

LEGAL RIGHTS RESERVED

This manual contains general information concerning the benefits provided under The Civil Service Superannuation Plan. All legal rights to benefits under The Civil Service Superannuation Plan are governed by The Civil Service Superannuation Act and Regulations.

Civil Service Superannuation Board Pension Administration Manual

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1. NEW EMPLOYEES**A. ORIENTATION****1. General Information**

The Civil Service Superannuation Fund was established on May 1, 1939 as the pension plan for employees of the Province of Manitoba. It is administered by the nine-member Civil Service Superannuation Board made up of a Chairman, four Government-appointed Members and four Members elected by members contributing to the Fund.

Current Employer Members of the Fund are:

- Addictions Foundation of Manitoba
- Assiniboine Community College
- Assiniboine Regional Health Authority
- Brandon Regional Health Authority
- Burntwood Regional Health Authority
- Central Regional Health Authority
- The Civil Service Superannuation Board **
- Communities Economic Development Fund
- Crown Corporations Council**
- Dairy Farmers of Manitoba **
- Economic Innovation & Technology Council**
- Food Development Centre **
- Industrial Technology Centre **
- Interlake Regional Health Authority
- Legal Aid Services Society of Manitoba
- Liquor Control Commission
- Manitoba:
 - Agricultural Credit Corporation
 - Arts Council**
 - Centennial Centre Corporation
 - Chicken Producers' Marketing Board **
 - Civil Service
 - Crop Insurance Corporation **
 - Employment & Development Centres**
 - Film and Sound **
 - Floodway Authority **
 - Gaming Control Commission **
 - Government and General Employees' Union**
 - Hazardous Waste Management Corporation**
 - Horse Racing Commission
 - Housing Authority**
 - Hydro-Electric Board
 - Lotteries Corporation **
 - Pork Council **
 - Pork Marketing **
 - Public Insurance
 - Turkey Producers' Marketing Board **
 - Water Services Board **
 - Teachers' Retirement Allowances Fund Board

1. NEW EMPLOYEES**A. ORIENTATION**

Marquette Regional Health Authority
Norman Regional Health Authority
North Eastman Regional Health Authority
Parklands Regional Health Authority
Red River College
South Eastman Regional Health Authority
South Westman Regional Health Authority
Sport Manitoba **
Travel Manitoba **
University College of the North
Venture Manitoba Tours Ltd. **
Winnipeg Regional Health Authority

** designates matching employers

The employers' responsibility is to provide brochures and information as well as to explain details and answer any questions that may arise concerning the Pension Plan (Civil Service Superannuation Fund) to new employees.

The following options may be available to new employees and it is recommended that the employer have the employee contact the Board office at 946-3200:

- a) Transfer of pension funds from prior employer to the Civil Service Superannuation Board Money Purchase Plan
- b) Employee re-enters the Fund within three years of prior termination date may be eligible to reinstate prior pensionable service (see Section 3.C.2).

NOTE - The Civil Service Superannuation Board is in the process of negotiating new agreements with reciprocating employers for the transfer of pensionable service. Contact the Board office for further information.

1. NEW EMPLOYEES**B. REGISTERING A NEW
EMPLOYEE****1. Eligibility & Enrollment**

Date of entrance to the Fund is governed by the requirements of the employer and The Civil Service Superannuation Act. No minimum age exists for membership in the Fund and the maximum age for membership is December 31 of the year the employee turns 69. Retired employees in receipt of a pension from the Civil Service Superannuation Board who return to work with a participating Fund employer, are *not* permitted (under Federal regulations) to again contribute to the pension plan.

An employee is eligible to enter the Fund if they qualify under one of the following:

- a) A person employed in a full-time permanent position with a participating employer must contribute to the Superannuation Fund on the commencement date of employment. Full-time means a person who, in whatever category or classification of employment, devoted at least half of his/her working time to the Civil Service or one of its Agencies.
- b) A part-time, temporary, departmental or seasonal employee or a term employee who has earned the equivalent of one-quarter of the yearly maximum pensionable earnings under the Canada Pension Plan in two consecutive numerical years must contribute to the Superannuation Fund on the first day of the first pay period in the first month after the month in which the earning requirements are met. A part-time employee who earned \$8,725 in 1995 (1/4 of \$34,900) and whose earnings had reached \$8,850 (1/4 of \$35,400) during the bi-weekly pay period from June 8 to June 21, 1996, would begin contributing to the Superannuation Fund on the bi-weekly pay period: July 6 - 19, 1996. The employee's Fund entry date would be July 6, 1996. Prior earnings for a part-time employee who terminates employment and is subsequently re-employed must be taken into consideration in determining the employee's entry date into the Fund and may require that the part-time employee immediately join the Fund. For example an employee is hired for six months is terminated and returns the next year for six months then terminated. Assuming the employee earned 25% of the CPP in both years, if the employee returns in the third year the first day of work becomes the Fund entry date.
- c) A term employee must contribute to the Superannuation Fund the earlier of the first day of the pay period immediately following completion of one year of continuous employment (providing the service is unbroken by a termination or a period of service not worked over 52 weeks) or the first day of the first pay period in the first month after the month in which the employee earned a quarter of the Canada Pension Plan in two consecutive numerical years.
NOTE: An employee is NOT allowed to contribute on second job if pensionable service of the combined jobs total more than one year.
- d) A Fund member under one employer who transfers to another Fund employer is eligible to enter the Fund immediately with the new employer. Employee completes new registration form with the new employer and the old employer advises the Board of the transfer by completing a termination document.

1. NEW EMPLOYEES**B. REGISTERING A NEW EMPLOYEE**

- e) All employees, except contract or any person over age 69 (December 31 after 69), have the option of contributing to the Fund by completing a Notice of Desire which permits membership in the Fund on the first day of the first pay period in the second month following the month in which the Notice of Desire is signed (or on the first day of any subsequent pay period specified in the Notice). Thus, a Notice of Desire completed in June becomes effective the first day of the first pay period starting in August (signed June 14/96 entry date would be August 3/96).
- f) Members of a religious group which has as one of its articles of faith the belief that members of the group are precluded from being members of a pension plan of the kind established under this Act and also full-time students may advise the employer prior to Fund membership eligibility, that he/she does not wish to contribute to the Fund.

A contributor who is transferred from permanent status to term, part-time, temporary, departmental or seasonal status, continues to contribute to the Superannuation Fund unless the employee's employment with the employer is first terminated. The terminated employee would have the options available to terminating employees and then have to requalify for entry into the Fund as a new employee under the conditions stipulated for their type of employment.

Transfers between departments of the same employer do not affect pension status.

