

Your PENSION AND BENEFITS Liaison

Information source for retired plan members.



ISSUE 2 – SUMMER 2008

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Pensioners' Dental Services Plan (PDSP) On-Line Services

Did you know that you can sign-up for direct deposit on Sun Life's Web site at www.sunlife.ca/member? By signing up for direct deposit, your claim reimbursements for dental expenses are deposited directly into your bank account. This easy-to-use, timesaving and secure on-line service eliminates the need to produce and mail cheques and claim statements.

Are there other ways to sign-up for direct deposit? Currently, members can only register for this service on-line. This option is considered the most secure and provides the best assurances of data accuracy and integrity.

Other on-line services include: personalized claim forms, access to your claim history, the date of your next dental check-up and internet claim filing.

REGISTER TODAY!

- Visit:** www.sunlife.ca/member
- Click on** <Register Now>;
- Select** Group Benefits;
- Answer** the validation questions;
- Write down** your Access ID; and,
- Wait for your password** to be sent to you by mail.

■ *The password is sent separately to protect your privacy.*

Once you have received your Access ID and password, you may sign-up for all of the on-line services including the on-line PDSP Communiqué introduced in 2007. The PDSP Communiqué is a newsletter that keeps over 185,000 PDSP members informed of the benefit and administrative details of their dental plan. Members who sign-up do not receive a paper copy in the mail; they receive an e-mail notification advising them that a new issue is posted on the Sun Life Web site.

If you have any questions, please call the PDSP Customer Care Centre at 1-888-757-7427 (toll free in North America) or 613-247-5100 in the National Capital Region.

Superannuation Sector

– Contact Information

Telephone Numbers

Please have your Pension Number (also known as Superannuation Number) ready.

All regions of continental North America (Toll-Free)

1-800-561-7930 (English)

1-800-561-7935 (French)

Outside continental North America

0-506-533-5800 (collect calls accepted)

Telecommunication device for the hearing impaired

1-506-533-5990

Facsimile

1-506-533-5989

Business Hours

Continental North America

Monday to Thursday

8:00 a.m. to 4:00 p.m.

(Your Local Time)

8:30 a.m. to 4:30 p.m.

(Newfoundland and Labrador Time)

Friday

8:00 a.m. to 5:00 p.m.

(Atlantic Time)

Outside continental North America

Monday to Friday

8:00 a.m. to 4:00 p.m. (Atlantic Time)

Mailing Address

Please ensure you include your Pension Number (also known as Superannuation Number) on all correspondence with the Sector.

Public Works and Government
Services Canada
Superannuation, Pension Transition
and Client Services Sector
P.O. Box 5010
Shediac NB E4P 9B4

Internet

www.pensionandbenefits.gc.ca

Pension for Your Survivors – What your survivors should know

In the event of your death, your spouse or common-law partner and children may be eligible to receive a pension.



Spouse or Common-law Partner

As a rule, your spouse will be entitled to a pension if you were married before you retired. If you have divorced, your former spouse will not be eligible for a pension. Your common-law partner may also be eligible for a pension.

If you are separated but not divorced from your legal spouse, and have a common-law partner who also qualifies for a pension, the pension is divided between the two applicants based on the number of years they each lived with you.

The pension payable to a spouse or common-law partner is equal to one-half of your unreduced pension.

If you married after you retired, your spouse is not entitled to a pension; however, you may choose to provide your spouse with a pension at the time of your death by having your pension reduced. You have to make this choice within one year from the date of your marriage or one year from the date your pension commences, whichever is later. Please note that, if before you were married, you were living in a common-law relationship that started prior to your retirement, your spouse may be eligible to apply for a regular survivor pension.

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Children

A child who is less than age 18, at the time of your death, is normally eligible for a monthly allowance if the child was born, adopted or became a stepchild before you retired. The allowance is equal to one-tenth of your pension for each child (to a maximum of four-tenths). Where there is no pension payable to a spouse or common-law partner, the allowance is doubled.

A child between the ages of 18 and 25 may be eligible for a student allowance. The child must have been enrolled full-time in school or another educational institution since age 18 or since the date of your death, whichever is later. The student must apply every year for the allowance. If the student ceases to be enrolled for a significant period, entitlement to the allowance may end.

