

## 2019 Ontario Teachers' Pension Plan Information

### **Sessional Contract Teaching in the Faculty of Education – University of Windsor**

As a designated Faculty of Education (September 1, 2004), a *qualified* teacher who becomes employed at the faculty after the effective date of designation must commence mandatory participation in the plan effective with the date of employment unless they are employed in full time teaching for another employer.

#### **Employees with one of the following are considered qualified and must contribute to the plan:**

- Certificate of Qualification (including interim certificate) – replaces the Ministry of Education's Ontario Teacher's Certificate, Ontario Qualification Record Card and Letters of Standing.
- Letter of Permission obtained by their employer from the Ministry of Education. Participation is effective only during the period identified on the letter.

#### **Non Eligible Qualifications**

- Letter of Eligibility – not eligible to contribute to the plan. Membership commences once an Interim Certificate of Qualification is received, effective from the date of the certificate.
- Out of Province certifications – not eligible to contribute to the plan. Membership commences upon certification within the province of Ontario.

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**Service credit period** ➤ September 1<sup>st</sup> to August 31<sup>st</sup> of each year = 260 days per the OTPP

#### **Current contribution**

**Formula** ➤ Contribution rates are based on the Year's Maximum Pension Earnings (YMPE) as determined by Canada Revenue Agency (CRA). Contributions to the plan are based on the following two-step formula:

**A = 10.40%** x pensionable earnings up to \$57,400 for calendar year 2019  
**B = 12.00%** x pensionable earnings above \$57,400 for calendar year 2019  
**A + B = member contributions** (Employer matches member contributions)

#### **Current Service Credit**

**Formula** ➤ Service credit days for sessional teaching are calculated as Sessional Course Rate (SCR) divided by Daily Salary Rate (DSR) (as established by the University each July 1<sup>st</sup>).  
*2019 Sessional course rate calc* →  $(\$8,506 + \$8,655) / 2 = \$8,580.50$   
*2019 DSR calc* →  $(\$10,431 + \$112,341) / 2 / 260 = \$428.41$   
*2019 Service Credit days* =  $\$8,580.50 / \$428.41 = 20.03$  service credit days per \$8,580.50 course.

Your 2019 service credit days for each course taught from **January 1, 2019 to December 31, 2019** can be calculated by dividing the applicable sessional course rate by **\$428.41**.

#### **Current Pensionable**

**Earnings Formula** ➤ Sessional contract earnings – includes vacation pay

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#### **Steps for pension membership enrolment (if eligible):**

##### **➤ If qualified and not currently a member of the Ontario Teachers' Pension Plan**

1. Complete the Enrolment Form (0145) in full. This form can be obtained from the OTPP website.
2. Attach a copy of your birth certificate.
3. Complete the iAccess Web Registration Form (0143e) (if not currently registered)
4. Return all of the above to the Human Resources Department, c/o Pensions & Benefits, 5<sup>th</sup> floor, Chrysler Hall Tower *without delay to avoid having to make retroactive contributions.*

##### **➤ If qualified and currently a member of the Ontario Teachers' Pension Plan**

1. To avoid automatic enrolment written direction of exemption must be identified on your sessional contract letter.
2. Complete the Information Update Form (0146)
3. Complete the iAccess Web Registration Form (0143e) (if not currently registered)
4. Return all of the above to the Human Resources Department, c/o Pensions & Benefits, 5<sup>th</sup> floor, Chrysler Hall Tower *without delay to avoid having to make retroactive contributions.*

**Questions?** Contact the Executive Director, Pensions, Benefits & HRIS at 253-3000 ext. 2014 for assistance.