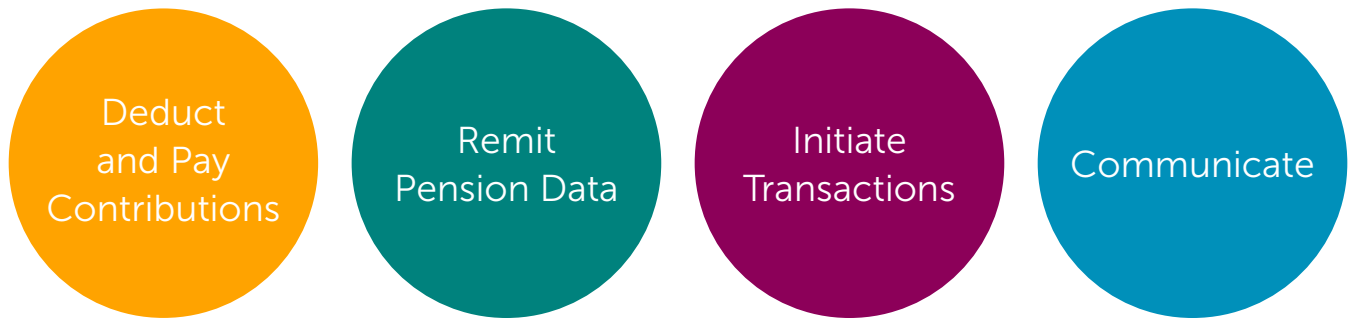





# EMPLOYER MANUAL



This manual provides information on the administrative requirements for an OPTrust Select employer and is organized around your four main roles:



The Plan, legislation, and associated systems and processes related to this manual are subject to change. In order to receive the most current information, please reference the online version of this manual.

Pensions are highly regulated – to highlight items related to provincial or federal legislation, or fundamental requirements of participation in the Plan we will use this icon: 

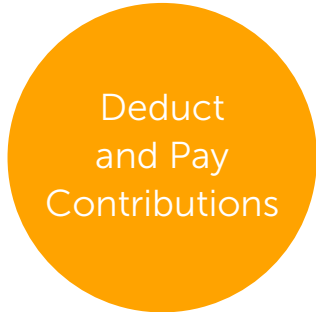
### **Your Pension Partner**

As an OPTrust Select employer you will be assigned a Pension Partner at OPTrust who will be your primary contact. Alternate contacts will also be provided should your Pension Partner be unavailable.

## Table of Contents

<b>Section 1 – Deduct and Pay Contributions</b>	6
Calculation & Deduction of Pension Contributions	6
Leaves of Absence	8
Payments	11
<b>Section 2 – Remit Pension Data</b>	15
File Format	15
Transmission	15
Timing	15
Content	15
<b>Section 3 – Initiate Transactions</b>	27
Enrolment	27
Buybacks	29
Leaves of Absence	29
Ending Employment	29
<b>Section 4 – Communicate</b>	32
Inquiries & Information	32

Simple.



# Section 1

## ! Calculation & Deduction of Pension Contributions

### Member Regular Contributions

Members are required to contribute 3% of their gross pensionable pay. You are required to deduct member contributions from each pay and remit them to OPTrust within specified timelines [insert link].

The chart below summarizes the most common inclusions and exclusions from pensionable pay. A comprehensive list can be found here [insert link].

Included in Pensionable Pay	Excluded from Pensionable Pay
Regularly paid salary	Overtime
Retroactive salary	Bonuses or one-time payments
Holiday pay taken as paid leave (e.g. vacation and statutory holidays)	Pay-in-lieu of benefits (e.g. holiday pay for time not taken)
Other periodic payments regularly paid as a permanent component of pay (e.g. remote location pay)	Shift premiums

### Employer Regular Contributions

You are required to match the 3% of members' pensionable pay.

### Employer Special Contributions

For the first two years of participation in OPTrust Select, you are required to pay an additional 0.2% of members' pensionable pay.

A major change in the organization (e.g. a merger or reorganization) could have an impact on your participation in OPTrust Select, including a requirement to remit an additional 0.2% for new members for another two-year period. Please advise your Pension Partner as soon as possible of any planned organizational changes.

## Calculation Details

You may, at your discretion, maintain a consistent remittal of contributions based on one of two methods which produce the same result over the long term:

- A. The number of pay cycles in the year, i.e. 26/27 for biweekly cycles
  - in a tax year with 27 pay cycles this creates marginally lower biweekly contributions, but higher aggregate annual contributions
- B. Based on the days in the cycle as a ratio of an average year, i.e. 14/365.25
  - this creates consistent contributions regardless of the number of pay cycles within a tax year

### How to determine a member's bi-weekly deduction:

Contribution Rate x Annualized Pensionable Pay x Employment Ratio x Method A or Method B ratio

Scenario 1: Annualized Pensionable Pay = \$50,000  
Employment Ratio = Full time – 1

