

# Employer update

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## Online Services for Employers

OPTrust has introduced a new service for employers to access *Online Services* and share information with OPTrust in a secure environment. The *Online Services* for Employers feature also known as the Secure Employer Site (SES) will be launched today. Based on feedback received from employers, the new site was designed to simplify information sharing between OPTrust and its employers.

OPTrust's new Secure Employer Site allows employers who participate in the OPSEU Pension Plan and external agents to exchange sensitive data with OPTrust in a secure environment. For example, employers can send member contribution files or reports to OPTrust via *Online Services*.

The system is protected by Secure Socket Layer technology to allow the discreet exchange of information between OPTrust and its clients. Any information sent by OPTrust and its employers or agents through the SES is protected from any unauthorized access. Only authorized users can access the SES to send and receive information. This means that one employer will not be able to view another employer's information.

### Key features

Using *Online Services*, employers can:

- Communicate with OPTrust by sending and receiving e-mail messages in a secure environment
- Send payroll data files to OPTrust (restricted by role)
- Receive reports from OPTrust and archive them in a repository (restricted by role)
- Access OPTrust's employee contacts directory

### OPTrust ID Number

As part of this new service, all employers will be assigned a unique OPTrust ID number to sign-in to the system. OPTrust will notify each employer of

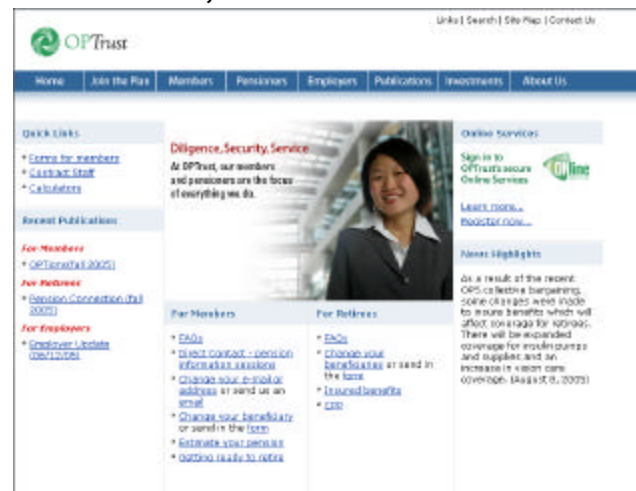
their account information via e-mail starting October 31, 2005.

Sign in to OPTrust's secure Online Services   
Members and Employers will now access Online Services through the global navigation button on the upper right portion of the new website.

When you visit the OPTrust website, after October 31, simply enter your unique OPTrust ID number to access your account. For your convenience, you can click "Remember my OPTrust ID" on the sign in screen to have *Online Services* automatically fill in your OPTrust ID whenever you are using that computer.

We have also made additional changes to *Online Services* so that members no longer use their Social Insurance Numbers to sign-in, instead each member – who has registered for *Online Services* – will be assigned a unique OPTrust ID. Employers, who have already registered for *Online Services* as a member, will use a separate OPTrust ID number to access the Employer section.

### New website, new look



The screenshot shows the OPTrust website interface. At the top right, there are links for "Links | Search | Site Map | Contact Us". Below this is a navigation bar with tabs for "Home", "Join the Plan", "Members", "Pensioners", "Employers", "Publications", "Investments", and "About Us". The main content area is divided into several sections: "Quick Links" with links for "Home for members", "Contact Us", and "Calculators"; "Recent Publications" with links for "For Members", "Employer Contribution (2005)", "For Members", "Employer Contribution (2005)", "For Employers", and "Employer Update (2005)"; "Diligence, Security, Service" with a photo of a woman and text stating "At OPTrust, our members and pensioners are the focus of everything we do."; "Online Services" with a "Sign in to OPTrust's secure Online Services" button and a "Link to our Employer now..." link; and "News highlights" with text about OPS collective bargaining and expanded coverage for members and suppliers.

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OPTrust's website has undergone a substantial makeover with several new enhancements to improve usability. In response to feedback from members and pensioners, the new website design follows a "life stage" approach providing easy access to a number of areas (e.g., changing jobs, buybacks, getting ready to retire). Additional enhancements include:

- information geared specifically for members and pensioners on the homepage
- a quick links feature directing users to popular information
- "You Asked" feature covering timely topics
- a news highlight feature

Other popular features, including the calculators and downloadable forms, are accessible from the member, pensioner and employer sections, and the homepage.

## Employer Manual: Check out our newest sections

OPTrust has updated the *Employer Manual* with four new sections on divestments, disability, death, and the new secure employer site. Similar to other topics featured in the manual, each new section covers the procedures and forms that OPTrust employers must use at the time of a divestment, disability or death of a member.

Don't forget to bookmark the [Employer Manual](#) and visit the website regularly for new updates.

## OPTrust Interactive Pension Information Session

Employers and members will soon have access to a new interactive pension information session to learn more about the OPSEU Pension Plan. This online feature is for members or employers who cannot attend a Pension Information Session in person but have access to a computer. The new presentation, which will be available on November 4, provides an overview of key features of the Plan along with a descriptive voiceover.

## "Surplus Factor 80" extended

Members facing the possibility of a layoff, now have access to Factor 80 for the length of the recently negotiated contract between OPSEU and the Government of Ontario. Under Surplus Factor 80, a member may be eligible to retire with an immediate unreduced pension if:

- the member receives a layoff notice before **January 1, 2009**
- the member's age plus credit totals 80 years or more before **January 1, 2009**, and on the member's last day of employment.

## To retire under Surplus Factor 80, members must:

- notify their employer in writing that they are retiring under this provision within 92 days of the last day of the month in which their age and credit total 80 or more and before her last day of employment
- leave employment and end membership in the Plan no later than the layoff date in the layoff notice.

## Bridging to an Unreduced Pension

OPTrust members who receive a notice of layoff may also be able to "bridge" to an unreduced pension. Bridging requires special provisions in the collective agreement allowing the use of leaves of absence, the surplus notice period and the period represented by severance payments to reach the date on which a member becomes eligible for one of the Plan's unreduced retirement options.

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### New Leave of Absence Form

Earlier this year, changes were made to OPTrust's leave of absence form (OPTrust 1025) based on the needs of members and employers, and in response to our new online leave of absence applications. Formerly called *Option to Make Pension Contributions While on Leave of Absence Without Pay*, the form is now called **Application to Contribute During an Unpaid Leave of Absence (OPTrust 1025)**.

One improvement is the inclusion of a "family medical leave" as an option under leave type. As well, the WSIB leave has been clarified to read: WSIB - salary paid by WSIB. We've also added more information on the reverse side (second page) to help members understand leave requirements and to assist in completing the forms.

The other major change to the form is that the employer's signature is no longer required. However, the form strongly emphasizes that members are required to finalize the dates and options with their employers before submitting the forms to OPTrust.

Members who want to take a leave of absence must complete the form *before* their leave of absence begins. Members do have the option of completing the leave of absence application online through OPTrust's secure *Online Services*, where they can indicate if they wish to contribute to the Plan during their leave.

### OPSEU Pension Trust Employer Update

This employer update is intended to provide participating employers with news and information about the OPSEU Pension Plan. It does not create any rights to benefits not provided for in the actual terms of the Plan. In the event of any conflict or omission, the legal documents of the OPSEU Pension Plan will govern in all cases. Members who have questions about their pension benefits should contact OPTrust directly.

**For more information, please contact the OPSEU Pension Trust.**

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