



# Guide to Relationship Breakdown & Your HEB Manitoba Benefits

This guide will help you understand how the end of a marriage or common-law relationship can affect your HEB Manitoba pension and other benefits and explains what you need to do to ensure your pension and benefits coverage remain up-to-date.

**Please report the breakdown of a marriage or common-law relationship to us within 60 days of the date of separation.**

## Pension

### **The Former Spouse or Common-Law Partner May Have Rights to the Pension.**

Exactly how a separation or divorce affects the pension will depend on a variety of factors, including whether it happens before or after retirement, whether the former spouse or common-law partner gives up their entitlement to the pension, and even the length of the relationship.



## General

Under Manitoba's *Pension Benefits Act*, the former spouse or common-law partner is entitled to a portion of the pension accumulated during your relationship if:

- A. There is or will be a written agreement between both parties or court order to divide family assets, AND
- B. They meet the definition set out in the *Act* for spouse or common-law partner.

Under the *Act*:

Your spouse is the person to whom you are legally married.

Your common-law partner is:

- A person with whom you have registered a common-law relationship under section 13.1 of *The Vital Statistics Act* or
- A person who is not married to you but has cohabited with you in a conjugal relationship:
  - For a period of three years if either of you is married, or
  - For a period of at least one year if neither of you is married.

**If the former spouse or common-law partner is entitled to part of the pension under Manitoba pension legislation, you will need to request a calculation of the pension benefit earned during the relationship.**

We will send the member the applicable form when they report the relationship breakdown to us, but either party may request the calculation.

To provide a Relationship Breakdown Calculation we require contact information for both parties as the member and the former spouse or common-law partner must each receive a copy.

The former spouse or common-law partner will also receive options for receiving their share of the pension, as well as an option to give up their entitlement to the pension.

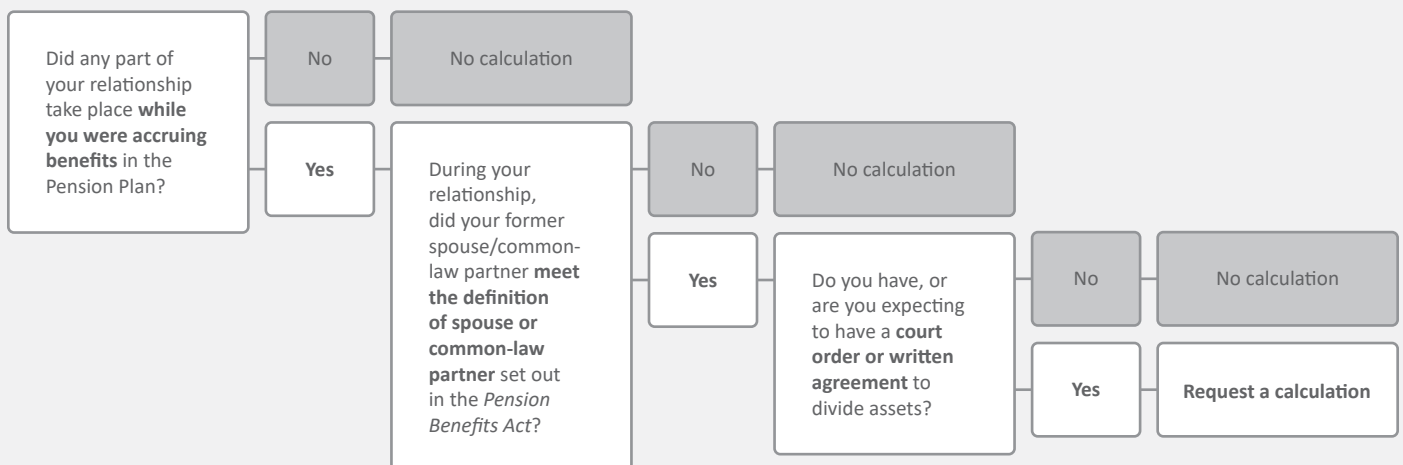
**My former spouse/common-law partner and I both have pensions. Can we just split the difference between the two pensions?**

Yes, if neither of you is already receiving a monthly pension.

