



**RETGEN, RETPOL and RETAMD (Overview of Section 26.04.111)**

RETGEN and RETPOL both have a service requirement of 1.5 years.

RETAMD has a service requirement of 10 years.

**The maximum family entitlement is 60% of the decedent's FAS.**

**A surviving spouse** is entitled to 30% of the decedent's final average salary (FAS). This benefit ceases if they remarry prior to age 60.

**A surviving child** is defined as an unmarried minor under the age of 18. Each child is entitled to 10% of the decedent's FAS if there is also a surviving spouse, or 15% of the FAS if there is not a surviving spouse. This benefit ceases when the child turns 18, or upon marriage if under 18.

**PENPLN and PLNAMD (Overview of Section 26.04.312)**

PENPLN has a service requirement of 5 years.

PLNAMD has a service requirement of 10 years.

**A surviving spouse** is defined as a person who has been married to the decedent for at least one year prior to their death. A surviving spouse is entitled to 50% of the service pension (if the decedent was a retiree), or 50% of the calculation at age 65 (if the decedent was an active employee). *This benefit ceases if the surviving spouse remarries at any age.* If the surviving spouse is under age 50 at the time of the decedent's passing and does not have a surviving child as outlined below, the amount payable to the surviving spouse shall be actuarially reduced for each month they are under the age of 50 at the time of the passing.

**A surviving child** is only eligible to receive an entitlement if there is no surviving spouse. A surviving child is entitled to 50% of the service pension (if the decedent was a retiree), or 50% of the calculation at age 65 (if the decedent was an active employee). A surviving child is defined as unmarried AND: 1. Under 18, 2. 18-22 and a full-time student, OR 3. Any age when permanently disabled prior to attainment of age 18. If more than one surviving child is eligible to receive an entitlement, the sum is evenly divided among the number of eligible children.

**A surviving dependent parent** is defined as a parent who received at least half of their support from the decedent at the time of their death. A surviving dependent parent is only eligible to receive an entitlement if there is no surviving spouse and no surviving child(ren). A surviving dependent parent is entitled to 50% of the service pension (if the decedent was a retiree), or 50% of the calculation at age 65 (if the decedent was an active employee). If there are two dependent parents, the amount is to be divided between them in equal shares.

**CPGEN and CPEMS (Overview of Section 26.04.712)**

Both the CPGEN and CPEMS plans have a service requirement of 10 years.

**A surviving spouse** is defined as a person who has been married to the decedent for at least one year prior to their death. A surviving spouse is entitled to 50% of the service pension (if the decedent was a retiree), or 50% of the calculation at the time of death (if the decedent was an active employee). This benefit ceases if the surviving spouse remarries at any age. If the surviving spouse is under age 65 at the time of the decedent's passing and does not have a surviving child as outlined below, the amount payable to the surviving spouse shall be actuarially reduced for each month they are under the age of 65 at the time of the passing.

**A surviving child** is only eligible to receive an entitlement if there is no surviving spouse. A surviving child is entitled to 50% of the service pension (if the decedent was a retiree), or 50% of the calculation at the time of death (if the decedent was an active employee). A surviving child is defined as unmarried AND: 1. Under 22, -or- 2. Any age when permanently disabled prior to attainment of age 22. If more than one surviving child is eligible to receive an entitlement, the sum is evenly divided among the number of eligible children.