

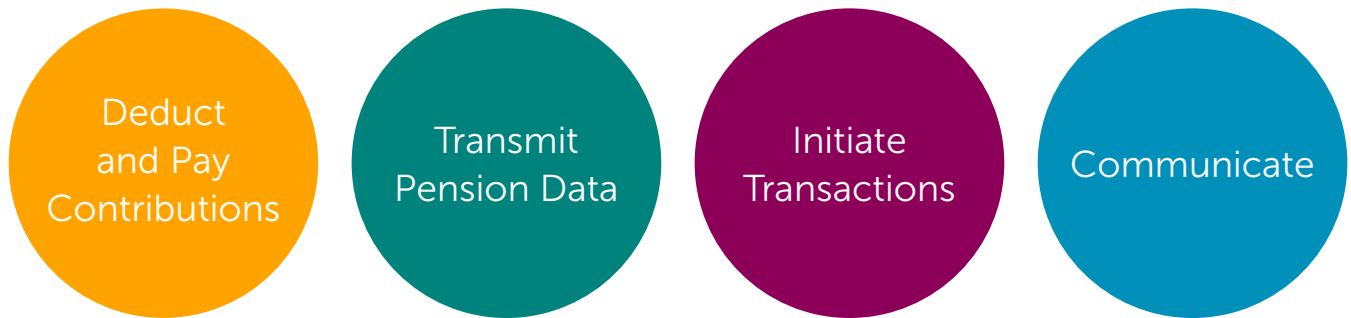


# EMPLOYER MANUAL






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



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.

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Simple.

## Section 1

### ! Calculation and 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 (see [Section 2: Timing](#)).

Pensionable pay is the regular salary paid to an OPTrust Select member based on their actual hours of work in a given pay period. This amount is used to determine the contributions that a member makes to the Plan and does not include one-off payments, such as bonuses, overtime or pay in lieu of benefits.

The chart below summarizes the most common inclusions and exclusions from pensionable pay.

Included in Pensionable Pay	Excluded from Pensionable Pay
Regularly paid salary (earnings on regular rate of pay up to full-time hours)	Overtime
Retroactive salary adjustments (may be a paid as a lump sum)	Bonuses or one-off payments
Holiday pay taken as paid leave (e.g. vacation and statutory holidays)	Pay-in-lieu of benefits (e.g. holiday or vacation pay for time not taken)
Shift premiums that are paid on a regular basis	On-call or standby pay
Other periodic payments regularly paid as a permanent component of pay (e.g. remote location pay)	Reimbursement for expenses (e.g. meals, travel)
Pay in lieu of termination notice (paid as salary continuance or as a lump sum)	
Severance paid as salary continuance	Severance paid as a lump sum

#### 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

Member and employer regular contributions are 3% of the pensionable pay earned in the pay period. If an employee works less than full time in a pay period, apply your standard pro-ration or reduction method to the employee's earnings. The same pro-ration will apply to the pension contributions.

Your Pension Partner is available to help you with this reporting.

## 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. OPTrust will inform you of the COLA each year.

## Temporary Part-time Work Arrangement Contributions

For members who enter a temporary part-time work arrangement on or after February 1, 2022, members and employers are required to continue contributions based on a member's regular work hours unless the member elects in writing to make contributions on their reduced hours only.

Unless the member elects to contribute on their reduced hours only, contributions during a temporary part-time work arrangement are calculated at the same rate as regular contributions (3% each or 3.2% for employers if the temporary part-time work arrangement occurs during the first two years of plan participation) and are based on the member's pensionable pay that they would have received had the arrangement not occurred.



## 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 Days 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 (see [Section 2: Leave Data](#) for more information). The member should complete a [S1025 Leave of Absence Election form](#) and submit it to OPTrust prior to the leave or as soon as possible after the leave begins.

### Types of Leave

#### Statutory Leaves

The most common statutory leaves are pregnancy, parental, family medical and family caregiver. Other less common statutory 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 a [S1025 Leave of Absence Election 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 OPTrust for review.