Contributions	How it's calculated	Deduction from bi-weekly pay
Member – A	$0.03 \times 50,000 \times 1 \times 1/26$	57.69
Member – B	$0.03 \times 50,000 \times 1 \times 14/365.25$	57.49
Employer Regular – A	$0.03 \times 50,000 \times 1 \times 1/26$	57.69
Employer Regular – B	$0.03 \times 50,000 \times 1 \times 14/365.25$	57.49
Employer Special – A	$0.002 \times 50,000 \times 1 \times 1/26$	3.85
Employer Special – B	$0.002 \times 50,000 \times 1 \times 14/365.25$	3.83

Scenario 2: Annualized Pensionable Pay = \$50,000  
Employment Ratio = Part time – 60% (0.6)

Contributions	How it's calculated	Deduction from bi-weekly pay
Member – A	$0.03 \times 50,000 \times 0.6 \times 1/26$	34.62
Member – B	$0.03 \times 50,000 \times 0.6 \times 14/365.25$	34.50
Employer Regular – A	$0.03 \times 50,000 \times 0.6 \times 1/26$	34.62
Employer Regular – B	$0.03 \times 50,000 \times 0.6 \times 14/365.25$	34.50
Employer Special – A	$0.002 \times 50,000 \times 0.6 \times 1/26$	2.31
Employer Special – B	$0.002 \times 50,000 \times 0.6 \times 14/365.25$	2.30

**Note:** Please consult your Pension Partner for more information if you have a different pay cycle.

## **Suspended Contributions**

If an OPTrust Select member becomes a member of the primary schedule of benefits of the Plan, all contributions to OPTrust Select must be suspended (i.e. member and employer contributions must cease to be paid into OPTrust Select) until the individual's employment under the primary schedule of benefits has been terminated. At that time, member and employer contributions will resume without retroactive payments for the period of suspension. OPTrust will inform you when contributions should be suspended and/or resumed.

## **Leave Contributions**

When a member is absent from work on an approved leave of absence, the member and employer pension contributions may be mandatory or optional, depending on the type and length of the leave. (See Leaves of Absence section below.)

If a member contributes during an unpaid leave period, they pay OPTrust directly. Following receipt of the member contributions, OPTrust will invoice you for your portion, if applicable.

Contributions for leave periods are calculated at the same rate as regular contributions (3% each or 3.2% for employers if the leave occurs during the first two years of plan participation) and are based on the member's pensionable pay immediately prior to the leave.

If the leave period extends into a subsequent calendar year, the pensionable pay on which the contributions are based is increased by the maximum cost of living adjustment (COLA) applicable to OPTrust Select pensions in pay for that calendar year. This is true whether or not the member would have received a pay increase and whether or not the COLA is actually applied. The increase is subject to an annual maximum of 8%. Your Pension Partner will inform you of the COLA each year.

## **Leaves of Absence**

### **Paid Leaves of Absence**

During paid leaves of absence, contributions must be deducted from pensionable pay and remitted to OPTrust, just like regular contributions.

### **Unpaid Leaves of Absence**

For pension purposes, there are two categories of unpaid leave periods: 30 days or less and over 30 days. In addition, there are two types of leaves: statutory leaves authorized under the Employment Standards Act (ESA) and other leaves authorized by an employer.



## Leave Periods

### 30-Day or Less

If a member has been granted a leave of absence from employment that is 30 calendar days or less in duration and receives no salary during the leave, the member and employer shall each pay their required contributions for the period of the leave upon the member's return to work, or at termination if the member does not return to work.

Contributions are mandatory for all leaves of 30 days or less, including statutory leaves even if the member elects in writing not to contribute.

### Over 30 Days

You must inform OPTrust when a member is on an unpaid leave of absence that is expected to last more than 30 calendar days, including the type and the expected end date (more info [\[insert link\]](#)).

## Types of Leave

### Statutory Leaves

The most common statutory leaves are pregnancy, parental, family medical and family caregiver. Other less common pensionable leaves are organ donor, critical illness, child death, crime-related child disappearance, domestic or sexual violence and emergency leaves.

All contributions for statutory leaves that are more than 30 days in duration are mandatory unless the member elects in writing not to contribute. Members are required to make a written election to contribute or not contribute by completing an Application to Contribute for an Unpaid ESA Leave of Absence (OS1025) form. The form should be submitted to OPTrust prior to the leave or as soon as possible after the leave begins.

If OPTrust does not receive the member's written election not to contribute or if the member elects to contribute but does not, OPTrust will provide you with a deduction schedule for remitting the mandatory leave contributions upon the member's return to work.

### Discretionary Leaves

Other leaves include any unpaid leave that is approved at your discretion that is not covered by the ESA or related to a disability. Examples include personal leave, educational leave or extended parental leave. You do not contribute for these types of leaves.

### Illness / WSIB Leave

Contributions for unpaid illness and Workplace Safety and Insurance Board (WSIB) leaves are optional. If the member contributes during the leave, you must pay your required contributions.

