgary.ca](http://www.211calgary.ca)

📄 [www.211edmonton.info](http://www.211edmonton.info)

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## *Kids Help Phone*

Offers phone and web counselling in French and English to children and teenagers, aged 4-19. Will help 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.

📄 [www.kidshelpphone.ca](http://www.kidshelpphone.ca)

📞 1-800-668-6868  
(24 hours/day, year-round)

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### *Psychologists' Association of Alberta*

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.

📄 [www.psychologistsassociation.ab.ca](http://www.psychologistsassociation.ab.ca)

📞 428-Talk (8255) (Edmonton)

📞 246-Talk (8255) (Calgary)

📞 1-888-424-0297(Alberta-wide)

### **Online Resources**

Here are just a few examples of online services that we have found. 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.

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### *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.

📄 [www.griefnet.org](http://www.griefnet.org)

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### *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.

📄 [www.tcfcanda.net](http://www.tcfcanda.net)

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### *The Dougy Centre*

This web site provides children, teens and parents with excellent grief support.

📄 [www.dougy.org](http://www.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 church officials, 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.

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### *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.

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***For Children:***

***After the Funeral***

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

***How It Feels When a Parent Dies***

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

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***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. Honest and insightful.

## Closing Thoughts

Grieving requires a lot of physical and mental energy. So when you feel tired, rest immediately. Allow yourself to go to bed early and get up late. Eating well will help your healing process. You need to keep eating healthy meals at regular intervals. This will help you to lead 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 awhile. 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.

Remember too, that there is danger in attempting to numb the pain. There is a big difference between seeking comfort from a friend and seeking comfort from artificial substances such as alcohol, drugs, too much coffee or excessive smoking.

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, diarizing or talking to 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 to meditate or pray
- Take a warm bath with soothing oils
- Write down your thoughts, as often as you can
- Listen to a relaxation tape
- Play with a child or pet
- Cook a favourite meal

If you find yourself unable to sleep at 2:00 a.m., write your 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.

Consider talking to Threads of Life representatives. They are experienced in family matters, dealing with loss and supporting "survivors" and their families in any way possible. Try your best to share your feelings with others. It will take 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 kindly 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, that you can access readily. For example, set up a desk or personal area in your residence that you can use to help you keep all of your information in one place, including your diary, financial documents, WCB forms, government agency documents, receipts and other documentation.

Name/Organization \_\_\_\_\_

Tel. \_\_\_\_\_ Cell: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Web: \_\_\_\_\_

Name/Organization \_\_\_\_\_

Tel. \_\_\_\_\_ Cell: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Web: \_\_\_\_\_

Name/Organization \_\_\_\_\_

Tel. \_\_\_\_\_ Cell: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Web: \_\_\_\_\_

Name/Organization \_\_\_\_\_

Tel. \_\_\_\_\_ Cell: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Web: \_\_\_\_\_







*A kind word:*

*Please ensure you have a supportive friend or family member with you when you watch this DVD for the first time and at subsequent viewings if you feel the need. Similarly, be sure that any children watching the video are in the company of an adult.*