If OPTrust determines that your LTIP plan is similar to the LTIP 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 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.

### 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
LTIP	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.

### Temporary Part-time Work Arrangements

#### What is a Temporary Part-time Work Arrangement?

A temporary part-time work arrangement is a period of reduced work hours that meets all of the following criteria:

- The member temporarily switches from full-time hours to part-time hours or from regular hours to reduced hours.
- The part-time work arrangement is temporary, not permanent, and has a start date and anticipated end date.
- The employer and member have agreed to the terms of the temporary part-time work arrangement in advance, including its duration.
- The conditions in the federal *Income Tax Act* are met, including:
  - The 36-month minimum employment rule – members may only accrue full-time pension service for a period of reduced work hours if they have been employed with their employer for at least 36 months before the start of the arrangement. Please note that due to the COVID-19 pandemic, the federal government waived this requirement for arrangements that began in 2020 or 2021.
  - The five-year cumulative limit - the amount of pension service members can accrue during an unpaid leave and/or a period of reduced work hours with their employer is limited to a maximum of five years with an additional three years for pregnancy/parental leaves.

Job-sharing may be one example of a temporary part-time work arrangement. Temporary layoffs, workplace suspensions, periods of disability and permanent changes in work hours do not qualify as temporary part-time work arrangements. Since a temporary part-time work arrangement is subject to an agreement between a member and employer, employers are responsible for reporting each arrangement that meets all of the above criteria to OPTrust. All employees with the same type of arrangements should be treated consistently for pension purposes.

### **Contributions During a Temporary Part-time Work Arrangement that Occurs on or After February 1, 2022**

If the member decides to continue making contributions based on their regular hours during the arrangement, employers are required to match contributions. During the arrangement full contributions should be deducted based on the member's pensionable pay that they would have received and the hours they would have worked had the arrangement not occurred.

Members may also elect to contribute only on the reduced hours they work during the arrangement and apply to buy back the pension service for the hours they didn't work after the arrangement ends. Members contributing on their reduced hours only will not earn pension service for the hours they do not work during the arrangement.

Members who started a temporary part-time work arrangement before February 1, 2022 may apply to buy back pension service for the hours they didn't work after the arrangement ends, and employers do not contribute.

Members and employers are required to make pension contributions based on the member's regular hours unless the member elects in writing to make contributions on their reduced hours by using the *Temporary Part-time Work Arrangement Contribution/Buyback Application* (OPTrust S1030) form. If OPTrust does not receive this form in a timely manner before a temporary part-time work arrangement starts, member and employer contributions will be mandatory and will be treated as late contributions if they are not remitted to OPTrust on time.

Any changes to a temporary part-time work arrangement should be reported to OPTrust.

## **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 Regulatory Authority of Ontario (FSRA) 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

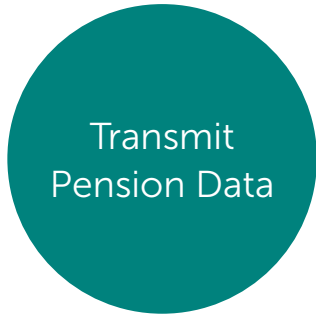
You will be notified of any discrepancies between contribution payment amounts and related pension data within 60 days of OPTrust's receipt of the contributions. You will have 30 days to reconcile the discrepancy.

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

### Electronic Funds Transfer (EFT)

Contributions will be paid by EFT, direct deposit or wire transfer. Your Pension Partner will provide you with the account details. OPTrust does not accept cheques.

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’s online data transmission site. A link to the site will be provided to you by your Pension Partner and is available on the Employer section of our website at [optrustselect.com](https://optrustselect.com).

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 and therefore less secure.

### 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 or created directly in the online data transmission site. This data is reconciled against the contribution payment.

