

the deceased retiree open so that the surviving spouse and eligible family members can use it to continue to plan their travel.

Please see iv) Part II for further information on this topic

iii) Pension Plan

You will also be receiving a package from Air Canada Pension Plans Administration within one to three weeks after notification of death. This package will contain the following:

- Your new identification number
- Information regarding the last pension payment issued to the deceased retiree. You will be advised of any monies that have been paid beyond the date of death that you will need to reimburse.
- Information regarding your pension entitlement and approximate date you can expect to receive your first cheque.
- A list of Documents that you must return to in order for your first pension payment to be processed. (including a copy of the death certificate)

Once Mercer has received the required documents they will open a file and pass this information electronically to Employee Services. This electronic interface occurs on the 10th of each month, and your first pension cheque will be issued on the 1st day of the following month.

Example: if Mercer receives your paperwork on January 6, your first pension cheque will be sent on February 1.

If Mercer receives the paperwork on January 12, your first pension cheque will be sent on March 1.

iv) Life Insurance, Health Insurance and Travel – Part II

Once Employee Services has received the file from Mercer (on the 10th of each month) they will create your profile and set you up for health benefits. They will send another package to provide you with details on your health benefit program and a benefit claim form. Employee Travel will also contact you to provide details on your travel privileges if you are a pass-eligible survivor.

In a separate letter Employee Services will confirm that they have received the information from you pertinent to the Life Insurance, and that Great-West Life has received the information they require to issue the cheque.

If at any time there are questions please contact Employee Services at
1- 877- 645-5000

Or Contact Air Canada by e-mail or by Post at the following addresses

Canada

E-mail: eServices@aircanada.ca

By Canada Post : Employee Services,
PO Box 7650 Station B
Toronto, ON M2K 3B5

U. S. A.

E-mail: eServicesUS@aircanada.ca

By Surface Mail: Employee Services
401 North Tryon Street
Department 100
P.O. Box 563983
Charlotte, NC 28256 – 3983

2. Death Certificate & Will

You will need several copies of the Death Certificate for the notifications listed below and a copies of the Will. Ask your lawyer if the Will has to be probated.

3. CPP Death Benefit and Survivor's Pension

Request the forms from Canada Pension Office. There is a Death Benefit payable and also a "Survivor's Widow Allowance" paid monthly. Phone # 1-800-277-9914.

4. Guaranteed Income Supplement

If your income is at a certain level you can qualify for a Guaranteed Income Supplement through the Canada Pension Office.

5. Final Tax Return

Check with Revenue Canada re final Income Tax Return for Deceased. The Canada Revenue Agency (CRA) can help you complete your tax return. This service is free (for seniors). Phone #...1-800-959-8281 * **See foot note # 4 regarding Final Tax Return.**

6. Bank Accounts

Change Bank Accounts to your name.

7. Credit Cards

Change all Credit cards to your name. * **See foot note # 1 regarding credit cards**

8. Investments

Change RRSP's and any other investments to your name.

9. Home & Home Insurance

Change your house and house insurance to your name.

10. Driver's License & Vehicle

Turn in deceased's drivers license. Change car registration & insurance to your name.

11. Telephone

Inform Telephone Company of change of name. * **See foot note # 2 regarding telephone identification**

12. Provincial Medical Insurance

Inform Provincial Medical Insurance.

13. Veterans

If your spouse was a veteran of WW11 "The Last Post Fund" will pay part of the funeral expenses, if you qualify. Veteran's Affairs phone # (613) 998-9460 (Ottawa) or 1-800-563-2508.

14. Accident Insurance

If Death resulted from an accident don't forget to check your insurance or consult legal counsel concerning any third parties who may be responsible.

