



# Your PENSION AND BENEFITS Liaison

INFORMATION FOR RETIRED MEMBERS OF THE FEDERAL PUBLIC SERVICE PENSION PLAN



## ISSUE 9 - 2015

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## Your Public Service Pension and Benefits Web Portal has Moved to Canada.ca

The Government of Canada recently launched the Canada.ca website to improve access to information and services for Canadians. As part of this initiative, information about your public service pension and group insurance benefit plans will now be available on [www.canada.ca/pension-benefits](http://www.canada.ca/pension-benefits).

Visit [www.canada.ca/pension-benefits](http://www.canada.ca/pension-benefits) and choose either *Public service pension plan* or *Public service group insurance benefit plans* to access information that applies to you and to view the latest news.

We encourage you to update your bookmarks and to explore the new website today.

### Sign up for direct deposit and epost — it's secure, convenient, and free!

By enrolling in direct deposit, your pension payments will be deposited to your bank account.



Direct deposit payments are received faster than mailed cheques and have virtually no risk of being lost, stolen or damaged. To enroll in direct deposit, call or send a written request with a void cheque to the Government of Canada Pension Centre.

To view your direct deposit statements, income tax statements, Liaison newsletter, and *Annual Pensioners' Statement* online, register for epost. Visit [www.canada.ca/pension-benefits](http://www.canada.ca/pension-benefits) for instructions. Choose epost and receive your pension documents faster!

## Survivor Benefits at a Glance

Did you know that in the event of your death, the public service pension plan provides benefits to your eligible survivor and children? The following information relates to the different survivor benefit entitlements, eligibility rules and documents to be sent to the Pension Centre.



### Benefit Entitlements

Your eligible survivor and children may be entitled to the following:

At the time of your death, if you had...	The pension plan may pay...	Which is...
a spouse <sup>1</sup>	a survivor benefit	a <b>monthly allowance equal to half of your unreduced pension</b> . This amount would be payable immediately for the lifetime of your spouse.
dependant children	a child allowance <sup>2</sup>	a <b>monthly allowance equal to 10% of your unreduced pension</b> payable to each child until age 18, or age 25 if the child is a full-time student.
dependant children, but no spouse	a child allowance <sup>2</sup>	a <b>monthly allowance equal to 20% of your unreduced pension</b> payable to each child until age 18, or age 25 if the child is a full-time student.
no eligible survivor or children	a lump sum payment	<p><b>equal to the greater of:</b></p> <ul style="list-style-type: none"> <li>the <b>return of your pension contributions plus interest</b>; or</li> <li><b>five times your annual unreduced pension</b>, less any pension or allowances paid, excluding indexation.</li> </ul> <p>This amount would be payable to your designated beneficiary under the Supplementary Death Benefit Plan or to your estate.</p>

<sup>1</sup> For a survivor to be considered a spouse, you must have been married prior to retirement or lived in an established common-law relationship before your retirement and for at least one year prior to your death.

<sup>2</sup> If there are more than four children, the maximum allowance payable would be equally split among all eligible children. The maximum allowance for all children is 40% of your unreduced pension, or 80% if there are dependant children but no spouse eligible for a survivor benefit.

### Document Your Common-law Relationship Now

If you are in a common-law relationship that started before you retired, it is important that you inform the Pension Centre by completing the *Statutory Declaration* form (PWGSC-TPSGC 2016). The form is available at [www.canada.ca/pension-benefits](http://www.canada.ca/pension-benefits). Any information you can provide now on the nature of your relationship will make it easier to determine your partner's eligibility for a survivor benefit.

**Note:** A decision on whether your common-law partner is eligible for a pension can only be made upon your death. At that time, your partner will be asked to provide information which demonstrates that your common-law relationship continued until your death. Your partner's eligibility for a pension will be based on the information you and your partner have provided.

## Marriage After Retirement

If you marry after retirement, your spouse is not normally entitled to a survivor benefit. However, you can choose to reduce your monthly pension in order to provide your spouse with a pension benefit after your death. The pension benefit will be paid for the lifetime of your spouse and indexed to the cost of living.