For additional information on the possible survivor benefits payable in the event of your death, please visit our Web site or contact the Superannuation Sector (see our Contact Information on page 2).

In the event of your death, it is important that your survivors or estate inform the Superannuation Sector immediately.

Re-employment in the Public Service

– What you should know



If you become re-employed and a contributor under the Public Service pension plan, your pension will stop. When you again cease to be employed, a number of factors, such as the loss of accumulated indexing, will affect the amount of your pension. If you are thinking of becoming employed in the Public Service after retirement, please contact the Superannuation Sector to learn more about the impact re-employment will have on your pension.

Pension for Common-Law Partners



Did you know that your common-law partner does not automatically receive a pension upon your death? To receive a pension, your partner must first prove that you lived in a common-law relationship*, and that the relationship started prior to your retirement and continued without interruption for at least one year prior to your death. Your partner will need to provide sworn statements and supporting documents such as letters, bills, receipts, rental agreements, leases, mortgages, government records or other documentation.

A decision on whether your partner is eligible for a pension cannot be made before your death; however, any information that you, the plan member, can provide on the nature of your relationship, will make it easier to establish your partner's eligibility for a pension upon your death.

**A common-law relationship is when two individuals are cohabiting in a relationship of a conjugal nature, and have been so cohabiting for a period of at least one year.*

If you would like to provide information to the Superannuation Sector concerning your common-law relationship, you may complete the Statutory Declaration Regarding Common-Law Relationship form. You can obtain a copy of this form by contacting the Superannuation Sector (see our Contact Information on page 2).

Pension Cheque Direct Deposit – simple and convenient!

How can you sign-up? Send your written request, including your Pension Number (also known as Superannuation Number), to the Superannuation Sector, along with a voided cheque. Your monthly pension benefits will be deposited automatically into your bank account; it's that simple and convenient.

Additional Insurance Coverage for Your Survivors

Did you know that your survivors might be entitled to dental and/or health insurance coverage in the event of your death?

■ For more information, contact the Superannuation Sector.

Keep us informed

Having access to your current contact information will help us serve you quickly and efficiently. Please advise the Superannuation Sector of the following:

- change of address (even if your pension goes directly into your bank account);
- change of banking information;
- change in your personal status such as a marriage, a separation, a divorce, the beginning or end of a common-law relationship, and the birth or death of one of your children by providing a copy of the appropriate certificate;
- change of address of your designated beneficiary; or
- name and address of a contact person in the event of incapacity.

Pay-Direct Drug Card Update



A pay-direct drug card was a major element of the 2006 renewal agreement for the Public Service Health Care Plan (PSHCP), and work is well underway to provide this new service to the Plan Members. It is expected that the drug card service will be operational by mid-2009.

With a pay-direct drug card, claims for drugs covered under the PSHCP can be processed electronically at the pharmacy. In many cases, this will mean that members will pay only any outstanding deductible amount, their co-payment, and a fee for each drug dispensed at the time of purchase instead of paying the full cost of their prescription and then claiming for reimbursement.

The introduction of a pay-direct drug card is a major improvement but requires fundamental change to the way that the plan is currently administered. Presently, most of the information required to process claims is collected on the claim form. In order to process drug claims electronically, the Plan Members will need to provide accurate information on eligible family members beforehand and keep it up-to-date at all times. The Plan Administrator will gather accurate information about eligible dependants and any protection Plan Members or their dependants may have under other plans (benefit coverage under their spouse's plan, for example) through a positive enrolment process.

The pay-direct drug card and positive enrolment will be introduced as part of a new contract for the administration of the PSHCP, following a competitive tendering process. Please note that, should there be a change of Plan Administrator, the introduction of a new administrative services contract will not affect the benefit entitlements of Plan Members and their dependants.

We will continue to update you on the progress of the pay-direct drug card and positive enrolment.

DISCLAIMER *Liaison*, your pension and benefits newsletter, is provided for information purposes only and is not a legal document on your rights and obligations. Should there be any discrepancy between the information in this document and that contained in the *Public Service Superannuation Act (PSSA)* and related regulations or other applicable laws, the legislative provisions will apply. Similarly, should there be any discrepancy between information in this document and that contained in the group benefit plans provisions or insurance contracts, the plan provisions or insurance contracts will apply.