## Long Term Disability

If you offer a long-term income protection plan (LTIP) to your employees, you are required to provide a copy of the LTIP plan to your Pension Partner for review.

If OPTrust determines that your LTIP plan is similar to the long term income protection plan under Part III of the Public Service of Ontario Act, 2006, the LTIP provisions of OPTrust Select will apply with respect to any disabilities occurring after your plan participation date.

### LTIP Provisions (where applicable)

If an OPTrust Select member is determined by you to qualify for LTIP benefits, you will contribute the required member contributions on behalf of the member and the required employer contributions until the earliest date at which the member:

- ceases to be disabled
- turns 65, or
- ceases to be a member of OPTrust Select.

The contributions are mandatory if the member qualifies for LTIP, whether or not the member actually receives benefits paid by the insurance carrier. For example, a member may receive benefits from WSIB directly instead of under your LTIP plan. If this member would otherwise qualify for LTIP benefits, you are still required to pay the employee and employer contributions.

The contributions will be based on the pensionable pay immediately before the disability date, and if the disability period extends into a subsequent calendar year, the pensionable pay on which the contributions are based is increased by the maximum cost of living adjustment (COLA) applicable to OPTrust Select pensions in pay for that calendar year. This is true whether or not the member would have received a pay increase and whether or not the COLA is actually applied. The increase is subject to an annual maximum of 8%.

## Leave Contributions - Summary Chart

Type of Leave	Member Contributions	Employer Contributions	Remitting Contributions
With pay	Mandatory	Mandatory	Remitted by you during leave
Unpaid ≤ 30 days	Mandatory	Mandatory	Remitted by you upon member's return to work*
Unpaid > 30 days - Statutory	Mandatory, unless member opts out in writing	Mandatory, unless member opts out in writing	OPTrust will invoice you as applicable
Unpaid > 30 days - Discretionary	Optional	None	Arranged between the member and OPTrust
Unpaid > 30 days - Illness or WSIB	Optional	Mandatory, if member contributes	OPTrust will invoice you as applicable
Long Term Illness Protection	Mandatory, paid by you	Mandatory	Remitted by you during leave

\*You are required to remit contributions at termination if the member does not return to work.

## Payments

### Timing

#### Member Contributions

For administration and reconciliation purposes, member contributions are required to be remitted to OPTrust within five business days from the date of deduction.

#### Employer Contributions

For administration and reconciliation purposes, all employer contributions are required to be remitted to OPTrust with the related member contributions (i.e. within five business days from the date the member contributions were deducted from pay).

### Late Remittance (all types)

In addition to the administrative requirements, contribution collection is subject to timelines under pension law. Employer regular and special contributions are deemed to be held in trust from the date the related member contributions were deducted from pay, until they are remitted to OPTrust. If contributions are delinquent (i.e. missing or late) under the terms of the Plan, OPTrust will invoice you for principal and interest amounts.

Interest on late contributions will be charged at the higher of the fund's earning rate or the pre-judgement interest rate under the Courts of Justice Act for the period of the delinquency.

- For member contributions, the period of delinquency begins 15 days following the deduction of contributions from pay.
- For employer contributions, the period of delinquency begins the end of the month following the month in which member contributions were deducted from pay, or in the case of LTIP contributions, deemed to be deducted from pay.

Interest will be applied until the date the contributions are received by OPTrust. You must pay the full amount of the invoice within 10 business days of the invoice date. If applicable, the fees and expenses related to the cost of recovering contributions will also be invoiced to you.

**Note:** To avoid incurring interest charges, ensure contributions are remitted on time. Recovery of late principal and/or interest from a member is the sole responsibility of the employer.

### Notice to Regulator

If contributions are not paid when due, OPTrust is required to notify the provincial regulator, the Financial Services Commission of Ontario (FSCO) in accordance with the Pension Benefits Act. The regulator has the authority to apply administrative monetary penalties (AMP) to you for delinquent contributions.

### Reconciliation / Audit

You will be notified of any discrepancies between contribution payment amounts and related pension data within 60 days of OPTrust's receipt of the contributions. You will have 30 days to reconcile the discrepancy.

You may also be required to participate in our formal audit process.

## Remittance Process

### Remittance Advice

Each payroll contribution payment must be accompanied by a remittance advice.

This remittance advice allocates the lump-sum payment according to specified categories, as well as indicating which period the remittance is linked to. The remittance breaks down the aggregate payment into categories:

- Member Contributions
- Employer Regular Contributions
- Employer Special Contributions
- LTIP
- Employer – Leave Invoice
- Other (specified)

### Electronic Funds Transfer (EFT)

Contributions will be paid by EFT. Your Pension Partner will provide you with the account details.

Smart.



# Section 2

You must transmit data for each pay cycle. Your Pension Partner is available to assist.

## File Format

Your Pension Partner will provide detailed file specifications and/or template(s) and work with you or your payroll provider through the process of generating and submitting formatted files.

