THAMES HERITAGE CLUB NEWS WINTER 2024/2025

Hello,

Winter gave us an advance reality check with a substantial dumping earlier just in case we forgot. The "Letters-To-Santa" campaign has been suspended for 2024.

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- Public Service Health Care Plan
- Survivors of deceased retirees
- Importance of Beneficiary Forms
- 2025 Pension Indexing tracking
- membership renewal for 2025
- Columbia Sportswear Employee Store Invite
- GoodLife Fitness Membership Plans

<u>Your Benefits</u> Contact Numbers

	1 077 400 0000
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:

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

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 withdrawl 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 President



2025 is about to arrive bringing with it another Winter season. This time of year brings winter tires, snow removal and learning to drive all over again. Cottages have been closed up and backyard pools are secured for another year. Thoughts turn to Christmas and New Years. Last minute dental and medical appointments are made to take advantage of 2024 coverage prior to the usual deductibles which arrive January 2025. Some Public Service retirees have seen their dental insurance coverage migrate from Sun Life to Canada Life as the second part of the former medical coverage migration. There are still difficulties being experienced by Superannuation recipients suddenly finding out that their direct billing dental plans don't work anymore. We have had to assist some of these individuals. Your Heritage Club has the necessary forms if you need them. Contact us.

Our annual Golf Tournament was held at the Dorchester Golf and Country Club in August . 31 people attended Our Annual Reunion Banquet took place on October 19th with 51 people attending including Heritage Club National President J.P. Leguerrier. 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 2025. These dues help fund your Heritage Club and allow events and services to continue. 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 December 26, 2024 to Jan 26, 2025 for members from any Chapter . .

Heritage Club Support To Members

Widows / Widowers

There were eighteen (19) consultations held in 2023 and 18 so far in 2024 with widows and widowers to assist them with C.P.C. survivor benefits , pension questions and PSHCP impact as well as completion of various documentation. Also , we have guided widows / widowers when dealing with funeral homes as to the assistance these homes can provide in the documentation required to ensure that C.P.P. death benefit and C.P.P. survivor pension is applied for and submitted.

Pre-retirement Meetings

There were 34 meetings in 2023 and 36 so far in 2024 with potential retirees covering what to expect in the way of documentation from Canada Post, the Pension Centre and Canada Life. Subsequent meetings have also been held with these retirees to assist them with the completion of these forms including witness signatures.

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 almost time for renewal of Thames Heritage Club Annual Dues for **2025** through payment of the <u>\$15 yearly dues</u>. 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

CPC Pension Payment Dates - 2025

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

C.P.P. / O.A.S. Payment Dates - 2025

Jan 29
Feb 26
Mar 27
Apr 28
May 28
Jun 26
Jul 29
Aug 27
Sep 25
Oct 29
Nov 26
Dec 22

Superannuation Payment Dates – 2025

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

2024 CPC Pension Indexing Rate

The indexing rate for January 2025 will come in at approx 2.7 %

<u>Death Of Member</u>

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

In Memoriam – 2024

Abel . Hilda Bonello, Charles Carroll . Mark Corns, Diane Dowden, Walter Doyle, Pat Dundas, William Ellis, Roy Farnsworth, Melvin Goodson . John Norman Giffen Hendry, Robert Kijewski, Mike Rahn, John Rigole, Victor Stenson . Ron Viner, Cecil

> WHEN I GROW UP I'D LIKE TO BE A RETIRED LOTTERY WINNER.

Billingsley, Christine Campbell, Kelly Clark, Joanne Dillabough, Scott Doyle, Brenda Fradgley, Greg Goodson, Norma Gristie, Reginald Harris, Irma Hauth, David Heuvelink, Lisa Horton, Janet Housworth, Denise Kasiurak, Shayne Kennedy, Jeff Mark, Jayne McKerlie, Bill Matos, Benjamin Nevenko . Juric Paradis , Marcel Powell, Roger Rishchynski, Lou Slater, Rob Stephenson, Kate Sullivan, Sheila Treve, Teresa Valotaire, Jackie Villani, Tony Walker, Bradley Williams, Patricia Zdulski, Tom

Pre-Retirement Meetings

Future retirees may meet with the Heritage Club president to discuss what to expect in the way of documentation from Canada Post H.R., Canada Life and the Pension Centre along with assistance in completing and witnessing the various forms

Contact Henry Masek @ 519-204-8873

Widow / Widower Consultation

There is a need for widows and widowers of retired Canada Post employees to have support when facing the death of a spouse when it comes to pensions , benefits and survivor documentation. This covers Superannuation , Canada Post Pension, Canada Pension Plan ,Old Age Security , Canada Life and PSHCP Benefits including (basic and over-65 life insurance policies) and Canada Revenue Agency. Your Heritage Club president will help you through this complex area of concern.

Johnson Insurance

The car and home division of Johnson Insurance has been rebranded 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.

Public Service Health Care Plan - Dental

There have been numerous concerns over the migration of the dental portion of the P.S.H.C.P. (Public Service Health Care Plan) from Sun Life to Canada Life.

Your Heritage Club can help you with this .



Heritage Club members receive 30% off on-line registration with a (paid-up) current Heritage Club 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.

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



Seasonal Shopping Time

Your Heritage Club has arranged for card carrying Heritage Club members to shop at the Columbia Sportswear Employee Store in London and enjoy a discount of between 40% - 50% off brands such as Columbia , Sorel , Mountain Hard Wear and Prana. This is a 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. Present it at the Employee Store from **Dec 26 , 2024** – **Jan 26 , 2025** and shop.

Each member can bring along **up to** four (4) family and/or friends with them.

Full details on attached Columbia Invite

2024 Heritage Golf Tournament





2024 London Santa Claus Parade







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

ITEMS ARE MARKED WITH EMPLOYEE STORE PRICING

VALID DATES

12/26/2024 - 01/26/2025 Boxing Week Sale 12/26 - 1/5

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, CA N6N 0A2 MON-FRI: 9A - 9P SAT: 9:30A - 7P; SUN: 10A - 6P 12/24 Christmas Eve: 9:30a - 2p 12/25 Christmas: CLOSED 12/31 New Years Eve: 9:30am-2:00pm 01/01 New Years Day: CLOSED Extended Holiday Hours End 1/5

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



While Supplies Last. Valid for you and up to 4 guests for multiple visits during your insite period. Columbia meanes the right to modify or cannot this offer at any time. Hence present during incident in the receptionist for entry and again at checkour. This instation is nontransferable. You must be present during shouping, The produces purchased are interested sciently for the topole's even percent one, is chicking gifts to other. Researd of products is differ policitied. Calculate gifts the during science with the content of the purchased are repeated as interest. This many percent during science with the content of the science of the scie