

The Victoria - Fred Whitehouse Branch Report

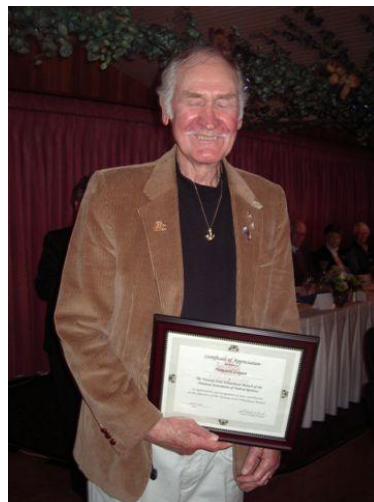
Fall 2009

SPRING LUNCHEON

The luncheon was held at McMorran's Lookout Room on Cordova Bay Road overlooking the beach and ocean. The view and the meal were both excellent and enjoyed by about 200 members and guests attending.

Diane, president, welcomed members and guests and introduced the head table. Regional Services Officer for BC Coastal Islands, John Finn was the guest speaker.

Tom Stark and Howie Logan were presented with Certificates of Appreciation and are pictured below with the words from the certificate each received.



The Victoria Fred Whitehouse
Branch of
The National Association of Federal
Retirees

In appreciation and recognition of
your contribution
To the objectives of the Victoria
Fred Whitehouse Branch

REMINDER TO ALL MEMBERS:

OUR NEXT GENERAL MEETING IS 10AM, 13 OCTOBER AT THE TRAFALGER-PRO PATRIA LEGION. 411 GORGE ROAD EAST.

Our Christmas Party this year

will be held on December 8 at 10:00. The agenda will be a short business meeting followed by entertainment and lunch served at approx. Noon.

Goodies from Thrifties. Members are welcome to bring their favorite sweets if they wish. There will be many door prizes to be won

Memorial

We regret to announce that Theresa Melanson passed away on July 03,2009.

Theresa was the very dedicated and hard-working membership secretary before WMS. She maintained all our membership records using a manual index card system. She had her opinions about the association, which weren't always in concert with the national executive but she was a tireless worker and was loved by many. It is unfortunate that Theresa's memorial could not be announced earlier than this report comes to you. Theresa's funeral was 25 July at St. Joseph the Worker parish where she was very active and well liked by all who knew her.

MARRIAGE AFTER RETIREMENT Submitted by Richard Acton

Our Branch executive receives calls sent to our voice mailbox from members who are having difficulty or seek information on their pensions or other benefits. Many of these are recently bereaved widows of pensioners who were married before their spouse retired. We guide these widows through the process to ensure they receive all their entitlements. They are generally entitled to one half of the contributor's unreduced pension (in other words, the survivor receives one half of the contributor's pension before any reduction related to integration with the CPP or related to early retirement is applied). At their option, they are also entitled to continue coverage under Public Service Health Care Plan (PSHCP); Pensioner's Dental Service Plan (PDSP); and Provincial Medical Service Plan (BC MED) , 50% of this coverage is paid by Government as a benefit.

Occasionally however, we have to deal with a **marriage after retirement or marriage after age sixty for CF and RCMP pensioner's situation. In these cases, surviving spouses are virtually left out in the cold;** If designated as beneficiary, the spouse may be entitled to the death benefits but are not entitled to the survivor's pension and coverage under the medical and dental plans.

If the contributor had previously purchased a survivor's allowance with a decrease in his or her pension, the survivor's allowance and medical/dental coverage would be provided. This particular option has to be chosen within one year of remarriage. FSNA feels that this is unfair and we are pressing Government Ministers at every opportunity to change this part of the legislation. However, at this point there has been little progress.

We would suggest that if this situation applies to you and the one year window has passed, it should be a consideration while doing estate planning to take steps such as life insurance or other savings in order to compensate your surviving spouse for the loss of pension benefits in the case of your death.

Checklist of Information for Eligible Survivor in event of Death of Pensioner

1. Obtain copies of death certificate.
2. Look through all files or personal papers for insurance policies etc.
3. Locate Public Works & Government Services Canada “Direct Deposit Payment Statement” pension information slip to obtain pension or superannuation number. (the pension office will provide pension number if you are unable to locate this statement, phone their 1-800 number (details below), they will ask questions to ensure legitimate request).
4. Call the applicable Pension Office to notify them of the death of a pensioner. This phone call **MUST** be made as soon as possible after the death of pensioner. They will normally require the name and the pension number of deceased; a copy of the death certificate; a copy of proof of spousal relationship if not already on record, (marriage certificate, or common-law status statement). The name and address of the executor. Pension office will inform you if you are eligible to receive Supplementary Death Benefit (SDB).