Type	Data	Description
Header	Pay Cycle	Frequency of pay cycle (weekly, bi-weekly, semi-monthly, monthly or annually).
Header	Pay Date	The date contributions were deducted from pay.
Header	Pay Period Start Date	The start date of the current pay period.
Header	Pay Period End Date	The end date of the current pay period.
Header	Payment Reference Number	A number or code to identify the remittance. This number may be generated by your payroll system or financial institution.
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, Retroactive, or for Adjustment.
Individual / Detail	Pay Period Start Date	[Optional] To identify an alternate period start date for Retroactive or Adjustment purposes, or a member's Plan Membership Date, if the employee joined OPTrust Select within a pay period.
Individual / Detail	Pay Period End Date	[Optional] To identify an alternate period end date for Retroactive or Adjustment purposes, or a member's Termination Date, if the employee ends employment within a pay period.



Type	Data	Description
Individual / Detail	Service Type	Valid entries: REG, LOAM or LTIP A code used to identify the type of service as Regular, Leave of Absence Matched (for scenarios where an employee is on a paid leave or a leave of 30 days or less), or LTIP provisions.
Individual / Detail	Pensionable Hours	The pensionable service hours worked in the pay cycle.
Individual / Detail	Pensionable Pay	The pensionable pay earned in the pay cycle.
Individual / Detail	Employee Regular Contribution	The member's pension contribution deducted from member pay.
Individual / Detail	Buyback Contribution	[Optional] The member's prior service purchase contribution.
Individual / Detail	Employee Interest	[Optional] Late payment interest, as applicable.
Individual / Detail	Employer Regular Contribution	The employer's pension contribution match.
Individual / Detail	Employer Special Contribution	[Optional] The employer's temporary additional 0.2% contribution due for first two years from employer's plan participation date*.
Individual / Detail	Employer Interest	[Optional] Late payment interest, as applicable.

\*Plan participation date is the date your organization started participating in OPTrust Select. This date is established in your participation agreement.

### Enrolment Data

At enrolment the following member information must be transmitted to OPTrust using the "ENROL" file template or created directly in the online data transmission site.

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.
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	Two-character code used to identify the province. E.g.: ON (Ontario)
Country	Three-character code used to identify the country. E.g.: CAN (Canada)
Postal Code	Six-character Canada post code. E.g.: A9A9A9
Phone Type	Valid entries: HOME, BUS, CELL, CELLB A code used to identify if a Home, Business, Cell or Business Cell phone number is being provided. This will be recorded as the employee's preferred contact phone number.
Phone Number	10-digit number. E.g.:4161234567
Business Phone Ext.	[Optional] Phone extension information for business phone numbers.
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. E.g.: example@optrustselect.com
Hire Date	Employee's date of hire (from most recent period of continuous employment service).
Plan Membership Date	Date of employee's enrolment into OPTrust Select.
Employment Type	Valid entries: FT, PT, PS or NP A code used to identify the type of employment. Full Time, Part Time, Permanent Seasonal or Non-Permanent (contract or irregular hours).

Employment Ratio	[Mandatory if Employment Type is FT or PT. Optional if Employment Type is PS or NP] A number between 0 and 1 to indicate the percent of full-time equivalent employment. For Employment Type PS or NP, this number should only be reported if the employee works fixed hours each pay cycle. E.g.: 50% part time would be 0.50, full time is 1.00.
Pensionable Pay Rate (Full-Time Annual)	The annual full-time equivalent rate of pay. E.g.: 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 – e.g.: 40.00. Maximum value is 48.00 hours per week.

### Termination Data

When an employee terminates employment or is no longer eligible to participate (e.g.: change of employment class), termination information must be transmitted to OPTrust using the “TER” file template or created directly in the online data transmission site.

