



The Civil Service Superannuation Fund

Pension Plan Administration Manual

CRA Registration #0345827
Updated: July 2015

www.cssb.mb.ca

Legal Rights Reserved

This manual contains general information concerning the benefits provided under The Civil Service Superannuation Act.

In the event of any conflict, omission or discrepancy, The Civil Service Superannuation Act and Regulations govern all legal rights to benefits under The Civil Service Superannuation Fund.

TABLE OF CONTENTS

Section One - General Information	5
A - General Information	5
B - Publications	5
C - Information For Employees	5
D - Participating Employers	6
E - Contacting The Civil Service Superannuation Board	8
Section Two - Registering An Employee	9
A - Registering Employees into the Pension Plan	9
B - Determining Membership Eligibility	12
C - Determining Fund Entry Date For Employees With Multiple Jobs	15
D - Proof of Age	19
Section Three - Service, Earnings, and Contributions	20
A - Service	20
B - Pensionable Earnings	22
C - Contribution Rate	24
D - Remitting Contributions	29
Section Four - Purchasing Service	30
A - Maternity Leave	30
B - Parental/Adoptive Leave	43
C - Special Service Buy Back	55
D - Reduced Hours In Last Five Years	57
E - Educational Leave of Absence	59
F - On Loan	61
G - Workers' Compensation Benefits	63
H - Prior Non-Pensionable Service	65
I - Deferred Salary Leave	67
Section Five - Employer Reporting	68
A - Change in Information	68
B - Prior Year Arrears	71
C - Contribution Deductibility / Employer Requirements	73
D - Pension Adjustments	74



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TABLE OF CONTENTS

Section Six - Pre-Retirement Death	79
A - Pre-Retirement Death Benefits	79
Section Seven - End of Service	80
A - Termination	80
B - Retirement	84
C - How To Determine Maximum Pensionable Vacation Pay	88
Section Eight - Appendix	91
A - Glossary of Terms	91
B - Forms	94
C - Sample Pay Period Calendars	95

A - GENERAL INFORMATION

The Civil Service Superannuation Fund (CSSF) was established on May 1, 1939 as the pension plan for employees of the Province of Manitoba.

A copy of The Civil Service Superannuation Act and Regulations are available on the plan's website at: www.cssb.mb.ca.

Copies of The Pension Benefits Act and Regulations (PBA) and the Income Tax Act (ITA) are available from the appropriate authorities.

B - PUBLICATIONS

Pension Plan Administration Manual

This manual is provided to help employers register, complete buyback applications and end of service data for plan members. The manual may be updated as required – check the website for updates.

Annual Report

A copy of the Board's Annual Report is available on the CSSB website under *Other Information/Publications*.

Newsletters

The Civil Service Superannuation Board (Board) publishes newsletters for active, retired, deferred and Money Purchase Plan members.

The newsletters are available on the CSSB website under *Other Information/Publications*.

Annual Employee Pension Statements

Annual Employee Pension Statements will be available to members through the CSSB Online Services.

C - INFORMATION FOR EMPLOYEES

Pension Plan Information

Information for employees describing the basic plan benefits is available on the CSSB website under *Other Information/Publications*.

We recommend that all new employee hires are directed to the above webpage for information on eligibility, contributions, service, buybacks, retirement benefits, termination, death benefits and general information.

C - INFORMATION FOR EMPLOYEES (CONT'D)

Retiring Employees

If a member is looking at retiring, it is very important that the member either contact the Board office for pension estimates and forms or go to the Online Services to “Complete Online Retirement Forms” prior to his/her retirement date. There are timelines within which forms and documents must be received at the Board office, otherwise defaults may apply.

D - PARTICIPATING EMPLOYERS

The following is a list of payment funding employers (those who are invoiced their portion of the benefit at the event date) and pre-funding employers (those who remit bi-weekly employer contributions to the Board).

Payment Funding Employers

Employer Code

(As designated by CSSB)

Addictions Foundation of Manitoba	AF
Assiniboine Community College	ACC
Communities Economic Development Fund	CE
Council on Post-Secondary Education	UG
Manitoba Centennial Centre Corporation	CC
Manitoba Diagnostic Services	DSM
Manitoba Horse Racing Commission	RC
Manitoba Hydro	MH
Manitoba Public Insurance Corporation	AI / AIE / AIL
Province of Manitoba - Civil Service	CS
Red River College	RCC
Regional Health Authorities	
Interlake-Eastern Regional Health Authority	IEH
Northern Regional Health Authority	NRH
Prairie Mountain Health	PMH
Southern Health-Santé Sud	SRH
Winnipeg Regional Health Authority	RWA
Teachers Retirement Allowances Fund	TR
The Legal Aid Services Society	LA
University College of the North	KCC

D - PARTICIPATING EMPLOYERS (CONT'D)

Pre-Funding Employers

Employer Code (As designated by CSSB)

Child and Family All Nations	
Coordinated Response Network Inc.	ANR
Civil Service Superannuation Board	SB
Crown Corporations Council	CR
CUPE Support Workers	CSW
Dairy Farmers of Manitoba	MC
Economic Innovation & Technology Council	MR
Food Development Centre	FD
hams Marketing Co-op Inc.	HM
Horizon Lab Ltd	MTR
Industrial Technology Centre	IT
Lakeview Hecla Resort	PCH
Liquor and Gaming Authority	GC
Manitoba Agricultural Services Corporation	MAS
Manitoba Agricultural Services Corporation	
– Crop Inspectors	CIC
Manitoba Arts Council	MA
Manitoba Chicken Producers	CB
Manitoba Film & Sound	MFS
Manitoba Floodway Expansion Authority	MFA
Manitoba Government & General Employees' Union	EA
Manitoba Hazardous Waste Management Corporation	HW
Manitoba Health Research Council	HRC
Manitoba Housing Authority	HA
Manitoba Hydro Utilities Services	MHU
Manitoba Liquor & Lotteries Corporation	LL
Manitoba Pork Council	PC
Manitoba Turkey Producers	TB
Sport Manitoba Inc.	SM
Teranet Manitoba LP	TN
Travel Manitoba	TM
Venture Manitoba Tours Ltd.	VT

E - CONTACTING THE CIVIL SERVICE SUPERANNUATION BOARD

If a member has any questions regarding the pension plan or any of their benefit entitlements, please refer the member to our website, general email, or to contact one of the Communication staff at our general phone line.

Mailing Address: 1200 – 444 St. Mary Avenue
Winnipeg MB R3C 3T1

General Line: 204-946-3200
Fax Line: 204-945-0237

General Email: askus@cssb.mb.ca

Website: www.cssb.mb.ca

Client Services Administration – Employee Records

Questions about registering new employees, processing termination, death or retirements, service buybacks, RTA's.

Dawn Prokopowich	204-946-3211	dpro@cssb.mb.ca
Joanne Richard	204-946-3237	joanne@cssb.mb.ca
Erminia Chilelli	204-946-3233	erminia@cssb.mb.ca
May Dyer	204-946-3264	mdyer@cssb.mb.ca
Bob Mitchell	204-946-3265	bmitchell@cssb.mb.ca
Patty Procter	204-946-3218	pprocter@cssb.mb.ca

Group Life / Dependents Insurance

Questions about group life insurance premiums, dependents insurance, change in class, change in dependent units, death insurance claims, waiver of insurance premiums.

Debbie Asselin	204-946-3243	dasselin@cssb.mb.ca
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Pension Department

Don Osadick	204-946-3215	dosadick@cssb.mb.ca
Brittany Fisher	204-946-3217	bfisher@cssb.mb.ca
Kira Hayman	204-946-3277	kira@cssb.mb.ca
Kelly McGimpsey	204-946-3231	kelly@cssb.mb.ca
Karen Schendel	204-946-3276	kschendel@cssb.mb.ca

A - REGISTERING EMPLOYEES INTO THE PENSION PLAN

Employer's Role

It is the employer's role to communicate with employees when and how they become eligible to enroll into the pension and group life/dependents insurance plan.

As an employer, it is your responsibility to:

- Provide information about the pension plan to **ALL** new employees (full-time, part-time, term, casual, etc.).
- Copies of the pension plan and group insurance brochures are available on the CSSB website under *Other Information/Publications*.
- Determine when an employee is eligible to enter the pension plan (refer to Section 2B - Determining Membership Eligibility).
- Deduct and remit the required pension plan contributions and insurance premiums to the Board.

Contract Employees

Contract employees are **not** eligible to join the pension fund.

Any period of contract employment is not used to determine eligibility for pension benefits and contract employment is not eligible to be purchased through any of the buyback of service provisions.

Age 71

The Income Tax Regulation (Section 8502(e)(i)) requires that a member be paid his/her pension no later than the end of the year in which he/she reaches age 71.

In order to meet this requirement, the employee must commence their pension no later than December 1st in the year that the employee reaches age 71. This would mean that the retirement date would be no later than November 30th in the year the employee reaches age 71.

Commencement of the pension under this provision of the Civil Service Superannuation Act (Act) does not impact the employee's employment status. An employee who continues to work past the end of the year in which he or she reaches age 71 would stop contributing to the pension plan and would start being paid a pension. This member would continue group life/dependents insurance as an active member.

Vacation pay would only be pensionable if the member ceases employment and the vacation pay is paid out in the same calendar year the member reached age 71.

A - REGISTERING EMPLOYEES INTO THE PENSION PLAN (CONT'D)

Change in Status

Once employees begin to contribute to the pension plan, they must continue to contribute regardless of any change in their employment status (ie. full-time to part-time) unless the employee's employment with the employer is first terminated.

The following conditions do not result in a termination of employment for pension plan purposes:

- Employer approved leave of absences
- Approved Long Term Disability
- On layoff

Re-employment of Retired Employee

Retired employees in receipt of a pension from the CSSF and who return to work with a participating employer of the CSSF are NOT permitted to contribute to the pension plan and as a result cannot participate as an active participant in the group life insurance/dependents plan.

If a former employee who withdrew his/her transfer value from the CSSF and is not in receipt of a monthly pension returns to work with a participating employer, the employee must contribute to the CSSF and group life insurance/dependents plan upon membership eligibility.

An employer can contact the Board office to verify if a former employee is in receipt of a pension upon being re-employed.

Transferred to New Employer

If an employee is transferred from one participating employer to another, the employee continues service in the CSSF.

A member who is contributing to the CSSF under one participating employer and transfers to another participating employer is eligible to enter the CSSF immediately with the new employer.

The new employer should complete a Registration Certificate and indicate on the form that the employee was transferred and provide the name the former employer.

The former employer must complete the End of Service Report. The employer should indicate that the employee has been transferred and provide the name of the new employer.

Maximum Service

An employee with one or more jobs cannot have service in a calendar year greater than one (1.0000) year.

A - REGISTERING EMPLOYEES INTO THE PENSION PLAN (CONT'D)

Religious Groups

Members of a religious group which has as one of its articles of faith of belief that members of the group are precluded from being members of a pension plan of the kind established under this Act, may advise the employer prior to entry into the CSSF that he or she does not wish to contribute. Contact the Board office for further information.

Full-Time Students

Full-time students (as defined by the attending University, College or Institute) must advise the employer prior to membership eligibility that he or she does not wish to contribute to the CSSF. If the employee does not notify the employer that he or she does not wish to contribute to the CSSF prior to membership eligibility, the student must be enrolled in both the pension and group insurance plans.

Situations relating to students:

- If an employee who was contributing to the pension plan changes status from part-time student to full-time student and there is no termination of employment, the employee would continue to contribute to the pension plan. As there is no termination of employment, the employee does not have the option to opt out of the pension plan.
- An employee who is a part-time student and participating in the pension plan terminates employment and is re-hired and is now a full-time student, this employee can opt out of the pension plan on new position. However, the employee must advise the employer prior to meeting the rules of eligibility.
- If an employee who was originally a full-time student and did not elect to contribute to the pension plan changes status to being a part-time student or no longer a student, this employee must enter the pension plan according to the rules of eligibility (ie. made permanent, reached 25% rule, etc.).
Note – the earnings from the original period of employment are used to determine eligibility.
- If a student is hired for a summer program, the employee's student status as at the end of the school year (ie. April) would continue through until the beginning of the next school year (ie. September). Therefore, if the employee was a full-time student prior to the summer employment, the employee could opt out of the pension plan.

B - DETERMINING MEMBERSHIP ELIGIBILITY

Eligibility

An employee who works for a participating employer must join the CSSF once the employee meets eligibility as indicated below.

Employment	Membership Eligibility	Pension Entry Date
Full-Time	Any employee, whatever permanent category or classification, who works at least half of his/her time working for the employer.	First day of employment.
Term	<p>A term employee starts paying into the CSSF the earlier of:</p> <p>Completing one year of service</p> <p>25% of YMPE in two consecutive years</p> <p>Notice of Desire</p>	<p>The first day of the pay period immediately following the completion of one year of continuous service (cannot be broken by a leave of absence greater than 54 consecutive weeks).</p> <p>The first day of the first pay period in the first month after the month in which the employee has earned 25% of the YMPE in two consecutive numerical years.</p> <p>The first day of the first pay period in the second month following the month in which the Notice of Desire was signed.</p>
Part-Time Casual Departmental Seasonal Temporary	<p>A part-time, casual, departmental, seasonal or temporary employee enters the CSSF the earlier of:</p> <p>25% of YMPE in two consecutive years</p> <p>Notice of Desire</p>	<p>The first day of the first pay period in the first month after the month in which the employee has earned 25% of the YMPE in two consecutive numerical years.</p> <p>The first day of the first pay period in the second month following the month in which the Notice of Desire was signed.</p>

Did You Know . . .

If an employee was hired as permanent part-time and their position is classified or their designated hours are 50% or more, this employee would be deemed to be full-time for pension purposes.

B - DETERMINING MEMBERSHIP ELIGIBILITY (CONT'D)

Full-time Permanent Employee

Full-time permanent employees start paying into the pension plan on the FIRST day of employment.

Example:

Employment Start Date	March 10, 2014
Fund Entry Date	March 10, 2014

Completing One Year of Service

The first day of the pay period immediately following the completion of one year of continuous service (cannot be broken by a leave of absence greater than 54 consecutive weeks)

Example:

Employment Start Date	October 7, 2013	
Earnings in 2013	\$8,082.00	Did not reach 25% of YMPE
Earnings to Oct 5, 2014	\$28,287.00	Reached 25% of YMPE
Employment Start Date	October 7, 2013	
Fund Entry Date	October 20, 2014	

In this example the pay period starts on Saturday October 18, 2014; however, the pension entry date is the first day the employee makes a pension contribution, which in this example was Monday October 20, 2014.

25% of YMPE In Two Consecutive Years

The first day of the first pay period in the first month after the month in which the employee has earned 25% of the YMPE in two consecutive numerical years.

Example 1:

Employment Start Date	October 7, 2013	
Earnings in 2013	\$13,225.00	Reached 25% of YMPE
Earnings to Mar 21, 2014	\$13,225.00	Reached 25% of YMPE
Employment Start Date	October 7, 2013	
Fund Entry Date	April 7, 2014	

In this example the pay period starts on Saturday April 5, 2014; however, the fund entry date is the first day the employee makes a pension contribution, which in this example was Monday April 7, 2014.

If an employee worked Saturday April 5, 2014, then the fund entry date would be April 5, 2014.

