

## Chapter 9: Special Needs Benefits

### (ii) Burials and Funerals

<b>Intent:</b>	To provide an overview of the factors which determine eligibility for the payment of funerals/burials as offered by the Income Support program.
<b>Act:</b> (if applicable)	N/A
<b>Regulations:</b>	<p><b>Where death is involved</b></p> <p><b>27.</b> (1) An officer may grant to the relative of a deceased person or the representative of a deceased person an amount up to \$5,000 for one or more of the following expenses related to the deceased person:</p> <ul style="list-style-type: none"><li>(a) cremation;</li><li>(b) aquamation;</li><li>(c) funeral; and</li><li>(d) burial.</li></ul> <p>(2) Notwithstanding subsection (1), an officer may also grant to a person referred to in subsection (1)</p> <ul style="list-style-type: none"><li>(a) an amount of \$1.25 a kilometre for each kilometre in excess of 8 kilometres, up to a maximum of \$850, where the remains of a deceased person are being transported;</li><li>(b) an additional amount not exceeding \$1,500 for other related expenses that the officer considers reasonable; and</li><li>(c) an additional amount for extraordinary and out-of-pocket expenses due to special circumstances where approved by an officer designated for that purpose by the minister.</li></ul> <p>(3) An officer, when determining the amount for the expenses referred to in subsections (1) and (2), shall deduct</p> <ul style="list-style-type: none"><li>(a) [Rep. by 58/25 s3]</li><li>(b) any monies held in trust for the deceased person's expenses referred to in subsections (1) and (2);</li><li>(c) any money held in a bank account, credit union or other financial institution by the deceased at the time of death; and</li><li>(d) a death benefit from any source to which the estate of the deceased person is entitled.</li></ul>

	<p>(4) In determining an amount under subsection (3), an officer shall consider the income and assets of the deceased person's spouse or cohabiting partner.</p> <p>(5) Notwithstanding subsection (3), when determining the amount for expenses referred to in subsections (1) and (2) with respect to a deceased person who was a recipient of income support at the time of death, or during the 12-month period immediately before the time of death, an officer shall deduct only</p> <p>(a) any monies held in trust for the deceased person's expenses referred to in subsections (1) and (2); and</p> <p>(b) a death benefit from any source to which the estate of the deceased person is entitled.</p>
<p><b>Overview:</b> (if applicable)</p>	<p>The Income Support Program provides financial assistance for the cost of basic funerals, including cremation/aquamation and burials for people who were receiving Income Support benefits at the time of death and those who had low income and financially qualify.</p>
<p><b>Policy:</b></p>	<p><b>Recipients</b></p> <ul style="list-style-type: none"> <li>Only the financial resources available from a prepaid funeral (including money remaining in a Support Trust or Registered Disability Savings Plan) or a death benefit and the Funeral Rate Schedule in <a href="#">Appendix B4</a> are considered when determining eligibility for funeral/burial expenses for recipients of Income Support at the time of death.</li> <li>Transportation costs can be approved when a recipient passes away in another province (e.g. receiving medical treatment not available in Newfoundland and Labrador).</li> </ul> <p><b>Applicants</b></p> <ul style="list-style-type: none"> <li>When an applicant who was a former Income Support recipient passes away within 12 months of their last eligibility period, eligibility for funeral/burial benefits is assessed using the same criteria applied to current recipients.</li> <li>The next of kin of a deceased person with low income may complete an Application for Income Support Funeral and Burial Benefits. All financial assets and the last 30 days of income of the deceased need to be verified to determine eligibility. The last 30 days of income of the deceased is used in the financial eligibility assessment but is <b>NOT</b> deducted from eligible funeral/burial benefit amounts.</li> </ul>

- Documentation verifying the: Social Insurance Number (SIN); date of birth; and income and assets of the deceased is required.
- Documentation verifying rent/mortgage amount is not required.
- If the deceased person was single, all of their liquid assets must be applied to the funeral/burial expenses.
- If the deceased person had a spouse and/or dependent children, only the liquid assets above the maximum allowable liquid asset amount must be applied to the funeral/burial expenses.
- A request to repatriate the remains of a former resident of Newfoundland and Labrador (NL) who was not a recipient of Income Support and was residing in another province at the time of death is only considered in exceptional circumstances. A Client Services Manager should assess:
  - the length of time the deceased lived outside of Newfoundland and Labrador;
  - whether the deceased was considered a resident of another jurisdiction; and
  - the financial resources of the deceased, including any income support or funeral/burial benefits provided by another jurisdiction.

### **Applicants or Recipients**

- In cases where the deceased has no next of kin to apply for funeral/burial assistance, the [Office of the Public Trustee](#) may act as the administrator of estates or executor under a will. The Office of the Public Trustee can apply for Income Support funeral/burial benefits, if required. A funeral service provider cannot apply for funeral/burial benefits.
- Payments can be made to two funeral service providers, if required, up to a total amount not to exceed the rates specified in Appendix B4.
- Requests for funeral/burial expenses received 60 days or more after the funeral/burial has taken place will need to be reviewed for eligibility and approved by the Regional Manager.

