

Helpful Hints for Surviving Spouses and Next of Kin

THIS INFORMATION SHOULD BE KEPT WITH YOUR WILL

What does a pensioner survivor or next of kin to a Power Workers' Union member do when a pensioner passes away?

STEP # 1

As soon as possible, the widow, widower, executor or next of kin must contact the Company that the deceased pensioner retired from or was allocated to. Keep the Company contact information with your will. Be prepared with the deceased pensioner's name, address, and pensioner I.D. number, date of birth, and date and time of passing.

Should you require assistance finding contact information for the appropriate company, pension administrator or health benefit provider, contact the PWU Union Office at 416-481-4491 or toll-free at 1-800-958-8798, and ask to speak to the Data Admin.

Note: Many funeral homes provide services called After Care for spousal survivors. They often provide an agent to inform the employer's pension services, CPP, OAS, apply for the Canada death benefit, apply for an Ontario death certificate and more. These services are not mandated and will vary between different funeral homes.

STEP # 2

The Company may request that a letter be written to them, and where applicable to the pension and health benefits providers, by the surviving spouse, confirming the information given over the telephone in Step # 1. A sample of this letter is attached as page # 4.

Along with the letter, you must send a copy of the Proof of Death Certificate. These are available from the funeral home at no cost. Be sure to get at least twelve (12) copies of the certificate.

When the Company has processed everything, and where the surviving spouse is entitled to continued extended health benefits, the surviving spouse will usually be issued a new Employee # and be sent a new Benefits Card for Drug, Dental and Extended Health coverages under the new #. Depending on the Company, the Survivor may be able to continue using the deceased members card until the replacement card arrives. Where the benefits continue for a surviving spouse, these benefits are often the same as they were before the pensioner's death. Be sure to inform the pharmacy/ies of the new # as the old # is discontinued upon issuance of

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the new # and the claims will be rejected under the old #. Note that eligibility for and details of benefits coverage for surviving spouses vary by employer and you should consult with the employer to determine these issues. The employer should be able to provide you with a benefits brochure or other documentation that sets out entitlement and terms if there is any doubt.

Pensions. The pension paid to the deceased member will stop almost immediately. Survivor pensions (if there is an eligible survivor) will commence once the Company and pension plan administrator have processed all the documentation. Depending on the Pension Plan, the delay in receiving the first survivor pension payment could be quite significant (2 to 4 months). Survivors will be paid retroactively for missed pension payments. Survivor pensions will typically be 66 2/3% of the deceased pensioner's pension, including all the same benefits. Please note there are exceptions to this, depending on the option the deceased pensioner chose at retirement. Company pensions are usually paid on the 1st of the month or the first work day of the month, while Canada Pension Plan (CPP) and Old Age Security pensions are paid at the end of the month. If overpayments are made to the deceased's bank account, i.e. Company pension, these monies are to be paid back including the tax amount. If there are WSIB claims involved, the WSIB needs to be informed directly at 1-800-387-0750 of the death and a Proof of Death Certificate needs to be mailed to them. If there is a WSIB overpayment then this too has to be paid back however, this time taxes are not involved, as this is a non-taxable income.

The funeral home should provide you with the necessary form (ISP1200) to claim the Canada Pension Plan Death Benefit, (currently a lump sum payment of up to \$2,500) which is payable to everyone. Also, obtain a form for payment of a portion of the deceased pensioner's Canada Pension Plan, Canada Pension Plan Survivor's Pension Benefit (ISP1300). Forms are available at www.canada.gc.ca if they are not provided by the funeral home. If assistance is required to fill in these forms, contact the C.P.P. Benefits Department at 1-800-277-9914.

There may be some employee life insurance, which will be taken care of by the company as part of their normal processing.

The funeral home may sometimes, as a courtesy, take care of informing the appropriate people to cancel the health card and SIN number. They may also notify CPP of the death but it is up to the survivor to ensure that the SIN and health cards of the deceased are cancelled and to apply for the benefits they are entitled to through CPP.

SOME REMINDERS

1. Contact your lawyer as soon as possible so he/she may begin processing the will.
2. If you have an insurance policy or registered plans i.e. RSP's, RIF's, etc. where the husband/wife/spouse was the beneficiary, you now have to name a new beneficiary.
3. If the family vehicle(s) was in the name of the deceased, the ownership should be changed as well as the vehicle plate registration. In addition, the vehicle insurance must be changed.
4. If the remaining spouse does not drive, and he/she sells the vehicle without licence plates, a partial refund is available if you turn the plates into the local Licence Bureau. A partial refund on the deceased drivers licence is also available. Cancel the vehicle's car insurance as soon as the vehicle is sold and receive a partial refund of the premiums. However, if the remaining spouse chooses to keep the vehicle even though they do not drive, then a principal driver must be named and the premium is then based on that named driver.
5. If your home is under joint ownership, this should be changed to reflect single ownership.
6. Joint bank accounts should be changed to reflect single ownership. Note: if you are expecting any cheques in the name of the deceased i.e. a health benefits claim, then there is need to have an account in the name of the deceased in order for that cheque to be deposited under the conditions of "for deposit only".
7. Joint debit cards should be changed into the remaining spouse's name.
8. The deceased's credit cards should be cancelled immediately and, if you wish to do so, new cards issued in the survivor's name only.
9. When the surviving spouse passes away, the Company must be notified as soon as possible.

Please Note: The Union has prepared this document as an aid to members and their families to consider certain issues. It is not intended to be relied upon or to be taken as legal advice. Specific cases will be governed by their own facts and the rules at the time of writing of this document may well have changed by the time it is used. It is important that members or their families consult the pension administrator (the employer) and seek the assistance of the Union if needed at the relevant time.

SAMPLE OF LETTER

Your street address
City, Province,
Postal Code
Date of letter

Mailing address of the Company that the Pensioner was employed by or allocated to.

To whom it may concern:

Please be advised that my spouse, a pensioner, Mr. or Mrs. (name of deceased) passed away on (date of death).

Enclosed you will find the required Death Certificate.

Pertinent information is as follows:

Name

Date of Birth:

Pensioner I.D. Number

Deceased On:

Address:

My full name, as his/her remaining spouse, is (your full name), with the above address.
My Social Insurance Number is (your S.I.N. Number).

Sincerely,

Your signature.