B - DETERMINING MEMBERSHIP ELIGIBILITY (CONT'D)

Example 2:

Employment Start Date	June 20, 2011	
Earnings in 2011	\$14,400.00	Reached 25% of YMPE
Earnings in 2012	\$10,800.00	Did not reach 25% of YMPE
Earnings in 2013	\$18,000.00	Reached 25% of YMPE
Earnings to Aug 8, 2014	\$13,200.00	Reached 25% of YMPE

Employment Start Date	June 20, 2011
Fund Entry Date	September 15, 2014

In this example the pay period starts on Saturday September 6, 2014; however, the fund entry date is the first day the employee makes a pension contribution, which in this example was Monday September 15, 2014 as the employee did not work between September 6, 2014 to September 14, 2014.

Notice of Desire

The first day of the first pay period in the second month following the month in which the Notice of Desire was signed.

Example 1:

Employment Start Date	August 11, 2014
Employee Signs Notice of Desire	August 19, 2014
Fund Entry Date	October 6, 2014

The employee can designate a future date to enter the fund. However, if the employee does not indicate this date on the form, the employee is enrolled on the first day of the first period in the second month following the month in which the Notice of Desire was signed.

Did You Know...

All employees who do not meet the definition of a full-time employee should be given the option to sign a Notice of Desire when they begin employment.

Example 2:

If the member signs the Notice of Desire prior to his/her employment start date – use the employment start date to determine the fund entry date.

Employment Start Date	August 11, 2014
Employee Signs Notice of Desire	July 28, 2014
Fund Entry Date	October 6, 2014

Once the Notice of Desire has been signed and the fund entry date has passed, the employee cannot rescind the Notice of Desire.

C - DETERMINING FUND ENTRY DATE FOR EMPLOYEES WITH MULTIPLE JOBS

Multiple Jobs

An employee may be working more than one job with an employer(s) who participate in the CSSF.

Example 1:

Job A Casual Position

Employment Start Date January 9, 2012

Employee does not sign a Notice of Desire

Job B Part-Time Position

Employment Start Date March 4, 2013

Employee does not sign a Notice of Desire

Year 2012

Total Earnings – Job A \$ 5,000.00 Did not reach 25% of YMPE

Year 2013

Total Earnings – Job A \$ 3,000.00

Total Earnings – Job B \$12,600.00

\$15,600.00 Reached 25% of YMPE

Year 2014

Earnings to Sept 19 – Job A \$ 2,500.00

Earnings to Sept 19 – Job B \$10,600.00

\$13,100.00 Reached 25% of YMPE

Job A Employment Start Date January 9, 2012

Fund Entry Date October 6, 2014

(The later of the first date of the first pay period in the month after 25% of YMPE is reached or the first day worked once meeting eligibility).

Job B Employment Start Date March 4, 2013

Fund Entry Date October 6, 2014

(The later of the first date of the first pay period in the month after 25% of YMPE is reached or the first day worked once meeting eligibility).

C - DETERMINING ELIGIBILITY FOR EMPLOYEES WITH MULTIPLE JOBS (CONT'D)

Example 2:

Job A Part-time Position

Employment Start Date January 7, 2013

Employee does not sign a Notice of Desire

Job B Casual Position

Employment Start Date October 20, 2014

Employee does not sign a Notice of Desire

Year 2013

Total Earnings – Job A \$ 15,300.00 Reached 25% of YMPE

Year 2014

Earnings to Sept 19 – Job A \$13,200.00 Reached 25% of YMPE

Job A Employment Start Date January 7, 2013

Fund Entry Date October 6, 2014

(The later of the first date of the first pay period in the month after 25% of YMPE is reached or the first day worked once meeting eligibility).

Job B Employment Start Date October 20, 2014

Fund Entry Date October 20, 2014

Add note on Registration Certificate – Reached Eligibility under “Job A”.

Example 3:

Job A Full-time Position (72.5 hours per bi-weekly)

Employment Start Date February 11, 2013

Fund Entry Date February 11, 2013

Job B Casual – As If and When Position

Employment Start Date March 10, 2014

As the employee is contributing on a full-time basis under Job A, the employee cannot contribute on Job B.

Did You Know...
All Registration Certificates and applicable documents **must** be forwarded to the Board office before December 31st of the entry year.

C - DETERMINING ELIGIBILITY FOR EMPLOYEES WITH MULTIPLE JOBS (CONT'D)

Example 4:

Job A	Casual – As If and When Position		
	Employment Start Date	February 11, 2013	
	Fund Entry Date	April 8, 2013	(Notice of Desire)
Job B	Full-time Position (80 hours per bi-weekly)		
	Employment Start Date	March 10, 2014	
	Fund Entry Date	March 10, 2014	

The employee would no longer contribute on the casual position under Job A as the employee will be accruing full service under Job B.

Note 1: Multiple Jobs that are less than full-time (100%) with different participating employers

The Board office will notify the second employer that the employee is contributing on a less than full-time basis with another participating employer only when service in a calendar year is greater than 1.0000 year.

At year end, if contributions are remitted for an employee who has over 1.0000 year of service, the Board office will refund the employee for the prior year's overpayment of contributions. The second employer will be responsible for adjusting the Pension Adjustment (PA) for the prior year. The Board office will advise the second employer either of the adjusted service and earnings to calculate the PA or will provide the amended PA for those employers for which the Board calculates their PA's.

This will continue until the employee's status changes in one or both jobs.

Note 2: Multiple Jobs with one full-time position (100%) with different participating employers

The Board office will notify the employer where the employee is less than full-time that the employee is contributing on a full-time basis with another participating employer and to stop deducting and refund any current year contributions.

At year end, for contributions remitted in a prior year in which the employee has over 1.0000 year of service, the Board office will refund the employee the overpayment of contributions. This employer will be

C - DETERMINING ELIGIBILITY FOR EMPLOYEES WITH MULTIPLE JOBS (CONT'D)

responsible for adjusting the PA for the prior year. The Board office will advise the employer either of the adjusted service and earnings to calculate the PA or will provide the amended PA for those employers for which the Board calculates their PA's.

The Board office will send a letter to the employee indicating that as they are contributing to the pension plan on a full-time basis, the less than full-time employer has been notified to stop deducting contributions. The employee will be advised that it is their responsibility to notify this employer if at any time, they either terminate or become less than full-time and will be responsible for any arrears owing.

Required Form(s)

Registration Certificate
Notice of Desire to Contribute

Did You Know...

All Registration Certificates and applicable documents must be forwarded to the Board office before December 31st of the entry year.

If the employee has not completed and/or returned the Registration Certificate back to the employer by the end of the year, the employer should complete the employee's Name, Date of Birth, Social Insurance Number under Section A and all information under Section B.

Step	Required Action
1	Provide ALL new employees with pension plan and group life/dependents insurance information.
2	Determine when employee reaches eligibility to enter into the pension fund.
3	Have the employee complete Section A of the Registration Certificate and Notice of Desire, if applicable. Complete the Group Life/Dependents Insurance Appointment and Election Statement.
4	Employer to complete Section B of the Registration Certificate and Notice of Desire, if applicable.
5	Provide Board office with a copy of the following: Registration Certificate Notice of Desire (if applicable) Group Life/Dependents Insurance Appointment & Election Statement Proof of age for member
6	Deduct and remit required pension contributions and insurance premiums to the Board office.

D - PROOF OF AGE

Proof of age is mandatory for all employees before any benefit is paid from the Fund.

The Board office will accept any of the following documents as proof of age:

- Birth Certificate - employees born in Canada can obtain a birth certificate by contacting Vital Statistics in their province of birth.

Employees born in countries other than Canada can make application to the Consul representing their country of birth.

- Passport - a valid Canadian Passport.
- Citizenship Card - employees born outside of Canada can provide a copy of their Canadian Citizenship card (the copy must show the employee's date of birth).
- Permanent Resident Card - a valid Permanent Resident Card (the copy must show the employee's date of birth).
- Driver's Licence - a valid Driver's Licence (the copy must show the employee's date of birth).

A - SERVICE

Pensionable Service

Commences the day the employee enters the CSSF and contributions are deducted.

Pensionable service is calculated to four (4) decimal places.

Federal regulation limits a member of a defined benefit plan to one year (1.0000) of pensionable service in one calendar year. The maximum service for a member with more than one part-time position with one or more participating employers is 1.0000 year.

Hours related to the payment of statutory holiday pay, must be included as pensionable service (full-time, part-time, casual, etc.).

Service would not include hours paid as overtime.

How to calculate pensionable service

Service = number of hours worked ÷ normal full-time pensionable hours in a year for that position.

Example 1: 26 pay periods in a year

Normal Full-time Bi-weekly Hours	80 Hours
Number of Pay Periods in the Year	26 Pay Periods
Total Pensionable Hours Worked in the Year	1,500 Hours
Service = 1,500 ÷ (80 Hours x 26 Pay Periods)	
Service = 1,500 ÷ 2,080	
Service = 0.7212	

Example 2: 27 pay periods in a year

Normal Full-time Bi-weekly Hours	80 Hours
Number of Pay Periods in the Year	27 Pay Periods
Total Pensionable Hours Worked in the Year	1,500 Hours
Service = 1,500 ÷ (80 Hours x 27 Pay Periods)	
Service = 1,500 ÷ 2,160	
Service = 0.6944	

Example 3: 24 pay periods in a year

Normal Full-time Bi-weekly Hours	75.83 Hours
Number of Pay Periods in the Year	24 Pay Periods
Total Pensionable Hours Worked in the Year	1,500 Hours
Service = 1,500 ÷ (75.83 Hours x 24 Pay Periods)	
Service = 1,500 ÷ 1819.92	
Service = 0.8242	

A - SERVICE (CONT'D)

Qualifying Service

Qualifying service begins on the first day of employment and ends at retirement, termination or death.

Qualifying service is considered to be full service and includes periods of temporary suspension of employment:

- Temporary suspension prior to January 1, 1984 – 30 days.
- Temporary suspension after December 31, 1983 and to June 15, 2011 – maximum of 52 consecutive weeks.
- Temporary suspension after June 16, 2011 – maximum of 54 weeks.

When the temporary suspension exceeds the above criteria, the service between the start and end dates of the break are not counted as qualifying service.

Based on the above criteria, qualifying service prior to an entry date would not begin until after a break that exceeds 30 days, 52 weeks or 54 weeks (ie. the employment start date reported on the Registration Certificate should be the date the member returned from the leave).

It is important to notify the Board office of any temporary suspension of service - Notify the Board office of the last day worked and the date the employee returned back to work.

Qualifying service is used when calculating:

- Eligibility for membership
- Rule of 80 date (Age + Qualifying Service)
- Early retirement benefits
- Other benefits under the Plan (ie. disability retirement allowance)

Part-time Members

Qualifying service for part-time members is considered to be full-time for qualifying purposes as long as there is no temporary suspension of qualifying service.

B - PENSIONABLE EARNINGS

Pensionable Earnings Earnings deemed to be part of the employee's regular remuneration (including shift/lead hand premiums, acting pay, education premium). If you have any questions about earnings eligibility, please contact the Board office.

Pensionable earnings includes vacation cash out paid upon death, termination, retirement or paid on a regular bi-weekly basis to casual employees.

Pensionable earnings does NOT Include:

- Overtime pay
- Severance or sick leave vesting pay
- Pay in lieu of vacation for active employees
- Other extra allowances

Statutory Holiday Pay If an employee is paid for a statutory holiday which is accrued after the employee's date of termination or date of death, these earnings are NOT pensionable.

If an employee works on a statutory holiday, only the payment for the regular hours would be pensionable. Any earnings associated to the payment of overtime would NOT be pensionable.

Vacation Pay Pensionable earnings include vacation pay paid on termination, retirement or death, up to the lessor of:

- 2 years of normal vacation accruals, being the annual accrual rate in the fiscal year of termination, death or retirement plus the annual accrual rate in the prior fiscal year, or
- 50 days.

Note that the maximum accrual rate is reduced proportionately if the employee worked on a part-time basis in either of the two fiscal years prior to termination, death or retirement.

This provision does not limit the number of days of vacation that can be paid out, only the number of days of vacation pay that can be included as pensionable earnings.

Refer to Section Seven - End of Service

B - PENSIONABLE EARNINGS (CONT'D)

Retroactive Pay

Retroactive salary paid to an employee after death, termination or retirement is pensionable providing that the funds have **not** been removed from the pension plan. Contact Client Services Administration staff before deducting contributions from retroactive pay for an employee who ceased employment.

Retroactive salary paid to active employees in the current year for prior year(s) must be reported to the Board office at year end. Refer to Section Three C - Contribution Rate.

The report should include: Social Insurance Number, employee number, employee name and the amount of retro pay for each applicable year.

Example:

Jane Doe received \$12,000.00 of retro pay in 2014 for periods relating to 2011 to 2013.

SIN	Employee No.	Employee	Retro Amount	Year For
123456789	09876	Jane Doe	\$6,000.00	2013
			\$4,000.00	2012
			\$2,000.00	2011

Annualized Earnings

Determines the employee's full-time annual earnings by dividing pensionable earnings by service (pensionable earnings ÷ service).

Annualized earnings are used as a reasonableness check when reviewing and processing the End of Service Report, buyback of service and year end data. The annualized earnings should relate to the member's annual salary.

Example:

Annual salary as at January 1 st	\$39,500.00
Annual salary as at December 31 st	\$41,600.00
Service reported at year end	0.7212
Pensionable earnings reported at year end	\$29,200.00

$$\text{Annualized Earnings} = \$29,200.00 \div 0.7212 = \$40,488.00$$

This would indicate that service and earnings are reasonable as the annualized earnings falls between the January 1st and December 31st annual salary.

C - CONTRIBUTION RATE

Employee Contribution Rate

Employees contribute at a specified rate up to the Yearly Maximum Pensionable Earnings (YMPE) amount and a specified rate for any earnings above the YMPE.

Year	Earnings Up to the YMPE	Earnings Above the YMPE
For pay periods ending before July 1, 2012	6.0%	7.0%
For pay periods ending on or after July 1, 2012 but before 2013	6.5%	7.5%
For pay periods ending in 2013	7.0%	8.0%
For pay periods ending in 2014	7.5%	8.5%
For pay periods ending after 2014	8.0%	9.0%

Example 1:

2014 YMPE \$52,500.00

2014 Pensionable Earnings \$50,500.00

Since the pensionable earnings are below the YMPE, the employee contributes at 7.5%.

$\$50,500.00 \times 7.5\% = \$3,787.50$

Total Employee Contributions **\$3,787.50**

Example 2:

2014 YMPE \$52,500.00

2014 Pensionable Earnings \$94,524.00

Since the pensionable earnings are above the YMPE, the employee contributes at 7.5% for earnings up to the YMPE and 8.5% for any earnings above the YMPE.

$\$94,524.00 - 52,500.00 = \$42,024.00$

Earnings up to YMPE

$\$52,500.00 \times 7.5\% = \$3,937.50$

Earnings above YMPE

$\$42,024.00 \times 8.5\% = \underline{\$3,572.04}$

Total Employee Contributions **\$7,509.54**

C - CONTRIBUTION RATE (CONT'D)

Correctional Officer's Contribution Rate

Members who are part of the Corrections Component of the Government Employees' Master Agreement, contribute an additional 1% of his or her pensionable earnings.

Refund of Additional 1% Correctional Contributions

An employee who has made additional contributions is entitled to a refund of those contributions, plus interest, if:

1. He/she moves from a correctional officer position to another position within the civil service; and
2. At the time of the move, he or she is less than 60 years old and the total of his or her age and years of service is less than 75.

If a member is moved from a correctional officer position:

1. Stop deducting the additional 1% contributions;
2. Notify the Board office in order to determine if the member should be refunded these additional contributions. Do not refund any correctional contributions through payroll unless advised by the Board office.

