

WSIB & OPTrust Pension Contributions: Timetable

Period	Options	Compensation	Pension Contributions & Member's Options
30 day waiting period (working days)		Full Salary.	Both employee and employer contribute.
Claim denied or pending after 30 days		Original 30 days converted to Short Term Sickness Plan (STSP) and employer pays 75% of regular salary.	Both employee and employer contribute.
Claim Approved			
First 3 months or 65 intermittent working days		Full Salary continues for a total of 3 months or 65 intermittent working days.	Both employee and employer contribute.
After 3 months of absence or on the 66 th working day: Employee counselled on options.	Option 1: Employee remains on payroll and uses accumulated credits to supplement.	Full salary with accumulated credits to supplement the difference between 90% net WSIB and 100% regular salary.	Both employee and employer contribute.
	Option 2: Employee removed from payroll and receives payment directly from WSIB.	90% of net salary.	Member advised that contributions to the Plan may be made as leave without pay. Member and employer complete and submit OPTrust 1025 form. If the member chooses not to contribute, OPTrust's 24-month buyback application window applies once he or she returns to work.
On 131 st working day: Employee again counselled on options.	Option 1: Employee remains on payroll and uses accumulated credits to supplement.	Full salary with accumulated credits to supplement the difference between 90% net WSIB and 100% regular salary.	Both employee and employer contribute.
	Option 2: Employee removed from payroll and receives payment directly from WSIB.	90% of net salary.	Member may continue to make contributions during this period. If member previously choose not to contribute, member is offered opportunity to contribute again. If the member chooses to begin pension contributions, the member and employer must complete and submit OPTrust 1025 form. OPTrust's 24-month buyback application window applies once the member returns to work.

Note: On the 131st working day, the member may apply for LTIP or may be tested for LTIP eligibility. If the member is approved for LTIP or found eligible to receive LTIP, the employer must pay both the member's and the employer's share of contributions to OPTrust.