

Public Service Pension News

A newsletter for members of the Nova Scotia Public Service Superannuation Plan

Summer 2008

Designating a Beneficiary

Amendments to the Public Service Superannuation Act passed on February 12, 2008 allow for a Plan member to specify a designated beneficiary of pension benefits upon the Plan member's death. Please note: you are NOT required to designate a beneficiary, this is completely OPTIONAL. If you choose to designate a beneficiary, the procedure is outlined at the end of this article.

Any Plan member can designate a beneficiary, BUT it cannot be any of the people listed in the Payment Order of Priority below. None of the people in this list can be designated as a beneficiary as they are already automatically eligible to receive a pension upon your death in the order that they appear. To designate a beneficiary you must choose someone other than those listed. The EXCEPTION here is adult children who are older than 18 years of age and are not in full time attendance at a recognized educational institution – they may be designated as a beneficiary.

Payment Order of Priority

Upon your death a pension is made payable to the following categories of people in this order – these people cannot be designated as a beneficiary:

- ❖ Spouse, and eligible children if any;
- ❖ If no spouse, then spouse's benefit goes to eligible children;
- ❖ If no spouse or children, then to a related person who was dependent on you by reason of mental or physical infirmity.

Children who are automatically eligible to receive survivor benefits are:

- ❖ Children up to 18 years of age; and
- ❖ Children between 18 and 25 years of age if they are in full-time attendance at a recognized educational institution.

Procedure for Designating a Beneficiary

You may download the Designation of Beneficiary Form from our website, complete it and return to us.

1. Go to <http://www.novascotiapension.ca>
2. Click on *Public Service Plan, Members, Forms*.

Alternatively, you may contact our office and we will mail the form to you.

E-mailing Us from "Hotmail"?

Please note that we have been experiencing some issues in receiving e-mails from hotmail addresses. If you send us an e-mail from your hotmail address and don't receive a response from us within one week of your e-mail, please call us to verify its receipt.



*Strength Today.
Growth for Tomorrow.*

This Issue:

- Designating a Beneficiary
- E-mailing Us from "Hotmail"?
- Survey Results
- Our New Website & Telephone System
- 32 Years of Service for Dianne Woodley
- Pension Benefits for Two Surviving Spouses

Survey Results

The Nova Scotia Pension Agency conducts Client Satisfaction Surveys every two years to determine the level of satisfaction our Plan members and pensioners experience in dealing with us, their pension plan administrator. In the 2007 survey we reached a random sample of 3,138 members and pensioners. The results showed that overall satisfaction with our service was 80.1% out of 100%.

We received some valuable feedback regarding our website. With this information in mind, we launched a brand new website in November

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2007 which we believe provides the enhancements that our clients are looking for.

Despite increased use of email as a form of communication, members and pensioners much prefer to contact us by telephone. The survey revealed that we fell short on our scores relating to client use of our telephone system. In an effort to correct this problem we have installed a new telephone system which we believe will better meet the needs of our clients.

Our New Website

Please visit our new website. We have worked hard to provide you with improved navigation and overall site layout and design, and user-friendly language. Each Pension Plan under our administration has its own specific tier of pages including information for new members, members, pensioners, Plan updates, FAQs, reports and publications. The website address is: www.novascotiapension.ca.

Our New Telephone System

We pride ourselves in that we are not like a call center here at the Agency. Our new telephone system was recently installed to ensure just that. At certain times of the year our telephone lines are much busier than usual. At those times you may be asked to wait for a short period of time until you reach one of our Client Services staff members. Our goal, is that you will reach a "real person" on your first try with very little wait time.

Nova Scotia Pension Agency

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32 Years of Service for Dianne Woodley ... & still going strong!

We'd like to recognize the significant contributions that Dianne has made not only to our team here at the Agency, but most importantly to the lives & retirements of our members. Many of you may already be familiar with her, as you may have dealt with Dianne over her career in pensions. Please join us in congratulating Dianne on this milestone and wishing her continued success with us!

Pension Benefits for Two Surviving Spouses

In the event of a Plan member's death, there is now provision for survivor benefits to be paid to two persons who satisfy the definition of spouse under the Act. We use an example here to explain this new clause. Example: A Plan member is legally married, and becomes separated from his or her spouse. They are no longer cohabiting in a conjugal relationship. Subsequently, the Plan member enters into a common-law relationship with a second spouse, while still legally married to the first.

If the Plan member dies, both the legal spouse and the common-law spouse are entitled to pension benefits, the amount of which will depend on the period of time each cohabited with the Plan member in a conjugal relationship while the member was contributing to the Plan. Any payment that would have been made to a single surviving spouse of the Plan member would be apportioned between the two spouses. Let's say that the Plan member cohabited with the legal spouse in a conjugal relationship for 10 years, and the common-law spouse for 5 years. The legal spouse would be entitled to 2/3 of the payment to be made to a surviving spouse. The common-law spouse would be entitled to 1/3 of the payment.

Key rules:

- ❖ The Plan automatically provides benefits to a legal spouse. A second spouse must provide evidence of cohabitation in a conjugal relationship with the Plan member within 12 months of the death of the Plan member. If this 12 month deadline is not met, the second spouse has no claim to benefits;
- ❖ The spousal benefits of two spouses combined cannot exceed the amount that would have been payable if the Plan member died leaving a single surviving spouse;
- ❖ A surviving spouse must provide evidence in writing of their cohabitation in a conjugal relationship with the Plan member for the period in question (i.e. affidavits);
- ❖ To qualify for benefits a common-law spouse must have been living with the Plan member at the time of the Plan member's death;
- ❖ The period of cohabitation for common-law spouse relationship must have been at least three years;
- ❖ If there is a division of pension upon marriage breakdown, please contact us.

Note: These are general guidelines only. For information as to your specific situation, please always contact us.