PROCEDURES

SECTION: 1.B.1

1. NEW EMPLOYEES

B. REGISTERING A NEW EMPLOYEE

REQUIRED FORMS:

CSSB.1004/97-01	Notice of Desire
CSSB.1001/93-03	Registration Certificate

REQUIRED ACTIONS:

1. Have the employee complete section A of the registration certificate and, if required, a notice of desire.
2. Employer completes section B of the registration certificate as well as the designated area on the notice of desire.
3. Report any prior qualifying service to the Superannuation Board together with the Registration Certificate.
4. Forward all completed documents along with other supporting documents such as proof of age or arrears forms to the Board office.

NOTE: IT IS IMPERATIVE THAT ALL REGISTRATION CERTIFICATES AND APPLICABLE DOCUMENTS ARE FORWARDED TO THE SUPERANNUATION BOARD PROMPTLY BEFORE DECEMBER 31st OF ENTRY YEAR. A REGISTRATION CERTIFICATE IS REQUIRED FOR EACH EMPLOYEE NUMBER ASSIGNED.

1. NEW EMPLOYEES**B. REGISTERING A NEW
EMPLOYEE****2. Effective Date of Fund Entry**

- a) Permanent Full Time Employee - eligible to contribute from first day of work.
- b) Term Employee - eligible to contribute after the earlier of the completion of one year or earning 25% of CPP maximum in two consecutive numerical years or by signing a Notice of Desire.
- c) Casual/Seasonal - Eligible to contribute after earning 25% of CPP maximum in two consecutive numerical years or by signing a Notice of Desire.

1. NEW EMPLOYEES**B. REGISTERING A NEW
EMPLOYEE****2. Effective Date of Fund Entry**

- IF: Permanent Full Time - see (A) below
- Completed one year Term - see (B) below
- Earned 25% of CPP Maximum in two consecutive numerical years - see (C) below
- Signed a Notice of Desire - see (D) below
- Employment Start date - see (E) below

REQUIRED ACTIONS

- A. Employer enters Fund entry date on registration certificate as first day of work.
- B. Employer enters Fund entry date as first day of the pay period following the completion of one year term.
- C. Employer enters Fund entry date as the first day of the first pay period in the first month after the month in the second year the employee reached 25% of the CPP maximum.
- D. Employer enters Fund entry date as the first day of the first complete pay period in the second month after the month the notice of desire was signed.
- E. Employer must enter the employment start day of continuous (unbroken by a termination or break in excess of 52 weeks) employment for qualifying time.

1. NEW EMPLOYEES**B. REGISTERING A NEW
EMPLOYEE****3. Late Registration**

The employee should have been registered and deducted for pension at an earlier date and contributions are to be picked up retroactively. Contributions picked up in the current year for the current year are regular contributions, but for a prior year they are 'Arrears'. As well, if it is not possible to collect all current year contributions in the current year the balance then becomes 'Arrears'. Whenever the late contributions are determined to be arrears, an arrears form must be completed stating only the service, earnings and contributions that qualify as arrears, and forwarded to the Board.

1. NEW EMPLOYEES**B. REGISTERING A NEW
EMPLOYEE****3. Late Registration****REQUIRED FORMS:**

CSSB.1001/93-03	Registration Certificate
CSSB.1003/97-01	Superannuation Contributions in Arrears

REQUIRED ACTIONS:

1. Have employee complete section A of registration certificate
2. Advise the employee of the date that contributions should have been deducted and the amount outstanding.
3. Employer completes section B, enters the correct entry date and arranges deductions for current year contributions.
4. Employer completes arrears form for prior years contributions and sets up method of payment either by way of bi-weekly installments (minimum 4% of bi-weekly unless it places a burden on the employee-then a lesser amount may be set) or lump sum payment. Personal cheques should be made payable to Civil Service Superannuation Board referenced to arrears.
5. Employer forwards all documents to the Board office while retaining copies for reference.

1. NEW EMPLOYEES**B. REGISTERING A NEW
EMPLOYEE****4. Proof of Age**

Under Section 55 of the Civil Service Superannuation Act, it is mandatory for all employees to provide proof of age on or before his/her 50th birthday or at such time as requested by the Board, preferably at time of registration. Refund or pension cheques may be with-held until such proof is received.

The following is a list of documents valid as evidence of proof of age in order of acceptability:

- a) **BIRTH CERTIFICATE** - Employees born in Canada can obtain a birth certificate by contacting Vital Statistics in the province of birth. Employees born in countries other than Canada can make application to the Consul representing their country of birth. For information on locating birth certificates, call Vital Statistics at 945-3701.
- b) **BAPTISMAL CERTIFICATE** - Are acceptable, must show the date of birth. Application should be made to the church where the baptism occurred or to the Prothonotary of the district where the church is located.

NOTE: If surname or given name differs from birth/baptismal certificate:

re: spelling - an Affidavit (Section 1) must be completed and attached

re: marriage - attach copy of marriage certificate

re: legal name change - attach copy of change

- c) **SWORN AFFIDAVIT** - **If** a birth certificate or baptismal certificate cannot be obtained, a Sworn Affidavit (Section 2 or 3) plus at least 2 supporting documents stating the date of birth must be submitted. These supporting documents should be at least 10 years old. Only one supporting document per category is allowed.

Categories:

- 1) Family Bible or other personally kept Family Records
- 2) Marriage certificate, church roll, communion or confirmation certificate
- 3) Educational documents such as school registers, diplomas or teachers' certificates
- 4) Insurance record or Government Annuity contract
- 5) Hospital or medical records, vaccination records
- 6) Newspaper clippings - birth announcement
- 7) Public records such as Assessment Roles, Voter's and Jury lists
- 8) Public records in Lodges, Clubs, Associations, etc.
- 9) Military records
- 10) Court records
- 11) Census and National Registration records - call 945-3701 for proper form
- 12) Naturalization Document, Citizenship Certificate, Immigration Record or Passport
- 13) Declaration made by an older living relative who can confirm the date of birth

1. NEW EMPLOYEES

**B. REGISTERING A NEW
EMPLOYEE**

4. Proof of Age

REQUIRED FORMS:

CSSB.1020/97-01 Affidavit

REQUIRED ACTIONS:

- a) Employer requests proof of age.
- b) Check proof for acceptability.
- c) Have employee complete applicable Section on affidavit, if required.
- d) Forward documents to the Board office.

1. NEW EMPLOYEES

**B. REGISTERING A NEW
EMPLOYEE**

5. Common-Law Spouse

A common-law spouse is a person publicly represented by another person of the opposite sex as the spouse of that other person

- (a) where either of the persons is prevented by law from marrying the other, for a period of not less than three years, **OR**
- (b) where neither of them is prevented by law from marrying the other, for a period of not less than one year.

as shown by written evidence satisfactory to the Board. The common-law relationship is deemed to have commenced on the date given on form CSSB.CL01/93-06 and remains in effect until the date the Superannuation Board receives written notification from the employee that the relationship has terminated and the completion of form CSSB.CL04/94-12.

