

in touch retiree pension bulletin

Pension Payment Deductions

Currently, pension deductions include:

DEDUCTION DESCRIPTION	TYPE
• Income Tax (Federal and Provincial)	Statutory (legislated)
• Basic Life Insurance	Voluntary
• Taxable Benefits (employer-paid basic life insurance premiums)	Voluntary (The taxable benefits amount indicated under box 28 of your T4A slip represents the total life insurance premiums and provincial sales tax paid by the Corporation on your behalf. Employer-paid premiums are included in your earnings as part of your taxable income.)
• Leave without pay deficiencies	Voluntary
• Elective Service monthly installment deductions	Voluntary
• Canada Savings Bonds	Voluntary
• Garnishee deductions	This deduction is mandatory if ordered through court order. A court order is required to start, amend or stop a garnishee deduction order.
• United Way deductions	Voluntary (This deduction is being implemented and will be available shortly.)

Post-Retirement Contacts - Who do I contact in case of...?

IN CASE OF...	COMMUNICATE WITH...
<p>(For pension purposes)</p> <ul style="list-style-type: none"> • Change of address • Change in beneficiary • Marriage breakdown • Death of a member • Disability • Leave without pay deficiencies repayment deductions • Elective service monthly installment deductions • Cost of living increases (Indexation) 	<p>Canada Post Pension Administration Centre P.O. Box 2073 MISSISSAUGA ON L5B 3C6 Telephone: 1 877 480-9220 Fax: (905) 272-6300 Web Site: www.cpcpension.com</p>
<p>(For Basic Life Insurance purposes)</p> <ul style="list-style-type: none"> • Basic life insurance deductions and CPC paid death benefits • Change in beneficiary • Death of a member • Application form 	

continued on the next page

The Canada Post Pension Division is pleased to introduce "in touch", a pension news bulletin for our retired pension plan members. This bulletin is a fulfillment of our promise to the Pension Advisory Council to keep you abreast of Canada Post pension plan changes, news, or other pension-related topics that are of interest to you.

Over a year has passed since Canada Post implemented its own pension plan on October 1, 2000 and as of December 31, 2001, there were 1,439 retirees in receipt of a pension benefit.

We hope you will enjoy this issue and the ones to follow and invite your suggestions on future topics.

Cost of Living Increase

The cost of living increase, also known as the indexing rate, for the year 2001 and 2002 were 2.55% and 3.02% respectively. Cost of living increases are reflected on your pension benefit payments each year, starting in the month of January. If you retired in the previous year, your first increase will be in proportion with the number of complete months during which you received pension benefit payments in that year.

Post-Retirement Contacts - Who do I contact in case of....?

IN CASE OF...	COMMUNICATE WITH...
<ul style="list-style-type: none"> • T4A inquiry (pension payments) • change to your direct deposit arrangement • Canada Savings Bonds and United Way deductions • federal and provincial income tax • taxable benefit deduction • garnishee payments 	<p>RBC Global Services Benefit Payment Services, 5th floor 1 Place Ville Marie East Wing MONTRÉAL QC H3B 1Z3 Tel.: 1 800 876-4498</p>
<p>Extended Health Care and Dental Plans</p> <ul style="list-style-type: none"> • Apply, amend, or cancel your coverage; • Change of financial institution 	<p>Great West Life Assurance Co. Group Automated Premium P.O. Box 6000, Stn. Main WINNIPEG MB R3C 3A5 Tel.: 1 800 665-1972 (eligibility and change in financial institution) 1 800 957-9777 (claims) Fax: (204) 946-8959</p> <p>Quebec residents excluding the National Capital Region: Tel.: 1 800 663-2817 (claims)</p>
<p>Canada Pension Plan and Old Age Security (Human Resources Development Canada, HRDC)</p>	<p>Tel.: 1 800 277-9914 Web Site: www.hrdc-drhc.gc.ca/isp</p>
<p>Quebec Pension Plan</p>	<p>Tel.: 1 800 463-5185 Web Site: www.rrq.gouv.qc.ca</p>
<p>Alberta and BC Provincial Medical Coverage (premium-based provinces only)</p>	<p>Alberta Health and Wellness P.O. Box 1360, Station Main Edmonton AB T5J 2N3 Tel.: (780) 427-1432 in Edmonton Fax: (780) 422-0102 in Edmonton 310-0000 (Toll-free for rest of Alberta & dial (780) 427-1432) Web Site: www.health.gov.ab.ca</p> <p>British Columbia Ministry of Health Services Medical Services Plan PO Box 9035 Stn Prov Govt Victoria, British Columbia V8W 9E3 Tel.: (604) 683-7520 in Vancouver (250) 952-2660 in Victoria 1 877 955-5656 for rest of BC Fax: (250) 952-3395 Web Site: www.healthservices.gov.bc.ca</p>

in touch

If you wish to make suggestions on future "in touch" topics, write to:
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OTTAWA ON K1A0B1
e-mail: pension.division@canadapost.ca

Please direct your questions to the appropriate office identified above.