The Civil Service Superannuation Fund

Employer Webinar End of Service

www.cssb.mb.ca

CSSB The Civil Service Superannuation Board A professional, sustainable pension plan, designed for the future of our members.

April 2018

1

Webinar Overview

Employer Responsibilities

How to Complete the End of Service Report

Refer to Pension Plan Forms - form updated January 2018 & Section Seven – Pension Plan Administration Manual

Events that require an End of Service Report

Options available to members

	Service Superannuati	on Fund			
CJJD	End of Service Report				
Employer:	Employee Number:				
Employee Name:	Home Phone Num	nber:			
Home Address:					
Terminated / Resigned	Deceased				
Transferred To:	ansferred To: (Indicate New CSSF Employer)				
Retirement - Has the member provided a written notice of retirement? Yes No					
Disability Pension with LTD	Disability Pension with	No LTD			
Did employee cease employment due to il	I health? 🗖 Yes 🗖 No				
Did employee have tax exempt employme (If Yes, attach a report of the % of time worked of					
(IT res, attach a report of the % of time worked ((YYYY / MM / DD)	an the reserve for ALL years while contribu	(YYYY / MM / DD)			
1. Date of Birth://	6. Separation Date:				
2. Hourly Rate:	7. Employment Start Date:	//			
3. Full-Time Hours for Position:	8. Fund Entry Date:	//			
4. Pensionable Hours Worked:	9. Last Day Worked:	/			
5. Two Week Delay: 🛛 Yes 🛛 No					
Service	Pensionable	Corrections			
(4 decimals)	Earnings Contribution				
10. Prior Year ()[year-end data not submitted):					
Current Year:					
11. Regular					
12. Retro Pay (if paid in current year)					
Prior Year					
Prior Year					
(Year) 13. Vacation Cash Out					
Paid on (Hours /# of Days)					
(YYYY / MM / DD) TOTAL					
(#דו + אוצ + אוט)					
Payroll Contact Name Phon	e # / Email Address	Date			
DO NOT USE - For CSSB Use Only	Proof of Age on File				
Annual Salary	Contribution Check	Reviewed By			
Annualized Earnings	Service Check	Date			
To Add Additional Information – See					

The Civil Service Superannuation Fund End of Service Report	
THIS PAGE OF THE END OF SERVICE REPORT IS ONLY REQUIRED IF EMPLO ADDITIONAL INFORMATION TO PROVIDE REGARDING ON THE EMPLOYEE	YER HAS
	
Employee Name: Employee Number:	
Additional Information from Employer:	
Last Updated: Ja	nuary 2018

Employer's Responsibilities

It is the employer's responsibility to:

 Complete and submit the End of Service Report when an employee ceases employment and after all pensionable earnings have been paid.

Note: An End of Service Report is also required when an employee has been accepted for a disability pension.

 Submit all Group Life Insurance and Dependents Insurance Appointment and Election Statements and supporting documentation if the member has elected to retire or in the event of a member's death.

Employer's Responsibilities

It is important that the End of Service Report be completed and submitted to the Board office as soon as the final earnings are paid out.

- The Pension Benefits Act (PBA) of Manitoba requires that the member receive termination benefits within 60 days of ceasing employment.
- For member's commencing a pension, the End of Service Report confirms the member's pension commencement date and continuous insurance coverage.

Top Section of End of Service Report

Complete all information.

Notify Board Office if a change of address is received after the End of Service has been submitted.

Employer: Province of Manitoba			Employee Number:00123456		
Employee Name:	John Doe		_ Home Phone Number: _204-123-4567		
Home Address:	123 Street	Winnipeg MB	R3C 3T1		

Next Section on End of Service Report

Indicate the event that has occurred for the employee.

Whether or not the employee has ceased employment due to ill health.

Notify Board Office if a change of address is received after the End of Service has been submitted.

