

THAMES HERITAGE CLUB NEWS

SPRING 2024

Hello,

I'm feeling something different in the air. Oh wait, is that a bird I'm hearing? It appears that Spring may be getting ready to return.

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- Heritage President Communication
- **Public Service Health Care Plan**
- Johnson Insurance / Belair Direct
- steps following death of postal spouse
- importance of opening an Estate Acct
- membership renewal time
- 2025 Pension Indexing tracking
- Columbia Sportswear Employee Store Invite
- GoodLife Fitness Membership Plans

Your Benefits

Contact Numbers

C.P.C. Pension	1-877-480-9220
Superannuation	1-800-561-7930
C.P.P. / O.A.S.	1-800-277-9914
Canada Life	1-866-716-1313
P.S.H.C.P.	1-855-415-4414
Access H.R.	1-877-807-9090
Employment Ins	1-800-206-7218
Passport	1-800-567-6868
Can Rev Agency	1-800-959-8281

Your Benefits

Survivor procedures:

ensure the survivor of a retiree maintains pension, health and medical benefits, a number of contacts must be made after a retiree's death.

To

Access H.R. (1-877-807-9090)

..retiree name

..employee I.D. number

..social insurance number

..copy of death certificate

C.P.C. Pension (1-877-480-9220)

..retiree name & employee I.D. number

..postal code

..month and date of birth

..copy of death certificate

..copy of retiree's will

Canada Life - C.P.C. (1-866-716-1313)

Canada Life - PSHCP (1-855-415-4414)

..retiree name

..employee number

..copy of death certificate

..plan numbers ..51057, 51391, 52111,

52112, 52113, 52114 & 52115

NOTE: Very important to notify Canada Life as soon as possible in order to set up a new automatic withdrawal in the survivor's name in order to keep policy in force and maintain medical, dental and vision benefits.

C.P.P. / O.A.S. (1-800-277-9914)

..retiree name

..social insurance number

..copy of death certificate

NOTE: Besides the C.P.P. survivor

Pension, there is a Death

Benefit payable to the survivor

Superannuation (1-800-561-7930)

..retiree name

..social insurance number

..copy of death certificate

..copy of marriage certificate

Canada Rev Agency (1-800-959-8281)

C.R.A. is to be contacted when a member or spouse passes to prepare for T-1 and T-3 form completion.

Message From The President



2024 is here and we have been lulled into a false sense of comfort with the delayed arrival of a true winter along with the accompanying snow. You remember that stuff – white, cold and has to be shoveled, etc. On the other hand the ski community is jumping for joy. The C.P.I. numbers indicate a trend of approximately 3.1% for 2025 indexing. There is a rebranding of the familiar Johnson Insurance divisions into Belair Direct. This will be covered off later in the Newsletter. The next change is much more extensive and time consuming. It involves the migration of Sun Life covered members (primarily Superannuation recipients) to Canada Life. There are enrolment forms to complete as well as direct deposit documentation. These forms are now available from your Heritage Club – contact us. We will continue to meet with up & coming retirees to prepare them for their receipt of documentation related to retirement and review of important documents they will have to complete for the process such as divorce agreements from any previous marriages. It is time for a reminder to any members who have not already done so, that membership dues are to be paid for 2024. These dues help fund your Heritage Club and allow events and services to continue. If you are unsure if you have already paid your 2024 membership dues, just give us

a call. There has been a substantial increase in the number of soon-to-be retirees seeking out the Heritage Club for pre-retirement assistance with what to expect in the way of forms and documentation surrounding the retirement process. There has also been a notable increase in the number of widows and widowers requesting help with documentation regarding survivor pensions, life insurance and continuation of survivor benefits.

The Columbia Sportswear Employee Store Invite is back again and is open from March 15, 2024 to April 14, 2024 for members from any Chapter. We are here for you, our supportive members, and will continue being here for you.

Heritage Club Support To Members

Widows / Widowers

There is a need for widows / widowers of former Canada Post employees to have help when facing the death of a spouse when it comes to pension, benefits and survivor documentation.

There were twenty four (24) consultations held in 2023 and 7 so far in 2024 with widows and widowers to assist them with C.P.C. survivor benefits, Superannuation pension questions and PSHCP impact as well as completion of various documentation including the Basic and Over-65 Life Insurances and Supplementary Death Benefit from Superannuation. Also, we have guided widows / widowers when dealing with funeral homes as to the assistance these homes can provide with documentation to ensure that C.P.P. death benefit and survivor pension is applied for and submitted.

Pre-retirement Meetings

Meetings are available to future retirees about what to expect in the way of documentation from Canada Post , the Pension Centre and Canada Life. Subsequent meetings can also be held with these retirees to assist them with completion of these forms including witness signatures.