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 A code used to identify the type of termination. Termination (normal), Death, Shortened Life Expectancy or Divestment.
Home Address Line 1	[Optional] Confirmation or update of most recent home contact information. Mailing address in Canada Post applicable format (Apt# - 123 Any St).
Home Address Line 2	[Optional] Additional address information, as applicable.
Home Address Line 3	[Optional] Additional address information, as applicable.
Home City	[Optional] Full name of city.
Home Province	[Optional] Two-character code used to identify the province. E.g.: ON (Ontario).
Home Country	[Optional] Three-character code used to identify the country. E.g.: CAN (Canada).
Home Postal Code	[Optional] Six-character Canada post code. E.g.: A9A9A9
Home Phone Number	[Optional] 10-digit number. E.g.: 4161234567
Home Email Address	[Optional] The employee’s personal email address in standard email format. E.g.: example@optrustselect.com
Outstanding Grievance	[Optional] Valid entries: Y or N Flag as “Y” if the employee is grieving their termination pursuant to a collective agreement.

## Personal Change Data

When a change occurs to an employee’s personal information, updates can be transmitted to OPTrust using the “PERCHG” file template or created directly in the online data transmission site.

Members may also update contact information directly with OPTrust during 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# - 123 Any St).
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] Two-character code used to identify the province. E.g.: ON (Ontario)
Country	[Optional] Three-character code used to identify the country. E.g.: CAN (Canada)
Postal Code	[Optional] Six-character Canada post code. E.g.: A9A9A9
Phone Type	[Optional] Valid entries: HOME, BUS, CELL, CELLB A code used to identify if an updated Home, Business, Cell or Business Cell phone number is being provided. This will be recorded as the employee’s preferred contact phone number.
Phone Number	[Optional] 10-digit number. E.g.: 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. E.g.: 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 or created directly in the online data transmission site.

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	The date the change occurred.
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. Temporary part-time work arrangements should be reported using the CHG code.
Employment Type	[Optional] Complete this field if the employee’s employment type has changed. Valid entries: FT, PT, PS or NP A code used to identify the type of employment. Full Time, Part Time, Permanent Seasonal or Non-Permanent (contract or irregular hours).
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. E.g.: 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 annual full-time equivalent rate of pay. E.g.: 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 – e.g.: 40.00. Maximum value is 48.00 hours per week.
Job Change Reason	[Optional] Provide contextual information about the job data. For temporary part-time work arrangements include start and end dates for the arrangement.

### Leave Data

When a leave occurs, corresponding information must be transmitted to OPTrust using the "LOA" file template or created directly in the online data transmission site.

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.
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).
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 or WSIB leaves, as applicable.

### Return to Work Data

When a leave ends, corresponding information must be transmitted to OPTrust using the "RTW" file template or created directly in the online data transmission site.

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 the employee's 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 or irregular hours).
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. E.g.: 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 annual full-time equivalent rate of pay in effect. E.g.: 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 – e.g.: 40.00. Maximum value is 48.00 hours per week.

## Prior Service Data

**Note:** Prior Service Files are submitted to OPTrust in batches within 30 days of your plan participation date for those members who apply or are interested in purchasing their prior service, using the online [Contact Us](#) form. These files cannot be submitted using the online data transmission site.

The employer is to provide OPTrust with past service data using the "PRIORSVC" file template for employees who are interested or apply to purchase their prior service.

Employers will provide the full-time annual pensionable pay rate and hours worked 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 joins the Plan after the employer's plan participation date and has a leave of absence or a temporary part-time work arrangement prior to their Plan Membership Date, this service may also be included in the Prior Service Data file.

Information is provided as one transaction line for each calendar year of service, for each employee.

Data	Description
Employee ID	A unique identifier chosen by the employer.
Last Name	[Optional] Employee's last name. For reference purposes only.
Hire Date	Employee's earliest date of hire.
Plan Membership Date	Date of employee's enrolment into OPTrust Select.
Year	The calendar year of the past service.
Hours Worked	Total hours worked in the calendar year, excluding overtime. If member was on leave, include hours they would have worked during the period.
Standard Hours (Full-Time Weekly)	The weekly standard of full-time hours – e.g.: 40.00. Maximum value is 48.00 hours per week.
Annual Pensionable Pay	Annual pensionable pay excluding overtime, bonuses, etc. This could be 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.  If member was on leave or a temporary part-time work arrangement, include what would have been earned during the period.
Notes	[Optional] Enter contextual information for each year, such as periods when the employee worked less than full time, leave of absence or temporary part-time work arrangement start and end dates, changes to Employment Ratio, significant changes to Pensionable Pay Rate (e.g. promotional increase, pay cuts), etc.

