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Planning for your survivors

What's in this fact sheet?

This fact sheet provides information about your pension benefits and life insurance at your death and the steps that your spouse, family or executor needs to take. The first section – Benefits at your death – provides information for University of Ottawa employees, retired employees and former employees who have deferred their pension (deferred members). For more information, contact Human Resources, Pension Sector:

Telephone: (613) 562-5800 ext. 1747 (for retirees) or 1206 (for employees and deferred members)

E-mail: pension@uOttawa.ca

In person: Tabaret Hall, Room 019

Why is planning important?

No one wants to think about the possibility of their death, but not preparing for it may mean financial hardship for your loved ones at a time when they need financial security the most. By understanding the benefits you're entitled to, getting your papers in order and making sure your executor understands the steps to take in the event of your death, you help ensure that things run smoothly and minimize the stress and worry associated with your death.

Benefits at your death

Under the University pension plan

The University pension plan pays a survivor benefit to eligible recipients, whether you die before or after your pension payments have begun. The type and amount of this benefit depend on the pension you have accrued in the plan, your eligible recipients (spouse, dependent children and designated beneficiaries), and whether you die before or after your pension payments have begun.

For more information about survivor benefits under the plan:

- the *Survivor benefits under the pension plan* fact sheet provides an overview of survivor benefits,

- your annual pension statement (for employees) provides an estimate of your survivor benefits if you die before retirement and confirms your eligible recipients (spouse, dependent children and designated beneficiaries),
- your annual summary of benefits (for retirees) confirms the form of pension you chose at retirement and the spouse on file who is eligible for a survivor pension at your death, if applicable, and
- Human Resources, Pension Sector can provide you with more information on survivor benefits.



Planning for your survivors

University of Ottawa life insurance

Employees

The University provides a basic level of automatic life insurance coverage for most University employees. The level of coverage depends on whether or not you have a spouse and/or children when you enrol in the plan and – in most cases – your salary.

You may also have optional insurance.

You can verify your current life and accident insurance on your benefit statement available on [My HR Profile](#). Go to Employee, under the Main Menu, then to Benefits and Deductions, and select Benefit Statement. Or contact Human Resources at infohr@uottawa.ca or (613) 562-5832.

Retired employees

Most retired employees are entitled to a minimum level of life insurance through retirement. You can refer to the retirement statement provided by the University when you retired for confirmation of any life insurance coverage and your beneficiaries. Or contact Human Resources, Pension Sector.

Government benefits

Canada Pension Plan/Quebec Pension Plan survivor benefits

When you work in Canada, you automatically contribute to the Canada Pension Plan/Quebec Pension Plan (CPP/QPP). If you die, your survivors can apply for CPP/QPP survivor benefits. If you and your spouse meet certain eligibility requirements, your spouse could receive a monthly benefit after your death. Your dependent children may also be eligible to receive a monthly benefit.

A note about group insurance after your death

In certain circumstances, some group insurance coverage may be extended to your survivors for a period of up to 12 months after your death. For more information, please contact Human Resources at infohr@uottawa.ca or (613) 562-5832.

It is important to apply for CPP/QPP benefits. If your survivors do not apply, they may lose benefits they are entitled to receive.

If your spouse is already receiving a CPP/QPP retirement pension or disability benefit, the survivor benefit will be combined with the other benefit into a single monthly payment with some restrictions, as certain maximums apply.

For more information on CPP, go to the Service Canada website at www.servicecanada.gc.ca or call toll-free at 1-800-277-9914. For information on QPP, go to <http://www.rrq.gouv.qc.ca/en/deces/Pages/deces.aspx> or call toll-free at 1-800-463-5185.

Old Age Security Program – survivor allowance

A survivor allowance may be payable to your survivor after your death if you were receiving Old Age Security (OAS) benefits and your survivor meets certain residency and income requirements. For more information on the survivor allowance, go to the Service Canada website at www.servicecanada.gc.ca or call Service Canada toll-free at 1-800-277-9914.



Planning for your survivors

Getting your papers in order

It's a good idea to put your important papers and copies of legal documents together in one place. For example, you could set up a file, put everything in a desk or dresser drawer, or just list the information and location of papers in a notebook. If your papers are in a bank safety deposit box, make copies to keep in a file at home. Be sure to tell your spouse, family member or executor where you put all your important papers.