Files may be generated from your HR/payroll system or created manually using off-the-shelf products like Microsoft Excel.

## Transmission

Files must be transmitted via OPTrust Online Services.

Your Pension Partner will create an account for you and support your staff in its usage.

**Note:** Regular email should never be used to transmit a member’s personal data because it is unencrypted.

## Timing

Data for each pay cycle should be remitted no later than five business days after the related contribution payments are required. If you are unable to submit the data within five business days, please contact your Pension Partner.

## Content

### Member Information

All individual records must use an Employee ID which is your unique identifier for your employees. If you do not have a unique identifier for your employees, OPTrust will work with you to establish an alternative process.

**Note:** A member’s Social Insurance Number must not be used as an identification number for pension purposes.

## Contribution Data

All contribution data, including any retroactive contribution data, must be transmitted to OPTrust each pay cycle using the "PAY" file template. This data is reconciled against the contribution payment.

Type	Data	Description
Aggregate / Header	Pay Cycle	Frequency of pay cycle (Biweekly, Monthly, etc.)
Aggregate / Header	Pay Date	Date the employee's contribution was deducted from pay
Aggregate / Header	Pay Period Start Date	Start date of the payroll period
Aggregate / Header	Pay Period End Date	End date of the payroll period
Aggregate / Header	Payment Reference Number	A number or code to identify the remittance. This number may be generated by your payroll system or financial institution.
Aggregate / Header	Remittance Amount	The amount remitted to OPTrust for the pay period. This should equal the sum of all detailed contribution transactions.
Individual / Detail	Employee ID	A unique identifier chosen by the employer
Individual / Detail	Last Name	[Optional] Employee's last name. For reference purposes only
Individual / Detail	First Name	[Optional] Employee's first name. For reference purposes only
Individual / Detail	Contribution Type	Valid entries: N, R or A. A code used to identify whether contributions are Normal (N), Retroactive (R), or for Adjustment (A).
Individual / Detail	Pay Period Start Date	[Optional] To identify an alternate period start date for Retroactive or Adjustment purposes
Individual / Detail	Pay Period End Date	[Optional] To identify an alternate period end date for Retroactive or Adjustment purposes
Individual / Detail	Service Type	Valid entries: REG, PLM or LTIP. A code used to identify the type of service as Regular, Parental Leave Matched (for scenarios where an employer offers paid Parental leave and deductions are being taken from pay), or Long Term Income Protection (LTIP) provisions.
Individual / Detail	Pensionable Hours	The sum of pensionable service hours in the pay cycle



Type	Data	Description
Individual / Detail	Pensionable Pay	The sum of pensionable pay in the pay cycle
Individual / Detail	Employee Regular Contribution	Sum of regular contributions deducted from member pay [link]
Individual / Detail	Buyback Contribution	[Optional] Sum of buyback contributions deducted to facilitate financing of a member's past service purchase
Individual / Detail	Employee Interest	[Optional] Late payment interest, as applicable
Individual / Detail	Employer Regular Contribution	Matching employer contribution to member regular [link]
Individual / Detail	Employer Special Contribution	[Optional] 0.2% additional employer contribution due for first 2 years from Employer's Plan Participation Date [link]
Individual / Detail	Employer Interest	[Optional] Late payment interest, as applicable

### Enrolment Data

At enrolment the following member information must be transmitted to OPTrust using the "ENROL" file template.

Data	Description
SIN	The employee's Social Insurance Number
Employee ID	A unique identifier chosen by the employer. To be used following the Enrolment transaction to identify the employee.
Last Name	The employee's last name
First Name	The employee's first name
Middle Name	[Optional] The employee's middle name
Date of Birth	The employee's birth date
Gender	[Optional] Valid entries: M, F or U. A code to identify the gender of the employee. Unspecified (U) may be used if the gender is not known, or if there is a preference to not identify as Male / Female.
Marital Status	[Optional] Valid entries: D, M, C, SE, W or SI. A code to identify the marital status of the employee as Divorced, Married, Common Law, Separated, Widowed or Single.
Address Type	Valid entries: HOME or BUS. A code used to identify if a Home or Business Address is being provided. This will be recorded as the employee's preferred contact address for mail.