Example:

Employee ID	Last Name	Hire Date	Plan Membership Date	Year	Hours Worked	Standard Hours (Full-Time Weekly)	Pensionable Pay Rate (Full-Time Annual)	Notes
C000002	ALASTNAME	4-Aug-2011	1-Jan-2019	2011	851.43	40.00	42090.00	
C000002	ALASTNAME	4-Aug-2011	1-Jan-2019	2012	2080.00	40.00	42931.80	
C000002	ALASTNAME	4-Aug-2011	1-Jan-2019	2013	2080.00	40.00	43790.44	PT hours at 0.5 FTE from Jan 1 to Jun 30
C000002	ALASTNAME	4-Aug-2011	1-Jan-2019	2014	2080.00	40.00	44666.24	
C000002	ALASTNAME	4-Aug-2011	1-Jan-2019	2015	2080.00	40.00	49132.87	Including 1040 hours from leave of absence Jan 1 to Jul 1
C000002	ALASTNAME	4-Aug-2011	1-Jan-2019	2016	2080.00	40.00	50115.53	
C000002	ALASTNAME	4-Aug-2011	1-Jan-2019	2017	2080.00	40.00	58045.22	Promotional increase.
C000002	ALASTNAME	4-Aug-2011	1-Jan-2019	2018	2080.00	40.00	60092.09	
C000004	BLASTNAME	1-Apr-2018	1-Jan-2019	2018	1565.00	40.00	67880.21	
C000003	CLASTNAME	15-Mar-2016	1-Jan-2019	2016	331.25	40.00	39004.21	Irregular hours
C000003	CLASTNAME	15-Mar-2016	1-Jan-2019	2017	1181.25	40.00	39784.29	Irregular hours
C000003	CLASTNAME	15-Mar-2016	1-Jan-2019	2018	984.75	40.00	44221.20	Irregular hours



## Optional Member Data

**Note:** Optional Member files are submitted to OPTrust using the online [Contact Us](#) form. These files cannot be submitted using the online data transmission site.

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 or the date they became eligible (if the employee was previously not in an eligible class).

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.
Electronic Consent	Valid entries: Y or N Indicate if the employee has provided the employer with consent for OPTrust to send electronic communication.
Email Type	Valid Entries: HOME or BUS A code used to identify if a Home or Business email is being provided. If the employee has also provided electronic consent and a valid email address, subsequent mailing address information is not required.
Email Address	The employee's email address in standard email format. E.g.: example@optrustselect.com
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	Two-character code used to identify the province. E.g.: ON (Ontario)
Country	Three-character code used to identify the country. E.g.: CAN (Canada)
Postal Code	Six-character Canada post code. E.g.: A9A9A9
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. You can find more information in CRA's [RC4120 Employers' Guide – Filing the T4 slip and Summary](#) on the Government of Canada's website.

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 upload the PA file on your behalf using the online data transmission site. You can access the PA information on this site to fulfill your T4 filing requirements with the CRA.

If data transmission timelines are not met for OPTrust to calculate PAs, or your organization 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. E.g.: 2019
Amount	The pension adjustment amount rounded to the nearest dollar. E.g.: 1257

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.

**Note:** An employee may waive their right to participate in OPTrust Select on the grounds of religious beliefs. The employee must complete a [S1074 Membership Waiver form](#) and submit it to OPTrust.

#### 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:** You are required to provide OPTrust with the Optional Member Data for all employees who are eligible to participate in OPTrust Select but who have not joined the Plan (see [Section 2: Optional Member Data](#) for more information).

