

# FactSheet

FactSheets contain in-depth information on select topics for members of the OPSEU Pension Trust



## Contributing to Your Pension While on a WSIB Leave

OPTrust members who are off work due to a workplace injury or illness, and receive benefits from the Workplace Safety and Insurance Board (WSIB) are eligible to continue contributing to the OPSEU Pension Plan, and also receive pension credit for the period of their leave.

This Fact Sheet provides important information on mandatory and optional pension contributions for the periods of leaves of absence related to approved WSIB claims.

The rules concerning pension contribution for periods when you are eligible for benefits from WSIB are explained in this Fact Sheet. If you are off work due to a workplace injury and apply for WSIB benefits, your contributions will continue automatically as long as you are still paid by your employer. If you are

paid directly by WSIB, you have the option of paying contributions to OPTrust or not.

### Pension Contributions

During an approved WSIB leave of absence, pension contributions to the Plan may be *mandatory* or *optional* at different periods throughout the leave. This depends on the status of your WSIB claim and whether you remain on your employer's payroll on a *paid* or *unpaid* leave of absence.

A WSIB leave of absence has two key phases for plan members:

- an Employer Paid Benefit phase (first 65 days), and
- a WSIB Paid Benefit phase (from day 66 onward).

### OPTrust Pension Contributions During an Approved WSIB Leave

WSIB PHASE	PENSION CONTRIBUTIONS	TIMEFRAME
Employer Paid Benefit	<b>Mandatory</b>	Approval Period (first 30 days)* <b>and</b> First 65 working days following date of injury (up to 3 months)*
WSIB Paid Benefit	<b>Optional</b>	66th working day of absence onward (3 months plus)*

\* Approximate time periods. Please check with your human resources representative to confirm your personal circumstance.





### **MANDATORY CONTRIBUTIONS**

Once your WSIB award is approved and you are paid directly by your employer, *mandatory* pension contributions will be automatically deducted by your employer and sent to OPTrust. You will continue to earn credit in the Plan while you are on your paid leave of absence.

In general, pension contributions are mandatory during the first 65 working days (approximately 3 months) of an approved absence. After the third month's absence, you may receive your WSIB benefit through your employer's payroll, if you have accumulated vacation credits that can be used to supplement WSIB up to 100% of your regular salary. In this case, pension contributions to the Plan will continue as long as you stay on your employer's payroll.

### **OPTIONAL CONTRIBUTIONS**

Pension contributions are *optional* after the Approval Period and the Employer Paid Benefit Period. When you receive benefit payments directly from WSIB, your regular pension contributions will be interrupted. When this happens, you do not receive credit in the Plan for the remainder of your WSIB leave *unless you apply to OPTrust to continue making pension contributions*. Pension contributions, therefore, become **optional** in the sense that the WSIB benefit period is an employer approved unpaid leave of absence.

In this case, you have the option to contribute to the Plan during or after your leave of absence. You should complete the *Application to Contribute During an Unpaid Leave of Absence* (OPTrust 1025) form, indicating whether or not you want to contribute while you are away from work. This form is available online or by contacting OPTrust.

You must complete this form and submit a copy to your human resources representative and to OPTrust. It is important that you send the *Application to Contribute* form to OPTrust before the start of your leave, if you wish to contribute while on WSIB Pay Direct.

If you decide not to contribute, you can apply to buy back the missed credit, subject to the Plan's 24-month application deadline.

### **Buybacks and WSIB**

Members who choose not to make pension contributions during their WSIB leave have the option of buying back credit for their leave. To buy back this service, you must submit an *Application for Past Service Credit* (OPTrust 1036) form to OPTrust within 24 months of the last day of your leave. In most cases, the *Application for Past Service Credit* is the only form you will need to provide. OPTrust will contact you if we need any additional information to complete your application.

Once we receive your application, we will mail you a notice outlining the amount of your contributions and your payment options. Your payments will be made directly to OPTrust. Your employer will pay its normal contributions.