Here are some examples of the documents and information you may need to gather:

Personal information and documents	<ul style="list-style-type: none">• Your information, such as your full legal name, Social Insurance Number, addresses of all dwellings you own• Banking information, such as bank name, address and account numbers• Names and addresses of your spouse and children• Name of ex-spouse if you maintain a legal obligation to your ex-spouse upon your death• Certificates and documents, such as birth certificates (for you, your spouse and children), your marriage certificate, divorce decree
Financial certificates and documents	<ul style="list-style-type: none">• Your University of Ottawa documents, such as documents confirming your pension and any life insurance and beneficiary forms• CPP/QPP documents• Income tax returns• Any other life insurance or pension plans to which you are entitled• Your will and power of attorney

Keeping your information up-to-date

Once your papers are in order, you will need to regularly review them. Be sure to make the necessary adjustments whenever your life situation changes. The smooth handling of your affairs at your death depends on it.

- Notify Human Resources, Pension Sector, of any change in your spousal or dependent status by completing the Declaration of Civil Status at Retirement and at Post-Retirement form and Pre- or Post-Retirement Pension Beneficiary Designation forms.
- You must provide the University with any legal documents requiring a split of your pension entitlements following a separation or a divorce.
- Remember to regularly review, and if necessary, update your life insurance beneficiary to ensure your proceeds go to your intended beneficiary.



Planning for your survivors

Steps to take – for your spouse, family or executor

Step 1 Contact the University

As soon as possible after the death, your spouse, family member or executor must contact the University. The University will need the following information:

- name of the deceased employee, retiree, survivor, or deferred member,
- date of death, and
- name, address and phone number of the spouse, family member or executor who is the contact person.

If the deceased is a pensioner, the University will inform the pension fund custodian of the death so that pension payments are stopped.

To inform the University of a death:

- **by phone:** (613) 562-5800 ext. 1747 (for retirees) or 1206 (for employees and deferred members)
- **by mail or in person:** Room 019, 550 Cumberland St., Ottawa, ON K1N 6N5
- **by e-mail:** pension@uottawa.ca

Step 2 The survivor package from the University

The University will mail an information package to the surviving spouse or executor, as applicable. This package will include all the forms and information necessary to process and pay any benefits. It may take up to five business days after notification of the death to prepare the package.

Step 3 Forms and documents

All necessary forms and requested documents in the survivor package (including death certificate and marriage and birth certificates, if applicable) must be completed, signed and returned to the University.

If life insurance benefits are payable, all the pertinent sections of the claim form must be completed to prevent any delays in the claims process.

Step 4 Government pension plans

If the deceased was receiving CPP/QPP or OAS benefits, the government plan must be notified of the death.

The surviving spouse is responsible for applying for the CPP/QPP survivor pension. The surviving spouse should also apply for the CPP/QPP children's benefit on behalf of any dependent child of the deceased contributor who is under the age of 18. Dependent children who are between the ages of 18 and 25 and in full-time attendance at a school or university can apply for the children's benefit themselves.

Other useful sources of information

The internet provides a wealth of information on estate planning and how to prepare. Here are some examples of useful sites:

- www.seniorsinfo.ca is an Ontario government-sponsored online resource that provides information and links to various government agencies. You can find information on estate planning and other related topics under the section "End of life".
- The Quebec Pension Plan publishes a useful guide called *What to do in the event of death*, which provides detailed information on the things you need to think about and the steps to take in the event of death. You can find the guide online at http://www.rrq.gouv.qc.ca/en/services/publications/regime_rentes/decès/Pages/que_faire_lors_decès.aspx.

You may also wish to consult an estate planner for advice about your particular situation.

This fact sheet is for general information purposes only and is not intended to provide you with any personalized financial, insurance, legal, accounting, tax or other professional advice. While the University of Ottawa has made every effort to ensure the accuracy of the information, complete details are contained in policies, documents, contracts, pension plan text, and applicable legislation. These official documents govern the operation of the pension plan and take precedence over the information in this fact sheet in the case of inconsistency or error.