Pre-Funding Employer Contribution Rate

Year	Earnings Up to the YMPE	Earnings Above the YMPE
For pay periods ending before July 1, 2012	5.1%	7.0%
For pay periods ending on or after July 1, 2012 but before 2013	5.6%	7.5%
For pay periods ending in 2013	6.1%	8.0%
For pay periods ending in 2014	6.6%	8.5%
For pay periods ending after 2014	7.1%	9.0%

Example 1:

2014 YMPE \$52,500.00

2014 Pensionable Earnings \$50,500.00

Since the pensionable earnings are below the YMPE, the employer contributes at 6.6%.

\$50,500.00 x 6.6% = \$ 3,333.00

Total Employer Contributions \$ **3,333.00**

C - CONTRIBUTION RATE (CONT'D)

Example 2:

2014 YMPE \$52,500.00
2014 Pensionable Earnings \$94,524.00

Since the pensionable earnings are above the YMPE, the employer contributes at 6.6% for earnings up to the YMPE and 8.5% for any earnings above the YMPE.

$$\$94,524.00 - 52,500.00 = \$42,024.00$$

Earnings up to YMPE
 $\$52,500.00 \times 6.6\% = \$3,465.00$
Earnings over YMPE
 $\$42,024.00 \times 8.5\% = \underline{\$3,572.04}$
Total Employee Contributions **\$7,037.04**

December 31st

If an employee terminates, retires, or dies after the last pay period in the year but before January 1st of the next year, contributions deducted on any earnings paid in the new tax year should be deducted at the contribution rate in effect at the date of payment and based on the total revised pensionable earnings for the prior year.

Example:

Retirement Date - December 31, 2013
2013 YMPE \$51,100.00
2013 Pensionable earnings to December 27, 2013 \$49,560.56

Pensionable earnings for period ending Jan 10, 2014 \$ 381.23
Vacation Pay issued on period ending Jan 25, 2014 \$ 7,624.70
Earnings issued for 2014 **\$ 8,005.93**

$$\$51,100.00 - 49,560.56 = \$1,539.44$$
$$\$1,539.44 \times 7.5\% = \$ 115.46$$

$$\$8,005.93 - 1,539.44 = \$6,466.49$$
$$\$6,466.49 \times 8.5\% = \underline{\$ 549.65}$$

2014 Employee Contributions **\$ 665.11**

C - CONTRIBUTION RATE (CONT'D)

Retroactive Salary Increase

When a member receives a payment for retroactive salary increases, contributions are deducted based on the contribution rate in effect at the date of payment and based on the total revised salary.

Example 1:

The employee received retro pay earnings of \$2,469.48 on pay period 2014-10 as follows:

\$1,614.66 For 2013

\$ 854.82 For 2014

Pay Period	Pensionable Earnings	Year-to-date Earnings	Employee Contributions	Employee Contribution Rate	Employer Contributions	Employer Contribution Rate
2014-01	\$1,899.50	\$1,899.50	\$142.46	7.5%	\$125.37	6.6%
2014-02	\$1,899.50	\$3,799.00	\$142.46	7.5%	\$125.37	6.6%
2014-03	\$1,899.50	\$5,698.50	\$142.46	7.5%	\$125.37	6.6%
2014-04	\$1,899.50	\$7,598.00	\$142.46	7.5%	\$125.37	6.6%
2014-05	\$1,899.50	\$9,497.50	\$142.46	7.5%	\$125.37	6.6%
2014-06	\$1,899.50	\$11,397.00	\$142.46	7.5%	\$125.37	6.6%
2014-07	\$1,899.50	\$13,296.50	\$142.46	7.5%	\$125.37	6.6%
2014-08	\$1,899.50	\$15,196.00	\$142.46	7.5%	\$125.37	6.6%
2014-09	\$1,899.50	\$17,095.50	\$142.46	7.5%	\$125.37	6.6%
2014-10	\$4,463.96	\$21,559.46	\$334.80	7.5%	\$294.62	6.6%
2014-11	\$1,994.48	\$23,553.94	\$149.59	7.5%	\$131.64	6.6%
2014-12	\$1,994.48	\$25,548.42	\$149.59	7.5%	\$131.64	6.6%
2014-13	\$1,994.48	\$27,542.90	\$149.59	7.5%	\$131.64	6.6%
2014-14	\$1,994.48	\$29,537.38	\$149.59	7.5%	\$131.64	6.6%
2014-15	\$1,994.48	\$31,531.86	\$149.59	7.5%	\$131.64	6.6%
2014-16	\$1,994.48	\$33,526.34	\$149.59	7.5%	\$131.64	6.6%
2014-17	\$1,994.48	\$35,520.82	\$149.59	7.5%	\$131.64	6.6%
2014-18	\$1,994.48	\$37,515.30	\$149.59	7.5%	\$131.64	6.6%
2014-19	\$1,994.48	\$39,509.78	\$149.59	7.5%	\$131.64	6.6%
2014-20	\$1,994.48	\$41,504.26	\$149.59	7.5%	\$131.64	6.6%
2014-21	\$1,994.48	\$43,498.74	\$149.59	7.5%	\$131.64	6.6%
2014-22	\$1,994.48	\$4,5493.22	\$149.59	7.5%	\$131.64	6.6%
2014-23	\$1,994.48	\$47,487.70	\$149.59	7.5%	\$131.64	6.6%
2014-24	\$1,994.48	\$49,482.18	\$149.59	7.5%	\$131.64	6.6%
2014-25	\$1,994.48	\$51,476.66	\$149.59	7.5%	\$131.64	6.6%
2014-26	\$1,994.48	\$53,471.14	\$159.29	7.5% / 8.5%	\$150.09	6.6% / 8.5%

C - CONTRIBUTION RATE (CONT'D)

Example 2:

Employee retired on December 27, 2013 and received retro pay on Pay Period 2014-07 of \$1,515.62 for period back to 2013.

Contributions would be deducted at 8.5% as this is the contribution rate in effect in 2014 and as there is no service in 2014, the revised earnings are over the 2013 YMPE.

Voluntary Contributions

Employees are not permitted to make voluntary (optional) contributions to the fund.

Employer Invoicing

Payment funding employers are invoiced at the event date for the following (based on 1.4% pension formula):

- One-half of an employee's pension at retirement (including one-half of the cost-of-living adjustment).
- 50% of funds transferred out for division of relationship.
- 50% of the transfer value for benefits transferred out on termination and death.

Payment funding and pre-funding employers are invoiced at the event date:

- 100% of funds paid outside the pension plan (unregistered benefits). This would include the benefits accrued while on Long Term Disability (LTD) and benefits related to earnings over the maximum allowed under the ITA.

Reporting to the CSSB

The employer must report regular contributions deducted from members on the Contribution Remittance Form.

The employer must report the total of contributions deducted from each employee for the year on the Year End Report.

D - REMITTING CONTRIBUTIONS

Remittance Deadlines Employers must deduct and remit all contributions made by the member and/or the participating employer within the specified deadlines as set out under Part 4 of the Pension Benefits Regulation.

Contributions from	Contributions must be remitted to the Board office
Member	Within 30 days after the end of the month in which the contributions were received or deducted.
Employer	Are payable at least monthly, and no later than 30 days after the end of the period for which they are payable.

Remittance Methods Employers can remit contributions either by cheque or EFT (electronic funds transfer).

EFT – Please contact the Board’s Director of Finance for information required to remit contributions by this method. Contact information is available on the CSSB website under *Other Information/About the CSSB*.

Cheque – Should be made payable to “The Civil Service Superannuation Fund”

All supporting documentation, Contribution Remittance Report and breakdown of any other payment of contributions (buyback of service, arrears, etc.) for each member must be sent to the Board office.

For purchase of service payments, include the member’s name, employee number and the amount remitted.

A - MATERNITY LEAVE

An employee has the option of contributing to the pension plan while on maternity leave (17 weeks).

The Election to Contribute on Maternity Leave form must be completed and signed **prior** to the commencement of the leave.

Employee Cost

If the employee requests an estimate of the cost to purchase the period while on maternity leave, the employee will have 60 days from the date of the letter issued by the Board office to submit the required payments. If the Board does not receive the payments within the required time period, the application will be cancelled.

The required contribution rate in effect in the applicable year(s) as for active employees.

Employer Cost

If the employee purchases the period of service while on maternity leave, payment funding employers are responsible for paying half of the benefit at the event date (death, termination, division of relationship, retirement).

For pre-funding employers, an invoice of the employer's contributions owing will be sent to the employer once the employee pays for the period of service or at year end.

Payment

If the employee elects to contribute while on maternity leave, the employee will be required to send post-dated cheques directly to the Board office. The Board office will issue a tax receipt directly to the member for any payments the Board office receives before the end of the tax year.

Did You Know...

If an employee receives a Supplement to Employment Insurance (EI) Maternity Benefits (top-up earnings), these earnings are NOT considered to be pensionable and NO contributions should be deducted.

A - MATERNITY LEAVE (CONT'D)

Required Form

Election to Contribute On Maternity Leave

Step	Required Action
1	<p>Provide the employee with the Election to Contribute On Maternity Leave form. The employee must complete and sign Section A of the application prior to the commencement of the leave.</p> <p>If the employee signs the application form after the leave commences, the application will be denied.</p>
2	<p>The employer completes Section B once the maternity leave dates have been confirmed and sends the completed application form to the Board office.</p>
3	<p>Provide the employee with the form to either continue or waive group insurance during an employer approved leave of absence (see Group Insurance Administration Manual).</p>
4	<p>Notify the Board office in writing if there is a change in the employee's maternity leave dates (ie. the employee returns back to work before the end of the leave).</p> <p>Provide the Board office with the following revised information:</p> <ul style="list-style-type: none"> - Revised leave dates - Revised service for period of leave - Revised earnings for period of leave

How to complete Section B:

Employee status	Indicate if the employee is full-time, part-time, casual, seasonal, etc.
Bi-weekly Hours	Report the bi-weekly hours worked by the applicant. If this member does not work regular bi-weekly hours, the hours should be based on an average over the previous 26 pay periods.
Hourly Rate	Report the employee's hourly rate of pay at the date of leave.
Full-Time Annual Salary	<p>Report the member's annual salary, as at the date of leave, based on full-time hours.</p> <p>Hourly rate of pay x full-time hours x 26 pay periods</p>

A - MATERNITY LEAVE (CONT'D)

Year-to-date Pensionable Service	Report the total service from the first pay period of the year up to the date of the maternity leave.
Year-to-date Pensionable Earnings	Report the total pensionable earnings up to the date the maternity leave commences.
Maternity Leave Dates	Enter dates for the period of the maternity leave.
Year	Report the year of the leave. Note – If the period of leave carries over to the following year, the employer will report both years.
Number of Pay Periods	Report the number of pay periods from the start of the leave to the earlier of the end of leave or the last pay period in that particular year.
Pensionable Service	Report the service from the start of the leave to the earlier of the end of the leave or the last pay period in that particular year. Service is reported to 4 decimals (ie. 0.3269)
Pensionable Earnings	Report the pensionable earnings from the start of the leave to the earlier of the end of the leave or the last pay period in that particular year.

Things to check

1. The employee signed the application prior to the commencement of the leave – The employer completes all of Section B and then sends in the completed form to the Board office.
2. The employee signed the application after the commencement of the leave – The employer is not required to complete Section B. The employer sends a copy of the application form to the Board office. The Board office will notify the employee that purchase of service under this buyback is not eligible.
3. Year-to-date pensionable earnings – Used to determine the appropriate contribution rate for the period while on maternity leave. Service is reported to 4 decimals.
4. Earnings while on leave – Based on the member's rate of pay at the date the leave commences. If the member is scheduled for an increment during the leave, do not include this increase in earnings.

Don't Forget...

The maximum service while on Maternity Leave is 17 weeks.


A - MATERNITY LEAVE (CONT'D)

Example 1: Full-Time Employee / Period of leave in the same year

Employee Status	Full-time
Bi-weekly Hours	72.50
Hourly Rate	\$28.55
Full-Time Annual Salary	\$28.55 x 72.5 hours x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.4615 (12 pay periods ÷ 26 pay periods)
Year-to-date Pensionable Earnings	\$24,838.50 Note - Total pensionable earnings from December 31, 2012 to June 14, 2013
Maternity Leave Dates	June 15, 2013 to October 11, 2013 Note – The employer must confirm and report the actual period of leave.
Year	On the first line report '2013'
Number of Pay Periods	8.5 pay periods from June 15, 2013 to October 11, 2013
Pensionable Service	0.3269 (8.5 pay periods ÷ 26 pay periods) Note – service must be rounded to 4 decimals
Pensionable Earnings	\$17,593.98 (\$28.55 x 72.5 hrs x 8.5 pay periods)

A - MATERNITY LEAVE (CONT'D)

Example 1: Sample



**The Civil Service Superannuation Fund
Election To Contribute On Maternity Leave**

SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE

I do not wish to receive information on the cost to purchase service while on maternity leave. You may apply to purchase this period of service in the future at full actuarial cost.

I request information on the cost to purchase service while on maternity leave. The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation.

Maternity Leave From: June 17, 2013 To October 14, 2013

Employee Name: Jane Doe

Employee Number: 12345 Social Insurance Number: 123 456 789

Mailing Address: 123 First Ave
Winnipeg MB Postal Code R2D 3P0

Jane Doe jdoe@email.com June 3, 2013
Employee's Signature Email Address Date

This completed form should be given to your Human Resource / Payroll Department.

SECTION B – TO BE COMPLETED BY THE EMPLOYER

Employee Status: Full-time Bi-weekly Hours: 72.5

Hourly Rate: \$ 28.55 Full-time Annual Salary: \$ 53,816.75

Year-to-date Pensionable Service (to date of maternity leave): 0.4615

Year-to-date Pensionable Earnings (to date of maternity leave): \$ 24,838.50

Maternity Leave From: June 15, 2013 To October 11, 2013

Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
<u>2013</u>	<u>8.5</u>	<u>0.3269</u>	<u>\$ 17,593.98</u>

Mary Smith 204-946-3200/msmith@email.com June 25, 2013
Payroll Contact Name Phone # / Email Address Date

For CSSB Use Only

Last updated: July 2015


A - MATERNITY LEAVE (CONT'D)

Example 2: Full-Time Employee / Period of leave in different years

Employee Status	Full-time
Bi-weekly Hours	72.50
Hourly Rate	\$28.55 (rate of pay as of the date of leave)
Full-Time Annual Salary	\$28.55 x 72.5 hours x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.8462 (22 pay periods ÷ 26 pay periods)
Year-to-date Pensionable Earnings	\$45,537.25 Note – Total pensionable earnings from December 31, 2012 to November 1, 2013
Maternity Leave Dates	November 4, 2013 to February 28, 2014
Year	On the first line report '2013' On the second line report '2014'
Number of Pay Periods	2013 = 4.0 pay periods (Nov 4/13 – Dec 27/13) 2014 = 4.5 pay periods (Dec 30/13 – Feb 28/14)
Pensionable Service	2013 = 0.1538 (4 pay periods ÷ 26 pay periods) 2014 = 0.1731 (4.5 pay periods ÷ 26 pay periods)
Pensionable Earnings	2013 = \$8,279.50 (\$28.55 x 72.5 hrs x 4 pay period) 2014 = \$9,314.43 (\$28.55 x 72.5 hrs x 4.5 pay period)

A - MATERNITY LEAVE (CONT'D)

Example 2: Sample



The Civil Service Superannuation Fund
Election To Contribute On Maternity Leave

SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE

I do not wish to receive information on the cost to purchase service while on maternity leave.
You may apply to purchase this period of service in the future at full actuarial cost.