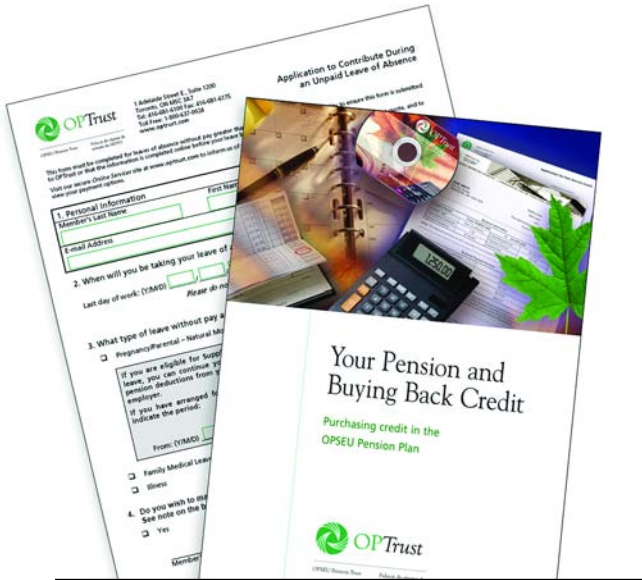
#### **The cost of a buyback is based on**

- your salary rate at the time OPTrust receives the complete application
- the member contribution rate(s) in effect at the time of the leave, and
- the length of service being purchased.

Depending on how long the WSIB leave lasts this cost can be substantial. In some cases, members may find it less of a financial burden to continue making regular contributions during their WSIB leave.

#### **Completing a buyback has several important benefits:**

- By increasing your credit, your buyback will increase your pension when you retire
- Increasing your credit may help you qualify for one of the Plan's unreduced early retirement options (Factor 90 and 60/20) – or help you to qualify sooner
- Your credit is also used to determine your eligibility for post-retirement benefits provided by the Government of Ontario.



## WSIB Return to Work Strategy Agreements

You may make your own *WSIB Return to Work Strategy Agreement* with your employer. This may involve temporary job accommodations that include temporary reductions in hours of work. Return to Work Strategy Agreements may occur during both the Employer Paid and WSIB Paid benefits periods.

When you return to work through a *Return to Work Strategy Agreement*, no pension contributions are deducted while you receive earnings from a temporary job assignment as part of a return to work strategy. However, you can apply to buy back the missed credit, subject to the Plan's 24-month application deadline (see section above).

Of course, it is up to you to assess the costs and benefits of buying back credit based on your own circumstances. You may want to refer to our booklet *Your Pension and Buying Back Credit* for more information. This booklet is available on the OPTrust website or by contacting OPTrust.

## Long Term Income Protection (LTIP)

If you are qualified to receive LTIP while on a WSIB leave, your pension contributions are mandatory. Your employer will make your pension contributions for the period that you are in receipt of LTIP payments. As a result, you will continue to earn pension credit for this period – at no cost to you.

OPTrust is not responsible for determining your LTIP qualification; this decision is made by your employer.

### FUTURE ECONOMIC LOSS (FEL) AWARD

A FEL award is a monthly payment from WSIB to compensate for future lost earnings due to a long-term injury. While you are on a WSIB leave, you may receive a FEL award to recognize your permanently reduced earnings and performance capabilities. You and your employer may decide that you continue to work in a reduced hours capacity. For pension purposes, permanently reduced employment is considered to be part-time.

## OPTrust Pension Contributions for WSIB Leave Qualified for LTIP

TIMEFRAME	PENSION CONTRIBUTIONS	WSIB PAID BENEFIT
After 6 months*	<b>Employer pays both member's and employer's contributions</b>	After six months' absence, if you are eligible to receive LTIP benefits, your employer is required to pay your regular pension contributions on your behalf.

\* Approximate time periods. Please check with your human resources representative to confirm your personal circumstance.



## For more information

If you have any questions about contributing to the Plan while on WSIB, please contact our Member and Pensioner Services line at (416) 681-6100 or 1 (800) 637-0024 or via e-mail at [email@optrust.com](mailto:email@optrust.com). For more information about the OPSEU Pension Plan, please visit our website at [www.optrust.com](http://www.optrust.com).

## About WSIB

The WSIB administers no-fault workplace insurance for employers and their employees and is committed to the prevention of workplace injuries and illnesses. The WSIB provides disability benefits, monitors the quality of health care, and assists in early and safe return to work for workers who are injured on the job or contract an occupational disease.

For additional information on WSIB benefits, visit the Workplace Safety & Insurance Board website at [www.wsib.on.ca](http://www.wsib.on.ca).

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## For more information please contact the OPSEU Pension Trust

- Member & Pensioner Services:** (416) 681-6100 in Toronto  
1-800-637-0024 toll-free in Canada
- General Information:** ..... (416) 681-6161 in Toronto  
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OPSEU Pension Trust

Fiducie du régime de  
retraite du SEFPO

This **FactSheet** summarizes certain provisions of 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 entitlements or are considering a pension-related decision should contact OPTrust directly.