

Ontario Works Policy Directives

4.9 Prepaid Funerals

Legislative Authority

Section 39(1) of Regulation 134/98.

Audit Requirements

Pre-paid funerals are documented and a copy of the plan is on file.

Asset levels are adhered to and applied consistently and fairly in accordance with provincial standards.

Random file reviews are completed to ensure that the above information is documented and filed accordingly.

Application of Policy

A pre-paid funeral plan of any value is exempt as an asset when determining eligibility for assistance. Any interest accrued on a pre-paid funeral plan is also exempt as an asset.

However, if the pre-paid funeral plan is cancelled, cashed-in, or otherwise converted into another form of income or asset, the entire amount may be treated as income in the month received and as an asset thereafter. Any proceeds from a pre-paid plan are only exempt as income if they are used to purchase an exempt asset.

If a pre-paid funeral plan has not been purchased, money set aside by an applicant, recipient or spouse for funeral expenses is considered an asset and if the asset limit is exceeded, the applicant or recipient is not eligible for assistance.