I request information on the cost to purchase service while on maternity leave.
The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation.

Maternity Leave From: November 4, 2013 To February 28, 2014

Employee Name: Jane Doe

Employee Number: 12345 Social Insurance Number: 123 456 789

Mailing Address: 123 First Ave
Winnipeg MB Postal Code R2D 3P0

Jane Doe jdoe@email.com Oct 29, 2013
Employee's Signature Email Address Date

This completed form should be given to your Human Resource / Payroll Department.

SECTION B – TO BE COMPLETED BY THE EMPLOYER

Employee Status: Full-time Bi-weekly Hours: 72.5

Hourly Rate: \$ 28.55 Full-time Annual Salary: \$ 53,816.75

Year-to-date Pensionable Service (to date of maternity leave): 0.8462

Year-to-date Pensionable Earnings (to date of maternity leave): \$ 45,537.25

Maternity Leave From: November 4, 2013 To February 28, 2014

Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
<u>2013</u>	<u>4.0</u>	<u>0.1538</u>	<u>\$ 8,279.50</u>
<u>2014</u>	<u>4.5</u>	<u>0.1731</u>	<u>\$ 9,314.43</u>

Mary Smith 204-946-3200/msmith@email.com Nov 10, 2013
Payroll Contact Name Phone # / Email Address Date

For CSSB Use Only

Last updated: July 2015


A - MATERNITY LEAVE (CONT'D)

Example 3: Part-Time Employee / Period of leave in the same year

Employee Status	Part-time
Bi-weekly Hours	43.50
Hourly Rate	\$28.55
Full-Time Annual Salary	\$28.55 x 72.5 hrs x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.2769 (43.5 hrs x 12 pay periods) ÷ (72.5 hrs x 26 pay periods)
Year-to-date Pensionable Earnings	\$14,903.10 Note – Total pensionable earnings from December 31, 2012 to June 14, 2013
Maternity Leave Dates	June 15, 2013 to October 11, 2013
Year	On the first line report '2013'
Number of Pay Periods	8.50 pay periods
Pensionable Service	0.1961 (43.5 hours x 8.50 pay periods) ÷ 1885 hours
Pensionable Earnings	\$10,556.36 \$28.55 x 43.5 hours x 8.50 pay periods

A - MATERNITY LEAVE (CONT'D)

Example 3: Sample



**The Civil Service Superannuation Fund
Election To Contribute On Maternity Leave**

SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE

I do not wish to receive information on the cost to purchase service while on maternity leave.
You may apply to purchase this period of service in the future at full actuarial cost.

I request information on the cost to purchase service while on maternity leave.
The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation.

Maternity Leave From: June 17, 2013 To October 14, 2013

Employee Name: Jane Doe

Employee Number: 12345 Social Insurance Number: 123 456 789

Mailing Address: 123 First Ave
Winnipeg MB Postal Code R2D 3P0

Jane Doe jdoe@email.com June 3, 2013
Employee's Signature Email Address Date

This completed form should be given to your Human Resource / Payroll Department.

SECTION B – TO BE COMPLETED BY THE EMPLOYER

Employee Status: Part-Time Bi-weekly Hours: 43.5

Hourly Rate: \$ 28.55 Full-time Annual Salary: \$ 53,816.75

Year-to-date Pensionable Service (to date of maternity leave): 0.2769

Year-to-date Pensionable Earnings (to date of maternity leave): \$ 14,903.10

Maternity Leave From: June 15, 2013 To October 11, 2013

Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
<u>2013</u>	<u>8.50</u>	<u>0.1961</u>	<u>\$ 10,556.36</u>

Mary Smith 204-946-3200/msmith@email.com June 21, 2013
Payroll Contact Name Phone # / Email Address Date

For CSSB Use Only

Last updated: July 2015


A - MATERNITY LEAVE (CONT'D)

Example 4: Part-Time Employee / Period of leave over different years

Employee Status	Part-time
Bi-weekly Hours	43.50
Hourly Rate	\$28.55
Full-Time Annual Salary	\$28.55 x 72.5 hours x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.5077 (43.5 hours x 22 pay period) ÷ 1885 hours
Year-to-date Pensionable Earnings	\$27,322.35 Note – Total pensionable earnings from December 31, 2012 to November 1, 2013
Maternity Leave Dates	November 4, 2013 to February 28, 2014
Year	On the first line report '2013' On the second line report '2014'
Number of Pay Periods	2013 = 4.0 pay periods (Nov 4/13 – Dec 27/13) 2014 = 4.5 pay periods (Dec 30/13 – Feb 28/14)
Pensionable Service	2013 = 0.0923 (43.5 hrs x 4 pay periods ÷ 1885 hrs) 2014 = 0.1038 (43.5 hrs x 4.5 pay periods ÷ 1885 hrs)
Pensionable Earnings	2013 = \$4,967.70 (\$28.55 x 43.5 hrs x 4 pay periods) 2014 = \$5,588.66 (\$28.55 x 43.5 hrs x 4.5 pay period)

A - MATERNITY LEAVE (CONT'D)

Example 4: Sample



The Civil Service Superannuation Fund
Election To Contribute On Maternity Leave

SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE

I do not wish to receive information on the cost to purchase service while on maternity leave.
You may apply to purchase this period of service in the future at full actuarial cost.

I request information on the cost to purchase service while on maternity leave.
The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation.

Maternity Leave From: November 4, 2013 To February 28, 2014

Employee Name: Jane Doe

Employee Number: 12345 Social Insurance Number: 123 456 789

Mailing Address: 123 First Ave
Winnipeg MB Postal Code R2D 3P0

Jane Doe jdoe@email.com Oct 25, 2013
Employee's Signature Email Address Date

This completed form should be given to your Human Resource / Payroll Department.

SECTION B – TO BE COMPLETED BY THE EMPLOYER

Employee Status: Part-Time Bi-weekly Hours: 43.5

Hourly Rate: \$ 28.55 Full-time Annual Salary: \$ 53,816.75

Year-to-date Pensionable Service (to date of maternity leave): 0.5077

Year-to-date Pensionable Earnings (to date of maternity leave): \$ 27,322.35

Maternity Leave From: November 4, 2013 To February 28, 2014

Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
<u>2013</u>	<u>4</u>	<u>0.0923</u>	<u>\$ 4,967.70</u>
<u>2014</u>	<u>4.5</u>	<u>0.1038</u>	<u>\$ 5,588.66</u>

Mary Smith 204-946-3200/msmith@email.com Nov 12, 2013
Payroll Contact Name Phone # / Email Address Date

For CSSB Use Only

Last updated: July 2015


A - MATERNITY LEAVE (CONT'D)

Example 5: Casual Employee / Period of leave over same year

Employee Status	Casual
Bi-weekly Hours	<p>As the hours for this employee vary each bi-weekly, the employer must determine the average bi-weekly hours worked over previous 26 pay periods)</p> <p>PP 2012-13 = 21.75 hrs PP 2012-26 = 36.25 hrs PP 2012-14 = 43.50 hrs PP 2013-01 = 43.50 hrs PP 2012-15 = 58.00 hrs PP 2013-02 = 14.50 hrs PP 2012-16 = 21.75 hrs PP 2013-03 = 7.25 hrs PP 2012-17 = 50.75 hrs PP 2013-04 = 58.00 hrs PP 2012-18 = 65.25 hrs PP 2013-05 = 29.00 hrs PP 2012-19 = 36.25 hrs PP 2013-06 = 58.00 hrs PP 2012-20 = 14.50 hrs PP 2013-07 = 21.75 hrs PP 2012-21 = 7.25 hrs PP 2013-08 = 14.50 hrs PP 2012-22 = 14.50 hrs PP 2013-09 = 21.75 hrs PP 2012-23 = 29.00 hrs PP 2013-10 = 29.00 hrs PP 2012-24 = 14.50 hrs PP 2013-11 = 21.75 hrs PP 2012-25 = 43.50 hrs PP 2013-12 = 14.50 hrs</p> <p>Total Hours = 790.25 hrs Average bi-weekly hours = $790.25 \div 26$ = 30.40 hours</p>
Hourly Rate	\$28.55
Full-Time Annual Salary	\$28.55 x 72.5 hours x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.1769 (333.50 hours ÷ 1885 hours)
Year-to-date Pensionable Earnings	\$9,521.43 Note – Total pensionable earnings from December 31, 2012 to June 14, 2013
Maternity Leave Dates	June 15, 2013 to October 11, 2013
Year	On the first line report '2013'
Number of Pay Periods	8.5 pay periods
Pensionable Service	0.1371 (8.50 pp ÷ 26 pp) x (30.40 hours ÷ 72.50 hours)
Pensionable Earnings	\$7,378.28 \$28.55 x 72.5 hours x 26 pp x 0.1371 OR \$28.55 x 30.40 hours x 8.5 pp

A - MATERNITY LEAVE (CONT'D)

Example 5: Sample



**The Civil Service Superannuation Fund
Election To Contribute On Maternity Leave**

SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE

I do not wish to receive information on the cost to purchase service while on maternity leave.
You may apply to purchase this period of service in the future at full actuarial cost.

I request information on the cost to purchase service while on maternity leave.
The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation.

Maternity Leave From: June 17, 2013 To October 14, 2013

Employee Name: Jane Doe

Employee Number: 12345 Social Insurance Number: 123 456 789

Mailing Address: 123 First Ave
Winnipeg MB Postal Code R2D 3P0

Jane Doe jdoe@email.com May 31, 2013
Employee's Signature Email Address Date

This completed form should be given to your Human Resource / Payroll Department.

SECTION B – TO BE COMPLETED BY THE EMPLOYER

Employee Status: Casual Bi-weekly Hours: 30.4

Hourly Rate: \$ 28.55 Full-time Annual Salary: \$ 53,816.75

Year-to-date Pensionable Service (to date of maternity leave): 0.1769

Year-to-date Pensionable Earnings (to date of maternity leave): \$ 9,521.43

Maternity Leave From: June 15, 2013 To October 11, 2013

Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
<u>2013</u>	<u>8.5</u>	<u>0.1371</u>	<u>\$ 7,378.28</u>

Mary Smith 204-946-3200/msmith@email.com June 30, 2013
Payroll Contact Name Phone # / Email Address Date

For CSSB Use Only

Last updated: July 2015

B - PARENTAL/ADOPTIVE LEAVE

An employee has the option of contributing to the pension plan while on parental/adoptive leave (37 weeks).

The Election to Contribute on Parental Leave form must be completed and signed prior to the commencement of the leave.

If the employee requests an estimate of the cost to purchase the period while on parental/adoptive leave, the employee will have 60 days from the date of the letter issued by the Board office to submit the required payments. If the Board does not receive the payments within the required time period, the application will be cancelled.

Employee Cost

The required contribution rate in effect in the applicable year(s) as for active employees PLUS an equal matching portion.

The employee pays for the full cost with no employer funding.

Payment

If the member elects to contribute while on parental leave, the employee will be required to send post-dated cheques directly to Board office. The Board office will issue a tax receipt directly to the member for any payments the Board office receives before the end of the tax year.

Required Form

Election to Contribute on Parental Leave

Step	Required Action
1	Provide the employee with the Election to Contribute on Parental Leave form. The employee must complete and sign Section A of the application prior to the commencement of the leave.
2	The employer completes Section B once the parental leave dates have been confirmed and sends the completed application form to the Board office.
3	Provide the employee with the form to either continue or waive group insurance during an employer approved leave of absence (see Group Insurance Administration Manual).
4	Notify the Board office in writing if there is a change in the employee's parental leave dates. Provide the Board office with the following revised information: <ul style="list-style-type: none"> - Revised leave dates - Revised service for period of leave - Revised earnings for period of leave

B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

How to complete Section B:

Employee Status	Indicate if the employee is Full-time, Part-time, Casual, Seasonal, etc.
Bi-weekly Hours	Report the bi-weekly hours worked by the applicant. If this member does not work regular bi-weekly hours, the hours should be based on an average over the previous 26 pay periods.
Hourly Rate	Report hourly rate of pay at the date of leave.
Full-Time Annual Salary	Report the member's annual salary, as at the date of leave, based on full-time hours. Hourly rate of pay x full-time hours x 26 pay periods
Year-to-date Pensionable Service	Report the total pensionable service to the date of the parental leave.
Year-to-date Pensionable Earnings	Report the total pensionable earnings to the date of the parental leave.
Parental Leave Dates	Enter dates for the period of the parental leave.
Year	Report the year of the leave. Note – If the period of leave carries over to the following year, the employer will report both years.
Number of Pay Periods	Report the number of pay periods from the start of the leave to the earlier of the end of leave or the last pay period in that particular year.
Pensionable Service	Report the service from the start of the leave to the earlier of the end of the leave or the last pay period in that particular year.
Pensionable Earnings	Report the pensionable earnings from the start of the leave to the earlier of the end of the leave or the last pay period in that particular year.

B - PARENTAL/ADOPTIVE LEAVE (CONT'D)


Example 1: Full-Time Employee – Period of leave in different years

Did you know...
The maximum service while on Parental Leave is 37 weeks.

