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**PUBLIC SERVICE PENSION**

**If you are the – legal spouse, legally married to the plan member you must contact the Public Service Pension Centre**

***You need to provide:***

* ***Marriage Certificate***
* ***Death Certificate***

***Telephone***

***Toll free:*** *1-800-561-7930*

 *Monday to Friday 8:00 a.m. to 4:00 p.m. (Your Local Time)*

***Outside Canada and the United States:*** *506-533-5800 (collect calls accepted)*

 *Monday to Friday 8:00 a.m. to 5:00 p.m. (Atlantic Time)*

***In writing***

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

**Note:** Always include your pension number or Personal Record Identifier (PRI).

***What do you do if you are the survivor of a deceased member of the public service pension plan?***You must **immediately** notify the [Public Service Pension Centre](http://www.tpsgc-pwgsc.gc.ca/pension/cn-cu-eng.html). You will be informed whether benefits are payable under the public service pension plan and the Supplementary Death Benefit Plan and how to apply for these benefits, if applicable. You will also have the opportunity to obtain medical and dental coverage if you are eligible.

***Following a plan member's death, who is entitled to benefits and what are the benefits?***The [survivor](http://www.pensionetavantages-pensionandbenefits.gc.ca/srvv/glssr-eng.html#a44) of a [deceased member may apply for a survivor benefit](http://www.tbs-sct.gc.ca/pubs_pol/hrpubs/pensions/ypp1-eng.asp#Toc497204661) under the public service pension plan. If the member has a surviving legal spouse (from whom he had separated), and he also has a common-law partner, the [benefit](http://www.tbs-sct.gc.ca/pubs_pol/hrpubs/pensions/ypp1-eng.asp#Toc497204662) could be split between the two surviving spouses based on the length of time each one lived with the member

***Additional death benefits that will be paid out?***If the member was covered by the Supplementary Death Benefit (SDB) Plan, the [beneficiary](http://www.tbs-sct.gc.ca/hr-rh/bp-rasp/pensions/vocabulary-vocabulaire-eng.asp#Beneficiary) designated on the form entitled *Naming or Substitution of a Beneficiary* (PWGSC 2196) - and – not in the Will – is entitled to the [benefit](http://www.tbs-sct.gc.ca/pubs_pol/hrpubs/pensions/ypp1-eng.asp#Toc497204662) payable under that plan.

The Supplementary Death Benefit Plan provides a form of decreasing term life insurance. The basic benefit is equal to twice the plan member's annual salary upon retirement and it decreases by 10% annually starting at age 66 to a minimum of $10,000. The benefit is paid to the designated beneficiary and is calculated as follows:

 Annual Salary x 2 Rounded up to the nearest $1,000.00

**PUBLIC SERVICE PENSION**

### Survivor's Pension

A survivor's pension is ordinarily one-half of the plan member's unreduced pension (in other words, one-half of the member's pension before any applicable adjustment related to early retirement or to the loss of the bridge benefit).

The formula for calculating a monthly survivor pension is one percent for each year of [pensionable service](http://www.tpsgc-pwgsc.gc.ca/pension/retr/pubs/brchrs-booklets/pens-annts-01-index-eng.html#ps) (maximum 35 years) multiplied by the plan member's [average salary](http://www.tpsgc-pwgsc.gc.ca/pension/retr/pubs/brchrs-booklets/pens-annts-01-index-eng.html#aas) over the best five consecutive years, divided by 12. The average salary is calculated over a six-year period if the plan member retired prior to June 17, 1999.

For example, the survivor pension where the plan member had 25 years of [pensionable service](http://www.tpsgc-pwgsc.gc.ca/pension/retr/pubs/brchrs-booklets/pens-annts-01-index-eng.html#ps) and an [average salary](http://www.tpsgc-pwgsc.gc.ca/pension/retr/pubs/brchrs-booklets/pens-annts-01-index-eng.html#aas) of $36,000 would be:

(1% × 25 yrs × $36,000) ÷ 12 months = $750 per month

Benefits payable for periods of part-time service are adjusted based on the plan member's assigned hours of work as compared to the full-time hours of the position. In addition, if your [survivor](http://www.tpsgc-pwgsc.gc.ca/pension/retr/pubs/brchrs-booklets/pens-annts-01-index-eng.html#s) received a lump sum transfer of funds under the [Pension Benefits Division Act](http://www.tpsgc-pwgsc.gc.ca/pension/retr/pubs/brchrs-booklets/pens-annts-01-index-eng.html#pbda) and also qualifies for survivor benefits, no benefits will be payable for the period covered by the division of pension benefits.

**OLD AGE SECURITY PENSION**

**Cancelling Benefits Following the Death of a Pensioner/Beneficiary**

When an Old Age Security (OAS) and/or Canada Pension Plan (CPP) pensioner/beneficiary dies, their benefits must be cancelled. Benefits are payable for the month in which the death occurs; benefits received after that will have to be repaid.

This includes the following benefits:

* Old Age Security Pension, including
	+ Guaranteed Income Supplement
	+ Allowance
	+ Allowance for the Survivor
* CPP retirement pension
* CPP disability benefits
* CPP children's benefits
* CPP survivor benefits

**How to cancel OAS/CPP benefits:**

Contact Service Canada as soon as possible to notify the date of death of the OAS/CPP pensioner/beneficiary.

If you contact Service Canada by telephone, have the person's social insurance number (SIN) on hand when you call.

If you notify Service Canada by mail, ensure the following information is included in your letter:

The deceased pensioner/beneficiary's:

* full name
* date of birth
* date of death
* social insurance number (if known)
* previous address
* name and address of the estate or the person responsible for handling the deceased's affairs (if known).

**Note**: If the deceased was receiving a benefit from the Quebec Pension Plan (QPP), contact the [Régie des rentes du Québec](http://www.rrq.gouv.qc.ca/en/services/nous_joindre)

**Additional information for survivors**

In some cases, when a spouse or common-law partner dies, you may be eligible for additional benefits:

* If you reside in Canada or return to reside in Canada, are between 60-64 years of age, have low income, and your spouse or common-law partner has died, and you have not remarried or entered into a new common-law relationship for more than 12 months, you may be eligible for the [Allowance for the Survivor](http://www.servicecanada.gc.ca/eng/isp/pub/oas/allowsurv.shtml).
* If the deceased person contributed to the Canada Pension Plan (CPP), you may be eligible for:
	+ the [death benefit](http://www.servicecanada.gc.ca/eng/isp/cpp/survivor.shtml): a one-time payment to, or on behalf of, the estate of a deceased CPP contributor;
	+ the [survivor's pension](http://www.servicecanada.gc.ca/eng/isp/cpp/survivor.shtml): a monthly pension paid to the survivor of a deceased CPP contributor;

Pensioner’s Dental Service Plan (PDSP)

Administered by Sun Life Assurance Co.

Plan Administor - 1 (888) 757-7427

Canada Post Extended Health Care Plan

Administerd by Great West Life

Group Member Administration - 1 (866) 249-5723

Discussion Topics

Excluded level employees who will be retiring will lose the medical benefits they had as employees.

Does Johnson Insurance have a policy that these people could sign up for that would enable them to continue coverage after they retire? If not would they consider such a policy?

Survivors Package

(Retired/non-retired members)

* Who must be contacted following death –

 Canada Post

 Superannuation

 Canada Post Pension

 CPP

 OAS

 Medical Extended health

 Pensioner’s Dental Plan

 Medoc

 Others