15. Power of Attorney

Many people recommend getting a Power Attorney for your Financial Affairs. You might consider getting a Power of Attorney before spouses death if possible. Also give Power of Attorney to someone once you are sole survivor. This allows that person to access funds for funeral/probate expenses. **Important The use of a Power of Attorney is a very contentious issue so caution is advised. * Please see foot note # 3 regarding Power of Attorney**

16. Travel Procedures

Air Canada will inform you concerning your Travel Benefits if you are a Pass eligible Survivor. Every District of Pionairs have volunteers who can assist you with Travel registration procedures, Flight Loads, etc. Inquire of your local Pionairs District Director how to contact these volunteers.

17. Transportation of Human Remains

To arrange the carriage of human remains on Air Canada Cargo, surviving Family members must contact the local Air Canada Cargo office.

Hours 07:00-1900 Sat. 08:00-16:00 Sun. **closed.**

MONTREAL - 514-422-0555 ALL OTHER CITIES 1-800-361-2159

ELIGIBILITY FOR FREE TRANSPORT OF HUMAN REMAINS AS FOLLOWS:

DECEASED EMPLOYEE - ACTIVE/RETIRED, SPOUSE, WIDOW-ER, ELIGIBLE DEPENDANT, PARENT AND GRANDPARENT OF EMPLOYEE ONLY

ELIGIBILITY FOR 50% DISCOUNT OF TRANSPORT OF HUMAN REMAINS

DECEASED PARENT OF SPOUSE - DECEASED PARENT OF WIDOW-ER

Discount **applies to AC online travel only.** All Air Canada, Air Canada, Jazz, Tango and ZIP employees are eligible.

Appendix "A"

The son of a Pionair member is an Estates and Trusts lawyer practicing in British Columbia. He has contacted us after reviewing this Checklist and made some observations in the foot notes below. About 70% of his practice is dealing with retired people, wills, trusts and probate of estates and he has been doing this work for over 20 years. Much of what presented above is good, sound advice, but he does suggest certain cautions and alternatives in the Footnotes below for you to consider. These comments may not apply in all Provinces (particularly in Quebec, where the Civil Code not Common Law applies).

Foot notes:

1: CHANGING NAME ON CREDIT CARDS: "I wouldn't necessarily advise this, particularly if the survivor is a woman. Some banks and credit card companies still cut off credit to widows on the basis of impersonal rules about solvency and employment history; or they may reduce the credit limits to inconvenient levels. If the survivor keeps paying the credit card bill, the credit card company will keep honouring the card, and will even send replacements when the card expires. In addition, credit card companies often sell their customers' information to third parties, and thus the survivor who changes the card name will be evident to many of these third parties as a single person -- not necessarily what widows want."

#2: TELEPHONE NAME CHANGE: "Same advice, although in this instance you can have real trouble with the phone company if you try to order service and you are not the person named on their account. However, a widow can ask the phone company to continue the listing in her late husband's name -- they understand the reason why."

#3: POWER of ATTORNEY: "This is a favourite topic of mine. I'm talking myself out of business here, but giving a Power of Attorney is not necessarily a good idea. If a spouse has received a terminal diagnosis or his/her death is clearly imminent, then, yes, it can be a good idea to ask him or her for a Power of Attorney; but in most provinces Powers of Attorney are effective the second you sign them, and it is not a good idea in many cases to give such a power to someone else. As for giving Power of Attorney to someone else once you are sole survivor, again I would counsel caution. My usual advice to older people is, "don't give away your stuff. Make a will. They can have your stuff after you're gone." Don't transfer your house into joint tenancy with your children, and don't give a Power of Attorney unless there is a really good reason to do so. Powers of Attorney are misused every day, and once the person you appoint has misused the Power of Attorney, whether innocently or not, you can't reverse the transaction. Ask most bank managers what they think about Powers of Attorney and they will likely roll their eyes and say, "nothing but trouble". I have seen altogether too many cases where younger people with Power of Attorney sell or transfer property away leaving the older person pretty powerless, and sometimes completely dependent on the younger one(s). It can happen real fast. Anyway, the process of Probate is not that expensive, and if someone complains that it will cost them too much some day, tell them that it is the price your heirs pay for your keeping control of your property during your lifetime. It's your money and property."

