

Connection

The Civil Service Superannuation Fund

Employee Newsletter • Volume 19 - 2019

In This Issue...

Front Page

- ▶ Member Survey Results

Page 2

- ▶ Email Security

Page 3

- ▶ Email Security cont'd
- ▶ Board Election
- ▶ Keep Your Online Information Up to Date
- ▶ Tax Exempt Pension under the Indian Act

Page 4

- ▶ Forms Required to Start a Pension
- ▶ Termination and Death Amounts to be Removed from Annual Statements
- ▶ Information Available on Request

Member Survey Results

In the fall of 2018, the Civil Service Superannuation Board (CSSB) conducted a survey to determine which CSSB services are being used by members and the level of member satisfaction with these services.

We were very pleased with the response and with the results, and would like to thank everyone who participated in this survey.

Responses were received by 6,476 members, representing both retired (51%) and non-retired members (49%). The survey asked members about their experience using any of the following CSSB services in the past two years.

<u>CSSB Service</u>	<u>Usage</u>	<u>Satisfied or Very Satisfied</u>
Website	80%	77%
Phone	22%	85%
Email	13%	84%
Seminar	12%	88%
In person	8%	95%

The key takeaways from this survey were:

- Satisfaction levels among members who have had direct or indirect person-to-person contact with CSSB were excellent. We are very proud of the services provided by our staff.
- The website is the most frequently used service CSSB provides. The satisfaction level was respectable, but was the lowest of the services considered. This is an area where we will focus additional attention in future.
- While we may at some point include social media as a method for sharing information with members, the survey indicated that its usage by our members doesn't appear to support doing so at this time.

Email Security

It's been said that you should never send anything in an email that you wouldn't be comfortable mailing on a postcard. While this analogy may be a bit oversimplified, it does help illustrate that sending information via email may not be particularly secure.

For most of us, email is part of our daily life and is a very valuable tool for exchanging information. We've come to trust it, but we also continue to hear stories about phishing, malware, ransom ware, identity theft and hacked email accounts.

The CSSB takes our commitment to protecting your information very seriously. As a result, you can expect the following from us:

- We will not email anything to you that contains your personal information, particularly anything that contains your Social Insurance Number or home address. This means that we will not comply with requests to email you certain documents, such as a pension estimate or termination estimate.
- We will never send an unsolicited email asking you to provide personal information or credentials. If you get an email like that and you weren't expecting it, you can treat it as spam.
- While some of our notification emails may contain links to our website for your convenience, you always have the option of accessing our website on your own by going to www.cssb.mb.ca.
- If you want to send information to our office that contains personal details, we will encourage you to send it through your Online Services Document Centre, which is a secure method of transmitting documents with the CSSB. You can also submit documents by fax. **Please do not include your Social Insurance Number when you email us.**

Why is Your Online Services Document Centre Safer than Email?

Not all email providers encrypt messages to protect them from prying eyes. Online Services guarantees your connection is always encrypted.

Also, regular email can travel from sender to receiver through intermediaries not within either the sender's or receiver's control. Online Services has no intermediaries - you connect directly to our system.

What will we email?

Where it makes sense to do so, sending information electronically rather than through the mail helps the CSSB reduce pension plan expenses and get information to members more quickly.

If you have registered for CSSB Online Services using a valid email address, you will periodically receive automated notifications from mailroom@cssb.mb.ca. These notifications will be used to let you know things like:

- A newsletter has been posted on the website
- Personalized information, such as your annual Employee Pension Statement (if you are an active employee) has been posted to your Online Services account, or
- Your T4A or monthly pension statement are ready to be retrieved (if you receive a pension from the plan).

CSSB sent out 2,216 termination packages in the 12 months ending August 2019. Of these, 1,221 were delivered to members' Online Services accounts.

4,881 T4A's for 2018 were picked up through pensioners' Online Services accounts.

These two initiatives alone saved the pension plan approximately \$6,000 in one year.

Email Security cont'd

These emails may contain a link to a newsletter or to our website for your convenience. If you are concerned for any reason that the email may not be legitimate, you can access our website and your Online Services Account on your own without clicking the link.

If you are ever suspicious of an email that claims to be from CSSB, please do not hesitate to contact us for confirmation.

2019 Board Election

The Civil Service Superannuation Board (the Board) consists of nine members, four of which are elected to represent the employees in the plan. The CSSB office has distributed ballot packages for this election to all participating employers so that they can forward them to their eligible employees.

You are eligible to vote if:

- you were a contributor to the Civil Service Superannuation Fund on the last day of the last pay period ending in 2018, AND
- you are still a contributor as of November 29, 2019.

If you believe you are eligible to vote and you have not received a ballot package, please contact the CSSB office at 204-946-3200 or toll free at 1-800-432-5134.

Ballots must be returned to the General Manager of the Board before 4:00 p.m. on October 31, 2019. Any ballots received after that time will not be counted.

Results of the election will be posted on the CSSB website once they become available.

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 your work email, you may prefer to change it to your home email address. This will ensure you continue to receive relevant emails from the CSSB if you leave your employment or will be away from the office for an extended period.

Tax Exempt Pension under the Indian Act

An employee who receives salary that is tax exempt under the Indian Act can also be paid the pension which is attributable to that salary as tax exempt. You may want to contact your employer if you believe they should be reporting tax exempt salary to the CSSB.

Forms Required to Start a Pension

In addition to notifying their employer, retiring employees must make application to the CSSB office if they wish to commence their pension. If retirement forms are not completed and returned to our office **before** an employee's retirement date, an immediate pension may no longer be available, and certain defaults could apply.

We will only accept forms that were provided with a pension estimate within six months prior to an employee's retirement date. The sooner forms are submitted to our office, the more likely there will be no delay in paying the pension and the more opportunity there will be to address any problems with the forms.

Employees can also complete their retirement forms online. This feature gives employees the option of printing their completed forms for signature and submission to the CSSB office, or having us print the completed forms and mailing them to the member for signature and submission. Automatic edits in the online process help reduce potential problems and errors.

Regardless of whether forms are being completed in paper or online, employees are welcome to contact the CSSB office for assistance or with any questions they may have.

Termination and Death Amounts to be Removed from Annual Statements

Annual Employee Pension Statements will no longer include information on the termination and death benefits that could be available from the pension plan.

Because the lump sum amounts can change significantly from month to month, the value at the prior year end is already out of date by the time the statements are available to members.

Better and more current information regarding termination benefits is easily available to employees through their Online Services accounts, or upon request by contacting the Board office. Estimates of potential death benefits are also available upon request to the Board office.

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

Questions Or Comments?

If you have any question or concerns, please contact:

The Civil Service Superannuation Board
1200-444 St. Mary Avenue
Winnipeg Manitoba R3C 3T1

Telephone:	1-204-946-3200
Canada Toll-Free:	1-800-432-5134
E-mail:	askus@cssb.mb.ca
Website:	www.cssb.mb.ca