



For Your Benefit Newsletter

Benefits & Pension

SPRING 2011



Updates . . .

ARTICLES

Sun Life
Updates 1

Reminders . . . 2

CPP is
Changing . . . 2

OMERS 3

TPP 3

Upcoming
Pension
Sessions . . . 3

27 Pays 4

ORTHOPAEDIC SHOES & ORTHOTIC INSERTS

Only **custom-made** orthopaedic shoes and orthotics are eligible for coverage under our major medical plan. As of August 1, 2010 Sun Life requires a **detailed lab invoice** from your provider along with the prescription from your medical doctor. **Reminder:** A new prescription must be submitted with each claim and *must* include the medical diagnosis. Your receipt must show full payment has been made, patient's name and date of service. For complete details go to: http://hrwebapps.educ.dpcdsb.org/HrAspProd/PUBLICHRDOC/sunlife_orthotics_communication.pdf

SUN LIFE ONLINE

Bookmark Sun Life's website <http://www.mysunlife.ca> for easy claims submission, medical information, details on your coverage and to update dependent information. For complete information go to: http://hrwebapps.educ.dpcdsb.org/HrAspProd/PUBLICHRDOC/Plan_Member_online_registration.pdf

Please note, Sun Life has made **e-claims processing changes**. Now, If you submit a claim online and your claim is audited, you may be required to submit your receipts before your claim is processed for payment. If you are asked to submit your receipts you will have 15 days to provide them to Sun Life. You *must* comply or your web access will be disabled. For more information go to: http://hrwebapps.educ.dpcdsb.org/HrAspProd/PUBLICHRDOC/sunlife_e_claims_process_change.pdf

Coming Soon: Sun Life's new online claims contest for all plan members - **'Get your claim on!'**
Look for your chance to win **coming April 7, 2011.**

PREFERRED VISION SERVICES

You can save up to **20%** off the cost of prescription eyewear. For more information go to: http://hrwebapps.educ.dpcdsb.org/HrAspProd/PUBLICHRDOC/Preferred_Vison_Services.pdf

SUN LIFE CLAIMS ADDRESS

Sun Life is no longer using its Ottawa mailing address. Claim forms are updated with their Waterloo and Montreal addresses. Make sure to throw out any old claim forms and download the new ones. For more information go to: http://hrwebapps.educ.dpcdsb.org/HrAspProd/PUBLICHRDOC/Sun_Life_New_Address_for_claims.pdf

The number for Sun Life's Customer Service Centre is 1-800-361-6212
You will need your Policy Number 25449 & your Member ID is your Employee Number



Reminders . . .

Name & Address Change

- notify your appropriate personnel department in writing or complete the *Name and Address Change form* on the HR Portal. Click on [Forms > General > Name and Address Change](#) and send it in to the Catholic Education Centre (CEC). Then submit a Heat ticket, including your employee number, to update your account name change.
- Ontario Teachers' Pension Plan (OTPP) members notify OTPP directly at 416-226-2700 or online with *iAccess* at <https://members.otpp.com/logon.do?lang=en>
- update Sun Life on a claim form when submitting claims or at 1-800-361-6212. Advise customer service that we are not positive enrollment and they can take the information directly from you.

Change in Dependents

To make changes to your **benefit status**, i.e. single to family or family to single coverage, advise the Benefits Department in writing—send an email to Francie.Murray@dpcdsb.org or complete the *Benefit Change form* on the HR Portal. Click on [Forms > Benefits > Benefit Changes](#) and forward the completed copy to the Benefits Department at the (CEC). If you already have family coverage but just want **To add** a new born or spouse with Sun Life do this when submitting a claim, or online with Sun Life directly at <http://mysunlife.ca>.

Beneficiary Appointments

- For all life insurance beneficiaries you *must* complete a *Change of Beneficiary form* and send the original to the Benefits Department at the CEC.
- For pension beneficiaries, OMERS members complete a Form 206 found on OMERS web site <http://www.omers.com> and send to OMERS directly, OTPP members may update their information online using *iAccess* or call 416-226-2700.

RETIRING/TERMINATING?

Principals/Vice Principals, Teachers, Educational Resource Workers and Association of Professional Student Services Personnel retiring June 30th have continued benefits to August 31st. If your retirement date is prior to June 30th then your benefits will end on your retirement date.

CUPE 1483, CUPE 2026 and Mid-Management benefits end on your actual date of retirement.

All employees must send their **notice of retirement** to Nick.Milanetti@dpcdsb.org, Superintendent of Human Resources at the CEC *as soon as possible* to prevent delays in your retirement paperwork. A letter or short note is all that is required. The last day of the month is the **preferred date** to prevent any gaps between your final salary and the start of your pension benefit (which begins the month following your date of retirement).