I Terminated / Resigned	Deceased			
Transferred To: Food Development Cen	tre (Indicate New CSSF Employer)			
Retirement - Has the member provided a writte	n notice of retirement? 🗖 Yes 🛛 🗖 No 🗲			
☑ Disability Pension with LTD				
Did employee cease employment due to ill health?	Yes 🗆 No 두 📃			
Did employee have tax exempt employment while	working on a Reserve? 🗖 Yes 🛛 🗖 No 🗲			
(If Yes, attach a report of the % of time worked on the Res				

Tax Exempt Employment

If an employee meets the definition of an Indian under the Indian Act and the employee performed some or all employment duties on a reserve, the Board Office will require:

- confirmation that the employee was tax exempt, and
- a breakdown of the percentage of time worked on the reserve for each year while the employee was a member of the pension plan in this job

The employee should also complete and sign Canada Revenue Agency's form: Determination of Exemption of an Indian's Employment Income (TD1-IN E).

If the above information is not provided to the Board Office, income tax will be deducted according to the minimum tax withholding.

Tax Exempt Employment – example

Terminated	d / Resigned		[Deceased				
Transferre	Transferred To: (Indicate New CSSF Employer)							
\Box Retirement - Has the member provided a written notice of retirement? \Box Yes \Box No								
Disability Pension with LTD Disability Pension with No LTD								
Did employee	Did employee cease employment due to ill health? 🛛 Yes 🛛 🛛 No							
Did employee have tax exempt employment while working on a Reserve? X Yes No (If Yes, attach a report of the % of time worked on the Reserve for ALL years while contributing in this position.)								
Additional Information from Employer: Employee has tax exempt earnings and the following is the percentage of time worked on the reserve:								
Employee has	s tax exempt ea		following is the	percentage of	time worked or	n the res	serve:	
Employee has 2003: 100%	s tax exempt ea 2004: 100%		following is the 2006: 42%	percentage of 2007: 78%	time worked or 2008: 100%	n the res 2009:		
	<u>.</u>	rnings and the	2006: 42%				36%	
2003: 100%	2004: 100%	2005: 55%	2006: 42%	2007: 78%	2008: 100%	2009:	36%	

End of Service Report

	(YYYY / MM / DD)			(YYYY / MM / DD)
1. Date of Birth:	<u> </u>	6. Separat	tion Date:	
2. Hourly Rate:		7. Employ	ment Start Date:	
3. Full-Time Hours for Po	sition:	8. Fund Er	ntry Date:	
4. Pensionable Hours Wo	rked:	9. Last Da	y Worked:	<u> </u>
5. Two Week Delay:	Yes 🛛 No			
	Service (4 decimals)	Pens Earnings	ionable Contributions	Corrections Component 1%
10. Prior Year	(4 000111013)	Lannigo	Contributions	oomponent 170
(if year-end data not submitted Current Year:):			
11. Regular				
12. Retro Pay (if paid in curre	entyear)			
Prior Year(Year)	_			
Prior Year(Year)	_			
13. Vacation Cash Out				
Paid on	(Hours / # of Days)			
(1111)	TOTAL (#11+#12+#13)			

What Earnings Are Pensionable?

Earnings deemed to be part of the employee's regular remuneration (ex: acting pay, education premium, retro pay).

Stat Pay for statutory holidays taken prior to the separation date of an employee is pensionable. If the stat pay is for a statutory holiday after the separation date, then this would **not** be pensionable. If an employee works on a statutory holiday, only the payment for the regular hours worked would be pensionable.

Pay In Lieu of Notice that provides for a continuation of salary is pensionable if treated as regular earnings. Contributions would be deducted from the earnings, pensionable service must include the hours for the period and the separation date must be extended to the end of the period.

What Earnings Are Pensionable?

Vacation cash out paid upon termination, retirement or death is pensionable, up to the **lessor** of:

- 2 years of normal vacation accruals (i.e. 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

If the employee was working part-time, this would be reduced proportionately based on the percentage of time worked in the 2 years.

Vacation paid biweekly for casual employees is pensionable and included in the regular pensionable earnings reported on the End of Service. Casual employees would not have lump sum vacation cash out at termination, retirement or death.