Employee Status	Full-Time
Bi-weekly Hours	72.50
Hourly Rate	\$28.55
Full-Time Annual Salary	\$28.55 x 72.5 hours x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.4615 (12 pay periods ÷ 26 pay periods)
Year-to-date Pensionable Earnings	\$24,838.50 Note – Total pensionable earnings from December 31, 2012 to October 11, 2013
Parental Leave Dates	October 14, 2013 to June 27, 2014 Note – The employer must confirm and report the actual period of leave.
Year	On the first line report '2013' On the second line report '2014'
Number of Pay Periods	2013 = 5.5 pay periods (Oct 14/13 – Dec 27/13) 2014 = 13.0 pay periods (Dec 28/13 – June 27/14)
Pensionable Service	2013 = 0.2115 (5.5 pay periods ÷ 26 pay periods) 2014 = 0.5000 (13.0 pay periods ÷ 26 pay periods)
Pensionable Earnings	2013 = \$11,384.31 (\$28.55 x 72.5 hrs x 5.5 pay periods) 2014 = \$26,908.38 (\$28.55 x 72.5 hrs x 13 pay periods)

B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

Example 1: Sample

		The Civil Service Superannuation Fund Election To Contribute On Parental Leave	
SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE			
<input type="checkbox"/> I do not wish to receive information on the cost to purchase service while on parental leave. You may apply to purchase this period of service in the future at full actuarial cost.			
<input checked="" type="checkbox"/> I request information on the cost to purchase service while on parental leave. The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation plus an equal matching amount.			
Parental Leave From: <u>October 15, 2013</u>		To <u>June 30, 2014</u>	
Employee Name: <u>Jane Doe</u>			
Employee Number: <u>12345</u>		Social Insurance Number: <u>123 456 789</u>	
Mailing Address: <u>123 First St</u>			
<u>Winnipeg MB</u>		Postal Code <u>R2D 3P0</u>	
<u>Jane Doe</u>		<u>jdoe@email.com</u>	<u>Oct 4, 2013</u>
Employee's Signature		Email Address	Date
This completed form should be given to your Human Resource / Payroll Department.			
SECTION B – TO BE COMPLETED BY THE EMPLOYER			
Employee Status: <u>Full-time</u>		Bi-weekly Hours: <u>72.5</u>	
Hourly Rate: <u>\$ 28.55</u>		Full-time Annual Salary: <u>\$ 53,816.75</u>	
Year-to-date Pensionable Service (to date of parental leave):		<u>0.4615</u>	
Year-to-date Pensionable Earnings (to date of parental leave):		<u>\$ 24,835.50</u>	
Parental Leave From: <u>October 14, 2013</u>		To <u>June 27, 2014</u>	
Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
<u>2013</u>	<u>5.5</u>	<u>0.2115</u>	<u>\$ 11,384.31</u>
<u>2014</u>	<u>13</u>	<u>0.5000</u>	<u>\$ 26,908.38</u>
<u>Mary Smith</u>		<u>204-946-3200/msmith@email.com</u>	<u>Oct 29, 2013</u>
Payroll Contact Name		Phone # / Email Address	Date
For CSSB Use Only			
Last updated: July 2015			


B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

Example 2: Full-Time Employee – Period of leave in the same year

Employee Status	Full-Time
Bi-weekly Hours	72.50
Hourly Rate	\$28.55 (rate of pay as of the date of leave)
Full-Time Annual Salary	\$28.55 x 72.5 hours x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.0000
Year-to-date Pensionable Earnings	\$0.00 Note – Total pensionable earnings from December 30, 2013 to February 28, 2014
Parental Leave Dates	March 3, 2014 to November 14, 2014
Year	On the first line report '2014'
Number of Pay Periods	2014 = 18.5 pay periods (Mar 3/14 to Nov 14/14)
Pensionable Service	2014 = 0.7115 (18.5 pay periods ÷ 26 pay periods)
Pensionable Earnings	2014 = \$38,292.69 (\$28.55 x 72.5 hrs x 18.5 pay periods)

B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

Example 2: Sample

		The Civil Service Superannuation Fund Election To Contribute On Parental Leave	
SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE			
<input type="checkbox"/> I do not wish to receive information on the cost to purchase service while on parental leave. You may apply to purchase this period of service in the future at full actuarial cost.			
<input checked="" type="checkbox"/> I request information on the cost to purchase service while on parental leave. The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation plus an equal matching amount.			
Parental Leave From: _____		To _____	
March 1, 2014		June 30, 2014	
Employee Name: <u>Jane Doe</u>			
Employee Number: _____		Social Insurance Number: _____	
12345		123 456 789	
Mailing Address: <u>123 First St</u>			
<u>Winnipeg MB</u>		Postal Code <u>R2D 3P0</u>	
<u>Jane Doe</u>		<u>jdoe@email.com</u>	<u>Feb 14, 2013</u>
Employee's Signature		Email Address	Date
This completed form should be given to your Human Resource / Payroll Department.			
SECTION B – TO BE COMPLETED BY THE EMPLOYER			
Employee Status: _____		Bi-weekly Hours: _____	
Full-time		72.5	
Hourly Rate: _____		Full-time Annual Salary: _____	
\$ 28.55		\$ 53,816.75	
Year-to-date Pensionable Service (to date of parental leave): _____			
Year-to-date Pensionable Earnings (to date of parental leave): _____			
Parental Leave From: _____		To _____	
March 3, 2014		November 14, 2014	
Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
2014	18.5	0.7115	\$ 38,292.69
_____ Mary Smith		_____ 204-946-3200/msmith@email.com	_____ March 15, 2014
Payroll Contact Name		Phone # / Email Address	Date
For CSSB Use Only			
Last updated: July 2015			


B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

Example 3: Part-Time Employee - Period of leave in different years

Employee Status	Part-Time
Bi-weekly Hours	43.50
Hourly Rate	\$28.55
Full-Time Annual Salary	\$28.55 x 72.5 hours x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.2769 (43.5 hrs x 12 pay periods) / (72.5 hrs x 26 pay periods)
Year-to-date Pensionable Earnings	\$14,903.10 Note – Total pensionable earnings from December 31, 2012 to October 11, 2013
Parental Leave Dates	October 14, 2103 to June 27, 2014
Year	On the first line report '2013' On the second line report 2014
Number of Pay Periods	2013 = 5.5 pay periods (Oct 14/13 – Dec 27/13) 2014 = 13.0 pay periods (Dec 28/13 – June 27/14)
Pensionable Service	2013 = 0.1269 (43.5 hrs x 5.5 pay periods ÷ 1885 hrs) 2014 = 0.3000 (43.5 hrs x 13 pay periods ÷ 1885 hrs)
Pensionable Earnings	2013 = \$6,830.59 (\$28.55 x 43.5 hrs x 5.5 pay period) 2014 = \$16,145.03 (\$28.55 x 43.5 hrs x 13 pay period)

B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

Example 3: Sample



**The Civil Service Superannuation Fund
Election To Contribute On Parental Leave**

SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE

I do not wish to receive information on the cost to purchase service while on parental leave.
You may apply to purchase this period of service in the future at full actuarial cost.

I request information on the cost to purchase service while on parental leave.
The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation plus an equal matching amount.

Parental Leave From: October 15, 2013 To June 17, 2014

Employee Name: Jane Doe

Employee Number: 12345 Social Insurance Number: 123 456 789

Mailing Address: 123 First St
Winnipeg MB Postal Code R2D 3P0

Jane Doe jdoe@email.com October 1, 2013
Employee's Signature Email Address Date

This completed form should be given to your Human Resource / Payroll Department.

SECTION B – TO BE COMPLETED BY THE EMPLOYER

Employee Status: Part-time Bi-weekly Hours: 43.5

Hourly Rate: \$ 28.55 Full-time Annual Salary: \$ 53,816.75

Year-to-date Pensionable Service (to date of parental leave): 0.2769

Year-to-date Pensionable Earnings (to date of parental leave): \$ 14,903.10

Parental Leave From: October 14, 2013 To June 27, 2014

Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
<u>2013</u>	<u>5.5</u>	<u>0.1269</u>	<u>\$ 6,830.59</u>
<u>2014</u>	<u>13</u>	<u>0.3000</u>	<u>\$ 16,145.03</u>

Mary Smith 204-946-3200/msmith@email.com Oct 31, 2013
Payroll Contact Name Phone # / Email Address Date

For CSSB Use Only

Last updated: July 2015


B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

Example 4: Part-time Employee – Period of leave over the same year

Employee Status	Part-time
Bi-weekly Hours	43.50
Hourly Rate	\$28.55
Full-Time Annual Salary	\$28.55 x 72.5 hours x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.0000
Year-to-date Pensionable Earnings	\$0.00 Note – Total pensionable earnings from December 30, 2013 to February 28, 2014
Parental Leave Dates	March 3, 2014 to November 14, 2014
Year	On the first line report '201
Number of Pay Periods	2014 = 18.5 pay periods (Mar 3/14 to Nov 14/14)
Pensionable Service	2014 = 0.4269 (43.5 hrs x 18.5 pay periods ÷ 1885 hrs)
Pensionable Earnings	2014 = \$22,975.61 (\$28.55 x 43.5 hrs x 18.5 pay period)

B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

Example 4: Sample



**The Civil Service Superannuation Fund
Election To Contribute On Parental Leave**

SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE

I do not wish to receive information on the cost to purchase service while on parental leave.
You may apply to purchase this period of service in the future at full actuarial cost.

I request information on the cost to purchase service while on parental leave.
The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation plus an equal matching amount.

Parental Leave From: March 1, 2014 To November 4, 2014

Employee Name: Jane Doe

Employee Number: 12345 Social Insurance Number: 123 456 789

Mailing Address: 123 First St
Winnipeg MB Postal Code R2D 3P0

Jane Doe jdoe@email.com Feb 14, 2014
Employee's Signature Email Address Date

This completed form should be given to your Human Resource / Payroll Department.

SECTION B – TO BE COMPLETED BY THE EMPLOYER

Employee Status: Part-time Bi-weekly Hours: 43.5

Hourly Rate: \$ 28.55 Full-time Annual Salary: \$ 53,816.75

Year-to-date Pensionable Service (to date of parental leave): _____

Year-to-date Pensionable Earnings (to date of parental leave): _____

Parental Leave From: March 3, 2014 To November 14, 2014

Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
2014	18.5	0.4269	\$ 22,975.61
_____	_____	_____	_____

Mary Smith 204-946-3200/msmith@email.com March 15, 2014
Payroll Contact Name Phone # / Email Address Date

For CSSB Use Only

Last updated: July 2015


B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

Example 5: Casual Employee – Period of leave over same year

Employee Status	Casual
Bi-weekly Hours	<p>As the hours for this employee vary each bi-weekly, the employer must determine the average bi-weekly hours worked over previous 26 pay periods)</p> <p>PP 2012-13 = 21.75 hrs PP 2012-26 = 36.25 hrs PP 2012-14 = 43.50 hrs PP 2013-01 = 43.50 hrs PP 2012-15 = 58.00 hrs PP 2013-02 = 14.50 hrs PP 2012-16 = 21.75 hrs PP 2013-03 = 7.25 hrs PP 2012-17 = 50.75 hrs PP 2013-04 = 58.00 hrs PP 2012-18 = 65.25 hrs PP 2013-05 = 29.00 hrs PP 2012-19 = 36.25 hrs PP 2013-06 = 58.00 hrs PP 2012-20 = 14.50 hrs PP 2013-07 = 21.75 hrs PP 2012-21 = 7.25 hrs PP 2013-08 = 14.50 hrs PP 2012-22 = 14.50 hrs PP 2013-09 = 21.75 hrs PP 2012-23 = 29.00 hrs PP 2013-10 = 29.00 hrs PP 2012-24 = 14.50 hrs PP 2013-11 = 21.75 hrs PP 2012-25 = 43.50 hrs PP 2013-12 = 14.50 hrs</p> <p>Total Hours = 790.25 hrs Average bi-weekly hours = 790.25 / 26 = 30.40 hrs</p>
Hourly Rate	\$28.55
Full-Time Annual Salary	\$28.55 x 72.5 hrs x 26 pay periods \$53,816.75
Year-to-date Pensionable Service	0.1769 (333.50 hours ÷ 1885 hours)
Year-to-date Pensionable Earnings	\$9,521.43 Note – Total pensionable earnings from December 31, 2012 to June 14, 2013
Parental Leave Dates	October 14, 2013 to June 27, 2014
Year	On the first line report '2013' On the second line report '2014'
Number of Pay Periods	2013 = 5.5 pay periods (Oct 14/13 – Dec 27/13) 2014 = 13.0 pay periods (Dec 28/13 – June 27/14)
Pensionable Service	2013 = 0.0887 (30.4 hrs x 5.5 pay periods ÷ 1885 hrs) 2014 = 0.2097 (30.4 hrs x 13 pay periods ÷ 1885 hrs)
Pensionable Earnings	2013 = \$4,773.56 (\$28.55 x 30.4 hrs x 5.5 pay period) 2014 = \$11,282.96 (\$28.55 x 30.4 hrs x 13 pay period)

B - PARENTAL/ADOPTIVE LEAVE (CONT'D)

Example 5: Sample



**The Civil Service Superannuation Fund
Election To Contribute On Parental Leave**

SECTION A – TO BE COMPLETED BY THE EMPLOYEE PRIOR TO COMMENCEMENT OF LEAVE

I do not wish to receive information on the cost to purchase service while on parental leave.
You may apply to purchase this period of service in the future at full actuarial cost.

I request information on the cost to purchase service while on parental leave.
The required contributions on earnings for the period of service are as prescribed under The Civil Service Superannuation Employee Contribution regulation plus an equal matching amount.

Parental Leave From: October 15, 2013 To June 17, 2014

Employee Name: Jane Doe

Employee Number: 12345 Social Insurance Number: 123 456 789

Mailing Address: 123 First St
Winnipeg MB Postal Code R2D 3P0

Jane Doe jdoe@email.com October 1, 2013
Employee's Signature Email Address Date

This completed form should be given to your Human Resource / Payroll Department.

SECTION B – TO BE COMPLETED BY THE EMPLOYER

Employee Status: Casual Bi-weekly Hours: 30.4

Hourly Rate: \$ 28.55 Full-time Annual Salary: \$ 53,816.75

Year-to-date Pensionable Service (to date of parental leave): 0.1769

Year-to-date Pensionable Earnings (to date of parental leave): \$ 9,521.43

Parental Leave From: October 14, 2013 To June 27, 2014

Year	Number of Pay Periods	Pensionable Service (to 4 decimals)	Pensionable Earnings
<u>2013</u>	<u>5.5</u>	<u>0.0887</u>	<u>\$ 4,773.56</u>
<u>2014</u>	<u>13</u>	<u>0.2097</u>	<u>\$ 11,282.96</u>

Mary Smith 204-946-3200/msmith@email.com Oct 31, 2013
Payroll Contact Name Phone # / Email Address Date

For CSSB Use Only

Last updated: July 2015

C - SPECIAL SERVICE BUY BACK

An employee has the option of purchasing service for a period of employment that is not already pensionable and the period is with an employer who was and is currently participating in the pension plan.

This includes:

- Leaves of absence or lay-off.
- Part-time or casual service an employee has with a participating employer of the Fund during which the member did not contribute to the Fund (for example, if the member worked part-time for 0.6000 of a year, the eligible service for buy back would be 0.4000 of a year in order to obtain 1.0000 year of pensionable service).
- Maternity or parental leave that the member elected not to purchase in the past.
- Previous Fund pensionable service that had been refunded to the member.

Did you know...
Special Service excludes contract employment

Employee Cost

Full actuarial cost based on the employee's salary, age and actuarial assumptions in effect at the date of application.

The employee pays for the full cost with no employer funding.

Payment

If the member elects to purchase this service, the employee has the option of paying by:

- bi-weekly installment payments while an active member (minimum payment is 4% of member's bi-weekly earnings)
- personal cheque
- direct transfer from an existing RRSP
- transfer vacation cash out
- severance pay

Payments, other than bi-weekly payments, must be made within 60 days of the date the Board office issued the letter to the member.

The Board office will issue a tax receipt directly to the member for payments the Board office receives before the end of the tax year.

C - SPECIAL SERVICE (CONT'D)

Required Form

Application to Purchase Special Service Buy Back

Step	Required Action
1	The employee completes the application form and submits the form directly to the Board office.
2	If the period of employment is not on file at the Board's office, the employer will be sent a form to confirm: <ul style="list-style-type: none">- the period of employment .- the annual salary for Post 1989 employment.- the service worked.- the employee's full-time annual salary at the date of application.

D - REDUCED HOURS IN LAST FIVE YEARS

An employee has the option of contributing to the pension plan on the salary difference between full-time (see definition of full-time) and reduced hours.

An employee is eligible if the reduction in hours is approved by the employer and the employee is within five years of an unreduced pension date.

The employer should contact the Board office to confirm the unreduced pension date of the employee.

Employee Cost

For the period of reduced service, the employee’s salary at the date of the hours being reduced based on required contribution rate in effect in the applicable year(s) PLUS an equal matching portion.

The employee pays for the full cost with no employer funding.

Payment

If the employee elects to contribute while on reduced hours, the employee can either request to have bi-weekly payments deducted from his/her regular bi-weekly earnings or remit post-dated cheques directly to the Board office.

The Board office will issue a tax receipt directly to the employee for any payments the Board office receives before the end of the tax year.

Required Form

Election to Contribute On Reduced Hours

Step	Required Action
1	Employer to contact the Board office to confirm when the employee reaches his/her unreduced date in order to determine if the employee is eligible for the buyback.
2	Provide the employee with the Election to Contribute On Reduced Hours form. The employee must complete and sign Section A of the application prior to the change in status.
3	The employer completes Section B once the employee’s change in status has been confirmed and sends the completed application to the Board office.

