



Leave of Absence Election

OPTrust 1 Adelaide Street East, Suite 1200, Toronto, Ontario M5C 3A7

Telephone: 416-681-3609 **Toll-free:** 1-833-678-7528

Email: email@optrustselect.com **Website:** optrustselect.com

Instructions

Complete this form and return it to OPTrust if you will be absent from work on an approved unpaid leave for more than 30 days.

Important Information

Leaves taken under Ontario’s Employment Standards Act (ESA) are treated differently than other types of leaves.

Leaves under the ESA

Some leaves are protected under the ESA. These leaves include:

- pregnancy
- parental
- family medical
- family caregiver
- organ donor
- critical illness
- child death
- crime-related child disappearance
- domestic or sexual violence
- emergency leaves

You and your employer are required to make pension contributions for the period of an ESA leave **unless you elect in writing not to contribute**. A written election not to contribute for an ESA leave should be submitted before your leave begins but may be submitted to OPTrust at any time. Any contributions you make for your leave before submitting this form will not be refunded.

If you do not contribute during your ESA leave and do not submit a written election not to contribute, the required contributions for the leave will be deducted from your pay upon your return to work in addition to your regular contributions. OPTrust will notify you of the amount owing and payment options before deductions begin. Interest charges may apply.

Contribution Cost for ESA Leaves

Your contributions will be the same as when you were working. Your employer will match your contributions.

Other Leaves

Certain types of leaves are not protected under the ESA and your contributions are optional. These leaves include:

- unpaid illness leaves
- leaves while you are in receipt of benefits from the Workplace Safety and Insurance Board (WSIB), and
- discretionary leaves for personal, educational or other purposes.

Contribution Cost for Illness & WSIB

Your contributions will be the same as when you were working. Your employer will match your contributions.

Contribution Cost for Discretionary

Your contributions will be twice as much as when you were working, as your employer does not match your contributions.

Information for All Types of Leaves

If you elect to contribute during your leave, OPTrust will contact you directly to advise you of the monthly amount payable. The earlier your form is received, the longer you will have to make your payments. The cost will be based on your pay before your leave began and if your leave continues into the next calendar year, the cost will be adjusted for inflation. No interest is charged if you pay during your leave.

Payment Options

If you elect to contribute during your leave, pension contributions must be made directly to OPTrust in monthly installments via online banking. If you are receiving top-up pay during your leave, you may ask your employer to continue deducting pension contributions and remit them to OPTrust as if you were working.

If you Elect not to Contribute

If you elect not to contribute during the leave, your pension will be less. An estimate of the impact of this on your pension is available upon request. If you elect not to contribute during the leave and later decide to purchase the leave period as a buyback, your employer will not contribute. You will pay the full cost of the buyback, which may be significantly more than the cost of contributing during the leave.



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A – Personal Information

Last Name

First Name

OPTrust Select ID or Employee ID

Email Address

Telephone Number

Mailing Address

City/Town

Province

Postal Code

B – Leave Information

Please indicate the type of leave you are taking and the expected start and end dates of the leave:

- Pregnancy / Parental
- Other ESA Leave (see list in Important Information)
- Illness or WSIB
- Discretionary (Personal, Educational, Other)

Leave Start Date (Day-Month-Year)

Leave End Date (Day-Month-Year)

C – Election

- Yes - I elect to contribute for my leave period.
- (Check if applicable) I have made arrangements with my employer to deduct and remit pension contributions during my leave.
- No - I elect not to contribute for my leave period.

D – Authorization & Signature

I have read this form including the Important Information section and I understand the following:

- If my unpaid leave of absence is protected under the ESA I must pay the required pension contributions for the period of my leave unless I elect above not to contribute.
- If my unpaid leave of absence is protected under the ESA and I do not make an election or do not pay the required contributions during the leave, they will be deducted from my pay in addition to my regular contributions when I return to work.
- If I elect not to contribute, my pension will be less, and if I later decide to purchase the leave as a buyback, it may cost significantly more than contributing during the leave.

Signature

Date (Day-Month-Year)