



Pensioners

These pages provide important information for you on a number of topics. Keep the pages for future reference.

MEPP's pension administrator, Alberta Pensions Services Corporation (APS), administers your pension plan on MEPP's behalf. Among other things, APS sends you your pension payments, annual statement, the T4A Statement of Pension Income for your tax return, as well as other pension information. To make sure that you continue to receive all information related to your pension, notify APS immediately if your address changes.

Receiving your pension payment

Your pension payment is being made to you either by direct deposit or by mail. The following provides information you need to know about your pension payment.

Direct deposit

If your pension payment is made by direct deposit, keep APS up-to-date with your banking information, as well as your address. Advise APS if either your banking information or address changes.

Direct deposit is only available through financial institutions in Canada. If you are not yet on direct deposit, but would like to use it now, you can get an application from APS or advise APS in writing of the banking information. Two advantages of direct deposit are that postal disruptions will not affect your payment and there is no risk of theft.

Payment by mail

If you do not live in Canada, inform APS through [mypensionplan](#) or in writing, as soon as your address changes. In the event of postal disruption, phone the Member Services Centre at 1-877-422-4748 to find out how payments will be made.

[mypensionplan](#)

[mypensionplan](#) is secure website for pensioners of MEPP. Everything you used to do by calling the Member Services Centre can now be done online:

- View your pension payment dates and history
- Send and receive messages through the secure mailbox
- Manage your banking and direct deposit information
- Update your address, contact and beneficiary information

If you haven't registered for access, go to the **[mypensionplan for Pensioners](#)** website and click the "Register" button.



Annual Statement

APS will now be sending all pensioners a Pensioner Annual Statement.

APS previously provided a Cost-of-Living Adjustment (COLA) letter. The new Pensioner Annual Statement replaces the COLA letter and includes your COLA amount, monthly pension amount, and additional relevant pension information. If you are a pensioner in more than one plan you will receive a statement for each plan.

Statement of pension income

The plan usually withholds income tax from pension income. APS mails pensioners a T4A Statement of Pension Income before the end of February each year. If you need other tax information, contact your federal District Taxation Office.

Notification of death

APS must be informed as soon as possible when a pensioner or nominee dies. Initial notification may be made by telephone, through mypensionplan or letter, but later APS will require a death certificate or Funeral Director's certificate for pension plan records.

Family members and the executor of your estate should be made aware that this must be done. If you chose a joint-lifetime pension, APS must be notified immediately if either you or your nominee dies. If APS is notified too late to stop or change payments, there may be overpayments that have to be paid back to the Plan.

Payments after death

The amount of pension payments made, if any, after your death, will depend on the type of pension option you chose at retirement. It would be helpful to your family or the executor of your estate, if you keep a copy of the completed Retirement Benefit Statement (formerly the Pension Choice form) with your records. This way, they will be aware of what happens to the pension benefit when you die.

The Explanation of Benefits included in your Retirement Benefit Statement, explains pension options in detail and includes information about the death benefit features of each option.

Working as a pensioner

Your MEPP pension will continue to be paid to you even if you do work again. If you work for an employer under Management Employees Pension Plan (MEPP) or the Public Service Pension Plan (PSPP), your pension will continue and you will not be asked to contribute to MEPP or PSPP. However, you will not accumulate additional service towards your pension.



If you work with an employer that has a pension plan other than MEPP or PSPP, you may be asked to contribute to their pension plan. Your MEPP pension will continue to be paid to you. When you leave that employment, you will be paid a benefit according to that pension plan's rules.

For more information, call the Member Services Centre at 1-877-422-4748 and ask them to send you our information sheet called *Working as a Pensioner*.

Coordinated pensions

If you chose Pension Coordination when you made your pension choice, keep in mind:

If you retired before January 1, 2004 your pension will be reduced when you turn age 65 (or, if you die before that, when you would have turned 65). The reduction to your pension will remain for as long as the pension is paid.

If you retired after December 31, 2003 your pension will be reduced when you turn age 65. This reduced pension will be paid for as long as you live.

If you die after age 65, and your pension is to continue to be paid to your joint life nominee, or your survivor is to be paid the remaining portion of a guaranteed term pension, the pension will revert to your original pension choice. This means that the pension will be paid as if you had not chosen to coordinate your pension when you retired.

If you die before age 65, the coordination increase will stop, and any pension paid to your survivor will revert to the amount that would have been paid had you not chosen pension coordination. In this case, the pension will not be reduced on the day you would have turned age 65.

Federal pensions

To receive Old Age Security (OAS) and Canada Pension Plan (CPP) benefits, you must apply to the federal government. These benefits are normally payable from age 65; however, you can choose to receive a reduced CPP benefit at age 60, or alternatively, defer CPP payments until you are 70.

For more information on federal benefits, check your local directory under Government of Canada.

This document provides general information only. Should anything in this document conflict with governing legislation, the latter shall apply.

Alberta Pensions Services Corporation (APS) proudly serves MEPP and provides responsive and focused member service on behalf of the Plan. If you need more information, please contact APS through the Member Services Centre.

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