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1 ENROLMENT

1.1 Enrolling your employee

An employee must be 18 years or older and 71 years or younger at the time of enrolment.

When you hire a new employee, you will need to consider whether they need to be enrolled in the pension plan.

An employee must be 18 years or older and 71 years or younger at the time of enrolment to be eligible to be enrolled in the pension plan. Employees are eligible for enrolment until November 30 of the year they turn 71.

Once you have determined an employee is eligible to join the plan, you will need to follow the enrolment process. Some employers are members of multiple pension plans. If you are one of these employers, please remember that the enrolment rules only apply to employees covered under this plan.

If you fail to enrol employees as soon as they become eligible to contribute to the plan you will be required to pay the employer's portion of the arrears. See section 2.4.

Once becoming a member of the pension plan, the employee must continue to contribute until termination of employment or the end of the year they turn 71. This means your employees aged 71 may continue working without interruption, but you must stop collecting pension contributions from them.

See section Section 4.1 Eligibility for a pension for more information.

1.1.1 Member education

The corporation offers a free, eLearning course for new or potential members and webinars aimed at mid-career plan members and those approaching retirement. Members can find a description of the course and webinars on the plan's site, tpp.pensionsbc.ca. There, they can also access eLearning.

The webinars are regularly scheduled or may be requested by employers and employer/employee associations. The schedule and application is posted on the secure employer site. All members are welcome to attend the webinar, including those receiving benefits under an LTD plan.

1.1.2 Employer obligation to provide information

The [Guide for plan members](#) contains valuable information that will help your employees learn about plan membership and their pension, which is a provincial legislative requirement of the *Pension Benefits Standards Act* (PBSA).

To meet this legislative requirement, you must provide a paper copy of the guide to your employees on or before their employment date, or at least 30 days before they become eligible to join the plan. A print icon can be found at the bottom of each web page.

Alternatively, you may provide an electronic copy of the guide to your employees. If you choose to do so, you must provide clear, written instructions, which includes the following information:

- where your employees can access the guide (as noted below), and
- if, at any time, they request a paper copy, you must provide it to them.

You can access the guide on the plan's website at tpp.pensionsbc.ca by entering the search term "guide for plan members" and then clicking Guide for plan members.

You can also find the guide on the secure employer site. In the Employer Reporting section, click More › Plan Member Record Electronic Form.

You must advise your eligible employees that their enrolment in the plan is mandatory.

1.1.3 Eligible employees

All eligible employees must be enrolled in the plan as soon as they are hired.

If you are a board of school trustees, a francophone education authority or an official trustee, your eligible employees are:

- teachers, principals, vice principals, directors of instruction, francophone teachers, francophone principals, francophone vice principals or francophone directors of instruction as those terms are defined in the *School Act*,

- superintendents of schools, assistant superintendents of schools, chief executive officers of a francophone education authority or assistants to the chief executive officer of a francophone education authority as those terms are used in the *School Act*, and
- associated professionals or certified professionals— BCTF members who provide professional support to the educational program provided by the employer.

Teachers who have applied for certification from the Teacher Regulation Branch (TRB) of the Ministry of Education should be enrolled as soon as they are hired. If certification is denied and the teacher does not qualify to be a member of the plan under one of the other categories of eligible employee, you will immediately cease deducting pension contributions and arrange for the refund of the ineligible contributions.

If you are an employer that has been designated as a plan employer by the Teachers' Pension Board of Trustees, your eligible employees are:

- permanent employees who you have designated for coverage under the plan.

Mandatory enrolment

Mandatory enrolment rules, effective July 1, 2005, require that all eligible employees, including regular and casual employees must be enrolled in the plan immediately.

EXCEPTION: Retired members of the plan who become re-employed may choose to continue to receive their retirement benefit, in which case the enrolment rules do not apply (see section 1.7).

1.1.4 Waiver of Pension Coverage

All eligible employees who previously waived enrolment in the plan under the optional enrolment rules must be enrolled effective July 1, 2005. Members cannot purchase service for which they waived enrolment (see section 2 for information on purchasing service).

1.1.5 Responsibility of an employer to provide information to the Teachers' Pension Plan

In accordance with the plan rules, employers must provide the Pension Corporation with complete, accurate and timely enrolment information about members. This is necessary for us to properly administer the plan in accordance with the *Pension Benefits Standards Act* (PBSA).

The Pension Corporation sends *Welcome to the Plan* enrolment packages to new plan members whom you have enrolled in the plan. Sometimes, these packages are returned to us by Canada Post because of an incorrect address. Twice a month, the returned packages will be bundled and sent to you. You must distribute the returned packages to the respective employees and provide us with their correct addresses.

You can update employee contact information using the Plan Member Record (PMR) Electronic Form or any of the other electronic methods detailed in section 7.5.

1.1.6 Once a contributor, always a contributor

Once a contributor,
always a contributor.