1. NEW EMPLOYEES

**B. REGISTERING A NEW
EMPLOYEE**

5. Common-Law Spouse

REQUIRED FORMS:

CSSB.CL01/93-06 Opting In Declaration: Common-Law

REQUIRED ACTIONS:

- a) Advise the employee of the requirements of common-law relationship.
- b) If employee requests, have the employee complete the "Opting In Declaration: Common-Law" form.
- c) Forward original to the Board office. The Board will acknowledge receipt of the declaration.

1. NEW EMPLOYEES**B. REGISTERING A NEW
EMPLOYEE****6. Pensionable Salary, Contributions and Service**

Pensionable salary includes wages, vacation (maximum 50 days) paid on termination/resignation, lay off, retirement, death or employees on Long Term Disability.

Pensionable salary does not include overtime, remoteness allowance, severance or sick leave vesting pay, pay in lieu of vacation (re: active employees) or other extra allowances or gratuities (i.e. employer payments to health or group life insurance plans).

Retroactive salary, paid to an employee upon resignation/termination, retirement or death, is pensionable providing benefits are being paid and that the account has not been refunded.

Employee contributions to the Superannuation Fund are compulsory when the employee meets the requirements to enter the Plan and are 6% of the pensionable earnings up to the maximum pensionable earnings for that year under the Canada Pension Plan (2003 - \$39,900) and 7% on pensionable earnings in excess of that amount. Contributions are deducted until death, termination, retirement or December 31st of the year in which an employee turns 69 years.

Pensionable service commences the date an employee enters the Fund and reflects time on which the employee contributed. Further information on pensionable service is found under SERVICE - 3.A.1.

Employees are not permitted to make voluntary (extra) contributions to the Fund.

Earnings, Contributions and Service are reported yearly to the Board or at the time of retirement, termination/resignation or death.

1. NEW EMPLOYEES

B. REGISTERING A NEW EMPLOYEE

6. Pensionable Salary and Contributions

REQUIRED ACTIONS

Ensure that applicable employee contributions are deducted from pensionable earnings.

EXAMPLE

Employee's 2003 Pensionable earnings are \$42,500

6% to CPP maximum of \$39,900 which is	\$2,394
7.0% on balance of	<u>\$ 2,600</u> which is <u>\$182</u>
	\$42,500 \$2,576

Therefore, an employee making \$42,500 in 2003 would be required to contribute \$2,576.

1. NEW EMPLOYEES**B. REGISTERING A NEW EMPLOYEE****7. Contributions**

There are two employer classifications, matching and non-matching, see list under Orientation, section 1.A.1.

- a) Matching employers contribute 5.1% of employee earnings up to the CPP maximum and 7% thereafter on an on-going basis during the employees' active service. These contributions are remitted each pay period along with the employee contributions and at such times when extra contributions are required i.e. buy-back, arrears etc.
- b) Non-matching employers remit the employees contributions each pay period but are billed later for the following:
 - one-half of an employee's pension at retirement (including one-half of the cost-of-living adjustment),
 - 50% of the monies transferred out for marriage break-ups,
 - 50% of the commuted value for post January 1, 1985 service transferred out on termination and death refunds, and
 - interest to date of death on death refunds.

A sample remittance form with your employer name is provided. This is to be copied and used for each remittance.

1. NEW EMPLOYEES

**B. REGISTERING A NEW
EMPLOYEE**

7. Contributions

REQUIRED FORMS

- Remittance Form -matching employers (Form available from CSSB)
- Remittance Form -non-matching employers (Form available from CSSB)

REQUIRED ACTIONS

Matching employers - complete remittance form and forward with cheque for employee and employer monies promptly after each pay period

Non-matching employers - complete remittance form and forward with cheque for employee contributions promptly after each pay period and remit amounts billed by Board invoice quoting invoice number.

MAKE CHEQUES PAYABLE TO CIVIL SERVICE SUPERANNUATION BOARD

POLICY

SECTION: 2.A

2. CHANGES

**A. PERSONAL
INFORMATION**

When an employee has a change in name, social insurance number, date of birth or employee number, it is the employer's responsibility to report the change to the Superannuation Board. Any changes to date of birth must be accompanied by proof-see Proof of Age for acceptable documents.

PROCEDURES

SECTION: 2.A

2. CHANGES

A. PERSONAL INFORMATION

REQUIRED FORMS

CSSB.1018/97-01 Employee Data Change Form

REQUIRED ACTIONS

1. Complete Employee Data Change Form with old and new information.
2. If changing birth date, enclose required proof of age.
3. Forward changes to the Board office.

2. CHANGES**B. DATE OF ENTRY**

The employer has determined that the date of entry was set up incorrectly on the registration certificate. This change could create arrears to be paid or a refund of contributions. An entry date prior to the date currently on file requires new contributions and a refund would be required if the Fund entry is changed to a later date.

2. CHANGES**B. DATE OF ENTRY****REQUIRED FORMS**

CSSB.1018/97-01	Employee Data Change Form
CSSB.1003/97-01	Superannuation Contributions in Arrears

REQUIRED ACTIONS

1. If the entry date is earlier than current record
 - a) determine correct date of entry,
 - b) calculate earnings, contributions and service for period from corrected entry date to original date reported and forward completed arrears form to the Board, and
 - c) advise employee and make arrangements for payment(s).

2. If the entry date is after the current record
 - a) determine correct date of entry;
 - b) calculate earnings, contributions and service that are in excess of the new entry date. If the contributions are for the current year, adjustment may be made through payroll. Contributions for a prior year must be refunded by the Board.
 - c) Forward to the Board a completed Employee Data Change Form with new entry date and attach a memo confirming any adjustment or refund required for a prior year.

3. SERVICE**A. PENSIONABLE SERVICE**

Pensionable service commences the day an employee enters the Fund and contributions are deducted. Employees may be hourly, weekly, biweekly, monthly or daily paid and pensionable service is calculated to four decimal places for time on which they were paid pensionable earnings. Federal regulations limit a member of a defined benefit pension plan to one year (1.0000) of pensionable service in a calendar year. The MAXIMUM service for an employee with two part-time positions(combined service) is one year. An employee contributing full-time for one employer is not eligible to contribute under another number for that employer or any other employer within the Plan for the same time period. The pensionable service for hourly employees is calculated by dividing the hours worked by maximum hours for a regular full time employee in your employ. Full-time hours for employees vary with the employers in the Fund and can range from 70 to 80 hours bi-weekly. Pensionable service is adjusted for time off without pay, this includes leave of absence without pay, sick leave without pay, vacation without pay and deferred salary leave.

