

(b) After Retirement

If a pensioner dies, leaving a surviving spouse or partner, a survivor pension equal to 60 percent of the teacher's actual pension, after integration with CPP if applicable, is payable to the surviving spouse until the surviving spouse/partner's death.

In the event of no surviving spouse or the death of the surviving spouse, the survivor benefit shall be paid to any surviving children under the age of 18, or under the age of 24 while they are in full-time post-secondary school attendance.

In the case of a pensioner who dies leaving no surviving spouse or orphan(s), pension payments cease. If the amount which the pensioner has received in benefits is less than the total amount of contributions paid, the difference is paid to the estate of the deceased in accordance with the Teachers' Pensions Act.

(c) Designated Beneficiary

In the case of a teacher who does not have a designated beneficiary (no spouse/partner or child entitled to a survivor benefit), the teacher may designate a beneficiary under limited conditions, including the designate, being financially dependent upon the teacher and unable to support themselves due to mental or physical infirmity.

For more information on teachers' pensions, consult the booklet "The Teachers' Pension Plan" and Programs and Services Infosheet Number 3 entitled "The Teachers' Pension Plan" available on the NLTA website at www.nlta.nl.ca; or contact the Teachers' Pension Plan Corporation, 130 Kelsey Drive, Suite 101, St. John's, NL A1B 0T2; Telephone: 709-793-8772 or toll free: 1-833-345-8772; Fax: 709-793-4055; email: memberservices@tppcnl.ca.

(iv) Canada Pension

The Canada Pension Plan provides two benefits: (a) a maximum \$2500 lump sum death benefit if the contributor meets the minimum qualifying requirements; and

(b) a survivor's benefit which includes a monthly pension payable to the surviving spouse and monthly benefits for the dependent children of the deceased contributor.

The necessary information and application forms may be obtained from: (a) a funeral director; (b) Service Canada – Income Security Program, 1 Regent Square, PO Box 2004, Corner Brook NL A2H 6J6; or (c) Income Security Program, PO Box 9430, St. John's NL A1A 2Y5; Telephone 1-800-277-9914. Further information can be obtained from www.servicecanada.gc.ca.

(v) Severance Pay

Upon the death of an active teacher, the collective agreements provide for the payment of severance pay to the estate. The amount is based on two percent per year of service to a maximum of 40 percent of the teacher's annual salary, provided other provisions of the appropriate articles are met.

(vi) Salary

When an active teacher dies, the teacher's salary is payable to the estate to the end of the month in which the teacher dies. Furthermore, that portion of the teacher's annual salary which has been held back for salary during the summer months will also be reimbursed.

For salary and severance pay information, contact:

Teachers' Payroll Division, Department of Education, PO Box 8700, St. John's, NL A1B 4J6; Telephone: 709-729-2996; education@gov.nl.ca.