BENEFIT ENHANCEMENTS

Information on your bargaining unit/association enhancements can be found on the HR Portal: [Employee > Personal > Profile/Benefits > Benefits Enhancements Newsletter](#). And for more benefits information scroll down and click on the *Benefit Highlights* or go to the Sun Life website <http://www.mysunlife.ca> or call 1-800-361-6212 to speak with a Sun Life representative.


CPP Is Changing

Retirement today, is a process that often occurs in stages, rather than a one-time event. With the changes being made to CPP Canadians will find it easier to make a gradual transition from working to retirement.

Changes introduced in January 2011 will be implemented gradually over the next five years and will affect the amount of pension you receive if you start collecting before or after age 65, and will make it easier to start collecting your CPP pension before age 65. **You will not be affected by these changes if you started receiving CPP before December 31, 2010 and you remain out of the workforce.**

Under the old rules you needed to stop working and earn less than a specified amount to qualify for a CPP benefit prior to age 65. Starting in 2012 you will no longer have to stop working or significantly reduce earnings to receive the CPP retirement pension before the age of 65. This may make it easier to make a gradual transition to retirement.

Also, starting in 2012 if you are between the ages of 65 and 70 and you work while receiving your CPP pension, you can **choose** to make contributions. If you choose to make contributions, the Board will also have to make contributions and these contributions will allow you to continue to build your CPP post Retirement Benefits (PRB) even if you are already receiving the maximum.

The decision as to when to collect your CPP pension can be a complicated one, so make sure you are informed. Click here for complete information from Service Canada:  or go to www.servicecanada.ca.

Pensions

Are you eligible for enrollment in the **Ontario Municipal Employee Retirement System (OMERS)**? Contact Denise.Jones@dpcdsb.org ext. 24053 to find out.

Available to OMERS members only, **ADDITIONAL VOLUNTARY CONTRIBUTIONS (AVC)**. AVC's are a part of the primary pension plan allowing you to participate in the OMERS fund of globally diversified assets, and are similar in some ways to RRSP's. Also, OMERS members may be able to **maximize your pension** by transferring or buying previous service. Find out more on the OMERS website www.omers.com.

Sign up for myOMERS www.myomers.com and click on 'Register now!' for secure, online access to your pension information. With myOMERS you can access your annual pension statements sooner, create pension estimates and get buy-back estimates. To register for myOMERS you will need your OMERS membership number (found on your OMERS Annual Statement) and the last three digits of your social insurance number.

Qualified teachers employed by a Board of Education and employees working on a Letter of Permission must contribute to the **Ontario Teachers' Pension Plan (OTPP)**. Members are encouraged to contact OTPP www.otpp.com and sign up for *iAccess*, an interactive online application which gives you access to your own personal pension information.

OTPP members note **Pregnancy/parental leaves** which were previously offered for purchase through the Board are now handled directly with OTPP. You can sign in to *iAccess* any time after your leave starts to find out the cost.

NEW - the rules for those **WORKING AND RECEIVING A PENSION FROM OTPP** are changing *September 1, 2012*. From that date you will be able to work directly or indirectly for a participating employer for up to 50 days in each school year. This is a change from the current 95/20 days rule. Go to OTPP website for more information and click on **Member Info > Working After Retirement > 2012 Plan Changes**.

Register in <http://PD Place> for Information Sessions @ the CEC:

OMERS: Tuesday April 12th

TPP: Wednesday April 13th and 20th

If you plan on bringing a guest please send an email to Filomena Oliveira <mailto:filomena.oliveira@dpcdsb.org>.

If you are unable to attend one of our Board hosted sessions, OMERS has sessions all over the province. For more information or go to the OMERS website www.omers.com.

2011-2012 BIWEEKLY PAY CHANGE . . . Notice to Teachers, Educational Resource Workers and Association of Professional Student Services Personnel

In the 2009-2010 school year we saw a change in the pay schedule for teachers (OECTA), Educational Resource Workers (ERW) and Student Services Personnel (APSSP) which resulted in the annual salary being divided and paid out equally over 26 pay periods, from September 2009 until August 2010.

In the [Special Payroll Edition of the Benefits Newsletter](#) <http://insidedp.dpcdsb.org/benefits/BNLSpring2009.pdf> we advised that there would be a change in the pay schedule in the 2011-2012 school year. The table to the right details the pay dates from September 1, 2011 to August 31, 2012 and is based on an annual salary of \$94,613. You will see that there are 27 pay dates and your biweekly salary will be based on your annual salary divided by 27 instead of 26. Please note the 2011-2012 school year calendar is tentative pending approval from the Ministry.

