

# Application to Contribute During an Unpaid Leave of Absence

**OPSEU Pension Trust** 1 Adelaide Street East, Suite 1200, Toronto, Ontario M5C 3A7  
Telephone: 416-681-6100 Toll-free: 1-800-637-0024 Fax: 416-681-6175 [www.optrust.com](http://www.optrust.com)

This form must be completed for leaves of absence without pay greater than one month. It is your responsibility to ensure this form is submitted to OPTrust or that the information is completed online before your leave begins. Visit our secure *Online Services* website at [www.optrust.com](http://www.optrust.com) to inform us of your leave of absence, receive an online buyback cost quote, and view your payment options. **Please read the explanations on the reverse.**

## PERSONAL INFORMATION

<b>Last Name</b>	<b>First Name and Initials</b>	<b>Date of Birth (DD/MM/YYYY)</b>	<b>OPTrust ID Number</b>
<input type="text"/>	<input type="text"/>	<input type="text" value="D D M M Y Y Y Y"/>	<input type="text"/>
<b>E-mail Address</b>	<b>Home Telephone Number</b>	<b>Business Telephone Number</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
<b>Home Address: Number and Street</b>			<b>Apt. No.</b>
<input type="text"/>			<input type="text"/>
<b>City/Town</b>	<b>Province</b>	<b>Postal Code</b>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

### 1. When will you be taking your leave of absence?

Last day of work: (DD/MM/YYYY)      Return to work on: (DD/MM/YYYY)

           Please do not include paid vacation or paid sick days.

### 2. What type of unpaid leave of absence are you taking? Please check (✓)

- Pregnancy/Parental – Biological Mother**
- Parental /Adoption – Biological Father or Adoptive Parent**
- Family Medical Leave (5 to 8 weeks)**
- Illness**
- WSIB – Salary paid by Workplace Safety and Insurance Board**
- Special/Educational/Other**

**If you are eligible for a Supplementary Unemployment Benefits (SUB) allowance during your leave, you can continue your pension contributions by asking your employer to make the pension deductions from your SUB allowance payments. Please confirm all dates with your employer.**

**If you have arranged for contributions to be deducted from your SUB allowance, please indicate the period:**

From: (DD/MM/YYYY)      To: (DD/MM/YYYY)

    

### 3. Do you wish to make pension contributions during your unpaid leave of absence?

(See notes on reverse side)

**Yes**       **No**

Member's Signature      Date Signed (DD/MM/YYYY)

## NOTES

### Contributions during your leave

If you choose to make pension contributions during your unpaid leave of absence, you are required to make payment directly to OPTrust. Once you have submitted this form, we will contact you regarding your monthly payments. You can also use our secure *Online Services* at [www.optrust.com](http://www.optrust.com) to receive an online buyback cost quote and payment options. The cost of purchasing the credit is based on your annual salary prior to the start of your leave.

**Important:** If, *during* this leave of absence, you participate in another employer's defined benefit pension plan, you *cannot* purchase credit in the OPSEU Pension Plan at the same time and for the same period as the leave of absence. Before completing this form, please contact OPTrust if this applies to your situation.

### No contributions during your leave

If you decide not to make pension contributions during your unpaid leave of absence, you will not receive credit for the period of your leave. However, you will be eligible to buy back this credit when you return to work. The cost of purchasing this credit is based on your salary rate at the time OPTrust receives your complete application (paper form or online). Please refer to the booklet *Your Pension and Buying Back Credit* available online for a full explanation of the Plan's normal 24-month application window and application form.

If your application is outside the Plan's normal 24-month window, you can purchase service under the **open option buyback**. The cost to purchase service outside the window is based on the projected value of the additional OPTrust pension you will receive when you retire. For more information refer to our *Open Option Buyback* fact sheet available online at [www.optrust.com](http://www.optrust.com).

If you have questions about buying back credit during or after a leave, please contact OPTrust.

### Mandatory contributions

Your employer is required to deduct pension contributions from your salary if your:

- leave of absence is less than 30 days in duration
- family medical leave is less than five weeks in duration
- employer is paying your salary while on a WSIB leave.

### ESA and Pregnancy/Parental LOAs

Under Ontario's *Employment Standards Act* (ESA) there are special rules concerning pregnancy, parental and adoption leaves. During these leaves, you and your employer are required to make pension contributions, *unless you decide not to contribute*. During these leaves, you can continue to have your contributions deducted from the Supplementary Unemployment Benefit (SUB) allowance paid by your employer.

The *Income Tax Act* limits the purchase of credit for post-1990 service. The maximum is five years for a leave of absence with an additional three years for pregnancy/parental leaves.

### Unknown return to work date

If you do not know the end date of your leave of absence, please leave the "return to work" date blank. OPTrust will assume an end date of 365 days from the beginning of your leave. You will be required to submit another buyback application if your leave extends past this date. Similarly, if your leave ends prior to this date you must advise OPTrust immediately and we will issue a new quote.

### Ongoing buybacks

If you are currently paying for a buyback through payroll deductions, payment to your buyback will stop during your unpaid leave. Please contact OPTrust to make alternate payment arrangements.