

Survivor Pensions for a New Spouse

For retired members who establish a new spousal relationship in retirement



This brochure applies to retired members who establish a new spousal relationship in retirement. Different rules may apply if you established a new spousal relationship before 1990. If you have any questions, please contact us.

Security for your spouse

As a retired member of the Public Service Pension Plan (PSPP), you are entitled to a lifetime pension that is payable every month and adjusted yearly for inflation. The PSPP also provides a survivor pension for any eligible spouse or eligible child (including a disabled dependant child).

Who is eligible for a survivor pension?

Eligible spouse

You received a Confirmation Statement when you retired that lists the name of your eligible spouse and their survivor pension entitlement. If you don't have a copy of your statement, please contact us. If you had an eligible spouse when you retired, that spouse is eligible for a survivor pension.

An **eligible spouse** is a person to/with whom you are married or in a common-law relationship.

A common-law relationship is established on the earlier of:

- the date on which you had lived together for three years; or,
- if you have a child together, the date of your child's birth or adoption.

For your spouse to be eligible to receive a survivor benefit, you and your spouse must not have been living separate and apart when your pension started.

If you marry or establish a common-law relationship after your pension starts, your new spouse is not entitled to a survivor pension unless you apply for this benefit and meet certain conditions.

Note: Eligible spouses and eligible children have the right to a survivor pension over a new spouse.

Eligible child

Your children could be eligible for a survivor pension. An **eligible child** is your child with your eligible spouse or from a past relationship, who:

- is under age 18, or
- is 18 or older and in continuous, full-time attendance at secondary school or, immediately afterwards, in continuous full-time attendance for up to 5 years at a post-secondary school.

Disabled dependant child

A **disabled dependant child** may be entitled to a survivor pension, regardless of age and education requirements, as long as:

- there is no eligible spouse at the retired member's death, or the eligible spouse dies while receiving a survivor pension; and
- the child applies to OPB and is found to have continuing mental or physical disability that caused the child to be financially dependent on the retired member at the time of the retired members' death.

After retirement

If you marry or establish a common-law relationship after your pension starts, your new spouse is not automatically entitled to a survivor pension. To provide your new spouse with a survivor pension, you must apply for it and your request must be approved.

- You can apply if you do not have an eligible spouse or an eligible child (including a disabled dependant child), as described in the previous section. Otherwise, you must wait until they are no longer eligible and apply at that time.

A survivor pension cannot be cancelled or changed. Also, it cannot be passed on to a future spouse – you must reapply if your spousal status changes. Send us a completed OPB 1068 – Application for Survivor Pension form.

- You should apply within 90 days from the latter of:
 - the date you married or established the common-law relationship; or,
 - the date your eligible child no longer meets the age, educational or medical requirements.

IMPORTANT – A Certificate of Health may be needed if you apply after 90 days. Your application will not be approved unless OPB is satisfied that you're in good health for your age.

If your application is approved, you will be informed of your options, how they would affect your pension, and the documentation OPB requires. You can decide at that time whether to elect a survivor pension for your new spouse. If you do not qualify for this benefit, you will be provided with an explanation.

What we need on a retired member's death

We require a copy of your death certificate or funeral director's statement before we can pay out a survivor pension or any other death benefits. If we require any other documents, such as a Will, we will notify your Executor.

OPB identifies and pays the survivor and/or death benefits from the PSPP to the retired member's most recent beneficiary designations.

Please inform us immediately if your spousal status changes. Complete an **OPB 3007 – Declaration of Spousal Status form**, available from OPB and on our website at OPB.ca.