Data	Description
Address Line 1	Mailing address in Canada Post applicable format (Apt# - Street Number Street Name Street Type)
Address Line 2	[Optional] Additional address information as applicable
Address Line 3	[Optional] Additional address information as applicable
City	Full name of city
Province	2-character code used to identify the province Ex: ON (Ontario)
Country	3-character code used to identify the country Ex: CAN (Canada)
Postal Code	6-character Canada post code Ex: A1A 1A1
Phone Type	Valid entries: HOME, BUS, CELL, CELLB. A code used to identify if a home, business, cell or work cell phone number is being provided. This will be recorded as the employee's preferred contact phone number.
Phone Number	10-digit number Ex:4161234567
Business Phone Ext.	[Optional] Phone extension information for business phone numbers
Email Type	Valid entries: HOME or BUS. A code used to identify if a home or business email address is being provided. This will be recorded as the employee's preferred contact email address.
Email Address	The employee's email address in standard email format ex: example@optrustselect.com
Hire Date	Employee's date of hire (from most recent period of employment)
Plan Membership Date	Date of employee's enrolment into the Plan
Employment Type	Valid entries: FT, PT, PS or NP. A code used to identify the type of employment. Full Time, Part Time, Permanent Seasonal, Non-Permanent (Contract)
Employment Ratio	[Optional] A number between 0 and 1 to indicate the percent of full time equivalent employment. Ex: 50% part time would be 0.50, full time is 1.00
Pensionable Pay Rate (Full Time Annual)	The annualized full time equivalent rate of pay. Ex: If a 50% part time employee earns \$30,000, their pensionable pay rate is \$60,000.
Standard Hours (Full Time Weekly)	The weekly standard of full time hours – Ex: 40.00.

## Termination Data

When an employee terminates employment or is no longer eligible to participate (ex: change of employment class) termination information must be transmitted to OPTrust using the "TER" file template.

Data	Description
Employee ID	A unique identifier chosen by the employer
Last Name	[Optional] Employee's last name. For reference purposes only
First Name	[Optional] Employee's first name. For reference purposes only
Termination Date	Final day of Plan participation
Termination Reason	Valid entries: TER, DTH, SLE, DIV, ES, SH or ONPP. A code used to identify the type of termination. Termination (normal), Death, Shortened Life Expectancy, Divestment, Employment Suspension, Seasonal Hiatus or Other Non-Pensionable Period.
Home Address Line 1	[Optional] Confirmation or update of most recent home contact information
Home Address Line 2	[Optional]
Home Address Line 3	[Optional]
Home City	[Optional] Full name of city
Home Province	[Optional] 2-character code used to identify the province Ex: ON (Ontario)
Home Country	[Optional] 3-character code used to identify the country Ex: CAN (Canada)
Home Postal Code	[Optional] 6-character Canada post code Ex: A1A 1A1
Home Phone Number	[Optional] 10-digit number Ex:4161234567
Home Email Address	[Optional] The employee's email address in standard email format ex: example@optrustselect.com
Outstanding Grievance	[Optional] Valid entries: Y or N. Flag as "Y" if the employee is grieving their termination

## Personal Change Data

When a change occurs to an employee's personal information, updates can be transmitted to OPTrust using the "PERCHG" file template.

Members may update contact information directly with OPTrust during active membership and must maintain it directly following active membership.

Data	Description
Employee ID	A unique identifier chosen by the employer
Last Name	[Optional] Employee's last name. For reference purposes only
First Name	[Optional] Employee's first name. For reference purposes only
Address Type	[Optional] Valid entries: HOME or BUS. A code used to identify if an updated Home or Business Address is being provided. This will be recorded as the employee's preferred contact address for mail.
Address Line 1	[Optional] Mailing address in Canada Post applicable format (Apt# - Street Number Street Name Street Type)
Address Line 2	[Optional] Additional address information as applicable
Address Line 3	[Optional] Additional address information as applicable
City	[Optional] Full name of city
Province	[Optional] 2-character code used to identify the province Ex: ON (Ontario)
Country	[Optional] 3-character code used to identify the country Ex: CAN (Canada)
Postal Code	[Optional] 6-character Canada post code Ex: A1A 1A1
Phone Type	[Optional] Valid entries: HOME, BUS, CELL, CELLB. A code used to identify if an updated home or business phone number is being provided. This will be recorded as the employee's preferred contact phone number.
Phone Number	[Optional] 10-digit number Ex: 4161234567
Email Type	[Optional] Valid entries: HOME or BUS. A code used to identify if an updated home or business email address is being provided. This will be recorded as the employee's preferred contact email address.
Email Address	[Optional] The employee's email address in standard email format ex: example@optrustselect.com
Marital Status	[Optional] Valid entries: D, M, C, SE, W or SI. A code to identify the marital status of the employee as Divorced, Married, Common Law, Separated, Widowed or Single.
New SIN	[Optional] (FOR SIN CHANGE ONLY) The employee's new Social Insurance Number

## Employment Change Data

When a change occurs, job information must be transmitted to OPTrust using the “EMCHG” file template.