Contact us for more information about the process that relates to your situation.

### Relationship Breakdown Quick Guide

## *Do You Need to Request a Calculation?*



#### Life's Complicated Sometimes...

If your personal situation isn't reflected here, or you're still not sure if you need a calculation, contact us. We're here to help!



## Our Relationship

**What if we don't agree on the dates our relationship began and ended? Or if we agree to different dates after we have asked for a pension calculation?**

The pension calculation is based on the dates you provide on your *Relationship Breakdown Pension Calculation Request*. If you later change the dates of your relationship, the calculation will not be valid.

We will need to generate a new calculation and send a new set of options to the former spouse or common-law partner.

The dates of cohabitation, marriage and separation on your court order/written agreement must match the dates you provide on your *Relationship Breakdown Pension Calculation Request*.

**We lived together before we got married. Does that period count toward the former spouse or common-law partner's entitlement?**

Yes. The former spouse or common-law partner would be entitled to a portion of the pension benefit the member earned from the date they began living together until the date they separated.

**My former spouse/common-law partner and I have reconciled. Or we've reconciled and broken up again. What should we do?**

Each situation is unique. Call us for guidance related to your specific circumstances.

## Relationship Breakdown Before Retirement

If the separation or divorce happens while the member is earning benefits in the HEB Manitoba Pension Plan (the Pension Plan), it is in the member's best interest to resolve the former spouse or common-law partner's potential entitlement before retirement.

*See page two to determine if the former spouse or common-law partner is entitled to part of the pension.*

### Pension Beneficiary

When the relationship breakdown is reported, we will automatically revert the beneficiary of the member's pension to their estate unless the former spouse or common-law partner had already given up their rights to the death benefit.

Then the member will be able to name a new beneficiary.

Members can see current beneficiary or make changes in the secure member portal at [hebmanitoba.ca](http://hebmanitoba.ca).

Keeping the beneficiary declaration up-to-date can help avoid benefits being paid to an unintended beneficiary in the event of the member's death.

## Relationship Breakdown After Retirement

### If the Member was Single at Retirement

If the member married or became common-law after they started to receive their pension, the new spouse or common-law partner is not entitled to part of the pension if the parties were not together while the member was earning benefits in the Pension Plan.

You may name a new pension beneficiary at any time until the end of the guarantee period.

### If You Were Married/Common-law at Retirement

*Information in this section assumes the breakdown of the spousal relationship that existed at retirement. It also assumes that the relationship met the definition of marriage or common-law under Manitoba's Pension Benefits Act and that the member earned benefits in the Pension Plan during the relationship. If this doesn't describe your situation or you're not sure, contact us for more information.*

Regardless of which form of pension was selected at retirement, the former spouse or common-law partner has the option to take their portion of the monthly pension (divide the pension) or give up their entitlement (pension is not divided).

▲ Survivor pension benefits are paid according to the original form of pension selected.



## If the Member has a Single Life Form of Pension

Even if the former spouse or common-law partner signed *Form 5A: Waiver of 60% Joint Pension Entitlement for Pension Plan or Locked-in Retirement Account* to allow the member to choose a single life form of pension at retirement, they still have the option to divide the pension when the relationship ends.

