



## CANADIAN NATIONAL PENSIONERS ASSOCIATION

### *Dealing with the Death of a CN Pensioner*

You may be here because you recently lost a loved one or are assisting someone who has. If so, we would like to extend our deepest condolences to you and the family from everyone at the CN Pensioners Association (CNPA).

It is always heartbreaking when we hear that a fellow CN Pensioner or their spouse or survivor has passed away. We recognize that this is a difficult time for the family and realize the issues you will face dealing with the loss.

To assist family members manage what can be a difficult process, we have developed various check lists and links which may help make the process a bit easier.

While we have attempted to list most usual items to be addressed or handled, the lists are not exhaustive and will not address every unique or unusual situation. Accordingly, you may often need specific professional, legal, financial or other outside support and we encourage you to get all the assistance you may require.

This document was primarily developed to assist those receiving a CN Pension. Other CN retirees may also find the NON CN Pension information helpful. Please read this document thoroughly!

### **What Needs To Be Done First!**

- **Contact CN Pension and Benefits Administration:**

When a CN Pensioner passes away, there are a number of things the spouse or family needs to do, but one thing that is important is to contact **CN Pension & Benefits Administration** as quickly as possible. Call them at:

**1-800-361-0739 – Monday to Friday, from 8 AM to 6 PM Eastern Time**

**CN Pension & Benefits Administration** will ensure that necessary paperwork gets started and if there is an eligible spouse, that there is limited delay in managing their survivor pension. In addition, by contacting them, they will:

- ✓ Get all the necessary information from you to start managing the process. This includes mailing specific forms/documents related to the pension, for completion, signatures and submission back to them.
- ✓ Start the process for an eligible survivor pension.
- ✓ If there is a CN sponsored life insurance policy, CN Pension & Benefits Administration will notify the insurance company who will then write the spouse or estate and provide information on how to file a claim.
- ✓ If the CN Pensioner was a member of the CN Pensioners Association, this membership will be cancelled with the last pension payment. If the surviving spouse wishes, they may re-enroll via the application form that will be provided in the package from CN Pension & Benefits Administration.

- **Who should call CN Pension & Benefits Administration?**
  - If there is an eligible spouse, and they are able to, they should be the person to call.
  - Someone who is registered with **CN Pension & Benefits Administration** as a Power of Attorney (POA), for the deceased CN Pensioner, or the spouse of the deceased CN Pensioner.
  - The person designated as the Executor/Administrator of the estate of the deceased CN Pensioner.
  - If none of the above are available, a family member who is acting for the deceased.
- **What information should they have on hand when they call?**
  - The unique **6 digit Personal Identification Number (PIN)** of the deceased CN Pensioner. This may be found on previous annual pension statements, CN pension deposit notices, CN tax slips, a CNPA membership card, the original retirement forms or CN correspondence.
  - The date of birth and the date of death of the CN Pensioner
  - The residential address of the deceased CN Pensioner
  - Their Social Insurance Number
- **If there is an eligible spouse of the deceased pensioner** and they are contacting CN Pension & Benefits Administration, or if someone acting on behalf of the spouse is calling, they should also have the following information available about the spouse:
  - Spouse's date of birth
  - Spouse's Social Insurance Number
  - Spouse's residential address – especially if it will be different than the deceased pensioner
  - Spouse's phone number
  - Bank account information
- An **Estate Executor or a Power of Attorney or Administrator** acting on behalf of the deceased CN Pensioner or the surviving spouse would need all the preceding information when calling
- Following the call, a package will be prepared and mailed to the appropriate person or party and will include various forms to complete and a list of required documents to provide (such as a copy of the death certificate for example). Although the payment of the survivor pension may commence following the notification of the member's death, it may be suspended if the required documents aren't received in a timely fashion after the package has been issued.
- In the event that there is no eligible spouse at time of death, there is still the possibility that there may be a benefit payable. **CN Pension & Benefits Administration** will provide all necessary information in this regard to the appropriate person or party.
- NOTE: When a CN Pensioner passes away, and their eligible surviving spouse commences receiving their survivor CN pension, the surviving spouse is now considered to be a CN Pensioner, and will assume the PIN of the deceased CN Pensioner. If a surviving spouse deceases, the processes listed above for a deceased pensioner will now apply to this surviving spouse.
- If the CN Pensioner had a CN Travel Pass – they should contact CN Pension and Benefits Administration and ask about continued eligibility.