The formula for calculating service is
$$\frac{\text{HOURS/DAYS WORKED}}{\text{FULL-TIME HOURS/DAYS}}$$

For example:

Full-time employee working 80 hours bi-weekly has ten days without pay service for the year would be
$$\frac{(80 \times 26) - (8 \times 10)}{80 \times 26} = .9616$$

Part-time employee who worked 1,500 pensionable hours and assuming full-time is 80 hrs bi-weekly
$$\frac{1,500}{2,080} = .7212$$

When year-end has been balanced a service check is run for reasonableness between the service reported and the pensionable earnings by dividing the earnings reported by the service. The annualized amount should bear a relationship to the annual salary given for group insurance purposes. Those not within 5-10% are listed and forwarded to the employers for service adjustments or explanations.

e.g. Reported service of .5000 of and \$50,000 in earnings annualizes to \$100,000 (50,000/.5000). If the annual salary is reported as \$75,000, then service should be .6667 (50,000/.6667) assuming that the actual earnings (\$50000) did not include retro pay for a prior year.

EXCEPTION REPORTS

Should you receive an exception list check the earnings to ensure they do not include retro pay or Workers Compensation for a prior year then check for time off without pay. If the earnings include retro pay please provide the Board with a breakdown for each year included in the lump sum.

3. SERVICE**A. PENSIONABLE SERVICE****REQUIRED FORMS:**

CSSB.1002/95-07 Termination Notice
Year-end Tape &/or Document
Memo

REQUIRED ACTIONS:

Calculate pensionable service and complete applicable form. For resignations/terminations, retirements or death enter service on Termination Notice. Changes to service may be made on a memo with a department signature.

NB:Civil Service departments are sent exception listings from Central Payroll before the year-end tape is forwarded to the Board. These should be checked carefully to reduce the number of errors to be corrected later.

3. SERVICE**B. QUALIFYING SERVICE**

Qualifying service begins on the first day of employment and ends at retirement, resignation/termination or death. The service is considered full service and includes periods of temporary suspension of employment. A temporary suspension of employment prior to January 1, 1984 is 30 days and for service after January 1, 1984 the maximum is 52 weeks. When the temporary suspension exceeds the above criteria, the service between the start and end dates of the break is not counted as qualifying service. Qualifying service prior to an entry date would not begin until after a break that exceeds either 30 days or 52 weeks.

Qualifying service is used when calculating eligibility for membership, "Rule of 80" (age plus service), early retirement, lock-in, and other benefits under the Plan. Service for a part-time employee is considered full-time for qualifying purposes, if no temporary suspension of service. It is very important that information on qualifying service be reported to enable the Board to provide eligible benefits to the employee.

3. SERVICE**B. QUALIFYING SERVICE****REQUIRED FORMS**

CSSB.1001/93-03	Registration Certificate
CSSB.1002/95-07	Termination Notice

REQUIRED ACTIONS

1. After checking for continuity of service enter the employee start date on the Registration Certificate.
2. On the Termination Notice, enter the employee start date. This date should agree with the date given at time of registration.
3. Report any breaks in service in excess of 52 weeks and provide the Board with the start and stop dates. This would include any deferred salary leave in excess of 52 weeks.

3. SERVICE**C. PURCHASING SERVICE****1. Prior Non-Pensionable (PNE)**

Prior non-pensionable service is continuous (unbroken by a termination, break in excess of 30 days pre January 1, 1984 or 365 days after), full-time (at least 1/2 time), *immediately* prior to the current entry date and acquired from a type of employment for which an employee in the same or similar position is currently required to contribute. Eligible service is time actually worked by the employee. Time not at work is used as qualifying service only.

The first year of term and the first two years of qualifying seasonal employment are not eligible unless the employee would have been required to contribute after earning 25% of the C.P.P. earnings in two consecutive years. After meeting the 25% rule they are eligible to purchase from the first day of the first pay period in the next month after meeting 25% in the 2nd year up to their current entry date.

An employee who reinstates prior pensionable service, may apply to purchase eligible non-pensionable service which was prior to the original entry date.

Contract employment is *NOT* eligible. Former employees who have terminated and chosen a deferred pension do not have the option to purchase prior non-pensionable employment.

Employees are charged at a rate of 6% of their current annual salary times the amount of service they are purchasing. The payment may be made as a lump sum or bi-weekly instalment payments (minimum payment 4% bi-weekly). Maximum time allowed for instalment payments is twice the service time being purchased. If the service is not purchased during the employees working years, they may use the postponed account option at retirement. The pension increase applicable to the additional service is postponed until the total amount postponed offsets the cost, plus interest, of buying the additional Prior Non-Pensionable service. Therefore, no cash outlay is required by the pensioner. If at retirement, an employee has not purchased eligible service a postponed account is automatically set up when there is information in his account.

3. SERVICE**C. PURCHASING SERVICE****1. Prior Non-Pensionable (PNE)****REQUIRED FORMS:**

CSSB.1019/97-01 Application to Purchase Prior Non-Pensionable Service

REQUIRED ACTIONS:

1. Have employee complete and sign application.
2. Determine eligibility.
3. Complete the service dates and calculate service to four decimals.
4. Enter annual salary as at date of application.
5. Advise employee when application forwarded to the Board.
6. Commence instalment payment deductions when requested by the Board.
7. Transfer severance/sick leave vesting pay when requested by employee

THE CIVIL SERVICE SUPERANNUATION BOARD WILL ISSUE TAX DOCUMENTS TO ALL EMPLOYEES MAKING INSTALMENT OR LUMP SUM PAYMENTS FOR PRIOR NON-PENSIONABLE SERVICE.

3. SERVICE**C. PURCHASING SERVICE****2. Reinstatement (Pensionable)**

Reinstatement is the purchase of prior pensionable service by a former employee who reenters the Fund and applies to have the prior service reinstated.

Employees are eligible to reinstate prior pensionable service if they reenter the Fund within three years of their prior termination date and apply within two years of the current entry date. They are required to repay the monies refunded plus interest. Employees with post 1985 lock-in must have left these monies as a deferred pension with any excess in the Money Purchase Plan to be eligible to reinstate.

The monies may be repaid by lump sum or instalment payments except where an employee reenters the Fund within six months of terminating in which case the employee must make a lump sum payment of the prior refund plus interest.

Employees may be eligible for reinstatement by the purchase of prior non-pensionable service which would adjust their entry date to within three years of the prior termination date. The cost is calculated at the same rate as PNE.

An application for reinstatement must be completed by the employee and authorized by payroll acknowledging the employer liability of the prior pension.

The Board will notify eligible employees by forwarding an application for reinstatement when the new Registration Certificate is forwarded to the Fund. However, the employee may apply at the time of hiring by completing an application with the employer.

3. SERVICE**C. PURCHASING SERVICE****2. Reinstatement (Pensionable)****REQUIRED FORMS:**

CSSB.1013/97-01 Application for Reinstatement

REQUIRED ACTIONS:

1. Have employee complete and sign application
2. Sign employer approval
3. Forward to the Board
4. Begin payments when requested

THE CIVIL SERVICE SUPERANNUATION BOARD WILL ISSUE TAX DOCUMENTS TO ALL EMPLOYEES MAKING INSTALMENT OR LUMP SUM PAYMENTS FOR REINSTATEMENT.