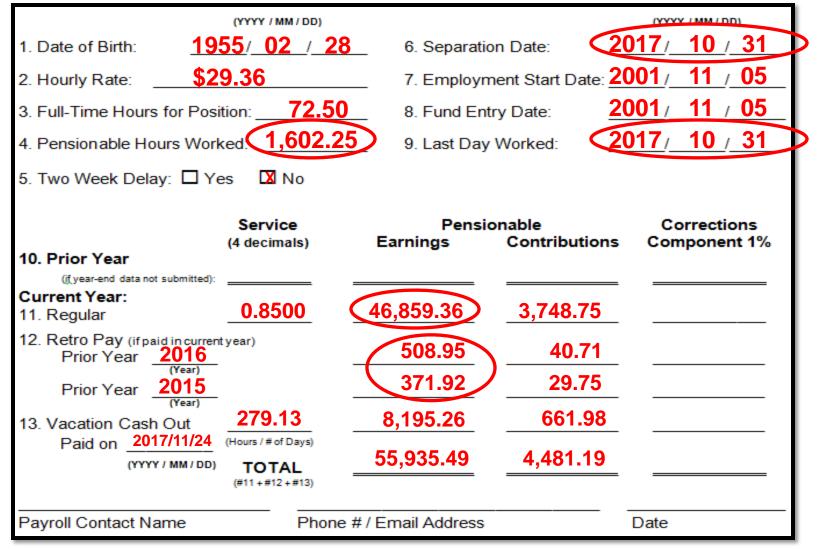
Refer to Section Seven – Pension Plan Administration Manual C – How to Determine Maximum Pensionable Vacation Pay for examples on calculating eligible vacation cash out

What Earnings Are NOT Pensionable?

Pensionable earnings does **NOT** Include:

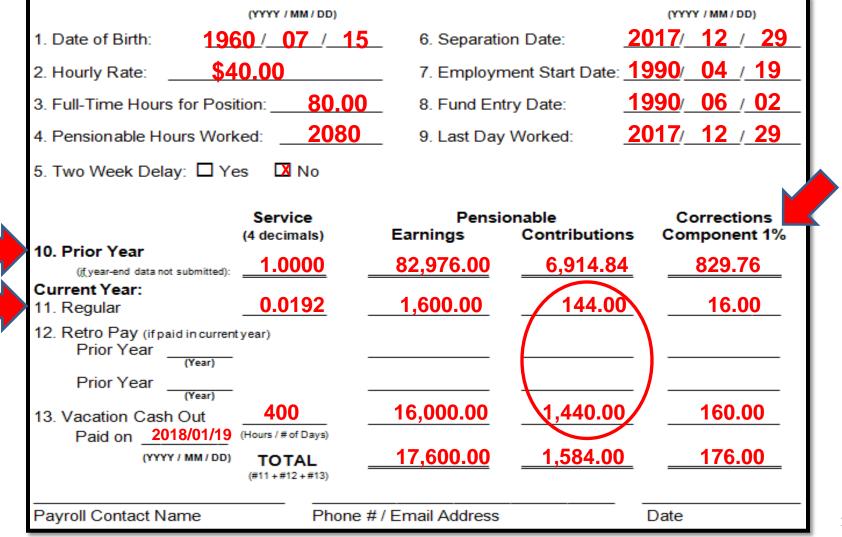
- Overtime pay
- Bonuses
- Severance or sick leave vesting pay
- Pay in lieu of vacation for active employees (including students)
- Payout of banked hours when paid as a lump sum
- Payout of stat time for a stat day after the separation date
- Other extra allowances