	If the Pension is Not Divided	If the Pension is Divided
<b>Effect on monthly pension payment</b>	<ul style="list-style-type: none"> <li>The member's monthly pension amount does not change.</li> </ul>	<ul style="list-style-type: none"> <li>Both the member and the former spouse or common-law partner will receive a monthly pension.</li> <li>The member's monthly pension will be reduced by the former spouse or common-law partner's entitlement.</li> <li>Any reductions that apply to the member will also apply to the former spouse or common-law partner.</li> </ul>
<b>Pension beneficiary</b>	<ul style="list-style-type: none"> <li>The member may name anyone as their beneficiary.</li> </ul>	<ul style="list-style-type: none"> <li>Both the member and the former spouse or common-law partner may designate a beneficiary for when one predeceases the other.</li> </ul>
<b>If the member pre-deceases the former spouse or common-law partner <i>before the end of the guarantee period</i></b>	<ul style="list-style-type: none"> <li>The member's beneficiary will receive the value of the member's remaining guaranteed payments as a lump sum.</li> </ul>	<ul style="list-style-type: none"> <li>The member's beneficiary will receive the value of the member's remaining guaranteed payments as a lump sum.</li> <li>The former spouse or common-law partner will receive the value of their portion of remaining guaranteed payments as a lump sum.</li> </ul>
<b>If the member predeceases the former spouse or common-law partner <i>after the guarantee period</i></b>	<ul style="list-style-type: none"> <li>The member's monthly pension payments stop. No further benefit is payable.</li> </ul>	<ul style="list-style-type: none"> <li>Both monthly pensions will stop on the death of the member.</li> </ul>
<b>If the former spouse or common-law partner predeceases the member</b>	<ul style="list-style-type: none"> <li>No effect.</li> </ul>	<ul style="list-style-type: none"> <li>The former spouse or common-law partner's beneficiary will receive the value of expected remaining payments as lump sum.</li> <li>The member's pension will continue for their lifetime.</li> </ul>



## If the Member has a Joint and Survivor Form of Pension

	If the Pension is Not Divided	If the Pension is Divided
<b>Effect on monthly pension payment</b>	<ul style="list-style-type: none"> <li>The member's monthly pension amount does not change.</li> </ul>	<ul style="list-style-type: none"> <li>Both the member and the former spouse or common-law partner will receive a monthly pension.</li> <li>The member's monthly pension will be reduced by the former spouse or common-law partner's entitlement.</li> <li>Any reductions that apply to the member will also apply to the former spouse or common-law partner.</li> </ul>
<b>Pension beneficiary</b>	<ul style="list-style-type: none"> <li>The former spouse or common-law partner remains the member's beneficiary for life.</li> </ul>	<ul style="list-style-type: none"> <li>Both the member and the former spouse or common-law partner may designate a beneficiary for when one predeceases the other.</li> </ul>
<b>If the member pre-deceases the former spouse or common-law partner</b>	<ul style="list-style-type: none"> <li>The former spouse or common-law partner will receive a monthly survivor pension for their lifetime.</li> </ul>	<ul style="list-style-type: none"> <li>The member's beneficiary will receive the value of expected remaining payments.</li> <li>The former spouse or common-law partner's pension will continue for their lifetime.</li> </ul>
<b>If the former spouse or common-law partner predeceases the member</b>	<ul style="list-style-type: none"> <li>No effect.</li> </ul>	<ul style="list-style-type: none"> <li>The former spouse or common-law partner's beneficiary will receive the value of expected remaining payments.</li> <li>The member's pension will continue for their lifetime.</li> </ul>
<b>If both the member and the former spouse or common-law partner die before the end of the guarantee period</b>	<ul style="list-style-type: none"> <li>The estate or beneficiary of the last survivor will receive the value of the remaining guaranteed payments as a lump sum.</li> </ul>	

If the pension is divided, the former spouse or common-law partner's payments are effective the first of the month after the month in which we receive all necessary documentation. Pension payments to the former spouse or common-law partner will be made on a go-forward basis only. You must resolve any retroactive amounts between you. Some benefits are payable to the member only and will stop when the member dies.







### **Cost of Living Adjustment Plan (COLA Plan)**

In addition to the pension payable under the Pension Plan, the member may become eligible to receive a supplementary cost of living adjustment benefit from the COLA Plan.

The COLA Plan is registered as a supplemental plan under the *Income Tax Act* but is not registered with the Pension Commission of Manitoba. This means it is not subject to the same rules as the Pension Plan when it comes to such things as division of pension if your marriage or common-law relationship breaks down.

We recommend that both parties consult with their own professional advisors to determine if the COLA benefit entitlement should be treated as family property and what value (if any) should be attributed to this entitlement.

**If the relationship breaks down before the member retires:** A COLA granted from this fund is not transferrable to a spouse/common-law partner or beneficiary when the member dies.