Once an employee begins to contribute to the plan, they must continue to contribute regardless of any change in their employment status (full time to teacher on call). Note that if a member is on:

- vacation,
- approved leaves of absence (including sick leave),
- periods while in receipt of a benefit under an LTD plan, or
- layoffs while retaining seniority under a collective agreement and has made a contribution within 6 months,

this does not constitute a termination of employment for pension plan purposes.

1.1.7 Concurrent employment

If a member works for you in more than one position covered by the plan and accrues more than a year of pensionable service in a calendar year, you must report all pensionable service, including service in excess of 10 months (or 12 months for a 12-month employee). Do not stop deducting contributions once the member has accrued one year of service. The plan will cap service at one year. Member and employer contributions related to pensionable service that exceed 10 (12) months will not be refunded. All pensionable salaries earned by the member in the calendar year will be retained for highest average salary (HAS) calculation.

1.1.8 Plan Member Record (PMR)

You must complete and submit Plan Member Record information electronically within 30 days of enrolment for every employee who becomes eligible and begins contributing to the pension plan. Plan Member Records must be submitted electronically through our secure employer site at tpp.pensionsbc.ca. Please see section 7.5.1, Reporting Plan Member Record information, for more information about submitting your PMRs.

A PMR (as well as a *Pension Enrolment Election* form and a copy of the *Waiver of Pension Coverage* form) must be completed and submitted for a member who previously waived their right to contribute and has now asked to be enrolled.

Occasionally, you may have an employee who is eligible and contributes to two different pension plans within your organization. (This can happen if you have an employee who works at two jobs covered by different pension plans, such as Teachers' and Municipal pension plans). In this event, you will need to apply the appropriate plan's enrolment rules (i.e., service in the plan would not be used to determine eligibility for enrolment in the Municipal plan, and vice versa). Submit separate PMRs for the employee's enrolment in each of the pension plans.

If you are enrolling a group of employees, you have the option of using a report instead of submitting an individual PMR for each employee. Please see section 7.5.1, Reporting Plan Member Record information, for more information.

1.1.9 Member Validation tool

The Member Validation tool is available through the *Plan Member Record (PMR) Electronic Form* on the secure employer section of the website at tpp.pensionsbc.ca. By entering the employee's SIN, you can check if a new employee is already an active pension plan member through another plan employer.

Make sure you are using the correct pension plan's PMR Electronic Form for the employee you are enrolling. This is important for employers dealing with multiple pension plans.

1.1.10 Enrollment Report tool

The Enrollment Report tool is now available through the Employer portal. Click *Employer Reporting* along the dashboard, go to *Plan Member Record*, then under actions click *Enrollment Report*. Enter any start and end date parameters, going as far back as the organization's effective date with the Plan, to generate a historical list of active and terminated employees (who have not taken a benefit) with the organization. You can also filter the columns of data to suit your needs.

1.1.11 Employee “declaration of employment”

To avoid a possible arrears situation, employers should provide plan information to employees when they are hired so they can determine when they might qualify for membership. It is strongly recommended that all new hires—full-time, part-time, auxiliary or casual—be required to sign a declaration indicating that the employee understands their responsibility to inform the employer should they qualify for plan membership through service with another plan employer.

To collect this employee information and signature, you may wish to create a form such as the one below.

Employee “declaration of employment”

1. Are you currently an active member of the plan? An active member can be on a leave of absence, long term disability, or on a recall list. You do not have to be currently contributing to be considered an active member. Y/N
2. Have you been in the last 30 days? Y/N
3. Are you currently receiving a retirement benefit from the plan? Y/N
4. I have been provided with an explanation or summary of the pension plan, and of the relevant entitlements and obligations under the pension plan. Y/N
5. I understand how I may combine service and earnings with more than one plan employer to qualify for membership in the plan. Y/N
6. I understand that I must inform my employer if I begin contributions with another Teachers’ Pension Plan employer. If I do not inform my employer, enrolment arrears will be billed to me and my employer. I understand I have five years from receiving the notice of arrears or until termination of employment (whichever is earlier) to apply to purchase the arrears period. Ten-month teachers have until September 30 to apply for pensions effective July 1; as long as the member has not terminated their position with the school district, they can apply to purchase service. Y/N

Name (please print) _____

Signature _____ Date _____

1.2 Nomination of beneficiary

When enrolling an employee, you should provide information about pre-retirement death benefits. The plan pays benefits to a plan member’s beneficiary(ies) when the member dies prior to receiving a benefit from the plan. Known as a “pre-retirement death benefit,” the benefit is payable to the beneficiary(ies) of a member who dies:

- while an active plan member, or
- after terminating employment but before having received a benefit from the plan (i.e., does not take a termination benefit and has not started receiving a retirement benefit).

See section 5 for more information on pre-retirement death benefits.

With a spouse

If the plan member has a spouse, the spouse is automatically the member's beneficiary. The plan member does not have to complete a *Nomination of Beneficiary*.