Example: Employment ceased in during the year

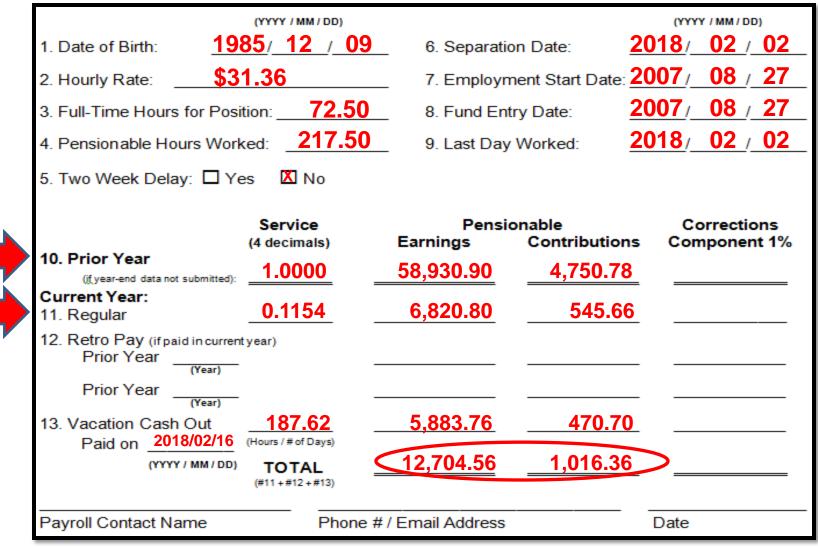


14

Example: Employment ceased at end of year after last pay period



Example: Employment ceased in early part of a year



Review of End of Service Report

What does the Board Office do with the End of Service Report?

- Update the contact information for the member.
- Confirm the employment start date & fund entry date with the dates from the Registration documentation.
- Review historical data for inconsistencies & periods of leave.
- For Employers who submit biweekly payroll updates, compare the pensionable earnings, contributions, service and vacation cash out reported on the End of Service Report to the biweekly pays.
- Confirm that the pensionable service is not more than the maximum service to the date of separation (not more than 1.0000 if employed for the full year).
- Check that contributions deducted are based on the current contributions rates.
- Check the annualization of the pensionable earnings to the annual salary rate.

i.e.: annualization = pensionable earnings ÷ pensionable service compared to

annual salary = hourly rate x annual FT hours for position

Events Requiring End of Service Report

An End of Service Report is required for the following member events:

- Termination / Resignation
- Pre-Retirement Death
- Transfer to another participating employer
- Retirement
- Continues to Work after Nov 30th in the Year the member reaches Age 71
- Approved for a Disability Pension

Termination / Resignation

Once the Board office receives and verifies the information provided on the End of Service Report, a Termination Option Package will be sent to the member.

The member may have the following options:

- 1. Leave their pension entitlement in the pension plan (referred to as a deferred pension and subject to the small benefit rule under the Pension Benefits Act of Manitoba).
- 2. If the member commences or will commence a job with a participating employer, the member can combine pension accounts within CSSF, if eligible.
 - The member must re-enter the pension plan within 3 years of ceasing employment and apply for reinstatement within 2 years.
 - The member must have left all pension entitlements in CSSF (unless small benefits).

Or

If the member commences or will commence a job with a non-participating employer for which a Reciprocal Transfer Agreement exists, the member may be eligible to transfer their service to the other pension plan (time limits may apply).

3. Transfer all of the funds out of the pension plan (subject to locking in rules at the date of calculation).

Termination / Resignation

Employee Reinstated due to a Grievance Settlement

If an employee has been terminated and a grievance settlement has resulted in the employee being reinstated back to work – provide the Board office with a memo indicating:

- The termination has been rescinded.
- Confirmation of the effective date of the reinstatement.
- Advise how the period between date of original termination and date employee returned to work is being treated by the employer.
- If the termination is rescinded in the same year that contributions were deducted from the vacation cash out, the vacation pay is no longer pensionable and contributions deducted should be reversed.
- If the employee is not reinstated in the same year terminated, the Board office will refund contributions deducted from any vacation cash out.

Please contact the Board office prior to reversing vacation cash out to confirm whether or not the employee has removed his or her benefits from the pension plan.

Death

Contact the Board office to report the death of an employee.

Provide the contact information of the Spouse and/or Executor of the Estate.

Send in all Group Life Insurance Forms and cards

Complete and submit the End of Service Report once all final earnings have been paid out.

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.

Transfer to Another CSSF Employer

Where there is an agreement between two participating employers to transfer an employee.

Indicate the name of the new employer that the member is being transferred.

Any vacation pay that is issued is NOT pensionable.