The pension office will detail all documentation that they require you to send to them during this phone call. Be certain to copy these detailed requirements while talking to the pension office. Also be certain to keep a record of name of the person spoken to, time, & date of call. Photocopy and retain copies of all documents/letters sent to pension office with the date of mailing. (Double Registered letter recommended).

5. For former members of the Canadian Forces notify DND pension Office 1-800 267-0325. (PWGSC – serving DND office is 1-800-267-0350 for matters relating to payments once allowances are approved by DND).
6. For former members of the Federal Public Service call 1-800-561-7930.
7. For former members of the RCMP call 1-800-661-7595.

Note 1: Some members may have two pensions i.e. Public Service and Canadian Forces or RCMP Pensions.

Note 2: If there is an eligible surviving spouse, instruct the pension office that you wish to continue coverage in the Public Service Health Care Plan (PSHCP); the Dental Plan (PDSP); & BC Medical Services Plan. Normally in BC, PSHCP level 1 is all that is necessary; (Levels 2 & 3 are strictly for hospital coverage enhancement of the plan and with modern hospitals, are not necessary. It is your choice, so if you think you want more than level 1 please investigate). If the pensioner was having BC Medical Services Plan paid for from the pension, do not inform BC Med of the death. The pension office will make the payment adjustments for BC Med coverage if you inform the pension office that you wish for those payments to be made from your Survivor's Allowance (Half of BC Med coverage is paid for by the Government if it is paid from your pension).

Note 3: Former members of the Canadian Forces if enrolled in SDB plan, are entitled to a Supplementary Death Benefit (SDB) equal to twice the member’s salary on the date of retirement. For

CF retirees a 10 percent yearly reduction begins at age 61 with a paid up amount of \$5000 after age 70. For PS retirees, a similar plan exists with a 10 percent yearly reduction beginning at age 66 with a paid up amount of \$10,000 after age 75. Pension offices have these records. (Some persons did not subscribe to SDB; some Crown Corps. did not have this plan).

Note 4: Notify the Canada Pension (CPP) & Old Age Security (OAS) Office (1-800-277-9914) of the death. They will also require a copy of the death certificate, Marriage Certificate or Common Law Spouse Statutory Declaration. The Income Securities Division will require the deceased member's SIN to cancel OAS. You may visit the Service Canada (Victoria) Office at 595 Pandora Ave to carry out this detail in person. There is a survivor's pension and a death benefit (up to \$2500) available.

Note 5: Photocopies are acceptable but they must be certified by one of the following: a human resources office, a Lawyer, accountant, an MP, a manager of a financial institution (Bank etc).

For more detailed instructions, refer to - You and Your Survivors (Workbook), ensure your copy has the latest amendments (available on FSNA.COM web site).

For smooth transition to a survivor's allowance and requested benefits to be paid from that allowance, all required paperwork should be completed within 60 days of the death. Executives of your FSNA Branch are available to provide assistance if you feel that you require it. To request assistance, please use voice mail as there will be no list of executives in this particular issue.

Since January 2009, survivors of Canadian Forces retirees have encountered long delays (4 – 5 months) in getting their benefits finalized. Advice here, is to fast track your handling of all documents that are required to be sent to the pension office (keep photocopies and date details); phone the case worker assigned to your file immediately whenever a committed date is passed for any promised action. That DND number is 1-800-267-0325.

Voice Mail (leave a message): 250-385-3393

Our mailing address remains: FSNA Victoria-Fred Whitehouse Branch
C/O Silver Threads, 1728 Douglas Street, Victoria BC V8W 2G7

Reminder -

Meetings are now held at the Trafalgar-Pro Patria Branch of the Royal Canadian Legion, 411 Gorge Road East at 10:00 AM on the second Tuesday of the months of January, March, June and October.

**COMING UP----- for the October general meeting
our Speaker is Constable Catherine Colthart of the RCMP
Commercial Crime Unit**