A member's spouse can waive entitlement to the pre-retirement death benefit by completing and filing a *Spouse's Waiver of Beneficiary Right to Benefits in a Pension Plan, Locked-in Retirement Account, Life Income Fund or Annuity Before Payments Start*. If this is done, the member can then designate another beneficiary(ies).

Without a spouse

Members without a spouse (or a spouse who waives entitlement by completing a *Spouse's Waiver of Beneficiary Right to Benefits in a Pension Plan, Locked-in Retirement Account, Life Income Fund or Annuity Before Payments Start* or who have a separation agreement, a divorce decree or court order) can nominate:

- a person other than the member's spouse,
- a trust,
- an organization such as a charity or society, or
- the member's estate.

A member can nominate multiple beneficiaries with designated shares, and alternates. For more information, see tpp.pensionsbc.ca/beneficiaries.

Members can add or change beneficiary(ies) at any time prior to death, through My Account or by calling and requesting a *Nomination of Beneficiary* form.

If we haven't received any beneficiary information, and the member has no spouse (or the spouse has waived entitlement), the benefit will be paid to the member's estate.

For more information, see tpp.pensionsbc.ca/beneficiaries-and-your-pension.

1.3 Proof of age and identity

Before receiving a benefit, a plan member must supply the Pension Corporation with proof of age and identity documents. Any spouse or person beneficiary who receives a benefit must provide proof of age and identity as well. A CRA number must be provided for an organization beneficiary.

These documents can be provided at any time prior to receiving a benefit, but we recommend that they be provided at the time of enrolment for the member and the member's spouse. Members can sign in to My Account and upload their proof of age and identity documents.

If documents are in a foreign language, translation may be required. The cost of translation is the member's responsibility. The translator must not be a member of the member's family and must sign and date the translated document.

Providing the documents

Members can sign in to My Account and upload their proof of age and identity documents. Clear and legible copies of original documents must be provided. Both physical and electronic copies are acceptable.

Note that foreign passports and driver's licences must be certified true copies.

Original documents must not be submitted because of the risk of loss or damage and the cost of returning the documents by registered mail.

A clear, legible copy of one of these documents is acceptable:

- current Canadian driver's licence
- *BC Driver's Licence and Services Card*
- BC identification card
- *BC Services Card*
- Birth certificate
- Canada Border Services Agency Nexus membership card
- Canadian passport (must be valid and unexpired)
- Canadian citizenship or immigration papers
- Certificate of Indian Status card

- Certificate of Registration of Birth Abroad (RBA)—
document issued by Citizenship and Immigration Canada to Canadian Parents of children born abroad between 1947 and 1977
- Marriage certificate (if the date of birth is recorded on the document)
- Ontario Health Card
- Permanent Resident Card (PRC) (must be valid and unexpired)
- **Foreign passport or driver's licence** (must be a certified true copy of a valid, unexpired document)

If the member's name has changed, we require a clear copy of one of the above documents showing the member's current name, or all of their legal change of name documents or marriage certificate(s).

Contact us for acceptable alternative documents if the member's original documents are unavailable. There will be a delay in processing the member's benefit if their forms are not completed fully or if documents are missing.

1.4 Enrolment checklist

Enrolment checklist

Remember to...

- Provide your employee with access to a copy of *A Guide for Plan Members* (available on the web at tpp.pensionsbc.ca/guide-for-plan-members).
- Ask your employee if they are already retired and receiving a Teachers' retirement benefit.
- Complete and submit plan member record information electronically within 30 days of enrolment.

1.5 Transferring pension rights

If your transferring employee worked for an employer enrolled in one of the following pension plans, you should treat the employee as a new employee and apply the applicable enrolment rules as you would for any new employee:

- BC College Pension Plan
- BC Public Service Pension Plan
- BC Municipal Pension Plan
- School District No. 43 Retirement Plan for non-teaching employees
- WorkSafeBC Pension Plan

If your employee has contributed to another pension plan within Canada, they should contact the Teachers' Pension Plan directly to see if there is a transfer agreement in place between the two plans. See section 2.9, Pension Transfer Agreements, for more information.

1.6 Enrolment in the wrong pension plan

A number of employers who participate in pension plans administered by the Pension Corporation have membership in more than one pension plan.

Occasionally, an employer may enrol an employee in a pension plan and find out later that the employee should have been enrolled in a different plan. This can happen, for example, when administrative staff who should be enrolled in the Teachers' Pension Plan are instead enrolled in the Municipal Pension Plan.

If this has occurred, please contact Employer Operations.

1.7 Re-employment of retired members

If a retired member—in this case, a person who retired from a plan employer and is receiving a Teachers' retirement benefit—returns to work, they continue receiving their retirement benefit and do not enrol in or contribute to the plan.

If an employee is receiving a retirement benefit from a different pension plan, or is receiving a pension as a survivor of a deceased member, regular plan enrolment rules apply.