D - REDUCED HOURS IN LAST FIVE YEARS (CONT'D)

How to complete Section B

Change in Hours	Report the full-time hours and the reduced hours.
Employee Status Change Date	The effective date that employee reduced their hours from full-time to less than full-time (must be approved by the employer).
Year-to-date Pensionable Earnings	The year-to-date pensionable earnings up to the date the employee changed their status. Report the pensionable earnings from the first pay period in the year to the effective date of the change to reduced hours.
Year-to-date Pensionable Service	The year-to-date pensionable service up to the date the employee changed their status. Report the pensionable service from the first pay period in the year to the effective date of the change to reduced hours.
Reduced bi-weekly pensionable salary paid from payroll	Indicate the bi-weekly salary being paid to the employee at the change in status.
Employee's full-time annual salary as at date of change.	Report the employee's annual salary based on a full-time status at the date of change. This should be calculated based on 26 pay periods.

Example:

Change in Hours	Employee hours changed from 72.5 hours To 58.0 hours
Employee Status Change Date	March 23, 2014
Year-to-date Pensionable Earnings	\$16,503.90 Note – pensionable earnings from the first pay period in 2014 to March 22, 2014.
Year-to-date Pensionable Service	0.2308 (6 pay periods ÷ 26 pay periods)
Reduced bi-weekly pensionable salary paid from payroll	\$2,200.52 (\$37.94 x 58 hours per bi-weekly)
Employee's full-time annual salary as at date of change.	\$71,516.90 (\$37.94 x 72.5 hours x 26 pay periods)

E - EDUCATIONAL LEAVE OF ABSENCE

An employee has the option of contributing to the pension plan while on an approved educational leave of absence from the employer.

Types and Cost

Educational Leave With Full Salary

The employee has the option to pay the required employee contributions on salary during the leave of absence. The employee will be credited with full service if the option to pay is selected.

Educational Leave With Part Salary

The employee has the option to pay the required employee contributions on the part salary during the leave period and twice the required employee contributions on the balance of salary. The employee will be credited with full or partial service depending on the option selected.

Educational Leave Without Salary

The employee has the option to pay twice the amount of the required employee contributions and if contributions are made will be credited with full service for the period of leave.

Educational Leave With Allowance

An employee paid an allowance in lieu of salary while on leave may elect within two (2) months of the date of commencement to pay twice the amount of regular employee contributions on the allowance and/or balance of salary. The employee will be credited with full or partial service depending on the option selected.

Late Election

An employee may apply any time after two (2) months of the first day of the leave to a maximum of 18 months following the completion of the leave. The cost will be based on the employee's annual salary at the date of application and will be twice the contribution rate for earnings over the YMPE maximum (ie. For 2014 the cost would be 17% and for 2015 the cost would be 18%).

At the time of leave, if the employee elects to contribute on full or part salary paid by the employer, contributions will be deducted, reported and remitted following regular payroll procedures.

Payment

In all other elections the Board office will calculate the monies owing and the employee will be responsible for direct remittance to the Board. The Board office will issue a tax receipt directly to the member for any payments the Board office receives before the end of the tax year

E - EDUCATIONAL LEAVE OF ABSENCE (CONT'D)

Summary based on the contribution rates¹ in effect for 2014 and 2015:

	Full Salary	Part Salary	Without Salary	Allowance Paid
Deduction Required	Optional	Optional on the Part Salary Paid Optional on the Remainder of Salary	Optional	Optional on the Allowance Paid Optional on the Remainder of Salary
Contribution Rate	2014: 7.5%/8.5% 2015: 8.0%/9.0%	Part Salary: 2014: 7.5%/8.5% 2015: 8.0%/9.0% Remainder of Salary: 2014: 15%/17% 2015: 16%/18%	2014: 15%/17% 2015: 16%/18%	Allowance Paid: 2014: 15%/17% 2015: 16%/18% Remainder of Salary: 2014: 15%/17% 2015: 16%/18%

¹ Cost will be based on the contribution rate in effect at the time of leave/ date of application.

Required Form(s)

- Election To Contribute on Educational Leave With Full Salary
- Election To Contribute on Educational Leave With Part Salary
- Election To Contribute on Educational Leave Without Salary
- Election To Contribute on Educational Leave With Allowance

Step	Required Action
1	Employee completes and signs Section A of the application.
2	Employer completes Section B and remits completed form to the Board office. Approved period for the educational leave Year-to-date pensionable earnings to the date of the leave Year-to-date pensionable service to the date of the leave Full-time annual salary as at the date of leave or if the employee is applying after the leave commenced, the full-time annual salary at the date of application.
3	Employer should explain Group Life Insurance options – see Group Insurance Manual.

F - ON LOAN

An employee loaned by the employer to another employer has the option of contributing to the pension plan while on loan to another employer.

Types and Cost

On Loan With Full Salary

The employee must pay the required employee contributions on salary during the time on loan. The employee will be credited with full service.

On Loan With Part Salary

The employee must pay the required employee contributions on the part salary during the time on loan.

The employee may elect within two (2) months of the date of loan to pay twice the required employee contributions on the balance of salary. The employee will be credited with full or partial service depending on the option selected.

On Loan Without Salary

The employee may elect within two (2) months of the date of loan to pay twice the amount of the required employee contributions.

If contributions are made, the employee will be credited with full service for the period on loan.

On Loan With Allowance

An employee paid an allowance in lieu of salary while on loan may elect within two (2) months of the date of commencement to pay twice the amount of regular employee contributions on the allowance and/or balance of salary. The employee will be credited with full or partial service depending on the option selected.

Late Election

An employee may apply any time after two (2) months of the first day of leave to a maximum of 18 months following the completion of the leave. The cost will be based on the employee's annual salary at the date of application and will be twice the contribution rate for earnings over the YMPE maximum (ie. For 2014 the cost would be 17% and for 2015 the cost would be 18%).

Payment

At the time of leave for the full or part salary paid by the employer, contributions will be deducted, reported and remitted following regular payroll procedures.

F - ON LOAN (CONT'D)

In all other elections the Board office will calculate the monies owing and the employee will be responsible for direct remittance to the Board. The Board office will issue a tax receipt directly to the member for any payments the Board office receives before the end of the tax year.

Summary based on the contribution rates¹ in effect for 2014 and 2015:

	Full Salary	Part Salary	Without Salary	Allowance Paid
Deduction Required	Compulsory	Compulsory on the Part Salary Paid Optional on the Remainder of Salary	Optional	Optional on the Allowance Paid Optional on the Remainder of Salary
Contribution Rate	2014: 7.5%/8.5% 2015: 8.0%/9.0%	Part Salary: 2014: 7.5%/8.5% 2015: 8.0%/9.0% Remainder of Salary: 2014: 15%/17% 2015: 16%/18%	2014: 15%/17% 2015: 16%/18%	Allowance Paid: 2014: 15%/17% 2015: 16%/18% Remainder of Salary: 2014: 15%/17% 2015: 16%/18%

¹ Cost will be based on the contribution rate in effect at the time of leave/ date of application.

Required Form(s)

- Election To Contribute On Loan With Part Salary
- Election To Contribute On Loan Without Salary
- Election To Contribute On Loan With Allowance

Step	Required Action
1	Employee completes and signs Section A of the application.
2	Employer completes Section B and remits completed form to the Board office. Effective date of the period of the loan to another employer. Name of the employer the employee is being loaned to. Year-to-date pensionable earnings to the date of the leave Year-to-date pensionable service to the date of the leave Full-time annual salary as at the date of leave or if the employee is applying after the leave commenced, the full-time annual salary at the date of application.
3	Employer should explain Group Life Insurance options – see Group Insurance Manual.

G - WORKERS' COMPENSATION BENEFITS

Where, under The Workers Compensation Act, an employee is awarded compensation for a temporary total disability caused by an accident arising out of and in the course of his/her employment, the employee has the option of contributing to the pension plan.

An employee in receipt of both Workers' Compensation Benefits (WCB) and Long Term Disability Income (LTDI) benefits should not contribute to the CSSF if the Long Term Disability Income Plan permits the employee's pensionable service to accumulate when the employee is in receipt of LTDI benefits.

Cost

If the employee elects within two months of the date of the Workers' Compensation award, the employee would contribute on the salary rate immediately prior to the accident plus increments (if eligible) based on the required contribution rate in effect in the applicable year(s).

Late Election

If the employee elects at any time before the expiration of 18 months after the end of the period during which Workers' Compensation benefits were paid, the cost will be based on the employee's annual salary at the date of application and will be twice the contribution rate for earnings over the YMPE maximum (ie. For 2014 the cost would be 17% and for 2015 the cost would be 18%).

Payment

If the employee elects to contribute while in receipt of Workers' Compensation benefit, the employee can either request to have bi-weekly payments deducted from their regular bi-weekly earnings or remit post-dated cheques directly to the Board office.

The Board office will issue a tax receipt directly to the employee for any payments the Board office receives before the end of the tax year.

Did you know...

If the employer is receiving direct payment for an employee's WCB claim and uses the employee's sick leave credits for the top up portion – the employee still must still complete the election to contribute while receiving Workers' Compensation Benefits.

G - WORKERS' COMPENSATION BENEFITS (CONT'D)

Required Form

Election To Contribute While Receiving Workers' Compensation Benefits

Step	Required Action
1	Employee completes and signs Section A of the application
2	Employer completes Section B and remits completed form to the Board office. Period that the WCB Claim is approved – If the end date is unknown, please notify the Board office once this date is confirmed. The date the WCB claim has been awarded. The WCB Claim Number. Normal bi-weekly hours of the employee prior to the accident (ie. 80 hours, 72.5 hours, 58 hours) Year-to-date pensionable earnings to the date of the accident. Year-to-date pensionable service to the date of the accident. Full-time annual salary as at the date of the accident. Send the completed form to the Board office.
3	Employer should explain Group Life Insurance options – see Group Insurance Manual.

H - PRIOR NON-PENSIONABLE SERVICE

Prior non-pensionable (PNE) service is:

- Continuous (unbroken by a termination, break in excess of 30 days pre January 1, 1984 or 52 consecutive weeks post January 1, 1984), and
- Full-time (at least 1/2 time), immediately prior to the current entry date and is acquired from a type of employment for which an employee in the same or similar position is currently required to contribute.

Eligible service is time actually worked by the employee. Time not at work is used as qualifying service only.

The first year of term and the first two years of qualifying seasonal employment are not eligible unless the employee would have been required to contribute after earning 25% of the CPP earnings in two consecutive years. After meeting the 25% rule they are eligible to purchase from the first day of the first pay period in the next month after meeting 25% in the 2nd year up to their current entry date.

An employee who reinstates prior pensionable service, may apply to purchase eligible non-pensionable service which was prior to the original entry date.

Contract employment is NOT eligible. Former employees who have terminated and chosen a deferred pension do not have the option to purchase prior non-pensionable employment.

Cost

Employees are charged at a rate of 6% of their current annual salary times the amount of service they are purchasing.

Payment

The payment may be made as a lump sum or bi-weekly instalment payments while an active employee (minimum payment 4% bi-weekly).

1. Bi-weekly Deductions - The Board office will send a letter to the employer to commence bi-weekly deductions.
2. Lump Sum Payment – Personal Cheque
3. Lump Sum Payment – RRSP Transfer
4. Transfer of Vacation Pay, Sick Leave Vesting or Severance Pay, if allowed by the employer.

H - PRIOR NON-PENSIONABLE SERVICE (CONT'D)

The employee must arrange to have this payment sent to the Board office within 60 days of the date of the letter.

The Board office will issue a tax receipt directly to the member for any payments the Board office receives before the end of the tax year.

Required Form

Application to Purchase Prior Non-Pensionable Service

Step	Required Action
1	Employee completes and signs Section A of the application.
2	Employer to determine if employee is eligible for purchase.
3	Employer to complete Section B: <ul style="list-style-type: none"> - Employee status at the date of hire – full-time, part-time, casual, seasonal, etc. - Full-Time Annual Salary at the date of application - Dates of the eligible period - Report year(s), service and earnings related to the eligible period. Send completed application to the Board office.

I - DEFERRED SALARY LEAVE

If an employee is permitted by the employer to defer salary so that this salary is paid during a period of a leave of absence, the deferred salary paid is NOT pensionable earnings and contributions cannot be deducted from these earnings.

Employees will not accumulate service during this period of leave.

A - CHANGE IN INFORMATION

Personal Information If a member has a change in personal data such as:

- home mailing address,
- change or correction of name,
- correction in date of birth, or
- change in Social Insurance Number,

the Member Information Change Form should be completed and a copy should be forwarded to the Board office.

Required Form Member Information Change Form

Fund Entry Date If it is determined that the fund entry date was set up incorrectly on the registration certificate, this change could create arrears to be paid or a refund of contributions.

Revised – Earlier Date:

Revising the fund entry date prior to the date currently on file may require additional contributions.

Example 1:

Original Fund Entry Date: January 28, 2013
Revised Fund Entry Date: January 14, 2013
Date Additional Contributions Collected: October 18, 2013

In October 2013 the employer determined that the employee should have entered the fund on January 14, 2013.

Since the employer collected the additional contributions in 2013, the contributions are considered to be current year contributions and would be included as regular contributions on the Contribution Remittance Form and would be reported on the 2013 year end.

Example 2:

Original Fund Entry Date: January 30, 2012
Revised Fund Entry Date: January 16, 2012
Date Additional Contributions Collected: March 22, 2013

In March 2013 the employer determined that the employee should have entered the fund on January 16, 2012.

Since the employer collected the additional contributions in 2013, the contributions are considered to be prior year contributions.

A - CHANGE IN INFORMATION (CONT'D)

The employer must complete and remit:

- Prior Year Arrears Form.
- Payroll Remittance Form – contributions are reported under 'Prior Years Arrears – 60'. Include the member's name, employee number and the amount of arrears remitted.

Revised – Later Date:

Revising the fund entry date to a date later than the date currently on file may require a refund of contributions to the employee.

Example 1: Revised date corrected in same calendar year

Original Fund Entry Date: January 14, 2013

Revised Fund Entry Date: January 28, 2013

In October 2013 the employer determines that the fund entry date should be January 28, 2013.

The employer must:

- Re-calculate the contributions based on the pensionable earnings from the revised fund entry date.
- Refund any over contributions back to the employee (provided the refund is processed in the same calendar year).
- Submit an amended Registration Certificate with the corrected fund entry date.

Example 2 – Revised date corrected in the following calendar year

Original Fund Entry Date: March 12, 2012

Revised Fund Entry Date: April 9, 2012

In March 2013 the employer determined the employee should have entered the fund on April 9, 2012.

The employer must:

- Submit an amended Registration Certificate with the corrected fund entry date.
- Report revised service, pensionable earnings and contributions to the Board office.
- Report amended Pension Adjustment as required by CRA.

A - CHANGE IN INFORMATION (CONT'D)

The Board office will:

- Refund the employee the overpayment of contributions from the previous year. The refund will include interest and the minimum tax will be deducted from the payment. The Board office will issue a T4A directly to the member.
- Provide the employer with a revised Pension Adjustment for those employers that the Board office calculates the pension adjustments.

B - PRIOR YEAR ARREARS

Late Registration

If contributions are not deducted when the employee meets the rules of eligibility and contributions are being collected in the current year for a prior year.

Example:

Prior Year Arrears
Fund Entry Date December 10, 2012
Contributions for 2012 collected in 2013.