Data	Description
Employee ID	A unique identifier chosen by the employer
Last Name	[Optional] Employee’s last name. For reference purposes only
First Name	[Optional] Employee’s first name. For reference purposes only
Effective Date	<b>The date the change occurred</b>
Event Type	Valid entries: CHG, ATB, PRO, MER, PPP, ES, SH or ONPP. A code used to identify the type of event causing an impact to the employee’s job or contribution eligibility. Employment Change (general), Across-the-board salary change, Promotion, Merit Salary Increase, Primary Plan Participant, Employment Suspension, Seasonal Hiatus or Other Non-Pensionable Period.
Employment Type	[Optional] Complete this field if the employee’s employment status has changed. Valid entries: FT, PT, PS or NP. A code used to identify the type of employment. Full Time, Part Time, Permanent Seasonal, Non-Permanent (Contract)
Employment Ratio	[Optional] Complete this field if the employee’s full time or part time status has changed. A number between 0 and 1 to indicate the percent of full time equivalent employment. Ex: 0.00 indicates the employee is on leave/hiatus.
Pensionable Pay Rate (Full Time Annual)	[Optional] Complete this field if the employee’s pay rate has changed. The annualized full time equivalent rate of pay. Ex: If a 50% part time employee earns \$30,000, their pensionable pay rate is \$60,000.
Standard Hours (Full Time Weekly)	[Optional] Complete this field if the employee’s standard work week has changed. The weekly standard of full time hours – Ex: 40.00.
Job Change Reason	[Optional] Provide contextual information about the job data

## Leave Data

When a leave occurs, corresponding information must be transmitted to OPTrust using the “LOA” file template.

Data	Description
Employee ID	A unique identifier chosen by the employer
Last Name	[Optional] Employee’s last name. For reference purposes only
First Name	[Optional] Employee’s first name. For reference purposes only

Data	Description
Leave type	Valid entries: DISC, ESA_PAR, ESA_OTH, ILL, LTIP. A code used to identify the type of leave as Discretionary, Pregnancy/Parental (ESA), Other (ESA), Illness/WSIB, LTIP (Long Term Illness) [link]
Leave Start Date	The first day of the employee's leave of absence.
Expected Leave End Date	[Optional] The date the leave is expected to end, if known
Disability Date	[Optional] For long term illness, as applicable

### Return to Work Data

When a leave ends, corresponding information must be transmitted to OPTrust using the "RTW" file template.

Data	Description
Employee ID	A unique identifier chosen by the employer
Last Name	[Optional] Employee's last name. For reference purposes only
First Name	[Optional] For reference purposes only
Leave End Date	Day prior to return to work
Employment Type	[Optional] Complete this field if the employee's work status has changed upon returning to work. Valid entries: FT, PT, PS or NP. A code used to identify the type of employment. Full Time, Part Time, Permanent Seasonal, Non-Permanent (Contract)
Employment Ratio	[Optional] Complete this field if the employee's full time or part time status has changed upon returning to work. A number between 0 and 1 to indicate the percent of full time equivalent employment. Ex: 0.00 indicates the employee is on leave/hiatus.
Pensionable Pay Rate (Full Time Annual)	[Optional] Complete this field if the employee's pay rate has changed upon returning to work. The annualized full time equivalent rate of pay in effect. Ex: If a 50% part time employee earns \$30,000, their pensionable pay rate is \$60,000.
Standard Hours (Full Time Weekly)	[Optional] Complete this field if the employee's standard work week has changed upon returning to work. The weekly standard of full time hours – Ex: 40.00.

### Past Service Data

When an employer joins OPTrust Select, the employer provides OPTrust with past service data using the "PRIORSVC" file template for:

- all employees who are required to join the Plan, and
- employees who have the option to join OPTrust Select and provide consent for OPTrust to collect, use and retain personal data.

Employers will provide weighted annualized pensionable pay and employment ratio for each year from the later of January 1, 1987 and the member's hire date to the employer's plan participation date.

If an employee did not provide consent and later joins the Plan, past service data will be required at the member's enrolment date.

Data	Description
Employee ID	A unique identifier chosen by the employer
Year	The calendar year of the past service.
Employment ratio	A number between 0 and 1 to indicate the percent of full time equivalent employment for the year being reported. (link to definition)
Pensionable pay earned	The pay reported on the employee's T4 for that year, less non-pensionable earnings such as overtime, bonuses, pay-in-lieu of benefits and shift premiums (link to definition)

Example:

Employee ID	Year	Employment Ratio	Pensionable Pay Earned
123456	2017	1.0	60,500
123456	2016	1.0	59,750
123456	2015	0.8	46,000
234567	2017	1.0	34,500
234567	2016	0.5	16,750
345678	2017	0.8	36,600
345678	2016	0.6	25,950
345678	2015	0.2	8,300

## Eligible Member Data

Each month, employers must provide a list of all newly eligible or no longer eligible employees who did not opt to join the Plan using the "OPTN" file template. OPTrust has a legal obligation to inform these employees of their right to join OPTrust Select and provide them with information about the pension plan within 60 days of their date of hire.