## HEALTH CARE PLAN FOR CN PENSIONERS

Was the CN Pensioner enrolled in the **CN Pensioners Association Health Care Plan administered by Medavie Blue Cross under Plan number 93115?**

- If they were, when contact is made with **CN Pension & Benefits Administration**, THEY will advise **Medavie Blue Cross** of the individual's passing.
- If the CN Pensioner's spouse was covered under the Pensioner member's plan, Medavie Blue Cross will CONTINUE coverage for the spouse at no charge BUT for ONLY two (2) additional months. These 2 months provide time for the new pension papers to be processed and allows an eligible surviving spouse the opportunity to **REAPPLY** for coverage if desired.
- If there is an eligible spouse, who will be receiving a CN survivor pension, included with the pension documents that will be sent from **CN Pension & Benefits Administration**, will be a **NEW Medavie Blue Cross information package & application**. If the eligible spouse is interested, they can join/rejoin the CN Pensioners Association Health Care Plan.
- Even if the CN Pensioner and/or the eligible spouse was not previously covered by the CN Pensioners Association Health Care Plan, an eligible spouse will still receive a Medavie Blue Cross information package and application and may submit their application to join the Plan.
- An eligible spouse who intends to apply or reapply **MUST submit their application form to Medavie Blue Cross in the enclosed enveloped within 60 days of receiving their survivor pension**. If not, they will not be eligible to reapply later. (Exceptions may apply in Quebec)
- **IMPORTANT** - The **original** policy for the deceased pensioner, that included the spouse, **will be cancelled at the end of the 2 month free period for the spouse and the current Blue Cross cards will be invalidated**. An eligible spouse must REAPPLY if desired.
- If the Spouse is not eligible for the CN survivor pension, they will also not be eligible for CN Pensioner Blue Cross Plan coverage.
- If there were any outstanding medical **claims** not previously submitted, please submit them as quickly as possible. If unsure about the process on how to claim or time limits, call Medavie Blue Cross **(1-866-660-7670)**.
- If there was NO eligible surviving spouse or if the surviving spouse chooses NOT to apply for coverage, the spouse or estate should contact Medavie Blue Cross at **1-866-660-7670**, as there may be a reimbursable overpayment of premium.
- If the SPOUSE of a current covered CN Pensioner deceases, the Pensioner should contact Medavie Blue directly to review options to change their coverage.
- **CN Post Retirement Health Care Spending Account**
  - Some former UNIONIZED CN Pensioners may receive this benefit from **Canadian National** following retirement between the ages of 55 and 65. If the deceased pensioner is between those ages, please contact Medavie Blue Cross at 1-866-660-7670, who administer this benefit for CN.

## NON CN Pension Related Information

While the CN Pensioners Association is not directly involved with the various Canadian/Provincial government agencies, we have listed some of the contacts of the primary agencies which many of our pensioners may receive benefits from and other items to consider. In addition, Contact information is provided below for Via Rail, Marine Atlantic and CN/CP Telecommunications Pensioners.

### ❖ **Canada Pension – Québec Pension Plan – Old Age Security – Canada Revenue Agency**

- Many pensioners receive these benefits and when someone passes away, like CN, they must be notified to stop payments and process any survivor benefits.
- To learn more about notifying the various affected Canadian government agencies click on this link – [Canadian Government Notification of Death](#)
  - You will need Proof of Death and the deceased CN Pensioner's Social Insurance Number (SIN)
- **Canada Revenue Agency (CRA) – [Reporting Death WEBSITE](#) or call 1-800-959-8281**
- **Québec Pension Plan (QPP) – [Reporting Death WEBSITE](#) or call 1-800-463-5185**
- **Service Canada handles the Canada Pension Plan (CPP) and Old Age Security (OAS) Plans as well as the Guaranteed Income Supplement (GIS)**
  - **For Service Canada - click on this link – [Service Canada Website](#) or call 1-800-622-6232 – to notify of death and review any potential survivor or death benefits.** Service Canada can also advise on cancelling a passport.

### ❖ **Registering the Death**

- Your province requires the death to be registered. A funeral home typically will register a death within the province, and if they provide you with a death certificate, it means the death HAS been registered. If you **don't** utilize a funeral home and don't have a death certificate, you will usually need to notify the provincial department of Vital Statistics or provincial Services department.

### ❖ **Other various Agencies or Documents which may require changes or cancellation**

- Driver's Licence (contact your Province to cancel), Motor Vehicle registrations & insurance, Land titles, home insurance, utilities
- Provincial medical insurance coverage or other medical insurance
- Banks, credit Cards, investment firms
- Clubs, organizations, memberships, social media, online accounts, subscriptions

### ❖ **VIA Rail Pensioners – 1-800-799-9934 – (Request Pension Administration)**

### ❖ **Marine Atlantic Pensioners – 1-800-561-7660 (Request Pension Administration)**

### ❖ **CN/CP Telecommunications Pensioners – 1-800-276-7630 (ALLSTREAM Canada Corp.)**