Terminated / Resigned		Deceased		
Transferred To: Food	d Development (Centre (Indicate New	v CSSF Employer)	
Retirement - Has the mer	nber provided a writter	notice of retirement?	Yes 🛛 No	
Disability Pension with LTD Disability Pension with No LTD				
Did employee cease employ	ment due to ill health?	🗆 Yes 🛛 No		
Did employee have tax exempt employment while working on a Reserve? Set Yes No (If Yes, attach a report of the % of time worked on the Reserve for ALL years while contributing in this position.)				
	(YYYY / MM / DD)		(YYYY / MM / DD)	
1. Date of Birth:	<u> </u>	6. Separation Date:	<u>2017 11 17</u>	

When can an employee commence a monthly pension?

On or after his or her 55th birthday (10 years prior to the Normal Retirement Age of 65).

An employee must commence their pension no later than December 1st in the year the member turns age 71 (Retirement Date would be November 30th).

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.

Maximum pension is reached when the member's pension benefit is equal to 70% of their 5 year average earnings.

Once the maximum pension is reached:

- The employee can no longer contribute to the pension plan
- The member no longer accrues any pensionable service

Board Office sends a letter to the employer providing:

- The date the member reached the maximum pension
- Service, Earnings and Contributions to the maximum pension date
- Request to continue to report service and earnings at each year end or until the member ceases employment

The employer must continue to report "deemed service and earnings" as long as the employee is still employed (or up to November 30th of the year in which the employee attains age 71).

When an employee who had previously reached his or her maximum pension is leaving employment, you must complete an End of Service Report and include the deemed service and earnings for the year up to the employee's separation date.

An employee's pension is paid on estimate (based on the service and earnings last reported) until:

- The Board office receives and verifies the data provided on the End of Service Report.
- The Board office receives the Life Insurance Retirement Notice and the Group Life and Dependents Insurance Appointment and Election statements and supporting documentation.
 - No premiums will be deducted from the employee's pension until this we can confirm eligibility of continuous coverage.
 - Delays in receiving this form will result in a large premium deduction from the employee's pension for payment of the arrears.
 - If insurance forms cannot be located, contact Deb Asselin.

The employee must have provided the employer with a written notice to retire.

Severance pay is not pensionable. Employees will be referred back to their pay & benefits consultant.

It is important that the member who wants to commence a monthly pension, either complete retirement forms through the CSSB Online Services or contacts the Board office for a retirement package prior to his/her retirement date.

There are deadlines for the member to submit forms and documents to the Board office, otherwise defaults may apply.

If the deadlines are not met, this may impact:

- The pension option that the member can select
- The commencement date of the pension
- The ability to continue group life/dependents insurance

Once an employee is considering retirement, advise them to contact the Board Office.

Disability Pension with LTD

An employee is eligible to apply for a Superannuation disability pension if they:

- have 10 years of qualifying service
- are under age 60
- do not meet the Rule of 80, and
- have a qualifying permanent disability that prevents them from working.

If a member is approved for LTD benefits, the member is deemed not to have retired under the Civil Service Superannuation Act except for the sole purpose of applying for and being granted a disability pension.

If a member requests payment of any vacation pay – this payment would be considered "restricted" and contributions would not be deducted.

Disability Pension with LTD

If an employee is approved by the Board for a disability pension, the Board office will notify the employer.

NAME	EMPLOYEE #	TYPE	EFFECTIVE DATE REPORTED TO CSSE
Xxxxxx Xxxxxxxx	XXXXXX	Partial/Total	20XX.XX.XX (s/l expiry)
	e CSSB and LTD in	mmediately. If thi	st day paid has changed, is date is incorrect, it ma
once his/her Long Tern Report, please indica	n Disability (LTD) ben te the retirement s bloyee will remain in	efits have been app tatus as " <i>Disabilit</i>	office on behalf of the abov roved. On the End of Servic y with LTD". Under th cords system in a leave of
The disability pension benefits. In the event			has been approved for LTI
			ervice and a retirement notic
pension will not comme has been submitted. If an employee is recei Service Superannuatio Superannuation Disabil	iving LTD benefits, the n Act except for the lity Allowance. Howe I service, earnings an	e has terminated so ey are deemed not t sole purpose of app ver, an <i>End of Sen</i> d contributions are	ervice and a retirement notic to have retired under the Civ lying for and being granted vice Report is required by th reported for the purpose of

Disability Pension with No LTD

Where an employee is approved for a Superannuation Disability Pension but is not approved for LTD benefits.

