

## 2020 Ontario Teachers' Pension Plan Information

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

As a Designated Employer, a **qualified teacher** employed at the Faculty of Education after September 1, 2004, must commence mandatory participation in the OTPP Plan effective with the date of employment unless they are employed in full time teaching for another participating employer – OR – in receipt of a monthly OTPP pension (see Retiree sheet).

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

- Certificate of Qualification issued by the Ontario College of Teachers ***whether Active, Inactive or Suspended*** (including interim and/or transitional certificate). Replaces the Ministry of Education's Ontario Teacher's Certificate (OTC) 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.

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

**2020 Contribution Formula** ➤ Contribution rates are based on the Year's Maximum Pension Earnings (YMPE) as determined by Service Canada. Contributions to the plan are based on the following two-step formula:

**A = 10.40%** x pensionable earnings up to \$58,700 and **B = 12.00%** x pensionable earnings above \$58,700  
**A + B = member contributions** (Employer matches member contributions)

**Current Pensionable Earnings Formula** ➤ Sessional contract earnings plus vacation pay (SCR)

**Current Service Credit Formula** ➤ Service credit days for sessional teaching are calculated as Sessional Course Rate (SCR) as established each July 1<sup>st</sup> - Article R divided by the Daily Salary Rate (DSR)

**Daily Salary Rate** ➤ Normal Salary rate (minima) for a Professor plus PTR at each July 1<sup>st</sup> as per Article A1 of the Faculty Collective Agreement divided by 260 service credit days.

**OTPP Teaching Year is from September 1, XXXX to August 31, XXXX**

From	To	Service			Daily Rate			
		FT Professorial Salary & PTR	Credit Days at 100%	Daily Salary Rate (DSR)	Daily Rate	Daily Rate	Daily Rate	Daily Rate
					<b>Applies From and To</b>			
07/01/2018	06/30/2019	111,756.00	260	429.83	Jul-18	Aug-18	Sep-18	Jun-19
07/01/2019	06/30/2020	113,666.00	260	437.18	Jul-19	Aug-19	Sep-19	Jun-20
07/01/2020	06/30/2021	115,886.00	260	445.72	Jul-20	Aug-20	Sep-20	Jun-21

Your 2019/2020 service credit days for each course taught from September 1, 2019 to June 30, 2020 can be calculated by dividing the applicable sessional course rate by **\$437.18**, and by **\$445.72** for each course taught from July 1, 2020 to August 31, 2020.

## **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 documents with your accepted contract to Ms. Maria Argoselo – Room 2205 of the Faculty of Education *without delay to ensure your OTPP status is treated properly.*

### **➤ 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) (if your information has changed)
3. Complete the iAccess Web Registration Form (0143e) (if not currently registered)
4. Return all documents with your accepted contract to Ms. Maria Argoselo – Room 2205 of the Faculty of Education *without delay to ensure your OTPP status is treated properly.*

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

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