Data	Description
Employee ID	A unique identifier chosen by the employer
Last Name	Employee's last name.
First Name	Employee's first name.
Middle Name	[Optional] Employee's middle name
Address Type	Valid entries: HOME or BUS. A code used to identify if a Home or Business Address is being provided. This will be recorded as the employee's preferred contact address for mail.
Address Line 1	Mailing address in Canada Post applicable format (Apt# - Street Number Street Name Street Type)
Address Line 2	[Optional] Additional address information as applicable
Address Line 3	[Optional] Additional address information as applicable
City	Full name of city
Province	2-character code used to identify the province Ex: ON (Ontario)
Country	3-character code used to identify the country Ex: CAN (Canada)
Postal Code	6-character Canada post code Ex:A1A 1A1
Email Type	[Optional] Valid entries: HOME or BUS. A code used to identify if a home or business email address is being provided. This will be recorded as the employee's preferred contact email address.
Email Address	[Optional] The employee's email address in standard email format ex: example@optrustselect.com
Hire Date	Employee's date of hire into optional member class
Optional Status End Date	[Optional] Last day of work in an optional status member class Note: Only Employee ID and Optional Status End date are required to inform OPTrust that an employee is no longer eligible



## Pension Adjustment Data

Employers are required to report a Pension Adjustment (PA) to the Canada Revenue Agency (CRA) for each member as part of the employer's annual T4 filing requirements. [link to CRA guideline]

A PA is the deemed value of the benefits earned by the member under the pension plan. It reduces the member's RRSP contribution room for the following calendar year.

OPTrust will calculate PAs based on data submitted by the employer within 15 business days of receipt of all required data for the tax year. OPTrust will then provide the employer with a PA file so they can fulfill their T4 filing requirements with the CRA.

In the event that data transmission timelines are not met for OPTrust to calculate Pension Adjustments, or the employer prefers to calculate PAs, the following information must be transmitted to OPTrust using the "PA" file template within 5 business days following the CRA deadline.

Data	Description
Employee ID	A unique identifier chosen by the employer
Last Name	[Optional] Employee's last name. For reference purposes only
First Name	[Optional] Employee's first name. For reference purposes only
Year	The year for which the PA is being reported. Ex: 2019
Amount	The pension adjustment amount rounded to the nearest dollar. Ex: 1200

Select.



## SECTION 3

Members will experience life events that will impact their pension. This section outlines your role in each of these life events.

### **Enrolment**

Your first step is to determine an employee's eligibility for membership in accordance with the classes of employees identified in your participation agreement.

#### **Mandatory Membership**

Employees in an eligible class must join OPTrust Select if they are:

- permanent full time, and
- under age 65.

When membership is mandatory, the enrolment date is the latest of:

1. The eligible employee's hire date
2. Your plan participation date
3. The date the eligible employee returns to work from a leave of absence, if the employee is on the leave of absence on your plan participation date
4. The date at which an eligible employee for whom membership was optional (see below) becomes permanent full time, if under age 65 at that date.

#### **Optional Membership**

Employees in an eligible class are not required, but may elect, to join OPTrust Select if they are:

- over 65
- under 65 but are not permanent employees, or
- under 65 and work less than full time (e.g. contract employees).

When membership is optional, the enrolment date is the date selected by the eligible employee. If an employee is eligible to join the Plan but they elect to join at a later date, they cannot buy back the period during which they elected not to participate.

**Note:** Each month, you are required to provide OPTrust with the Eligible Member Data for all employees who are eligible to participate in OPTrust Select but who have not joined the Plan [\[link\]](#).

## Excluded from Membership

The following employees cannot participate in OPTrust Select, even if they belong to a class of employees eligible to participate in OPTrust Select as determined by your participation agreement:

- Eligible employees who participate in (i.e. contribute to) the primary schedule of benefits under the OPSEU Pension Plan (the Plan). This applies only for as long as the members contribute under the primary schedule of benefits. OPTrust will notify you when the member's participation under the primary schedule ends.
- Employees who are in receipt of a pension under OPTrust Select or the primary schedule of benefits.
- Employees who are over the age of 71.

## Continuation of Membership - 'No Opting Out'

Once an employee joins OPTrust Select, they cannot "opt out" of the Plan or stop making contributions.

Once enrolled, members must continue to contribute until the earliest of:

1. Termination of all employment relationships under OPTrust Select and / or the primary schedule of benefits
2. Retirement
3. Death
4. The end of the year in which they turn 71
5. The date at which you cease to participate in OPTrust Select.

This applies even if their employment changes from permanent full time to non-permanent and / or non-full time. The only exception is if the member starts to participate in the primary schedule of benefits (see Excluded from Membership section above). In this case, the members' participation in OPTrust Select is suspended (i.e. no contributions are made to OPTrust Select) until they terminate their employment and participation under the primary schedule of benefits.

## Enrolment Process

1. Have the new member complete an enrolment form [link to OS1005]. Attach the member's proof of age, spousal information and beneficiary designation form [link] if provided and send via secure portal to [link to web portal].
2. Deduct pension contributions from the member's pay.
3. Add the member to the pay cycle data feed [link].

## Buybacks

Members have the option to purchase periods of employment with your organization, including:

- Periods of post-1986 employment before you joined OPTrust Select.
- Periods of unpaid leaves of absence taken after your plan participation date where no contributions were made during the leave.