3. SERVICE**D. WORKERS
COMPENSATION**

Employees receiving Workers' Compensation benefits for a temporary total disability caused by an "on the job" accident may elect:

- (a) within two months of the date of the Workers' Compensation award, to contribute to the Fund at the rate of 6% on earnings up to the Canada Pension Plan maximum and at the rate of 7% on any earnings above that maximum based on their annual salary rate immediately prior to the accident (plus normal salary increases), or
- (b) at any time before the expiration of 18 months after the end of the period during which Workers' Compensation benefits were paid, to make a late election to contribute to the Fund for that period. If the election is made while receiving Workers' Compensation benefits, the cost will be 14% of the annual salary immediately prior to the accident. If the election is made after Workers' Compensation benefits cease, the cost will be 14% of the annual salary as at the date of application.

An employee in receipt of both Workers' Compensation Benefits and Long Term Disability Income Benefits should not contribute to the Superannuation Fund on Workers' Compensation Benefits if the Long Term Disability Income Plan permits the employee's pensionable service to automatically accumulate when the employee is in receipt of L.T.D.I. benefits.

Superannuation Fund contributions are not based on the amount of Workers' Compensation payments, but on the employee's full annual salary rate immediately prior to the accident plus increments.

The Board must be informed of the service, earnings and contributions applicable to Workers' Compensation especially when the amounts are paid in the year following on the regular payroll. The information must be referenced to the benefit period.

3. SERVICE**D. WORKERS
COMPENSATION****REQUIRED FORMS:**

CSSB.1012/97-01 Form of Election For Employees Receiving Workers' Compensation Benefits

REQUIRED ACTIONS:

1. Explain the options to each employee when awarded Workers' Compensation benefits.
2. Have employee complete Form of Election whether employee will be contributing or not.
3. Complete employer section of Form of Election and forward to the Board office retaining a copy for your records.
4. If the employee elects to contribute, forward required contributions to the Board with a detailed calculation of service, earnings and contributions.
5. When the employee is no longer on payroll due to lack of sick leave credits, arrange for personal cheques to be forwarded to the Board office with a detailed calculation of service, earnings, and contributions.
6. At year-end, if any monies on the payroll refer to prior year Workers' Compensation, provide the Board with details.

3. SERVICE**E. MISCELLANEOUS LEAVES****1. General Information**

Under the Civil Service Superannuation Act, there are different types of leave on which an employee may elect to contribute to the Fund.

Educational and on loan to another government/government agency, union or employees' organization which solely represents government employees. The leave may be granted up to two years and extended for an additional period of two years to a maximum of four years. The exception is that the employees on loan to a labour union or organization are not restricted to four years.

Maternity/Parental Leave provides the option for the employee to contribute to the Fund for service that would have been acquired if he/she had worked during that period.

Employment status changed by employer from year-round to seasonal provides the employee with the option of contributing during lay-off periods.

Reduced work frequency in last five years prior to retirement (age 55 with Rule of 80 or age 60) and with the agreement of the employer the employees may contribute on service as if they were not working reduced hours.

The employer should explain the options to the employee and provide the applicable application.

DEFERRED SALARY LEAVE--Employees on this type of leave *do not* accrue service during the leave.

An employee is not eligible to contribute while on Leave of Absence or sick leave without pay.

3. SERVICE**E. MISCELLANEOUS LEAVES****2. Educational Leave**

Employees on Educational Leave who elect to contribute within 2 months of beginning the Leave, will pay at a rate of 12% up to the CPP maximum and 14% on earnings above the maximum based on their current annual salary. Employees **MAY** apply any time after two months of the first day of leave up to a maximum 18 months following completion of Leave but at a cost of 14% of annual salary at time of application. At the time of leave, if the employee elects to contribute on part/full salary paid by the employer, contributions will be deducted, reported and remitted following regular payroll procedures. In all other elections the Board will calculate the monies owing and the employee will be responsible for direct remittance to the Board.

Types of Educational Leave:

Educational Leave Without Salary - Employee has the option to pay twice the amount of required contributions (12% and/or 14% of salary) and if contributions are made will be credited with full service for the leave period.

Educational Leave With Part Salary- Employee has the option to pay the required employee contributions on the part salary during the leave period and twice the required employee contributions on the balance of salary. Employee will receive full or partial service credit depending on option selection.

Educational Leave With Full Salary - Employee has the option to pay required employee contributions on full salary during the leave. Employee will be credited with full service if option to pay is selected.

Educational Leave Allowance Paid- An employee paid an allowance in lieu of salary while on Leave must elect within two months of the date of commencement to pay twice the amount of regular employee contributions on the allowance and/or balance of salary.

3. SERVICE**E. MISCELLANEOUS LEAVE****2. Educational Leave****REQUIRED FORMS:**

CSSB.1005/97-01	Form of Election For Employees on Educational Leave Allowance Paid
CSSB.1006/97-01	Form of Election For Employees on Educational Leave With Full Salary
CSSB.1007/97-01	Form of Election For Employees on Educational Leave With Part Salary
CSSB.1008/97-01	Form of Election For Employees on Educational Leave Without Salary

REQUIRED ACTIONS:

- 1) Explain educational leave alternatives to employee and provide appropriate forms. Also explain Group Life Insurance Options, see Group Insurance Manual.
- 2) Employee completes applicable application form and employer completes the employer portion. Keep a copy for your records and forward original to the Superannuation Board.
- 3) The Superannuation Board will calculate the contributions required on salary during leave and will notify the employee.
- 4) Employer makes contribution deductions on salary received while on leave.

3. SERVICE**E. MISCELLANEOUS LEAVES****3. On Loan**

Maximum on loan leave is four years except when the employee is granted a leave of absence to serve in an official elected or appointed position in a labour union or employees' organization which represents, exclusively, employees of the government and/or government agencies. Employees On Loan must elect within two months of the commencement of the Loan 'to/to not' contribute and remit the payments on a bi-weekly or monthly basis during the on loan period.

Types of On Loan

On Loan Without Salary - Employee has the option to pay twice the amount of required employee contributions (12% and/or 14% of salary). Election to pay will result in credit of full service for the period.

On Loan With Part Salary- Employee MUST pay employee contributions on part salary; has the option to pay twice the employee amount on the balance of the salary. If the employee elects not to pay on balance, part service will be credited. If employee elects to pay on balance, full service will be credited.

On Loan With Full Salary - Employee MUST pay employee contributions on full salary at time of the loan and will be credited with full service for the Loan period.

An employee paid an Allowance in Lieu of Salary while On Loan must elect within two months of the date of commencement to pay twice the amount of regular employee contributions.

Any employee who contributes on part or full salary paid by the Province of Manitoba will be reported on the year end report by the employee's department and credited with the corresponding service, earnings and contributions.

Employees On Loan at full salary do not complete a form of election as they are required to contribute on full normal salary.