**If the relationship breaks down after the member retires:** The former spouse/common-law partner is not automatically entitled to any part of the COLA because the COLA Plan is not subject to the same rules as the Pension Plan.



## All Parties Have Responsibilities When it Comes to Resolving a Relationship Breakdown

Member's Responsibility	Former Spouse or Common-law Partner's Responsibility	HEB Manitoba's Responsibility
<p>Inform HEB Manitoba of the relationship breakdown as quickly as possible and, if required, request a calculation of the amount of pension earned during the relationship.</p>	<p>If provided with options for a portion of the pension, respond as quickly as possible. This ensures the former spouse or common-law partner's entitlement is paid promptly if they decide to divide the pension.</p>	<p>When asked, provide the member and the former spouse or common-law partner with a calculation of the amount of pension benefit earned during the relationship, and provide the former spouse or common-law partner with options about their entitlement to the pension benefit.</p>
<p>If the pension is to be divided, provide HEB Manitoba with:</p> <ul style="list-style-type: none"> <li>• A copy of any court order or written agreement stipulating division of assets or family property</li> </ul>	<p>If the pension is to be divided, provide HEB Manitoba with:</p> <ul style="list-style-type: none"> <li>• A copy of any court order or written agreement stipulating division of assets or family property</li> <li>• All completed forms related to your options</li> </ul>	<p>Ensure we have the information we require to pay the pension benefit according to the rules set out in Manitoba's <i>Pension Benefits Act</i>.</p>
<p>If the pension will not be divided, provide HEB Manitoba with:</p> <ul style="list-style-type: none"> <li>• A <i>Spousal/Common-law Partners Agreement</i> signed by both parties, or</li> <li>• A copy of a written agreement that stipulates that both parties have agreed <b>not to divide the pension</b>, and that complies with all terms set out in the <i>Spousal Common-law Partners Agreement</i>.</li> </ul>		
<p>Deal with all legal matters related to the breakdown of the relationship.</p>		



## Healthcare, Dental & EAP Plans

**Is a former spouse or common-law partner entitled to coverage under a member's Healthcare, Dental or EAP Plan, or under the Retiree Healthcare Plan?**

*No. A former spouse or common-law partner is not eligible for coverage after the relationship ends.*

**As a Plan member, how do I remove my former spouse or common-law partner from my Healthcare, Dental and/or EAP Plan coverage, or from Retiree Healthcare Plan coverage?**

*A former spouse or common-law partner will be automatically removed from your Healthcare, Dental and/or EAP Plan coverage, or from Retiree Healthcare Plan coverage when you report the separation to us as a life event.*

*Your marital status in our system will change to Single. If there are no dependent children, your coverage and premiums will revert to Single.*

**As a Plan member, when should I report the end of my relationship to HEB Manitoba?**

*The end of your relationship should be reported as a life event within 60 days of the date of separation.*

**Is the child of a former spouse or common-law partner still entitled to coverage?**

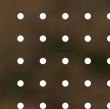
*The child of a former spouse or common-law partner is not eligible for coverage if they are no longer considered a dependant under the Plan. See the Healthcare, Dental, EAP Plan brochure or the Retiree Healthcare Plan brochure as applicable for more information about eligible dependants or contact us.*

**As a Plan member, how do I remove a former spouse or common-law partner's child from my Healthcare, Dental and/or EAP Plan coverage, or from Retiree Healthcare Plan coverage?**

*Contact us for assistance after you report the relationship breakdown in the member portal.*

**What if I am coordinating our children's benefits with my former spouse or common-law partner?**

*See the Healthcare, Dental, EAP Plan brochure or Retiree Healthcare brochure as applicable, or contact Manitoba Blue Cross for more information.*



## Life Insurance

### **Is a former spouse or common-law partner entitled to coverage under a member's Life Insurance Plan?**

No. A former spouse or common-law partner is not eligible for coverage after the relationship ends.

### **As a Plan member, how do I remove my former spouse or common-law partner from my Life Insurance Plan coverage?**

A former spouse or common-law partner will be automatically removed from your Life Insurance coverage when you report the separation to us as a life event. If there are no dependent children, Family coverage will end, and Family premiums will stop.

