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Online Services

If you haven't already used our Online Services, please visit www.cssb.mb.ca to register. Online Services include ready access to year-to-date pension and deduction amounts, pension payment history, monthly pension statements, annual T4A's, personalized insurance information, and more.

July 1, 2014 Cost-of-Living Adjustments

For eligible pension recipients, the July 2014 pension payment included a 0.83% Cost-of-Living Adjustment (COLA). This increase is equal to 2/3 of the increase in the Canadian Consumer Price Index for 2013.

Cost-of-Living Adjustments May Be Reduced

The Board is concerned with the future viability of COLA. COLA is limited to the extent that the COLA Account is, in the opinion of our actuary, able to pay for approximately one half of the increases. The employer pays for the remainder of the increases. The Board is concerned that the COLA Account will not be able to continue to provide increases of 2/3 of the increase in the Canadian Consumer Price Index.

Concerned members should contact the Pension and Insurance Liaison Committee.

Possible Suspension of Pension Payments

Please ensure that you notify the CSSB of any change in mailing address, either in writing or by updating your profile through your Online Services account. If Canada Post returns mail sent to a pensioner as undeliverable, we may suspend his or her pension until we are confident that the member has not passed away and the pension is still payable.

Information Available On Request

A copy of the Civil Service Superannuation Act, the most recent Annual Information Return filed with the Manitoba Pension Commission, the actuarial valuation report and cost certificate, the annual financial statement for the pension plan, and the Statement of Investment Policies and Procedures are available upon providing written request to the Board office. Many of these items can also be viewed online at www.cssb.mb.ca.

Giving Made Easy

Looking for a simple way to make a difference? The CSSB is pleased to work with the All Charities Campaign (ACC) to help you do just that. Pledge forms are available in the Forms section of the CSSB website (under Pensioners). All Charities reports that, in 2013, the Campaign reached \$2 million with pensioner pledges totaling \$152,553.

For further information contact Debra Laturus at the ACC office at 204-945-5621 or e-mail debra.laturus@gov.mb.ca.

Board Member Changes

In the fall of 2012, the Board welcomed, through re-election, Mr. Ray Erb and Ms Monica Girouard as well as its newest member, Mr. Doug Troke, as employee representatives on the Board. Their three-year terms were effective January 1, 2013. In addition, Mr. Paul Desorcy was elected as the Manitoba Hydro Group employee representative for a similar three-year term.

We would like to extend our sincere thanks to outgoing representatives Ms Denise Hickson (Manitoba Hydro Group) and the late Mr. Stephen Watson for their efforts and contributions as Board and Committee members.

The Board would also like to thank Ms Girouard, who has resigned her position, and welcome Mr. Jody Gillis. During the election of employee representatives held in the fall of 2012, Mr. Gillis received the next highest number of votes for the government employee group.

Possible Increase in Pension for Retirements after Age 65

The pension payable when an active employee retires on or after May 30, 2010 and after age 65 must not be less than the actuarial equivalent of the pension that would have been payable if the employee had retired at age 65. This comparison would take into account any accrued vacation days at age 65, which could further increase the pension by up to 4 or 5%.

Individual communications will be sent to any current pensioners whose pension will be impacted by this requirement.

Life Insurance Pre-Payment If Terminal Illness

An insured member who has been diagnosed as terminally ill may apply for prepayment of a portion of the life insurance benefit. Approval is based on criteria set out by the insurance carrier.

If you are interested in further information please contact the CSSB office.

Retiree Health Insurance

When the CSSB first became involved with retiree health insurance, pension deductions were the most practical way for a group retiree health insurance plan to operate. The CSSB therefore agreed to take premiums from pension payments to help ensure retirees had reasonable access to group coverage.

When a change to premiums is made, it must be made by both the CSSB and Manitoba Blue Cross, and requires back and forth communications and balancing. As a result, initial deductions and changes to deductions are delayed, and refunds for over deductions can become difficult if not impossible. Members have also voiced dissatisfaction with the process as it had existed in the past.

Pension deductions are no longer necessary or even the best option for a retiree health insurance plan. Direct debit has become common-place and offers many benefits over pension deductions, including being more accurate, efficient, cost effective, and fair, as well as being likely to improve member service.

The CSSB and Manitoba Blue Cross have agreed to transition from pension deductions to direct debit in 2014, as we believe that this is in the best interests of members. This is also in keeping with the Board's mandates which include the administration of the pension and life insurance plans, but not retiree health insurance.

We understand that before the end of 2014, Manitoba Blue Cross will be communicating with members on how to continue coverage once premiums are no longer deducted from the pension. If you currently have premiums deducted from your pension and do not receive information from Manitoba Blue Cross before the end of the year, you may want to call them at 204-775-0151.

We appreciate that some individuals may not see the advantages of this change, but we have to consider the group as a whole and what is best for membership generally. Continuing coverage is the member's decision but would require direct debit authorization.

The Manitoba Government Retired Employees' Association (MARGE)

The Board has no affiliation with MARGE but has agreed to provide the following information:

MARGE membership is available to anyone who receives a pension from the Civil Service Superannuation Fund. The Association advocates for retirees on the pension and life insurance plans, fights for better health coverage and have also introduced a Travel Health/Trip Cancellation Insurance plan. They bring issues to the attention of the Government, organize luncheons and member meetings.

The membership rate for 2014 is \$15.00. Further information and an application form are available online or by mail.

Manitoba Association of Retired Government Employees
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Winnipeg, MB R3C 1T5
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website www.mbgovretirees.ca
email: mbgovretirees@gmail.com

Keep Your Online Information Up To Date

To ensure that you continue to receive relevant information from the CSSB, please remember to keep your Online Services contact information current. This includes keeping your Primary email address and home mailing address up to date using the Online Services ***Edit My Profile*** feature.

If your Primary email address for Online Services is still your work email, please take a moment to change it to your home email address.

Questions or Comments?

If you have any question or concerns, please contact

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