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# Welcome .....

## to the public service pension plan

The following information is intended to draw your attention to parts of the public service pension plan that are important for you to know, as a new or re-employed member. Some aspects of the plan are time sensitive, so please review this document as soon as possible.



## Orientation Information Kit



## What is the public service pension plan?



The pension plan is designed to provide you with a retirement income payable during your lifetime. Benefits are based on your salary, pensionable service, age and reason for termination. Other benefits include:

- **Survivor benefits:** provides an income for your eligible spouse and children in the event of your death.
- **Disability benefits:** immediate annuity paid regardless of age when approved for retirement on grounds of disability.
- **Annual Indexing:** provides protection from inflation.
- **Portability:** may be eligible for transfer if you join or leave the Public Service.

## Is there a limit to the amount of service that may count toward my Public Service pension?

Yes, the maximum amount of service that may count for a person under the Public Service pension plan is 35 years, which includes:

- Service as a member of the public service pension plan.
- Service that you buy back.
- Service that you transfer from another pension plan.
- Service which entitles you to a benefit with another Government of Canada pension plan, even though the service has not been transferred and does not increase the value of your Public Service pension (Canadian Forces, RCMP, etc.).

## How can I increase the amount of service that my pension is based on?

Members can obtain a cost quote for service buyback by using the Service Buyback Estimator on the Your Public Service Pension and Benefits Web portal: [www.pensionandbenefits.gc.ca](http://www.pensionandbenefits.gc.ca)

### If you have worked for the Public Service in the past, you may be eligible to:

- Buy back prior service that is not currently to your credit under this plan.
- Reinstate prior service for which you received a Transfer Value payment upon leaving the Public Service.

If you were a member of the Canadian Forces or Royal Canadian Mounted Police, you may be eligible to transfer or buy back that service under this plan.

If you were subject to a pension plan with a former employer, you may be eligible to:

- Buy back prior service or
- Opt for a Pension Transfer, if you still have pension credits with your former employer.

## Important Points to Consider:

There are tax implications (benefits and consequences) associated with requesting a buyback of prior service, a Transfer Value Reinstatement or a Pension Transfer.

- **Transfer Value Reinstatements** may only be requested in your first year as a plan member.
- **Pension Transfers** from outside of the Public Service may only be requested in your first year as a plan member or within one year from the date a Pension Transfer Agreement (PTA) is signed; whichever is later.
- **Service buybacks** may be requested as long as you are an active member of the public service pension plan, however there may be significant cost increases if you purchase it after your first year as a plan member.
- **A medical examination** may be required when requesting a buyback of prior service and is required for a Transfer Value Reinstatement.

▶▶ Read more at: [www.pensionandbenefits.gc.ca](http://www.pensionandbenefits.gc.ca)



- ▶ Click on the “Active Member” button,
- ▶ select the “Plan Information” in the left menu and
- ▶ select the “Service Buyback package”.

## Your Obligations:

- Your “Notification of Plan Membership” is included in this package and should be retained for your records. It confirms the effective date that you became a plan member, eligibility under the Supplementary Death Benefit plan and provides your Pension Number. This number should be used for any future communications with us.
- Also included in this package is an “Enrolment Information and Acknowledgment of Plan Membership” form. It is important that you complete the form and return it immediately using the enclosed pre-addressed envelope. Completion of the form indicates you have read and understood the accompanying documentation and have self-identified all other information requested (prior service and eligible dependants).
- As a plan member, you are required to provide proof of age for yourself and any children under the age of 25. A photocopy of a birth certificate is normally sufficient. A copy of your marriage certificate and/or divorce decree is also required, if applicable. You should forward these documents as soon as possible to the address indicated on the last page of this document.



## What is the Supplementary Death Benefit plan (SDB)?

**The Supplementary Death Benefit plan provides** a type of decreasing term life insurance, which is designed to protect members of the public service pension plan.

Membership in the Supplementary Death Benefit plan is indicated on the “Notification of Plan Membership” included in this package. If you are eligible, coverage commences when you become a member of the public service pension plan.

If the “Notification of Plan Membership” indicates you are not eligible, it is because your employer is excluded from the Supplementary Death Benefit plan. You may wish to contact your employer’s Human Resources office to find out if you are entitled under an alternate death benefit plan.

## Who can I designate as a beneficiary of the Supplementary Death Benefit plan?

Your beneficiary can be one of the following:

- A person 18 years of age or older at the time of designation.
- Your estate or succession.
- A registered charitable or benevolent organization or institution.
- A religious or educational organization or institution that is supported by donations.
- **If you are re-employed in the Public Service**, a previous designation of beneficiary is no longer valid and a new “Naming or Substitution of a Beneficiary” form should be completed once you become a plan member again.

▶▶ To designate your beneficiary, you must complete the “Naming or Substitution of a Beneficiary” form (PWGSC-TPSGC 2196). Find the form at: [www.pensionandbenefits.gc.ca](http://www.pensionandbenefits.gc.ca)

▶ Click on the “Active Member” button, ▶ select “Forms” in the left menu.

## Your Public Service Pension and Benefits Web Portal

We invite you to take the time to discover what Your Public Service Pension and Benefits Web portal has to offer, including information, forms and online tools. With the knowledge you gain, you will be able to make more informed decisions with respect to life events that may affect your pension and benefits.



Send your inquiries and/or documents to:

Public Service Pension Centre –  
Mail Facility  
150 Dion Blvd  
PO BOX 8000  
Matane QC G4W 4T6

Contact us by telephone:

Continental North America:  
1-800-561-7930

Outside continental North America:  
0-506-533-5800  
(collect calls accepted)

Telephone Teletype (TTY):  
0-506-533-5990  
(collect calls accepted)

▶▶ As a new or re-employed member of the public service pension plan, there is a section specifically designed for you!

Go to [www.pensionandbenefits.gc.ca](http://www.pensionandbenefits.gc.ca)

▶ Click on the “Active Member” button, ▶ select the “New to the Public Service” in the right menu.

A copy of this document is available at: [www.pensionandbenefits.gc.ca](http://www.pensionandbenefits.gc.ca). Select “Plan Information” in the left menu and select the link “Plan Enrolment Package”.

**DISCLAIMER:** This information is provided for orientation purposes only and does not constitute a legal document on your rights and obligations. Should there be any conflict between the information in this document and that contained in the Public Service Superannuation Act (PSSA) and the Public Service Superannuation Regulations (PSSR), or other applicable laws, the Act and Regulations apply.