You may also use the portal to reduce your Family Life Insurance units to zero at any time. Family coverage will end, and Family premiums will stop.

### **As a Plan member, when should I report the end of my relationship to HEB Manitoba?**

The end of your relationship should be reported as a life event within 60 days of the date of separation.

### **Is the child of a former spouse or common-law partner still entitled to coverage?**

The child of a former spouse or common-law partner is not eligible for coverage if they are no longer considered a dependant under the Plan. See the Life Insurance brochure for more information about eligible dependants or contact us.

### **As a Plan member, how do I remove a former spouse or common-law partner's child from my Life Insurance Plan coverage?**

If you have other dependent children for whom you wish to continue Family coverage, contact us for assistance after you report the separation in the member portal.

If there are no other dependent children for whom you wish to continue Family coverage, you may also use the portal to reduce your Family Life Insurance units to zero at any time. Family coverage will end, and Family premiums will stop.

### **As a Plan member, can I increase my Life Insurance Plan units when my marriage or common-law relationship ends?**

Yes, you may increase your Personal or Family Life Insurance coverage without the Evidence of Insurability requirement provided that you declare the end of the marriage or common-law relationship and complete the associated change of coverage on the member portal within 60 days of the date of separation.

If you are on an approved, unpaid leave/layoff on your date of separation and you want to increase your Personal or Family Life Insurance coverage, you must request the change within 60 days of returning to work.

Post-Retirement Life Insurance coverage cannot be increased at any time.

## Life Insurance or Post-Retirement Life Insurance Beneficiary

A Plan member's designated Life Insurance beneficiary is not automatically changed or revoked by separation or divorce.

You will be prompted to change your Life Insurance or Post-Retirement Life Insurance beneficiary when you report the separation to us in the member portal.

## Plan Members

### When to Report a Relationship Breakdown to HEB Manitoba

As a Plan member, you should report a relationship breakdown – whether the end of a marriage or common-law relationship – to HEB Manitoba **within 60 days of the date of separation** to ensure that you have the correct coverage at the correct premium, and that benefits are not paid to unintended/ineligible recipients.

