

SUBJECTS THAT SHOULD BE INCLUDED IN CIVIL SERVICE RETIREMENT HANDBOOK
TO BE ISSUED FIVE YEARS BEFORE RETIREMENT AND AGAIN ONE YEAR BEFORE

1. Name, Department, dates showing taken on strength, struck off strength
2. Superannuation benefits:
 - (a) how calculated
 - (b) survivor benefits
 - (c) built-in cost of living increase - now 2% per year
 - (d) table allowing blanks for highest six years' salary to be entered and calculation of superannuation
 - (e) where to report change of address to DSS and to write for information on superannuation after retiring
 - (f) income tax liability if resident outside Canada
 - (g) conditions under which annuity affected by contractual work for Federal Government after retirement
3. Old Age Security:
 - (a) amount with cost of living increment
 - (b) eligibility for self and wife
 - (c) need to apply six months before 65th birthday and how to apply
 - (d) explanation that with acknowledgment of eligibility will receive document to determine whether entitled to Canada Pension Plan
 - (e) eligibility for self and wife if resident abroad
 - (f) failure to apply allows only one year retroactive payment
4. Canada/Quebec Pension Plan and Unemployment Insurance:
 - (a) explanation of tie-in with superannuation
 - (b) with Unemployment Insurance
 - (c) for calculation of amount and deduction from superannuation, refer to CPP office, Ottawa or to QPP office, Hull
 - (d) survivor benefits
 - (e) effect on payments if gainful employment undertaken after 65
 - (f) explanation that not affected by residence abroad
 - (g) Unemployment Insurance regulations - brief explanation
5. Medical and Insurance Plans:
 - (a) list various plans and indicate in which coverage held by each employee
 - (b) list optional benefits held
 - (c) explanation of which plans carried into retirement, reductions or elimination of premium payments at 65 or changes before