3. SERVICE**E. MISCELLANEOUS LEAVES****3. On Loan****REQUIRED FORMS:**

CSSB.1009/97-01	Form of Election For Employees On Loan To Union
CSSB.1010/97-01	Form of Election For Employees On Loan With Part Salary
CSSB.1011/97-01	Form of Election For Employees On Loan Without Salary

REQUIRED ACTIONS:

- 1) Employer must explain on loan alternatives to employee and provide appropriate forms. Also explain Group Life Insurance Options (Group Insurance Manual).
- 2) Employee completes applicable application form and employer completes the employer portion. Keep a copy for your records and forward original to the Superannuation Board.
- 3) The Superannuation Board will calculate the contributions required and will notify the employee.

3. SERVICE**E. MISCELLANEOUS LEAVES****4. Maternity/Parental Leave**

An employee is eligible to make contributions on maternity/parental leave equal to pensionable service that would have been acquired if he/she had worked during that period. For example employees working less than full-time are eligible to contribute on their normal required hours (½ time employee is eligible to contribute on ½ time service). Where the employee and spouse are both members of the Civil Service Superannuation Fund and are sharing the Leave, each would apply for their share of the Leave. The cost of Current Leave will continue at 6% and/or 7% times current salary rate times applicable service plus a matching amount.

A form of election to be completed by employee and employer and forwarded to the Civil Service Superannuation Board (Board) office prior to the start of the Current Leave whether the employee chooses to contribute or not during the leave. An employee may not apply at a future date for Current Leave. For employees who choose to contribute on the Leave, the Board will:

- a) calculate the required payments and request postdated monthly cheques from the employee;
- b) calculate a Pension Adjustment for the period of Leave and issue a T4 for applicable payments each year.

THE BOARD MUST BE NOTIFIED OF ANY CHANGES

3. SERVICE**E. MISCELLANEOUS LEAVES****4. Maternity/Parental Leave****REQUIRED FORMS:**

CSSB.1017/96-11 Form of Election To Contribute on Maternity/Parental Leave

REQUIRED ACTIONS:

- 1) Explain options to employee and provide the form of election.
- 2) Employee completes applicable form of election and returns it to employer..
- 3) Check the form for option elected 'to/not to'.
 - a) Employee elects not to contribute - sign Section 2, make a copy for your records and forward the original to the Board office.
 - b) employee elects to contribute - complete Section 2.
- 4) Completion of Section 2:
 - i) Employee Status - full-time, part-time, casual
 - ii) Normal Bi-weekly Hours for Full-time Employee
 - iii) Bi-weekly hours for applicant - complete if different from (ii)
See EXAMPLE to calculate average for casual employee.
 - iv) Hourly Rate of Pay
 - v) Year-to-date Pensionable earnings - used to determine contribution rate (6/7%)
 - vi) Year-to-date Pensionable service
 - vii) Leave dates - if leave goes over year-end list years separately
 - viii) Annual Salary - annualized as full-time without Friday reduction
 - ix) Sign, make a copy for your records and forward original to the Board office and advise the employee that this has been done.

EXAMPLE

In this example 1885 hours (26 x 72.5) equals one year

Hourly rate \$10.50 Annual \$19,792.50

Mary - approved Maternity leave from November 25, 1996 to March 21, 1997 (8.5pp/85dys), her spouse (also a member of the Fund) is taking the Parental leave

- Mary worked 725 hours casual from December 25/95 to November 22/96

- full-time for the same period is 24 pp or 1740 hrs

- to calculate Mary's average divide 725 by 1740 = .4167

- full-time hours during leave November 25/96 to March 21/97= 616.25, Mary is eligible to contribute on .4167 x 616.25=256.8 hrs - service 256.8/1885 = .1363

1996 145/1885 x .4167= .0321 (service) 60.5 hrs x 10.50= \$635.25 (earnings)

1997 471.3/1885 x .4167= .1042 (service) 196.4 hrs x 10.50= \$2,062.20(earnings)

REPORT ANY CHANGES TO THE BOARD

3. SERVICE**E. MISCELLANEOUS LEAVES****5. Year Round Employment to Seasonal Employment**

Seasonal employment means employment the nature of which is such that it is not continuous through the year but recurs in successive years (Civil Service Act 1(1)).

An employee whose employment status is **changed by the employer** from year-round to seasonal may now elect to contribute on the reduced pensionable service. For a full-time service employee, he/she would be eligible to contribute during lay-off periods based on full service earnings immediately prior to lay-off. The cost of will continue at 6% and/or 7% times current salary rate times applicable service PLUS a matching amount. A form of election is to be completed by employee and employer and forwarded to the Civil Service Superannuation Board (Board) office prior to the start of the current lay-off whether the employee chooses to contribute or not during the lay-off. The employee cannot opt to contribute at a later date. For employees who choose to continue to contribute the Board will:

- a) calculate the required payments and request post-dated cheques from the employee;
- b) calculate a Pension Adjustment for the period of lay-off and issue a T4 for applicable payments each year.

THE BOARD MUST BE NOTIFIED OF ANY CHANGES

3. SERVICE**E. MISCELLANEOUS LEAVES****5. Year Round Employment to Seasonal Employment****REQUIRED FORMS:**

CSSB.1015/96-11 Form of Election to Contribute on Year-Round to Seasonal Service

REQUIRED ACTIONS:

1. Explain options to employee and provide form of election.
2. Employee completes Section 1 and returns it to employer.
3. Check form for option elected 'to/not to'
 - a) **employee elects not to contribute** - sign Section 2, make a copy for your records and forward original to the Board office
 - b) **employee elects to contribute** - complete Section 2
4. Completion of Section 2
 - i) Employee Status
 - ii) Change of Status Date - date of lay-off
 - iii) Seasonal Work Period - expected date of recall
 - iv) Normal bi-weekly hrs and hourly rate of pay - unreduced by Friday adjustment
 - v) Year-to-date Pensionable earnings - used to determine contribution rate (6/7%)
 - vi) Year-to-date Pensionable service
 - vii) Projected Earnings and Service during lay-off - if the lay-off goes over a year-end list years separately
 - viii) Annual Salary - annualized as full-time without Friday reduction
 - ix) Sign, make a copy for your records and forward the original to the Board office. Advise the employee that this has been done.

REPORT ANY CHANGES TO THE BOARD

3. SERVICE**E. MISCELLANEOUS LEAVES****6. Reduced Hours in Last Five Years of Employment**

An employee, who is within five years of retirement (age 55 with Rule of 80 or age 60) and with the agreement of his/her employer chooses to reduce work frequency from year-round to less than full-time, may elect to contribute on current salary based on the prior year-round service PLUS a matching amount. The election **MUST** be made prior to the start of the reduced hours.

The employee will contribute on the difference in hours at a rate of 6% and 7% times current salary rate times applicable service PLUS a matching amount. The employee may **not** elect at a later date. For employees who elect to contribute the Board will:

- a) calculate the required payments and request post-dated cheques from the employee;
- b) calculate a Pension Adjustment for the difference in hours and issued a T4 for the applicable payments each year.

