

**2023/2024 Ontario Teachers' Pension Plan Information**  
**AQ, IB, PQP Adjunct and Special Project Contracts**  
**Faculty of Education - University of Windsor**

**RETIRED TEACHERS – AQ, IB, PQP Contract Teaching in the Faculty of Education**

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.**

A re-employed pensioner is one who has ceased employment in education; is in receipt of a monthly pension from the OTPP Plan; and is then employed by or otherwise engaged, directly or indirectly, to provide service for compensation for an employer who participates in the OTPP. This includes all re-employment, teaching or non-teaching, whether done on an employment, self-employment or third-party basis. If you meet the above criteria, you are subject to the plan's re-employment rules. Re-employment in excess of 50 days per school year (Sept – Aug) may affect receipt of your pension.

**Re-employment Limits and Rules** ➤

- Pensioners can work directly or indirectly for a participating employer for 50 days in each school year following retirement without interrupting their pension. These earnings are not subject to OTPP pension contributions.
- Employers are required to report the re-employment service and earnings for all pensioners performing work.
- Re-employed pensioners are responsible for tracking workdays and must notify OTPP if the limit is exceeded. OTPP will suspend the pension for as long as they continue to work, even if for only part of a day.
- If a pensioner retires mid school year and is re-employed in the same school year, the pre-retirement workdays do not count toward the 50-day re-employment limit.

**Working beyond 50 days** ➤

- If your 50<sup>th</sup> day of re-employment occurs on March 31<sup>st</sup>, and you work on April 1<sup>st</sup>, since you exceeded the 50-day limit in April, you can work until the end of April without interrupting your pension.
- If your 50<sup>th</sup> day of re-employment occurs prior to March 31<sup>st</sup>, (i.e. March 29<sup>th</sup>) and you work in April, since you exceeded the 50-day limit in March, your pension will be interrupted.

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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 provisions

**Current Pensionable Earnings Formula** ➤ AQ, IB, PQP, Adjunct and Special Project Contract stipend amount(s)

**Current Service Credit Formula** ➤ For purposes of assigning OTPP service credit days only:

Stipend earnings divided by **\$46.80 July 1, 2022 to June 30, 2023 and (\$47.28 July 1, 2023 to June 30, 2024)** represents contract hours. Contract hours are further divided by 5.5 hours to equal OTPP proxy days.

*Examples:*

- \$250 Base Stipend Amount / \$47.28 / 5.5 hours = 0.96 service credit days
- \$1,050 Stipend Amount / \$47.28 / 5.5 hours = 4.04 service credit days
- \$3,500 Stipend Amount / \$47.28 / 5.5 hours = 13.46 service credit days
- \$6,000 Stipend Amount / \$47.28 / 5.5 hours = 23.07 service credit days

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**Steps for re-employment purposes (if eligible):**

➤ **If in receipt of a monthly pension from OTPP with a signed AQ, IB, PQP, Adjunct or Special Project Contract**

1. Complete the Faculty of Education Pension Eligibility Form. This form is required for each appointment or re-appointment. This form should accompany each AQ, IB, PQP contract, provided by the Faculty of Education.
2. Complete Employee Information and Current Appointment sections.
3. Select box for YES on Question #1. DO NOT complete questions 2 – 5. Sign and date the form.
4. Return with your accepted contract to Ms. Valerie Newell – Room 3300 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