There were 36 meetings in 2023 and 3 so far in 2024 with potential retirees.

Volunteer Contributions

Members who are volunteering at any activity should be recognized for their participation. Let the Heritage Club know how much and how often . Many volunteer activities seem to go unnoticed.

Some examples are

- .. seniors for seniors
- .. tax assistance for seniors
- .. volunteer lifeguard
- .. recyclable item collection for a cause
- .. cancer clinic guide/assistant

Membership Renewal Time

It is time for renewal of Thames Heritage Club Annual Dues for **2024** through payment of the **\$15 yearly dues.** Your Heritage Club counts on your continued support to offer membership benefits.

Send payments to :

Thames Heritage Club
955 Highbury Ave
London , On N5Y 1A3

(Note: Dues may be paid by e-transfer)

..send to: Henry Masek

hsmasek@hotmail.com

Membership Benefits

Some of the membership benefits are ...

- discounted fees at GoodLife Fitness
- 40% - %0% discount at Columbia Sportswear Employee Store Events
- very attractive travel Insurance rates with Medoc (Johnson Insurance)
- pre-retirement meetings to review retiree documentation packages
- Widow / Widower consultation service
- 4 newsletters per year for paid-up members (1 newsletter per year for regular members)
- discount on cost of **Annual Banquet**
- discount at Annual Golf Tournament
- discounted periodic luncheons at the Mandarin Restaurant and other eating establishments in the chapter areas
- scholarships for university and college
- discount of \$100 to \$500 per person on Colette Tours
- bus trips

C P C Pension Payment Dates - 2024

Jan 31
Feb 29
Mar 28
Apr 30
May 31
Jun 28
Jul 31
Aug 30
Sep 27
Oct 31
Nov 29
Dec 31

C.P.P. / O.A.S. Payment Dates - 2024

Jan 29
Feb 27
Mar 26
Apr 26
May 29
Jun 26
Jul 29
Aug 28
Sep 25
Oct 29
Nov 27
Dec 20

Superannuation Payment Dates – 2024

Jan 29
Feb 27
Mar 26
Apr 26
May 29
Jun 26
Jul 29
Aug 28
Sep 25
Oct 29
Nov 27
Dec 27

2024 CPC Pension Indexing Rate

The indexing rate for January 2024
came in at... 4.73 %
2025 indexing outlook is approx 3.1 %

Death Of Member

In an effort to keep our information
up to date , we need to know when
any of our members is deceased.

Heritage Club Executive

President: Henry Masek
519-204-8873
thamesheritageclub@gmail.com

1st Vice-President: Catherine Metcalf
519-660-4193

2nd Vice-President: Sherry Hexter
519-636-7411

Treasurer: Stew Metcalf
519-660-4193

Secretary: Dianna Snell
519-601-0085

In Memoriam – 2023

Abel , Hilda
Bonello , Charles
Dowden , Walter
Doyle , Patrick
Farnsworth , Melvin
Goodson , John
Hendry , Robert
Kijewski , Mike
Manns , Donald
Rigole , Victor
Stenson , Ron
Viner , Cecil

Vettor , Dino (2024)

New Members – 2024

Doyle , Brenda
Fradgley , Greg
Heuvelink , Lisa
Nevenko , Juric
Rishchynski , Lou
Slater , Rob
Stephenson , Kate

Johnson Insurance

We have just been informed that the car and home division of Johnson Insurance is undergoing a rebranding to Belairdirect. In the not too distant future the Group Benefits and Travel divisions will also eventually rebrand.

You do not need to take any action now
Your existing policy with Johnson Insurance will remain in effect and all contacts will stay in place as before.
As soon as more updates arrive , you will be notified.

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Heritage Club members receive 30% off on-line registration with a (paid-up) current membership.
There are 7 membership types to choose from.

To learn more about this corporate offer visit corporate.goodlifefitness.com

OR

Call the corporate membership experience #
1 – 800 – 387 - 2524

You will require your (paid-up) Heritage Club membership number and current address to get information on this offer.

Reminder:

Any GoodLife applications or renewals will be denied if current membership dues are not paid.

Newsletter E-Mail Option

You may receive your Newsletter via e-mail if you wish. Just notify your Heritage Club through e-mail at thamesheritageclub@gmail.com or by calling a member of the executive.

Beneficiary Forms

These forms are attached to your life insurance coverage provided to retirees. It is important to ensure these forms are up-to-date making sure survivors are provided for following death of retiree.

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Seasonal Shopping Time

Your Heritage Club has arranged another Heritage Club Invitation for members to shop at the Columbia Sportswear Employee Store in London.