### 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.

### Enrolment Process

1. Have the new member complete a [S1005 Membership Enrolment form](#). Attach the member's proof of age, [S1015 Member Spousal Information and Beneficiary Designation form](#), if provided, and send to OPTrust using the online [Contact Us](#) form. Forms are available at [optrustselect.com](http://optrustselect.com).
2. Deduct pension contributions from the member's pay.
3. Add the member to the Enrolment and Contribution Data files in your next data transmission (see [Section 2](#)).

## 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 you joined OPTrust Select where no contributions were made during the leave.
- Temporary part-time work arrangements after you joined OPTrust Select where contributions were made on a member's reduced hours and pensionable pay during the arrangement.

**Note:** You do not contribute for a member's buyback.

For those members interested in getting a buyback quote, you are responsible for providing OPTrust with the member's historical employment information when the member joins OPTrust Select or at a later date if the member wishes to get a quote. The historical information includes the employee's full-time annual pensionable pay rate and hours worked for each year from the later of January 1, 1987, and the member's hire date to your plan participation date (see [Section 2: Prior Service Data](#) for more information).

For temporary part-time work arrangements that started before February 1, 2022 or if the member chose to contribute based on their reduced hours during a temporary part-time work arrangement, they can apply for a buyback after the arrangement ends. Members must complete page 1 of the OPTrust S1030 form and submit it to their employer to complete page 2. The employer must then submit the form to OPTrust. For more information about temporary part-time work arrangement eligibility, please see [Section 1: Temporary Part-time Work Arrangements](#).

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. Have the member complete and submit a [S1025 Leave of Absence Election form](#) for unpaid statutory leaves over 30 days
2. Ensure leave details are sent via pay cycle data submission (see [Section 2: Leave Data](#))
3. Remit contributions as required (see [Section 1: Leaves of Absence](#)).

## ! Temporary Part-time Work Arrangements

When a member takes a temporary part-time work arrangement, you are required to:

1. Have the member complete page 1 of the S1030 Temporary Part-time Work Arrangement Contribution/Buyback Application form before the start of the arrangement
2. Complete page 2 of the S1030 form and submit it to OPTrust before the start of the arrangement
3. Ensure temporary part-time work arrangement details are sent via Employment Change data submission (see [Section 2: Employment Change Data](#)) before the arrangement starts and when the arrangement ends
4. Remit contributions as required (see [Section 1: Temporary Part-time Work Arrangements](#)).

## ! Ending Employment

A member ceases to participate in OPTrust Select upon the earliest of the following dates:

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

### Termination

When a member is no longer employed, OPTrust must be notified of the member's termination via the online data transmission site as soon as possible and no later than the pay cycle when membership is terminated (see [Section 2](#) for more information).

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 four to six months prior to retirement date to ensure their pension starts on time. You report the retirement via the online data transmission site (see [Section 2: Termination Data](#)).

### **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, by secure email on our [Contact Us](#) page to ensure death benefits are paid promptly to the member's survivors.

As pre-retirement death is a form of Plan termination, this information is included in the Termination data file sent via the online data transmission site.

### **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.



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## Section 4



Communicate

### Inquiries and 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 Data Transmission Site

OPTrust provides an online data transmission site to facilitate safe transmission of your payroll and employee data files. Data should always be sent via the online data transmission site unless OPTrust has approved an alternate transmission method (such as Secure File Transfer Protocol) or secure email on our [Contact Us](#) page at [optrustselect.com](https://optrustselect.com). Your Pension Partner will be available to answer any questions regarding the online data transmission site.

#### OPTrust Select Website

It is important for members and employers to access forms and information from the OPTrust Select public website at [optrustselect.com](https://optrustselect.com). OPTrust provides encrypted communications using the online form on our [Contact Us](#) page to facilitate safe transmission of information. Forms, data and messaging should always be sent using this online form, with the exception of data files uploaded through the online data transmission site.

The information on [optrust.com](https://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](https://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, such as OPTrust's online data transmission site
- never use social insurance numbers to identify members when communicating to OPTrust
- 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 optional member reporting (see [Section 3: Optional Membership](#)).

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







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