To qualify, you must apply **within one year** of the date of your marriage, or **one year from** the date your pension starts, whichever is later. If your application is approved, the reduction to your pension will be permanent unless your spouse predeceases you or your marriage ends before your death.

**Note:** If you marry after retirement but were living in a common-law relationship **before** you retired, your spouse may be eligible for a regular survivor benefit.

## Documents Required

The Pension Centre encourages you to submit copies of the following documents now to help determine who will be eligible for survivor benefits upon your death.

Survivor	Documents
Spouse	Marriage certificate Divorce certificate
Children under age 25	Birth certificate Adoption papers or proof of guardianship
Common-law partner	<i>Statutory Declaration</i> form (PWGSC-TPSGC 2016); and Evidence confirming you are living in a conjugal relationship that was established before your retirement (for example, documents related to a mortgage, lease, bills, joint bank account, income tax statements, etc.).

### Clarification: Cataract Lenses

The article on cataract lenses in Issue 8 of the 2014 Liaison newsletter requires clarification.

Intraocular lenses, needed as a direct result of surgery (for example: cataract surgery) or accident, are reimbursed at 80% of the reasonable and customary charge if the purchase is made within six months of the surgery or accident. In other words, there is no applicable limit associated with the cost of the lenses in these situations.

**Note:** Intraocular lenses are covered under the Public Service Health Care Plan; however, costs associated with the actual cataract surgery are not covered. Elective laser eye surgery to correct vision is now reimbursed at 80% up to a maximum of \$1,000, for a lifetime maximum reimbursement of \$800.

### Confirmation Form

The Pension Centre may occasionally send you a *Confirmation of File Information* form to verify that you are receiving your pension payments and to make sure that your correct information is on file. This process ensures public service pensions are only paid to eligible plan members and survivors.

Should you receive this form, promptly complete and return it to the Pension Centre.



## Keep us Informed

Notify the Pension Centre if there are any changes to the following:

- Mailing address (even if you are enrolled in direct deposit)
- Banking information
- Marital status (married, common-law, widowed, separated, divorced or single)
- Mailing address of your designated beneficiary
- Name and mailing address of a contact person in the event of incapacity

## GOVERNMENT OF CANADA PENSION CENTRE CONTACT INFORMATION

Before contacting the Pension Centre, we encourage you to visit [Canada.ca](http://Canada.ca) for information about your pension plan and insurance benefits.



[www.canada.ca/pension-benefits](http://www.canada.ca/pension-benefits)



### CALL MONDAY TO FRIDAY

Have your pension number ready.  
1-800-561-7930 (toll free)  
8:00 a.m. to 4:00 p.m. (your local time)

### OUTSIDE CANADA AND THE UNITED STATES

506-533-5800 (collect calls accepted)  
8:00 a.m. to 5:00 p.m. (Atlantic time)

### TELEPHONE TELETYPE (TTY)

506-533-5990 (collect calls accepted)  
8:00 a.m. to 5:00 p.m. (Atlantic time)



### FACSIMILE

418-566-6298

When writing to the Pension Centre, it is very important that you always provide your:

- Pension number
- Surname, first name and initials
- Address (with postal code)
- Telephone number (with area code)



Public Works and Government Services Canada  
Government of Canada Pension Centre  
Mail Facility  
PO Box 8000  
Matane QC G4W 4T6

Email us at [pensioncentre.centredespensions@pwgsc-tpsgc.gc.ca](mailto:pensioncentre.centredespensions@pwgsc-tpsgc.gc.ca) if you have comments or questions about our communication products.

*Si vous préférez recevoir ce bulletin en français, communiquez avec nous.*

**Note:** Some federal agencies, Crown corporations and territorial governments do not participate in the public service group benefit plans. Even if your former employer did not participate in all public service group insurance benefit plans, you as a retired member may be eligible to join these plans. To find out if you are eligible, please call the Pension Centre.



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