**Note:** You do not contribute to buybacks.

You are responsible for providing OPTrust with the member's historical employment information when the member joins OPTrust Select. The historical information includes weighted annualized pensionable pay and employment ratio for each year from the later of January 1, 1987 and the member's hire date to your plan participation date, and pensionable pay information from before your plan participation date.[\[link\]](#)

Members have the option to finance buyback payments through payroll deductions or directly with OPTrust. OPTrust will arrange a payment schedule with the member directly. A declining balance amortization schedule will be provided to you if you offer buyback payments through payroll deduction.

## ! Leaves of Absence

When a member is granted a leave of absence, you are required to:

1. Complete and submit OS1025 form [\[link\]](#) for unpaid statutory leaves over 30 days
2. Ensure leave details are sent via pay cycle data submission [\[link\]](#)
3. Remit contributions as required [\[link\]](#).

## ! Ending Employment

A member ceases to participate in OPTrust Select upon the earliest of the following dates [\[link to list above\]](#).

### Termination

When a member is no longer employed, OPTrust must be notified of the member's termination via the data feed [\[link\]](#) as soon as possible and no later than the pay cycle when membership is terminated.

OPTrust is required to provide the member with a statement of benefits and options within a legislatively prescribed timeline of 30 days following the termination of employment.

## Retirement

Members can retire with an unreduced pension starting at age 65. Members can retire any time after age 55 with an actuarially reduced pension, or continue to work and contribute into the Plan until the end of November of the year they turn 71. At that time, members must start to receive their pension, whether or not they terminate employment.

**Note:** The member should provide you with a notice of intent to retire 4 to 6 months prior to retirement date to ensure their pension starts on time. You report the retirement via the data feed [\[link\]](#).

### Pre-Retirement Death

If the member had a spouse at the time of death, you should provide OPTrust with the spouse's information (name, date of birth, contact info), if available, through online services to ensure death benefits are paid promptly to the member's survivors.

As pre-retirement death is a form of Plan termination, an employment record is required. [\[link\]](#)

### Shortened Life Expectancy

Members may apply to OPTrust directly to terminate their membership in OPTrust Select on the basis of medical evidence confirming that they have a life expectancy of less than twenty-four months. If the member satisfies these requirements your Pension Partner will notify you of Plan termination.

Simple. Smart. Select.

## SECTION 4



Communicate

### Inquiries & Information

#### Pension Partner

Your Pension Partner will respond to any questions you may have within two business days, unless another timeline is specifically requested. You will be provided with alternate contacts in the event your Pension Partner is unavailable.

From time to time, OPTrust may have questions about your data. To facilitate efficient Plan administration and provide excellent service to our members, we ask that you respond to inquiries as soon as possible. If inquiries are not responded to or acknowledged within five business days, they may be escalated within your organization.

Your Pension Partner will schedule periodic meetings and keep you up to date on Plan news, administration updates, etc.

#### Online Services

OPTrust provides encrypted online services to facilitate safe transmission of information. Forms, data and messaging should always be sent via online services unless OPTrust has approved an alternate transmission method (such as Secure File Transfer Protocol). Your Pension Partner will be available to answer any questions regarding online services.

#### OPTrust Select Website

It is important for members and employers to access forms and information from the OPTrust Select public website at [optrustselect.com](http://optrustselect.com).

The information on [optrust.com](http://optrust.com) relating to the primary schedule of benefits does not pertain to members or employers of OPTrust Select.



## Information to Members

Members should contact OPTrust directly for all pension-related inquiries.

OPTrust offers multiple channels to best serve the membership such as:

- telephone
- secure e-mail
- public website information at [optrustselect.com](http://optrustselect.com)
- live and recorded webinars
- information sessions: on site at workplace, OPTrust, or regionally (via conference rooms)

**Note:** Any information communicated by an employer to a stakeholder such as a member relating to benefits or rights under the Plan or otherwise, or any collective agreement or other agreement, that is inconsistent with the terms of the Plan documents or with written information provided or authorized by the trustees, is the sole responsibility of the employer. For greater certainty, neither the sponsors nor the trustees shall have any liability in respect of same.

## Privacy

Pension data such as employee personal and contact information, employment and salary information and benefit information require privacy protection.

To mitigate the risks of privacy breaches, you must:

- transmit all personal and employment information to OPTrust using encrypted channels (online services/SFTP [\[link\]](#))
- not use Social Insurance Numbers to identify members
- never use unencrypted email if message or attachments contain personal or employment related information
- not transmit data relating to employees who are not members of OPTrust Select with the exception of monthly eligible employee reporting [\[link\]](#).

**Note:** Information about our privacy policies is available at [optrustselect.com](http://optrustselect.com).







1 Adelaide Street East  
Suite 1200  
Toronto, ON M5C 3A7

416 681-3609  
1 833 678-7528  
info@optrustselect.com

[optrustselect.com](http://optrustselect.com)