You may go to http://hrwebapps.educ.dpcdsb.org/HrAspProd/PUBLICHRDOC/2011_2012_entitlement.xlsx and in the **interactive** spreadsheet enter your own salary in field A1 (currently shown as \$91,857) and all the fields will be updated to reflect the salary entered and show you all of the bi-weekly pays you will receive this year and next.

Please note that the spreadsheet does not automatically include any **grid step increments**. You will have to enter the salary associated with the grid step you *will be* working at in the 2011-2012 school year in field A1 for this year to accurately reflect the biweekly amount you can expect to receive in September 2011.

In 2011 you will receive 17 payments of 1/26th of your annual salary and 9 payments of 1/27th of your salary for a total of 26 payments in the calendar year.

In 2012 you will receive 18 payments of 1/27th of your annual salary and 8 payments of 1/26th of your annual salary for a total of 26 payments in the calendar year.

If you are at the top of the pay grid in the 2010-2011 school year you will see your gross biweekly salary starting in September 2011 will be reduced by \$28.79 (despite the 3% increase effective September 2011). On the 2011-2012 interactive pay schedule worksheet refer to the column indicating the difference in gross pay in September before the 3% increase and after. By August 2012 your full salary entitlement for the 2010-2011 school year of 27/27ths of your annual salary will have been paid out.

For the 2012-2013 school year we will go back to 26 pay periods and the biweekly salary will once again be 1/26th of your annual salary. If we continue on this schedule we will not see 27 pay periods in a school year until the 2022-2023 school year.

For all other employees your pay remains the same at 1/26th of your annual salary.

If you have any questions, please send an email to Denise.Jones@dpcdsb.org or call ext. 24053.

September 2011 to August 2012 27 Pay Dates						
Pay Date	Bi-Weekly	Bi-Weekly Payment	Work Days	Actual Entitlement	Holdback	Accumulated hold-
1-Sep-11	3.70%	3,504.17	0	0.00	-3504.17	-3,504.17
15-Sep-11	3.70%	3,504.17	9	4,389.25	885.07	-2,619.10
29-Sep-11	3.70%	3,504.17	10	4,876.94	1372.77	-1,246.33
13-Oct-11	3.70%	3,504.17	9	4,389.25	885.07	-361.26
27-Oct-11	3.70%	3,504.17	10	4,876.94	1372.77	1,011.51
10-Nov-11	3.70%	3,504.17	10	4,876.94	1372.77	2,384.28
24-Nov-11	3.70%	3,504.17	10	4,876.94	1372.77	3,757.05
8-Dec-11	3.70%	3,504.17	10	4,876.94	1372.77	5,129.82
22-Dec-11	3.70%	3,504.17	10	4,876.94	1372.77	6,502.59
5-Jan-12	3.70%	3,504.17	0	0.00	-3504.17	2,998.42
19-Jan-12	3.70%	3,504.17	10	4,876.94	1372.77	4,371.19
2-Feb-12	3.70%	3,504.17	10	4,876.94	1372.77	5,743.96
16-Feb-12	3.70%	3,504.17	10	4,876.94	1372.77	7,116.73
1-Mar-12	3.70%	3,504.17	9	4,389.25	885.07	8,001.80
15-Mar-12	3.70%	3,504.17	5	2,438.47	-1065.70	6,936.10
29-Mar-12	3.70%	3,504.17	10	4,876.94	1372.77	8,308.87
12-Apr-12	3.70%	3,504.17	8	3,901.56	397.38	8,706.25
26-Apr-12	3.70%	3,504.17	10	4,876.94	1372.77	10,079.02
10-May-12	3.70%	3,504.17	10	4,876.94	1372.77	11,451.79
24-May-12	3.70%	3,504.17	9	4,389.25	885.07	12,336.86
7-Jun-12	3.70%	3,504.17	10	4,876.94	1372.77	13,709.63
21-Jun-12	3.70%	3,504.17	10	4,876.94	1372.77	15,082.40
5-Jul-12	3.70%	3,504.17	5	2,438.47	-1065.70	14,016.70
19-Jul-12	3.70%	3,504.17		0.00	-3504.17	10,512.52
2-Aug-12	3.70%	3,504.17		0.00	-3504.17	7,008.35
16-Aug-12	3.70%	3,504.17		0.00	-3504.17	3,504.17
30-Aug-12	3.70%	3,504.17		0.00	-3504.17	0.00
		100.00%	94,613	194	94,613	0.00