



A Few Moments Of Your Time

The Civil Service Superannuation Fund

Pensioner Newsletter • Volume 24 - 2018

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July 2018 Cost-Of-Living Adjustments

The Board approved a 1.25% Cost-of-Living Adjustment (COLA) for eligible pension recipients and members with a deferred account, effective July 2018.

This increase is equal to 2/3 of the increase in the Canadian Consumer Price Index for 2017.

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. (Contact information is available at www.liaisoncommittee.org.)

Member Survey To Be Performed

The Civil Service Superannuation Board has engaged Prairie Research Associates (PRA Inc.) to survey our members about their satisfaction with the services we provide. This feedback is valuable to us and will help us understand what's important to our members and where we need to improve.

Throughout October, members might be contacted by Prairie Research Associates by email or telephone. Your participation would be greatly appreciated. Please feel free to contact us by phone or email if you have any questions about this survey. (Our email and phone numbers are listed at the end of this newsletter.)

New Form For Giving Authorization To Communicate

Members sometimes want to give CSSB permission to speak directly with a family member, friend, or financial advisor about their pension or insurance questions. Clear instructions from you as to who Board staff can talk to will help us balance protection of your privacy with the desire to help you get the information you need.

The CSSB Authorization to Communicate form allows members to document their wishes about who can contact us on their behalf. This form is available in the Forms section on our website.

It is important to note that giving someone authorization to communicate with the Board office does not give that person authority to make decisions, sign documents, or act on your behalf. That authority can only be provided through legal means, such as a Power of Attorney, Committee, or legal Trustee status.

Have You Checked Out Our Website Lately?

Looking for a schedule of pension payment dates or more information about Cost-of-Living Adjustments? Or maybe you're trying to find contact information for Blue Cross or MARGE health insurance carriers. Answers to many of the questions you may have about your pension can be found on our website at www.cssb.mb.ca under "Pensioners". This is also where you can find forms for changing your direct deposit information, updating your address, or increasing the tax deducted from your pension.

Declaration For Continued Receipt Of Pension Benefits

This year the Board will once again send declaration forms to a sampling of our pensioners to confirm pensions are being paid properly. If a completed declaration is not returned to our office, or if Canada Post returns mail sent to a pensioner as undeliverable, we may suspend the pension until we are confident that the member has not passed away and the pension is still payable.

Please ensure that you notify the Board of any change in mailing address, either in writing or by updating your profile through your Online Services account.

Although no specific schedule has been determined, pensioners can expect to receive these declaration forms approximately every 3 to 5 years.

Monthly Pension Statements Get A New Look

Starting in January, 2018 the monthly pension statements were redesigned to use a larger font size and more readable format. Thank you to everyone who provided us with their comments on the new design. Based on that feedback, we'll be adding the payment date back onto the statements.

Are You Making The Most Of Your Online Services Account?

As a pension recipient, your Online Services account provides you with a wide range of features, including easy access to:

- your personal Document Centre, allowing you to securely exchange documents with the CSSB,
- your retirement insurance benefit and premium schedule,
- detailed pension account information, including any scheduled changes to your pension amount (depending on the options selected at retirement),
- pension payment history, including gross and net pension amounts and details on any deductions, and
- a schedule of upcoming pension payroll dates.

Your Online Services account also gives you the ability to:

- set your document preferences so that you can retrieve your T4A and monthly pension statements online, and
- update your contact information using Edit My Profile.

Regardless of how you might use your Online Services account, members are encouraged to register. Notifications regarding available newsletters, Annual Reports, T4As, and monthly pension statements are only sent to registered members.

Who's Using Online Services?

As of the beginning of September 2018:

- 11,875 of the plan's 22,216 retired members (53%) have registered for a CSSB Online Services account.
- Over 80% of the pensioners who use Online Services have elected to receive their monthly pension statements through their online accounts.
- Over 95% have elected to receive their annual T4A forms through their online accounts.

If you haven't already signed up for CSSB Online Services, please visit www.cssb.mb.ca to register.

Keep Your Contact Information Up-To-Date

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

Your Primary email address for Online Services is the address we will use to send you email notifications when new information or documents are available in your online account. If your Primary email address is still your work email, you should change it to your home email address. This will ensure you continue to receive relevant emails from the CSSB.

Regardless of whether you're registered for Online Services, it's important to keep your contact information up-to-date. If mail is returned from the last known address of a pension recipient, we will make reasonable attempts to contact the recipient and update the information. Further pension payments may cease until contact is made with the pension recipient.

Pension Payment Dates

Pension payments are deposited by direct deposit on the second last business day of each month. For pensions still being paid by paper cheques, cheques are mailed on the direct deposit payment date. Pension payment dates for the remainder of 2018 and for 2019 are as follows:

- ▶ September 27, 2018 (Thursday)
- ▶ October 30, 2018 (Tuesday)
- ▶ November 29, 2018 (Thursday)
- ▶ December 28, 2018 (Friday)
- ▶ January 30, 2019 (Wednesday)
- ▶ February 27, 2019 (Wednesday)
- ▶ March 28, 2019 (Thursday)
- ▶ April 29, 2019 (Monday)
- ▶ May 30, 2019 (Thursday)
- ▶ June 27, 2019 (Thursday)
- ▶ July 30, 2019 (Tuesday)
- ▶ August 29, 2019 (Thursday)
- ▶ September 27, 2019 (Friday)
- ▶ October 30, 2019 (Wednesday)
- ▶ November 28, 2019 (Thursday)
- ▶ December 30, 2019 (Monday)

To change your direct deposit instructions we require a voided cheque or a direct deposit form from your financial institution that **MUST** be signed and dated. We will not make the change without the member's signature. Please make sure to include your pension PIN number or your SIN with your signature. To help protect your personal information, **PLEASE DO NOT SEND YOUR BANKING INFORMATION BY EMAIL.**

Questions Or Comments?

If you have any question or concerns, please contact:

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