The employee has given notice to the employer to cease his/her employment.

Vacation cash out would be considered pensionable and contributions would be deducted.

Revised End of Service Report

If an End of Service Report is submitted to the Board Office and there are any additional pensionable earnings paid at a later date, a Revised End of Service Report should be completed and submitted as soon as the additional earnings or change is processed by the employer.

- Retro earnings paid after employment ceased
- Member was reclassed and additional earnings paid

Please ensure the End of Service is marked Revised or Amended

CSSB Website

http://www.cssb.mb.ca

onnect with us on f	Home Contact the CSSB Q Search Site					
CSSB The Ci	vil Service Superannu Member-focussed					
Home Employees Pensioners Me	mber Services Investments Employer Info	rmation Go to CSSB Online Services				
The CSSB About the CSSB The CSSB Board Investment Committee Finance and Audit Committee HR and Governance Committee Superannuation and Insurance Liaison Committee Careers Links	Other Accounts Deferred Accounts Money Purchase Plan Accounts Other Administered Plans	Publications Annual Reports Employee Newsletter Pensioner Newsletter Deferred Newsletter Money Purchase Plan Newsletter Information Booklets Actuarial Valuation Reports				



Questions ???

Errors in Completing the Report

- Did employee cease employment due to ill health This is not being completed. Please indicate either Yes or No.
- Pensionable Hours Worked (#4) Incorrect hours or no hours are being reported.
- Last Day Worked (#9) For an employee who was on a leave of absence or layoff, the date provided on the End of Service Report differs from what previously reported during the year end service checks.
- Separation Date (#6) If a member does not return to work after being on a leave of absence or layoff, the separation date should be reported according to the date the employee ceased employment and not the last day the employee worked before going on leave.
- Service (#11) Service is often not being reported.
- Total The total of the current year earnings and contributions sometimes do not add up. Please check your addition of each column.
- For employers who provided biweekly data files in some cases, the data provided on the End of Service Report does not match the information provided on the biweekly data files.
- Contributions In some cases, the contributions related to the earnings over the YMPE maximum are being reported under the Correction Component column in error.
- For those employees who receive a percentage of vacation pay on each biweekly do not report these earnings under #13 Vacation Cash out. These earnings should be included under #11 Regular Earnings.

Questions ???

Client Services Administration

Employee Records:	Joanne Richard	204-946-3237	joanne@cssb.mb.ca
Registering new employees, processing End of Service reports, service buy backs	Erminia Chilelli	204-946-3233	erminia@cssb.mb.ca
	May Dyer	204-946-3264	mdyer@cssb.mb.ca
	Patty Procter	204-946-3218	pprocter@cssb.mb.ca
	Don Osadick	204-946-3215	dosadick@cssb.mb.ca
Pension Department	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
Insurance: Premiums, change in class or units, death insurance claims, waiver of premiums, waiver of insurance	Deb Asselin	204-946-3243	dasselin@cssb.mb.ca
Director	Dawn Prokopowich	204-946-3211	dpro@cssb.mb.ca

Communications and Client Services

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Retirement	Randall Newman	204-946-3201	rnewman@cssb.mb.ca
Seminars General Inquires	Sharlynn Saindon	204-946-3245	sharlynn@cssb.mb.ca
	Ashley George	204-946-3285	ashley@cssb.mb.ca
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Termination	Sharlynn Saindon	204-946-3245	sharlynn@cssb.mb.ca
	Janet McLachlan	204-946-3246	janet@cssb.mb.ca
Death & Marriage or Common-Law Relationship Breakups	Lorraine Fidler	204-946-3221	lfidler@cssb.mb.ca
Service Purchase	Randall Newman	204-946-3201	rnewman@cssb.mb.ca
Director	Patti Malbasa	204-946-3225	patti@cssb.mb.ca

NOTE: Employees can contact our office by phone at 204-946-3200 or toll-free 1-800-432-5134 or by sending an email to askus@cssb.mb.ca

This presentation contains general information concerning the benefits provided under The Civil Service Superannuation Act and the Public Servants Group Insurance Plans.

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