### How to Report a Relationship Breakdown

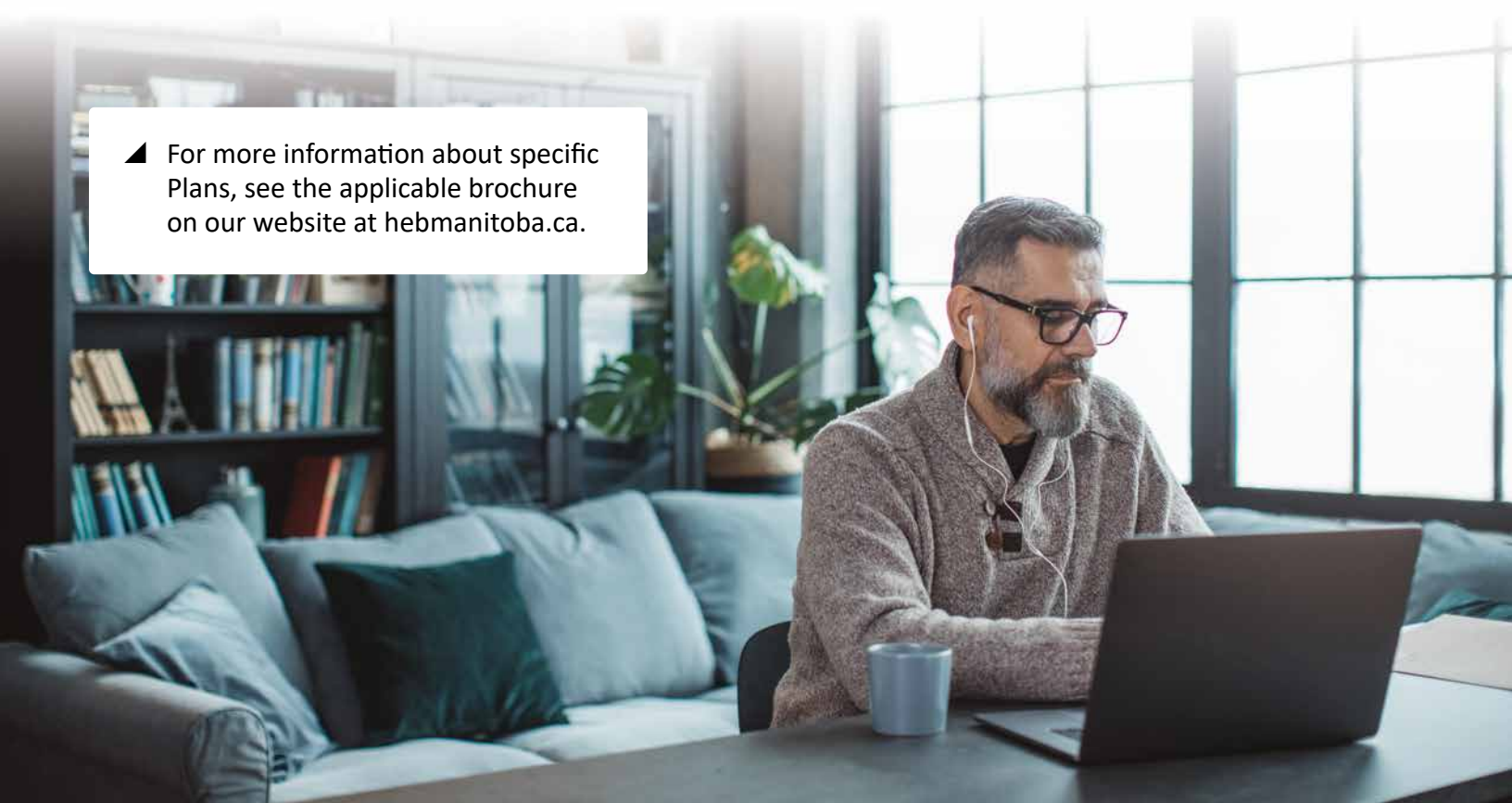
A member should report the end of a marriage or common-law relationship as a **Life Event** in HEB Manitoba's online member portal.

Tap the *Report a Life Event* button at the top of your dashboard to start the process. You will be guided through reporting the separation and updating your eligible dependants and Plan beneficiaries as applicable.

### What if I do not have access to the member portal?

Contact us for assistance.

Not all employers participate in all HEB Manitoba Plans. As a member, you can quickly see the details of your specific HEB Manitoba benefits by logging on to the secure member portal at [hebmanitoba.ca](http://hebmanitoba.ca).



▲ For more information about specific Plans, see the applicable brochure on our website at [hebmanitoba.ca](http://hebmanitoba.ca).



# More Information

You can get more information in the following ways:

## [hebmanitoba.ca](http://hebmanitoba.ca)

Visit [hebmanitoba.ca](http://hebmanitoba.ca) for information about your benefits and to access the member portal.

### Member Portal

Log in to the member portal at [hebmanitoba.ca](http://hebmanitoba.ca). You can use the tools on the member portal to:

- See coverage and premium details for your HEB Manitoba benefits
- Update your personal information
- Report life events to keep your coverage up to date
- View your Annual Statements and other HEB Manitoba documents
- Communicate with us on a secure platform
- Estimate your future pension amount
- And more...

### Email

[info@hebmanitoba.ca](mailto:info@hebmanitoba.ca)

*Please do not include personal information in your email.*

### Fax

204-943-3862

### Mailing Address

HEB Manitoba  
900-200 Graham Avenue  
Winnipeg, Manitoba R3C 4L5

### Accessibility

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### Telephone

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### Privacy

Direct privacy-related questions, comments, or requests to:

HEB Manitoba Privacy & Policy Office

Phone: 204-975-3197

Toll-free: 1-855-975-3197

Email: [privacy@hebmanitoba.ca](mailto:privacy@hebmanitoba.ca)

You can read our Privacy Notice on our website at [hebmanitoba.ca](http://hebmanitoba.ca).