THE BOARD MUST BE NOTIFIED OF ANY CHANGES

3. SERVICE**E. MISCELLANEOUS LEAVES****6. Reduced Hours in Last Five Years Prior To Retirement****REQUIRED FORMS:**

CSSB.1016/96-11 Form of Election to Contribute on Reduced Hours in Last Five Years Prior to Retirement

REQUIRED ACTIONS:

1. Explain options to employee and provide form of election.
2. Employee completes Section 1 and returns form to employer.
3. Check form for option elected 'to/not to'.
 - a) employee elects not to contribute - sign Section 2, make a copy for your records and forward original to the Board office.
 - b) employee elects to contribute - complete Section 2.
4. Completion of Section 2
 - i) Employee Status change date - start date of reduced hours.
 - ii) Change of Hours - original bi-weekly hours and the reduced hours to be worked
 - iii) Hourly Rate of Pay - unreduced by Friday adjustment
 - iv) Year-to-date Pensionable earnings - used to determine contribution rate (6/7%)
 - v) Year-to-date Pensionable service
 - vi) Bi-weekly Pensionable Salary to be paid from Payroll
 - vii) Annual Salary - annualized as full-time without Friday reduction - this will require adjustment if employee receives a change in salary rate during the last five years
 - viii) Sign, make a copy for your records and forward the original form of election to the Board office. Advise the employee that this has been done.

REPORT ANY CHANGES TO THE SUPERANNUATION BOARD

3. SERVICE**F. LONG TERM DISABILITY**

This section refers to employers whose Long Term Disability Plan is integrated with the Civil Service Superannuation Plan and is not intended for the Manitoba Public Insurance Corporation or the Manitoba Liquor Control Commission. As the L.T.D. Plans differ with employers, it is important that Payroll and Personnel offices refer to their individual Plan text for details and procedures.

Employees who receive Long Term Disability Income benefits will be credited with service and earnings as provided under the Plan. Benefits cease when an employee returns to work, terminates or retires.

Under Federal regulations LTD service is considered an offside benefit and is funded 100% by the employer. Payroll and Personnel offices should refer to their own Long Term Disability Income Plan manual for details on their particular Plan for the reporting of service and earnings applicable to LTD. This information is normally reported each year-end and at retirement.

When an employee applies for LTD, the employer informs the Board by submitting an Information Status form to the Board office for completion. After the LTD application has been approved or denied, complete your required Plan form and forward it to the Board office. If the Superannuation Board grants a disability pension, the Board will advise the employer of the type (total or partial) and the effective date of the pension. This will alert the employer to process an interim CSSB termination notice marked LTD At Any Age and report the employee's pensionable earnings, contributions and service up to and including the last date paid on payroll. When the employee reaches the rule of 80 or turns age 60 (with 10 years of qualifying service) and elects to retire, a final termination notice is forwarded to the Board.

If the employee who has been accepted for LTD has 10 years of service, advise the employee to apply for a disability pension by contacting the Board office.

IT IS THE RESPONSIBILITY OF EACH EMPLOYER TO ENSURE THAT THEY FULLY UNDERSTAND THEIR L.T.D.I. PLAN SO APPLICATIONS ARE PROCESSED CORRECTLY.

3. SERVICE**F. LONG TERM DISABILITY****REQUIRED FORMS:**

See Your Plan Text
CSSB.1002/95-07 Termination Notice

REQUIRED ACTIONS:

- 1) When employee applies for LTD, advise the Board according to your individual Plan procedures.
- 2) When employee is accepted or denied LTD; advise the Board according to your individual Plan procedures.
- 3) Complete interim Termination Notice when employee is granted a disability pension by the Board--check LTD At Any Age.
- 4) Complete final Termination Notice when employee elects to retire.
- 5) Advise the Board if the employee returns to work.

4. END OF EMPLOYMENT A. GENERAL INFORMATION

Contributions will cease with the current employer in the event of a resignation, termination, retirement, death, transfer to another employer within The Civil Service Superannuation Plan or on the last day of the last pay period of the tax year in which the employee turns 71 years. The termination notice provides the Board with the information to calculate final benefits for the employee. Based on this information the Board sends the appropriate letter. It is very important this notice be completed correctly and forwarded to the Board as soon as possible following the termination of service.

Service calculations should take into account any days without pay.

Vacation pay at the end of employment is pensionable prior to the last day of the last pay period of the tax year in which the employees turn 71 years up to a maximum of 50 days. When the vacation pay is paid out in January for a December termination, retirement or death the contribution to be deducted on the vacation pay is determined as if the vacation pay was included in pensionable earnings in December. The contribution rate is determined by comparing the total pensionable earnings and vacation pay in relation to the CPP Maximum Rate used in December.

EXAMPLE 1:

Employee A Retires December 31, 2009	
2009 CPP Maximum	\$46,300.00
Total YTD Pensionable Earnings as at December 31, 2009	\$35,792.82
Vacation Pay is Paid out on January 15, 2010	\$ 6,628.30

As the Total Pensionable Earnings (2009 YTD Pensionable Earnings AND Vacation Pay) are under the 2009 CPP Maximum, the vacation pay is deducted at the contribution rate of 6%.

Contribution Rate on the Vacation Pay: 6%
Contribution Deducted on Vacation Pay: \$397.70 [$\$6,628.30 \times 6\%$]

EXAMPLE 2:

Employee B Retires December 31, 2009	
2009 CPP Maximum	\$46,300.00
Total YTD Pensionable Earnings as at December 31, 2009	\$50,964.60
Vacation Pay is Paid out on January 15, 2010	\$ 9,497.50

As the Total Pensionable Earnings (2009 YTD Pensionable Earnings AND Vacation Pay) are over the 2009 CPP Maximum, the vacation pay is deducted at the contribution rate of 7%.

Contribution Rate on the Vacation Pay: 7%
Contributions Deducted on Vacation Pay: \$664.83 [$\$9,497.50 \times 7\%$]

EXAMPLE 3:

Employee C Retires December 31, 2009

2009 CPP Maximum	\$46,300.00
Total YTD Pensionable Earnings as at December 31, 2009	\$44,504.92
Vacation Pay is Paid out on January 15, 2010	\$ 8,533.25

Contribution Rate on the Vacation Pay:

Step 1 – Determine Amount of Earnings to reach 2009 CPP Maximum Earnings

2009 CPP Maximum	\$46,300.00
2009 YTD Earnings	<u>\$44,504.92</u>
	\$ 1,795.08

Step 2 – Determine Amount of Vacation Pay over the CPP Maximum amount

Vacation Pay	\$8,533.25
	<u>\$1,795.08</u>
	\$6,738.17

Contribution Rate on Vacation Pay: 6% on \$1,795.08 and 7% on \$6,738.17

Contributions Deducted on Vacation Pay: \$579.37

\$1,795.08 x 6% = \$107.70

\$6,738.17 x 7% = \$471.67

\$579.37

Instructions to be followed on Group Insurance concerning terminations/retirements are found in the Group Insurance Manual.

