



L I A I S O N



Welcome to your streamlined edition of Your Pension and Benefits Liaison newsletter

Your Pension and Benefits Liaison newsletter will now be an insert within the Annual Pensioner's Statement. This insert will include articles with the most important and relevant pension and benefits information in one spot!

Upcoming Public Service Health Care Plan transition to Canada Life

As announced in the Public Service Health Care Plan (PSHCP) bulletins, following a competitive procurement process, the Government of Canada awarded the next contract to administer the PSHCP to the Canada Life Assurance Company (Canada Life). Canada Life will begin processing claims on July 1, 2023. You will be hearing from Canada Life directly with information pertaining to the transition.

If you do not hear directly from Canada Life, it is possible your contact information has changed recently. Your data was securely transferred from Sun Life in the fall of 2022. Please check your junk mail folder or contact Canada Life directly for next steps. Canada Life can be reached at: Toll free 1-855-415-4414 or 204-946-1190. You can also visit the new Canada Life PSHCP Member Services website at www.welcome.canadalife.com/pshcp for additional information.

Reminder! You won't be able to submit a claim to Canada Life until July 1, 2023, it will be critical that you keep your personal information up to date with both Sun Life and Canada Life until the transition has been completed on June 30, 2023.

Negotiated changes are coming to your Public Service Health Care Plan!

We are pleased to announce that following successful negotiations between the Government of Canada and Bargaining Agent and National Association of Federal Retirees representatives, an agreement has been reached to update the Public Service Health Care Plan (PSHCP). The modernized plan provides benefit improvements to enhance support for members. Further information will be communicated on www.canada.ca/pension-benefits and in your PSHCP Bulletin.

Note: The new benefit changes will take effect on July 1, 2023, the same date that the new service provider, Canada Life, takes over the plan.

What happens to my pension benefits if I separate from my partner?

Should you separate from your legal partner, inform the Pension Centre by sending a copy of the divorce decree. Should you separate from your common-law partner, advise the Pension Centre in writing of when the common-law relationship ended. Below explains what happens to your pension benefits in the event of a separation from a legal partner.

Division of pension benefits

If your marriage or common-law relationship ends, you or your former spouse or common-law partner can apply for the division of the pension benefits that you have accumulated during the period of the marriage or common-law relationship.

- To learn more visit www.canada.ca/pension-benefits, select 'Public service pension plan', 'Retired members', and 'Divorce or separation'.
- The Pension Centre contact information can be found in the Annual Pensioners Statement.

Survivor benefit

The survivor benefit is a lifetime monthly allowance paid to your eligible survivor when you die. It is equal to approximately half of the pension you have earned without any reductions and is payable immediately following your death.

- If you are separated from your 'common-law' partner when you die, your former partner will not receive a survivor benefit.
- If you are separated from your 'legal spouse' but not divorced when you die, your former spouse would be entitled to a survivor benefit based on your total pensionable service. However, any portion of your pension that was subject to pension division would not be included.

Supplementary Death Benefit

The Supplementary Death Benefit is like a decreasing term life insurance. It is paid to your named beneficiary as a lump sum payment when you die. The payment is equal to twice your annual salary when you retire, and it decreases by 10% annually starting at age 66 to a minimum of \$10,000.

You may name one of the following as your beneficiary:

- any person 18 or older at the time of designation;
- your estate;
- any charitable or benevolent organization or institution; or
- any educational or religious organization or institution that is supported by donations.

Remember! Keep your Supplementary Death Benefit beneficiary information up to date. If your marriage or common-law relationship ends and you had named your former spouse or common-law partner as your beneficiary when you were together, they will remain your beneficiary when you die, even if your relationship has ended.

To name or change your Supplementary Death Benefit beneficiary, complete the "Naming or Substitution of a Beneficiary" form and mail it to the Pension Centre. Forms are available on www.canada.ca/pension-benefits, by selecting 'Public service pension plan', 'Plan information', and 'Forms'.

Dependant child eligibility under the Pensioners' Dental Services Plan

Coverage for a dependent child ends at age 21, unless the child is unmarried and in full-time attendance at an accredited school, college, or university. If your dependent child meets the eligibility criteria, they will be covered under the Pensioners' Dental Services Plan (PDSP) between the ages of 21-25; however, you will have to provide the Pension Centre with proof of full-time school enrollment. To avoid overpaying your contributions, you must contact the Pension Centre to change your category of coverage.

Keep the Pension Centre informed

Ensure your Pensioners' Dental Services Plan / or Public Service Health Care Plan coverage is kept up-to-date by communicating with the Pension Centre as soon as there are any significant life changing events.

Subscribe to the Public service compensation email notification system

Don't forget to subscribe to the Public service compensation email notification system by visiting www.canada.ca/pension-benefits, select 'Subscribe: Compensation email notification system'.