### **Transportation**

- Transportation mileage may be reimbursed at the rate in Appendix B4 if the total distance from the place of death to the funeral provider and burial site exceeds 8 kilometers. If the

deceased is to be cremated, mileage for two round trips to the nearest crematorium can be provided: one to bring the remains to the crematorium and a second to collect the cremated remains. Mileage for cremation can be paid for each kilometer beyond 8 kilometers, at the rate in Appendix B4. Mileage above the maximum may be approved by a Client Services Manager.

- Transportation mileage for autopsies is not eligible for coverage.
- Transportation mileage costs can be considered under exceptional circumstances when an applicant or recipient passes away outside of the province and is determined to be eligible for funeral/burial benefits. The total funeral/burial benefits available cannot exceed the rates specified in Appendix B4. The local funeral service provider assumes responsibility for the expenses and invoices the Department for the full cost. The amount owing to the out of province funeral service provider is the responsibility of the local funeral service provider.
- In Labrador, it may be necessary to transport remains by air. In extenuating circumstances, where commercial air transportation cannot be arranged in a reasonable time (i.e. two business days), a plane may be chartered to return remains to the home community of the deceased. The authority for approval of a charter flight is at the Regional Director level.

### **Prepaid Funerals, Insurance and Death Benefits**

- Prepaid funerals are considered a resource when funeral/burial assistance is requested, although they are not treated as assets when determining eligibility for regular Income Support. There is no eligibility for assistance if the prepaid amount covers the cost of the funeral/burial. There may be eligibility for a contribution toward the cost if the prepaid amount is less than the amount which can be considered under Regulations.
- A private life insurance policy is considered a financial asset and is deducted from eligible funeral/burial expenses.
- A death benefit received from any source is considered a financial asset and is deducted from eligible funeral/burial expenses (e.g. Canada Pension Plan Death Benefit, WorkplaceNL Death Benefit, death benefits related to receiving War Veterans Allowance, etc.).
- If there is a pending insurance settlement, the next of kin is required to complete a Repayment Agreement form. An

	<p>overpayment must be set up if an insurance settlement is received by the estate of the deceased and a Repayment Agreement was not completed by the next of kin.</p>
<p><b>Procedure:</b></p>	<ul style="list-style-type: none"><li>• Complete a financial eligibility assessment for an applicant which considers the following financial assets:<ul style="list-style-type: none"><li>○ For a deceased person who was single: all available liquid assets must be applied to the cost of the funeral/burial.</li><li>○ For a deceased person who had a spouse and/or dependent children: only the amount that exceeds the maximum allowable liquid asset amount is applied to the cost of the funeral/burial expenses.</li><li>○ The last 30 days of income of the deceased person and spouse. However, the last 30 days of income of the deceased is <b>NOT</b> deducted from the funeral/burial benefits paid to the funeral service provider.</li></ul></li><li>• For a recipient, consider only the financial resources available from a prepaid funeral (including money remaining in a Support Trust or Registered Disability Savings Plan) or a death benefit when calculating eligible funeral/burial benefits.</li><li>• If a former Income Support recipient passes away within 12 months of their last eligibility period, assess funeral/burial benefit eligibility using the same criteria as for current recipients.</li><li>• If the deceased was responsible for the payment of rent/mortgage, add the full applicable rent/mortgage requirement to the financial assessment. Documentation verifying the rent/mortgage amount is not required.</li><li>• Use all eligible expenses (as per Appendix B4) to calculate the total payment amount. However, only services already provided are eligible for immediate payment. For example, if cremation has occurred but burial is planned later, burial costs cannot be paid until the burial takes place. Approved amounts remain valid for 12 months from the date of eligibility. Any exceptions must be approved by the Client Services Manager.</li><li>• Notify the next of kin that the Department will pay the eligible amount towards the cost of the funeral/burial and make an application for the Canada Pension Plan (CPP) Death Benefit (if</li></ul>

	<p>applicable). Once the CPP Death Benefit is received, set up an overpayment on the file to offset the credit.</p> <ul style="list-style-type: none"><li>• Provide a Service Authorization to the funeral service provider for the eligible amount towards the cost of the funeral/burial.</li></ul>
<b>Authority Level:</b>	<p><b>Client Services Officer</b> - Approval of funeral/burial costs other than the exceptions noted below.</p> <p><b>Client Services Manager</b> – Approval of:</p> <ul style="list-style-type: none"><li>• Requests for assistance when death occurred outside the province</li><li>• Mileage above the maximum</li><li>• Payments requested beyond 12 months</li></ul> <p><b>Regional Manager</b> – Approval of requests for assistance which exceed 60 days from the date of funeral/burial and exceptional circumstances.</p> <p><b>Regional Director</b>– Approval of air transportation in Labrador.</p>
<b>Date revised:</b>	November 18, 2025