Current year Card carrying Heritage Club members for 2024 can shop and enjoy a discount of between 40% - 50% off brands such as Columbia , Sorel , Mountain Hard Wear and Prana. This is an invitation-only event which occurs four times per year. Club members are to have their current club I.D. , photo I.D. and the invitation and present it at the Employee Store from March 15 , 2024 – April 14 , 2024 and shop.

Easch member may bring along up to four (4) family and/or friends with them.

Full details on the attached Columbia Invite.

Change Of Address

In order to keep our mailing lists up-to-date , everyone must inform your Heritage Club of any change of their address. This will ensure you continue to receive the Newsletter as well as any benefit notifications.

Santa Letter Campaign - 2023

There was a total of 11,468 letters-to-Santa answered in the 2023 season by 74 helpers.

This total was broken down as follows ...

London M.P.P.	1,860
C & D (depots)	4,229
Heritage Club & Admin	5,379

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Santa's Helpers – Draw

All Santa Letter Helpers were put into a draw and and four (4) names drawn. The four (4) winners were ...

L.M.P.P.	Melissa Foreman
C. & D.	Marie Hay
Admin	Meagan Zettler
Heritage Club	Patti-Jo Wright

Drawn By: Debra Adkin-Badder (C&D)



**I JUST GOT A FULL
TANK OF GAS FOR \$22.
GRANTED, IT WAS FOR
MY LAWN MOWER, BUT
I AM TRYING TO STAY
POSITIVE.**

Your Postal Spouse Passes Away – Now What Do You Do ?

Initial Steps

1. Contact your Funeral Home and check with them to find out if they'll take care of the C.P.P. applications for survivor pension and the death benefit. If not , you may have to get a set of the forms and complete them yourself and send them in. Your Thames Heritage Club has a supply of both C.P.P. application types. (Survivor Pension & Death Benefit)
2. Contact your bank and open an “Estate Account”. This will be important to you as the death benefit payment from C.P.P. will be made out to the estate of the deceased. Also the process takes the bank some time to set up and can be done while you are dealing with other matters.
3. This step is a two (2) part process depending on the source of the pension of the deceased.

Superannuation (Gov't of Canada Pension Services) Shediac , NB 1-800-561-7930

If the deceased received their monthly pension from this source , then the survivor pension will also come from here. They are to be contacted and notified of the death of the retiree. They will inform the survivor of what information is required and will send out the forms. They will also take care of the Sun Life Dental Benefits and the Supplementary Death Benefit.

Canada Post Pension Centre Mississauga , ON 1-877-480-9220

If the deceased received their monthly pension from this source , then the survivor pension will also come from here. They are to be contacted and notified of the death of the retiree. They will inform the survivor of what information is required and will send out the forms. This pension centre also deals with death benefit and beneficiary documents .

4. Canada Life Winnipeg , MB 1-866-716-1313

This is the centre for establishment of survivor health and dental benefits for survivors of Canada Post retirees who receive their pension from the Canada Post Pension Centre in Mississauga.. There are a set of forms to be completed to assist Canada Life to set this up.

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NOTE: - Your Thames Heritage Club can assist you with any the above processes.
- **ALWAYS** keep a copy of **ALL** documents **before** you send them in.

GEAR UP FOR SPRING



EXCLUSIVE INVITATION TO THE COLUMBIA EMPLOYEE STORE FOR: **Canada Post Heritage Club**

ITEMS ARE MARKED WITH EMPLOYEE STORE PRICING

VALID DATES
03/15/2024 - 04/14/2024
VALID FOR YOU + 4 GUESTS

WHAT TO BRING

THIS INVITATION
PHOTO I.D.
PROOF OF AFFILIATION
*business card / membership card /
company email signature / pay stub /
original email / other form of affiliation*

LOCATION & HOURS

1-1425 Max Brose Dr
London ON, N6N 0A2
MON-FRI: 10A - 8P
SAT: 9:30A - 6P; SUN: 10A - 5P
**Check online to verify*

YEAR-ROUND ACCESS

MILITARY PERSONNEL & FIRST RESPONDERS: EVERY DAY
SENIORS (65+): FIRST TUESDAY OF EACH MONTH

Questions? Please email: londonemployeestore@columbia.com

Columbia encourages customers to bring a reusable shopping bag



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*Licensee product starts at 25% off. Valid for you and up to 4 guests for multiple visits during your invite period. Columbia reserves the right to modify or cancel this offer at any time. Please present this original invitation to the receptionist for entry and again at checkout. This invitation is non-transferable. You must be present during shopping. The products purchased are intended solely for the buyer's own personal use, including gifts to others. Resale of products is strictly prohibited. Columbia Sportswear limits the total purchase amount to \$2500 per day per customer. For team and company purchases, please speak to a member of our store management team. Offer may not be combined with any other offer or discount. Valid from dates listed above. ©2024 Columbia Brands USA, LLC.