The employer must complete and submit:

- Prior Year Arrears form to the Board office, and
- Report prior year arrears contributions separately on the Contribution Remittance Form under “Prior Year Arrears – 60.”

Prior Year Arrears service, earnings and contributions should not be included in the year end file.

CSSB will issue a tax receipt directly to the employee and will calculate the Pension Adjustment, if required.

Wrong Deduction

If there is an error in calculating and remitting contributions based on the pensionable earnings.

Example 1:

2013 Earnings reported as	\$94,524.00
The employer reports contributions deducted as	\$6,760.08
The correct contributions calculated as	<u>\$7,050.92</u>
Employee Contributions Owing	\$ 290.84

The contribution owing of \$290.84 is collected from the employee in 2014.

The employer must complete and submit:

- Prior Year Arrears form to the Board office, and
- Report prior year arrears contributions separately on the Contribution Remittance Form under “Prior Year Arrears – 60.”

Prior Year Arrears contributions should not be included in the year end file. CSSB will issue a tax receipt directly to the employee.

B - PRIOR YEAR ARREARS (CONT'D)

If the member was employed by a Pre-Funding Employer, the employer would also remit the employer' contributions for the arrears as follows:

Example 2:

2013 Earnings reported as	\$94,524.00
The employer remitted contributions as	\$6,301.10
The correct contributions calculated as	\$6,591.02
Employer Contributions Owing	\$ 292.92

The employer would report the prior year arrears contributions on the Contribution Remittance Form – Employer Payments under “Prior Year Arrears – 308”

Required Form

Prior Year Arrears Form

Step	Required Action
1	Late Registration – Complete Registration Certificate
2	Notify member of arrears owing and bi-weekly payment that will be deducted from payroll.
3	If applicable, complete and send Prior Year Arrears Form to the Board office.
4	Report prior year arrears payments on the Contribution Remittance Form.

C - CONTRIBUTION DEDUCTIBILITY / EMPLOYER REQUIREMENTS

Deductibility of Contributions	All required current service pension plan contributions made by the member are income tax deductible within the limits of The Income Tax Act.
Employers Report	Employers must report the following information on the member's T4: Box 20 - RPP Contributions Box 50 - RPP Registration Number (0345827) Box 52 - Pension Adjustment
Contributions End	Members must cease to make contributions to the pension plan as at November 30 th of the year in which the member reaches age 71.
Contribution Limit	The annual contribution limit is based on the following formula: $((9 \times \text{Maximum RPP Benefit} - \text{PA Offset}) \times 70\%) + \$1,000.00$
Annual Maximum	The Board office will provide the employers with the maximum contribution in the employer's year end package.

D - PENSION ADJUSTMENTS

A pension adjustment (PA) represents the value of the pension benefit a member earned for the year for service accrued after December 31, 1989.

The pension adjustment must be reported on the member's T4 under Box 52 – Pension Adjustment.

The Board office will calculate and provide the PA of the members of the pension plan to the employer upon request. Once the employer's year end file has been balanced and the data verified; the Board office will send the employer an excel file containing the following information:

- Employer Code
- Employee Number
- Member's SIN
- Member's Name
- PA Amount

Amended PA

If there is a change to the service and /or pensionable earnings after the PA has been reported to Canada Revenue Agency (CRA), an amended PA will be calculated and it is the responsibility of the employer to notify CRA of the amended PA.

PA Not Provided

PA's will not be provided for:

- Service and earnings after the member reached the 70% Maximum;
- Member's deceased in the tax year;
- Member's service accrued while on Long Term Disability (LTD).

PA Calculation

$PA = (\text{Benefit Entitlement} \times 9) - (\$600 \times \text{Service})$

PA's are calculated to the nearest dollar.

Earnings received by members who work part of a year are annualized

Benefit Entitlement (BE) = 1.6% of the Annualized Earnings + 0.4% of Annualized Earnings over the YMPE Maximum x Service

The maximum benefit entitlement is established by CRA (1/9 of money purchase limit).

D - PENSION ADJUSTMENTS (CONT'D)

Example 1: Full Service/Earnings under the YMPE Maximum:

YMPE = \$52,500

Service = 1.0000

Pensionable Earnings = \$46,000

Benefit Entitlement (BE) =

$((1.6\% \times \$46,000) + (0.4\% \times \$0.00)) \times 1.0000 = \$736$

$PA = (\$736 \times 9) - (\$600 \times 1.0000) = \mathbf{\$6,024}$

Example 2: Full Service/Earnings over the YMPE Maximum:

YMPE = \$52,500

Service = 1.0000

Pensionable Earnings = \$92,000

Benefit Entitlement (BE) =

$((1.6\% \times \$92,000) + (0.4\% \times (\$92,000.00 - \$52,500))) \times 1.0000 = \$1,630$

$PA = (\$1,630 \times 9) - (\$600 \times 1.0000) = \mathbf{\$14,070}$

Example 3: Part Service/Earnings under the YMPE Maximum:

YMPE = \$52,500

Service = 0.6000

Pensionable Earnings = \$23,000

Benefit Entitlement (BE) =

$((1.6\% \times \$38,333.33) + (0.4\% \times \$0.00)) \times 0.6000 = \$368$

$PA = (\$368.00 \times 9) - (\$600 \times 0.6000) = \mathbf{\$2,952}$

Example 4: Part Service/Earnings over the YMPE Maximum:

YMPE = \$52,500

Service = 0.6000

Pensionable Earnings = \$55,000

Benefit Entitlement (BE) =

$((1.6\% \times \$91,666.67) + (0.4\% \times (\$91,666.67 - \$52,500))) \times 0.6000 = \974

$PA = (\$974.00 \times 9) - (\$600 \times 0.6000) = \mathbf{\$8,406}$

D - PENSION ADJUSTMENTS (CONT'D)

Example 5: Full Service/High Earner:

YMPE = \$52,500

Service = 1.0000

Pensionable Earnings = \$256,000

Benefit Entitlement (BE) =

$((1.6\% \times \$256,000) + (0.4\% \times (\$256,000 - \$51,100))) \times 1.0000 = \$2,770$

(Note – This is the max DB limit)

$PA = (\$2,770.00 \times 9) - (\$600 \times 1.0000) = \mathbf{\$24,330}$

Manitoba Hydro PA Examples

Manitoba Hydro pension adjustment calculation must include the enhanced benefit for eligible Manitoba Hydro employees.

Example 1: Full Service/Earnings under the YMPE Maximum:

YMPE = \$52,500

Service = 1.0000

Pensionable Earnings = \$46,000

Basic Benefit

$((1.6\% \times \$46,000) + (0.4\% \times \$0.00)) = \$736$

Enhanced Benefit

$(\$46,000 \times 0.1\%) = \46

Benefit Entitlement (BE)

$(\$736 + \$46.00) \times 1.0000 = \$782$

$PA = (\$782 \times 9) - (\$600 \times 1.0000) = \mathbf{\$6,438}$

D - PENSION ADJUSTMENTS (CONT'D)

Example 2: Full Service/Earnings over the YMPE Maximum:

YMPE = \$52,500

Service = 1.0000

Pensionable Earnings = \$92,000

Basic Benefit

$((1.6\% \times \$92,000) + (0.4\% \times (\$92,000 - \$52,500))) = \$1,630$

Enhanced Benefit

$(\$52,500 \times 0.1\%) = \52.50

Benefit Entitlement (BE)

$(\$1,630 + \$52.50) \times 1.0000 = \$1,682.50$

$PA = (\$1,682.50 \times 9) - (\$600 \times 1.0000) = \mathbf{\$14,543}$

Example 3 – Part Service/Earnings under the YMPE Maximum:

YMPE = \$52,500

Service = 0.6000

Pensionable Earnings = \$23,000

Basic Benefit

$((1.6\% \times \$38,333.33) + (0.4\% \times \$0.00)) = \$613.33$

Enhanced Benefit

$(\$38,333.33 \times 0.1\%) = \38.33

Benefit Entitlement (BE)

$(\$613.33 + \$38.33) \times 0.6000 = \$391$

$PA = (\$391 \times 9) - (\$600 \times 0.6000) = \mathbf{\$3,159}$

D - PENSION ADJUSTMENTS (CONT'D)

Example 4 – Part Service/Earnings over the YMPE Maximum:

YMPE = \$52,500

Service = 0.6000

Pensionable Earnings = \$55,000

Basic Benefit

$((1.6\% \times \$91,666.67) + (0.4\% \times (\$91,666.67 - \$52,500))) = \$1,623.33$

Enhanced Benefit

$(\$52,500 \times 0.1\%) = \52.50

Benefit Entitlement (BE)

$(\$1,623.33 + \$52.50) \times 0.6000 = \$1,005.50$

$PA = (\$1,005.50 \times 9) - (\$600 \times 0.6000) = \mathbf{\$8,690}$

Example 5 – Full Service/High Earner:

YMPE = \$52,500

Service = 1.0000

Pensionable Earnings = \$256,000

Basic Benefit

$((1.6\% \times \$256,000) + (0.4\% \times (\$256,000 - \$51,100))) = \$2,770$

(Note – This is the max DB limit)

Enhanced Benefit

Not applicable since maximum benefit was reached with basic benefit.

Benefit Entitlement (BE)

$(\$2,770 + 0.00) \times 1.0000 = \$2,770$

$PA = (\$2,770 \times 9) - (\$600 \times 1.0000) = \mathbf{\$24,330}$

A - PRE-RETIREMENT DEATH BENEFITS

The Board office will determine a death benefit when a member dies while still employed or during the deferral period after the member has terminated employment, elected a deferred pension or has not yet commenced his or her pension.

A pre-retirement death benefit is paid to:

- Spouse or recognized common-law partner, unless that spouse or partner has waived those rights;
- If there is no spouse or partner, or the spouse or common-law partner has waived his or her entitlement, death benefits would be paid to the member's estate unless the member has made a beneficiary designation in compliance with The Beneficiary Designation Act.

Required Form

End of Service Report

Step	Required Action
1	Notify the Board office with the member's date of death and any contact information for the spouse and/or executor of the estate.
2	Complete and send required group life insurance documents – See Group Insurance Administration Manual
3	Complete the End of Service Report once all pensionable earnings and contributions have been deducted from the member's final earnings. See Section Seven A - Termination for details on completing the End of Service Report.
4	Notify the Board office if additional pensionable earnings and contributions are deducted from the member after the original information has been provided to the Board office.

A - TERMINATION

Benefits at Termination

When a member terminates employment, the member is eligible for benefits from the pension plan. The type and amount of the benefit depends on the member's age, average earnings and service at the time of the event.

The member may have the option to either:

- Defer the pension, subject to the small benefit rule under the Pension Benefits Act (PBA) of Manitoba. or
- Transfer the funds out of the pension plan, subject to locking in rules at the date of calculation.

Severance Pay

Severance Pay is not pensionable. Members who contact the Board office regarding severance will be directed back to his/her employer.

Vacation Pay on Termination or Retirement

Pensionable Earnings includes vacation pay paid on termination or retirement, up to the lesser of:

- 2 years of vacation accruals, being the annual accrual rate in the fiscal year of termination or retirement plus the annual accrual rate in the prior fiscal year, or
- 50 days

Did you know...

As of May 31, 2010 a member can start their pension as early as age 55 with any years of service (subject to the small benefit rule under the PBA of Manitoba). This changed from the requirement of previously needing at least 10 years of service.

Note that the maximum accrual rate is reduced proportionately if the employee worked on a part-time basis in either of the two fiscal years prior to termination or retirement.

This provision does not limit the number of vacation days that can be paid out, only the number of vacation days that can be included as pensionable earnings.

Contributions are to be deducted on any vacation pay included as pensionable earnings.

To determine the maximum pensionable vacation pay, please refer to Section Seven C - How To Determine Maximum Pensionable Vacation Pay.

A - TERMINATION

If an employee terminates, retires, or dies after the last pay period in the year but before January 1st of the next year, contributions deducted on any earnings paid in the new tax year should be deducted at the contribution rate in effect at the date of payment and based on the total revised pensionable earnings for the prior year.

Example:

Termination Date - December 31, 2013	
2013 Pensionable earnings to December 27, 2013	\$49,560.56
Pensionable earnings for period ending January 10, 2014	\$ 381.23
Vacation Pay issued on period ending January 25, 2014	\$ 7,624.70
2014 Contributions Deducted	
\$381.23 x 7.5% =	\$ 28.59
\$1,158,21 ¹ x 7.5% =	\$ 86.87
\$6,466.49 ² x 8.5% =	<u>\$549.65</u>
	\$665.11

Note 1: 2013 YMPE = \$51,100.00
 $\$51,100.00 - \$49,560.56 - \$381.23 = \$1,158.21$

Note 2: $\$7,624.70 - \$1,158.21 = \$6,466.49$

Required Form

End of Service Report

Step	Required Action
1	Complete the End of Service Report form
2	Submit completed form once all pensionable earnings and contributions have been deducted from member's final earnings.
3	Notify the Board office if additional pensionable earnings and contributions are deducted from the member after the original information has been provided to the Board office.

A - TERMINATION

How to complete:

Date of Birth	Member's date of birth
Hourly Rate	Member's hourly rate of pay at the date of termination.
Full-Time Hours for Position	Report the number of bi-weekly hours based on a full-time position. This is used to determine service. Example: 80 full-time hours = 2,080 hours based on 26 pay periods in a year.
Pensionable Hours Worked	Report the number of pensionable hours worked in the year of termination.
Two Week Delay	Indicate 'Yes' if the member is paid on a two week delay basis.
Employment Start Date	Report the member's employment start date related to this job.
Fund Entry Date	Report the date the member entered the pension fund.
Last Day Worked	Report the last day the employee was physically at work and was paid pensionable earnings.
Last Day on Payroll	Report the last day the employee was paid pensionable earnings. There may be a difference in dates from the last day worked as the employee may have been on a paid leave of absence, sick leave, vacation, etc.
Separation Date	Enter the date the member resigned (ceased employment) or the member's death date. This date is used to determine the pension benefit and transfer value.
Vacation Paid On	Enter the date that the vacation cash out was paid.
Year End Not Reported	If an employee ceases employment during the first 2 months of the year (January and February), the prior year end data may not have been verified or updated in the member's account. During these first 2 months, the employer is required to report the prior years' service, pensionable earnings and pensionable contributions. Example: An employee terminates on January 12, 2014. The employee's 2013 service, earnings and contributions must be reported in addition to the 2014 information. 2013 Service = 1.0000 2013 Pensionable Earnings = \$45,350.60 2013 Pensionable Contributions = \$3,174.54

A - TERMINATION

<p>Current Year – Regular Earnings</p>	<p>Report the employee’s regular service, pensionable earnings and pensionable contributions for the current year.</p> <p>This should not include retroactive earnings paid to the employee in the year of termination.</p> <p>If the member is part of the corrections component, report the additional 1% contributions</p>
<p>Retro Pay</p>	<p>If the employee was paid retro pay in the year of termination for a prior year – report the year that the retro pay pertains to, the applicable earnings and contributions.</p> <p>Example: An employee received \$1,500.00 of retro pay in 2014 pertaining to 2013. Retro Pay Year = 2013 Retro Pay Earnings = \$1,500.00 Retro Pay Contributions = \$120.00</p>
<p>Vacation Cash Out</p>	<p>Report the number of hours or days of vacation pay being cashed out.</p> <p>Report the vacation earnings and contributions deducted.</p>

B - RETIREMENT

Eligible To Retire

An employee can retire on or after his or her 55th birthday.