In the event that retroactive or supplementary monies are paid after the remittance of the termination or retirement document, the Board office must be notified immediately.

SEVERANCE PAY IS NOT PENSIONABLE

4. END OF EMPLOYMENT**B. TERMINATION/
RESIGNATION**

There are various options available to all employees at the end of their employment. These options are outlined in a detailed letter on an individual basis when final figures have been reported to the Board. The commuted value (lock-in, present value) post January 1, 1985 is calculated using factors provided by the Boards Actuary and based on the age of the employee at termination. A 50% test is run to determine any excess contributions not required to fund the pension post January 1, 1985. The commuted value may be transferred out to a LIRA (Locked-in Retirement Account) and will only be paid out as a monthly pension. If the employee chooses to transfer out the commuted value the employer is billed 50% of the transfer. When an adjustment is made to payroll after the remittance of the termination document, the employer should contact the Board. If a refund has been completed the adjustment is not pensionable.

BASIC OPTIONS

Less than two qualifying years(no lock-in):

- a) a cash refund,
- b) transfer to RRSP or CSSB MPP, or
- c) transfer to another employer within the Plan.

Two or more years less than ten (subject to lock-in):

- a) deferred pension (payable at age 65),
- b) transfer to locked-in LIRA or CSSB MPP, or
- c) transfer to another employer within the Plan.

Ten or more years (subject to lock-in):

- a) deferred pension (payable at age 55),
- b) transfer to locked-in LIRA or CSSB MPP, or
- c) transfer to another employer within the Plan.

Employees may request a termination estimate prior to terminating their employment. Employers should refer all questions and requests to the Board staff.

EMPLOYEES ARE NOT ALLOWED TO BORROW FUNDS FROM THEIR ACCOUNT. MONIES MAY ONLY BE REMOVED ON TERMINATION OF EMPLOYMENT.

PROCEDURES

SECTION: 4.B

4. END OF EMPLOYMENT

B. RESIGNATION/ TERMINATION

REQUIRED FORMS:

CSSB.1002/95-07 Termination Notice

REQUIRED ACTIONS:

Complete termination notice

Employer Name and Department

Employee Number

Name

Social Insurance Number

Address

Phone Number

1. (a) Termination - check termination, death, transfer, and/or grievance
(b) Retirement - check type of retirement
2. Ill health (yes or no)
3. Date of Birth
4. Bi-weekly Salary
5. Hourly Rate
6. Separation Date
7. Fund Entry Date
8. First Day of Continuous Employment
9. Normal Number of Bi-Weekly Hours
10. Pensionable Service (4 decimals)
Completed Year Not Reported**
During Current Calendar Year
11. Last Day Worked or last day paid sick leave
12. Signature of Authorized Signing Officer

Pensionable Salary & Contributions

12. During completed year not reported**
13. During current calendar year
 - a) Regular Salary
 - b) Vacation Cash Out--# of days @

Once all the above information is completed, please sign and forward the termination document to the Board as soon as possible. See Section 7.A of the Group Insurance Administration Manual for insurance procedures.

Direct the employee to contact the Board office for refund options.

**Completed year not reported is required in January before year-end reports/tapes have been submitted.

POLICY

SECTION: 4.C

4. END OF EMPLOYMENT

C. RETIREMENT

Employees are eligible for normal retirement pension at age 65 after accumulating one year of service under the CSSB Act. Early retirement (55 to 65) and disability pensions require ten years of qualifying service. An employee is not eligible to contribute to the Fund after December 31st of the year in which they reach 69 years (when deductions cease a termination document must be completed).

Retirement seminars are held on a regular basis and employees should be encouraged to attend and to contact the Board office for estimates and counselling prior to retirement.

PROCEDURES

SECTION: 4.C

4. END OF EMPLOYMENT

C. RETIREMENT

REQUIRED FORMS:

CSSB.1002/95-07 Termination Notice

REQUIRED ACTIONS:

Complete termination notice

Employer Name and Department

Employee Number

Name

Social Insurance Number

Address

Phone Number

1. (a) Termination - check termination, death, transfer, and/or grievance
(b) Retirement - check type of retirement
2. Ill health (yes or no)
3. Date of Birth
4. Bi-weekly Salary
5. Hourly Rate
6. Separation Date
7. Fund Entry Date
8. First Day of Continuous Employment
9. Normal Number of Bi-Weekly Hours
10. Pensionable Service (4 decimals)
Completed Year Not Reported**
During Current Calendar Year
11. Last Day Worked or last day of paid sick leave
12. Signature of Authorized Signing Officer

Pensionable Salary & Contributions

12. During completed year not reported**
13. During current calendar year
 - a) Regular Salary
 - b) Vacation Cash Out--# of days @

Once all the above information is completed, please sign and forward the termination document to the Board as soon as possible. See Section 7.B of the Group Insurance Administration Manual for insurance procedures. All insurance requirements should also be forwarded to the Board office.

Direct the employee to contact the Board office for pension information.

**Completed year not reported is required in January before year-end reports/tapes have been submitted.

4. END OF EMPLOYMENT**D. EMPLOYEE DEATH**

In the event of an employee death, the Board should be advised as soon as possible. The Board requires the name of the contact person, whether the spouse or the estate administrator, and if there are eligible children. The Board will write to the contact providing information on benefits available.

The employer should follow the instructions in the Group Insurance manual with regards to insurance procedures for an employee death.

PROCEDURES

SECTION: 4.D

4. END OF EMPLOYMENT

D. DEATH

REQUIRED FORMS:

CSSB.1002/95-07 Termination Notice

REQUIRED ACTIONS:

Complete termination notice

Employer Name and Department

Employee Number

Name

Social Insurance Number

Address

Phone Number

1. (a) Termination - check termination, death, transfer, and/or grievance
(b) Retirement - check type of retirement
2. Ill health (yes or no)
3. Date of Birth
4. Bi-weekly Salary
5. Hourly Rate
6. Separation Date
7. Fund Entry Date
8. First Day of Continuous Employment
9. Normal Number of Bi-Weekly Hours
10. Pensionable Service (4 decimals)
Completed Year Not Reported**
During Current Calendar Year
11. Last Day Worked or last day paid sick leave
12. Signature of Authorized Signing Officer

Pensionable Salary & Contributions

12. During completed year not reported**
13. During current calendar year
 - a) Regular Salary
 - b) Vacation Cash Out--# of days @

Once all the above information is completed, please sign and forward the termination document to the Board as soon as possible. See Section 8.A of the Group Insurance Administration Manual for insurance procedures. All insurance requirements should also be forwarded to the Board office.

**Completed year not reported is required in January before year-end reports/tapes have been submitted.