An employee must commence their pension no later than December 1st in the year the member turns age 71.

Employees who are part of the Corrections Component may be eligible to retire as early as age 50 without any early retirement reductions, providing their age plus qualifying service equals 75 or more.

Small Pension

If the monthly benefit is calculated to be a small benefit as under The Pension Benefits Act, the employee must transfer the funds out of the plan.

Early Retirement - With less than 10 years of qualifying service

If an employee retires between the ages of 55 and 65, and does not have at least 10 years of qualifying service, the pension will be the estimated equivalent of the pension that would be payable at age 65. No bridging benefit would be paid.

Early Retirement - With at least 10 years of qualifying service

If an employee retires between the ages of 55 and 60, the pension is unreduced if the employee meets the "Rule of 80."

If an employee retires between these ages, has at least 10 years of qualifying service, and does not meet the "Rule of 80," the pension is reduced by:

- 1/16% for benefits earned up to January 1, 1992, and
- 1/4% for benefits earned from January 1, 1992

for each month the employee's retirement precedes the earlier of the employee's 60th birthday or the date the "Rule of 80" would be met.

The pension is unreduced if an employee retires on or after his or her 60th birthday with at least 10 years of qualifying service.

Effective January 1, 1992, early retirement penalties increased because of a change to tax legislation. If an employee is affected by the early retirement adjustment for pension benefits earned on or after January 1, 1992, an employee's pension may be enhanced by a Bridging Benefit until age 65 to compensate for the increased early retirement penalties.

B - RETIREMENT

Bridging Benefit For members with at least 10 years of qualifying service

Any loss of pension created by the increased early retirement penalty will be paid (equivalent amount) as an enhanced benefit to age 65. Because the Bridging Benefit is only paid until age 65, it will be greater than the increased monthly reduction.

Pension Formula

2% of the employee's Best Five Year Average Pensionable Earnings multiplied by pensionable service
minus
0.4% of the Average Canada Pension Plan Pensionable Earnings multiplied by the employee's pensionable service since January 1, 1966.

The Income Tax Act limits the amount that can be paid from a registered pension plan. Any amount above that limit would be paid as unregistered pension.

In all cases, the pension is subject to an overall maximum of 70% of the member's best five year average pensionable earnings. Pensions are not paid in excess of this limit.

Severance Pay

Severance Pay is not pensionable

Vacation Pay

To determine the maximum pensionable vacation pay, please refer to Section Seven C - How To Determine Maximum Pensionable Vacation Pay.

If an employee terminates, retires, or dies after the last pay period in the year but before January 1st of the next year, contributions deducted on any earnings paid in the new tax year should be deducted at the contribution rate in effect at the date of payment and based on the total revised pensionable earnings for the prior year.

Example:

Retirement Date - December 31, 2013
 2013 Pensionable earnings to December 27, 2013 is \$49,560.56
 Pensionable earnings for period ending January 10, 2014 is \$381.23
 Vacation Pay issued on period ending January 25, 2014 is \$7,624.70
 Contributions Deducted

\$381.23 x 7.5% =	\$ 28.59
\$1,158,21 ¹ x 7.5% =	\$ 86.87
\$6,466.49 ² x 8.5% =	<u>\$549.65</u>
	\$665.11

Note 1: 2013 YMPE = \$51,100.00
 \$51,100.00 - \$49,560.56 - \$381.23 = \$1,158.21
 Note 2: \$7,624.70 - \$1,158.21 = \$6,466.49

B - RETIREMENT

Required Form

End of Service Report

Step	Required Action
1	Direct the Member to contact the Board office for information and forms in order to receive a monthly pension. There are deadlines for certain pension options and defaults may apply if the forms are not submitted to the Board office within the deadlines.
2	Complete the End of Service Report.
3	Submit completed report once all pensionable earnings and contributions have been deducted from member's final earnings.
4	Provide all Group Life and Insurance cards and Retirement Insurance forms – See Group Life Insurance Administration Manual.
5	Notify the Board office if additional pensionable earnings and contributions are deducted from the member after the original information has been provided to the Board office.

Retirement Process

Written notice of retirement to the employer	In order for the member to receive a monthly pension (other than for a disability allowance) from the CSSF, the member must have provided the employer with a written notice of retirement to the employer.
----------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

How to complete

Date of Birth	Member's date of birth
Hourly Rate	Member's hourly rate of pay at the date of termination.
Full Time Hours for Position	Report the number of bi-weekly hours based on a full time position. This is used to determine service. Example: 80 full time hours = 2,080 hours based on 26 pay periods in a year.
Pensionable Hours Worked	Report the number of pensionable hours worked in the year of termination.
Two Week Delay	Indicated if the member is paid on a two week delay basis.
Employment Start Date	Report the member's employment start date related to this job.
Fund Entry Date	Date member entered the pension fund
Last Day Worked	Report the last day the employee was physically at work and was paid pensionable earnings.

B - RETIREMENT

Last Day on Payroll	Report the last day the employee was paid pensionable earnings. There may be a difference in dates from the last day worked as the employee may have been on a paid leave of absence, sick leave, vacation, etc.
Separation Date	Enter the date the member resigned (ceased employment). If the member turns age 55 on a Saturday or Sunday – enter this date as the date of separation.
Vacation Paid On	Enter the date that the vacation cash out was paid.
Year End Not Reported	If an employee ceases employment during the first 2 months of the year (January and February), the prior year end data may not have been verified or updated in the member's account. During these first 2 months, the employer is required to report the prior years' service, pensionable earnings and pensionable contributions. Example: An employee terminates on January 12, 2014. The employee's 2013 service, earnings and contributions must be reported in addition to the 2014 information. 2013 Service = 1.0000 2013 Pensionable Earnings = \$45,350.60 2013 Pensionable Contributions = \$3,174.54
Current Year – Regular Earnings	Report the employee's regular service, pensionable earnings and pensionable contributions for the current year. This should not include retroactive earnings paid to the employee in the year of termination.
Retro Pay	If the employee was paid retro pay in the year of termination for a prior year – report the year that the retro pay pertains to, the applicable earnings and contributions. Example: An employee received \$1,500.00 of retro pay in 2014 pertaining to 2013. Retro Pay Year = 2013 Retro Pay Earnings = \$1,500.00 Retro Pay Contributions = \$120.00
Vacation Cash Out	Report the number of hours or days of vacation pay being cashed out. Report the vacation earnings and contributions deducted.

C - HOW TO DETERMINE MAXIMUM PENSIONABLE VACATION PAY

The examples in this illustration are based on the following sample vacation entitlement schedule and note that this schedule may differ for each employer:

Sample Vacation Entitlement Schedule:

		Vacation Days Per Year				
If employee has:		19 years of service and over	9 years to less than 19 years of service	2 years to less than 9 years of service	less than 2 years of service	
Maximum Days		30.0	25.0	20.0	15.0	
% Time Worked	100%	30.0	25.0	20.0	15.0	
	90%	27.0	22.5	18.0	13.5	
	80%	24.0	20.0	16.0	12.0	
	70%	21.0	17.5	14.0	10.5	
	60%	18.0	15.0	12.0	9.0	
	50%	15.0	12.5	10.0	7.5	
	40%	12.0	10.0	8.0	6.0	
	30%	9.0	7.5	6.0	4.5	

Example 1:

Employee is full-time (100%), has 25 years of service, and ceases employment August 31, 2014:

Employee's vacation entitlement in the last two years:

1st year before ceasing employment: 30 days x 100% = 30.0

2nd year before ceasing employment: 30 days x 100% = 30.0

Total calculated vacation entitlement: 60.0 days

The maximum accrued vacation that is pensionable is 50 days.

Example 2:

Employee is full-time (100%), has 19 years of service, and ceases employment August 31, 2014:

Employee's vacation entitlement in the last two years:

1st year before ceasing employment: 30 days x 100% = 30.0

2nd year before ceasing employment: 25 days x 100% = 25.0

Total calculated vacation entitlement: 55.0 days

The maximum accrued vacation that is pensionable is 50 days.

Note: In the 2nd year before ceasing employment, the member had less than 19 years of service.

C - HOW TO DETERMINE MAXIMUM PENSIONABLE VACATION PAY

Example 3:

Employee is part-time (70%), has 25 years of service, and ceases employment August 31, 2014:

Employee's vacation entitlement in the last two years:

1st year before ceasing employment: 30 days x 70% = 21.0

2nd year before ceasing employment: 30 days x 70% = 21.0

Total calculated vacation entitlement: 42.0 days

The maximum accrued vacation that is pensionable is 42 days.

Example 4:

Employee is part-time (70%), has 19 years of service, and ceases employment August 31, 2014:

Employee's vacation entitlement in the last two years:

1st year before ceasing employment: 30 days x 70% = 21.0

2nd year before ceasing employment: 25 days x 70% = 17.5

Total calculated vacation entitlement: 38.5 days

The maximum accrued vacation that is pensionable is 38.5 days.

Note: In the 2nd year before ceasing employment, the member had less than 19 years of service.

Example 5:

Employee is full-time and in the year of termination goes to part-time (70%), has 25 years of service, and ceases employment August 31, 2014:

Employee's vacation entitlement in the last two years:

1st year before ceasing employment: 30 days x 70% = 21.0

2nd year before ceasing employment: 30 days x 100% = 30.0

Total calculated vacation entitlement: 51.0 days

The maximum accrued vacation that is pensionable is 50 days.

C - HOW TO DETERMINE MAXIMUM PENSIONABLE VACATION PAY

Example 6:

Employee is full-time and in the year of termination goes to part-time (70%), has 19 years of service, and ceases employment August 31, 2014:

Note: In the 2nd year before ceasing employment, the member had less than 19 years of service.

Employee's vacation entitlement in the last two years:

1st year before ceasing employment: 30 days x 70% = 21.0

2nd year before ceasing employment: 25 days x 100% = 25.0

Total calculated vacation entitlement: 46.0 days

The maximum accrued vacation that is pensionable is 46 days

A - GLOSSARY OF TERMS

Accrued Vacation at Retirement	A lump sum payment for unused vacation, to a limited extent, is subject to pension contributions and should be included in pensionable salary when the employee ceases to be in the pension plan. This pay increases the pensionable salary in the final year of service, which usually increases the pension benefits, often by 4 or 5%. The lump sum vacation pay that can be included as pensionable salary is limited to the amount of vacation days earned in the last two years, and an overall maximum of 50 days.
Actuarial Cost	An amount of money that would need to be set aside today in order to fund the additional pension benefits the employee would be entitled to termination or retirement by buying back a period of service. The calculation takes into account a variety of factors and assumptions such as: projected retirement age, pre-retirement terminations, future salary increases, mortality rates, and interest and inflation rates.
Annualized Earnings	Determines full-time annual earnings and is calculated with less than 1.0000 year of service by dividing the employee's pensionable earnings by the pensionable service.
Average Canada Pension Plan Pensionable Earnings	The earnings (also see YMPE) that are covered under the Canada Pension Plan (CPP) on which CPP contributions are based averaged over the same five years as the Average Yearly Pensionable Earnings.
Average Yearly Pensionable Earnings	The average of your best five years of pensionable earnings of your career in the Plan.
Canada Revenue Agency (CRA)	The federal government department responsible for administering The Income Tax Act and the Regulations.
Corrections Component	Members who are part of the Corrections Component of the Government Employees' Master Agreement.
Cost-of-Living Adjustments	Reduces the effects of inflation by annually increasing the pension based on a percentage of the Consumer Price Index. Increases are limited to the extent that the funds allocated to the indexing account are able to finance approximately 1/2 of each increase (the employer funds the remainder to a maximum of half of the total cost).
CSSF	The Civil Service Superannuation Fund

A - GLOSSARY OF TERMS

Deferred Pension	A pension benefit at termination, left with the CSSF, which becomes payable when age requirements for retirement are met.
Participating Employer	The Government of Manitoba, its Agencies, Boards and Commissions whose employees contribute to the Plan.
PSPA	Past Service Pension Adjustment
Payment Funding Employer	Participating employers who contribute to the pension fund when a benefit is paid.
Pension Adjustment (PA)	Is the estimated value of the amount of pension earned by a member of a registered pension plan in a calendar year. It is related to the pension plan formula but does not represent the real value of the member's benefit from a particular plan. It is applied to the member's RRSP contribution room in the following calendar year; i.e., the PA calculated on 2014 earnings is applied to the member's RRSP contribution room in 2015. The PA is calculated according to the formula set out under the Income Tax Act (ITA).
Pensionable Earnings	Regular earnings, excluding payments such as overtime, severance, and call duty allowances. Regular earnings can also include a vacation cash out.
Pensionable Service	The time on which the employee is contributing or contributions are being made on his/her behalf to the Fund.
Pre-Funding Employer	Participating employers who contribute to the pension fund at the same time as the employee.
Qualifying Service	Qualifying Service is employment (or combined periods of employment) that is unbroken by resignation, termination or retirement except for a temporary absence/layoff. A temporary absence/layoff is considered to be a period of employment if the absence/layoff does not exceed 54 consecutive weeks.
Reciprocal Transfer Agreement (RTA)	An agreement between the CSSF and another registered pension plan to enable the transfer of pensionable service from that pension plan into the CSSF (or vice versa).
Registered Pension Plan	A pension plan that is registered under the Income Tax Act.

A - GLOSSARY OF TERMS

Rule of 80	When the combination of the employee's age (minimum age 55) and qualifying service equals 80 or more e.g. Age 55 with 25 years of qualifying service or more (includes full and part years of age and eligible service).
Transfer Value	The present lump sum value of future benefits as determined by the Fund's Actuary.
25% Rule	The first day of the first pay period in the first month after the month in which the employee has earned 25% of the YMPE in two consecutive years.
Year's Maximum Pensionable Earnings (YMPE)	The earnings on which Canada Pension Plan (CPP) contributions and benefits are calculated. The YMPE changes each year according to a formula using average wage levels. The YMPE is set annually by the CRA and is available on their website.

B - FORMS

The following forms are available for printing or download from the Employer section of the CSSB website:

Registering An Employee

- Registration Certificate
- Notice of Desire to Contribute

Purchasing Service

- Election to Contribute On Maternity Leave
- Election to Contribute On Parental Leave
- Application to Purchase Special Service Buy Back
- Election To Contribute on Reduced Hours
- Election To Contribute on Educational Leave With Full Salary
- Election To Contribute on Educational Leave With Part Salary
- Election To Contribute on Educational Leave Without Salary
- Election To Contribute on Educational Leave With Allowance
- Election To Contribute On Loan With Part Salary
- Election To Contribute On Loan Without Salary
- Election To Contribute On Loan With Allowance
- Election To Contribute While Receiving Workers' Compensation Benefits
- Application To Purchase Prior Non-Pensionable Service
- Election To Contribute on Year-Round to Seasonal Service

Employer Reporting

- Prior Year Arrears Form
- Member Information Change Form

Ceasing Employment

- End of Service Report (replaces Termination and Retirement Notices)

C - SAMPLE PAY PERIOD CALENDARS

SAMPLE - PAY PERIOD ENDING DATES

2011

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C - SAMPLE PAY PERIOD CALENDARS

SAMPLE - PAY PERIOD ENDING DATES

2012

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C - SAMPLE PAY PERIOD CALENDARS

SAMPLE - PAY PERIOD ENDING DATES

2013

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C - SAMPLE PAY PERIOD CALENDARS

SAMPLE - PAY PERIOD ENDING DATES

2014

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AUGUST						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

SEPTEMBER						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

OCTOBER						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

NOVEMBER						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

DECEMBER						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



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