

ACCESSING PENSION AND DISABILITY PLANS – WINNIPEG CIVIC EMPLOYEES' BENEFITS PROGRAM

PENSION PLAN:

Accessing Benefits:

- In order to retire members should contact the Winnipeg Civic Employees' Benefits Program located at 5 – 317 Donald Street, R3B 2H6. The telephone number is 204-986-2516, **sixty days prior** to the date they wish to retire.
- Contact can also be made at any time prior to retirement to obtain a benefit projection of what members can expect as income upon retirement.

Eligibility:

- All employees who work full time throughout the year are required to become members of the Plan at the commencement of their employment.
- Seasonal and part-time employees are required to become members when they have earned 35% of the Years Maximum Pensionable Earnings (\$19,565 in 2018) under the Canada Pension Plan in each of two consecutive years or the number of hours worked has reached 700.

Contributions:

- Employees: 9.5% up to YMPE (Years Maximum Pensionable Earnings) + 11.8% over YMPE.
- Employer(s): Matches Employees' contributions.

Normal Retirement Date:

- Age 65

Early Retirement Date:

As of September 1, 2011:

- No retirement before age 50 for employees who are hired on/after September 1, 2011.

- For retirement before age 55 (under Rule of 80 or with 30 years of service):
 - For pension earned for service before September 1, 2011, no reduction, and
 - For pension earned for service on/after September 1, 2011, 4% reduction for each year retirement precedes age 55.
- For retirements between age 55 and age 60:
 - For pension earned for service before September 1, 2011, no reduction, and
 - For pension earned for service on/after September 1, 2011,
 - No reduction if Rule of 80 is met,
 - Otherwise, 4% reduction for each year retirement precedes earlier of age 60

Cost of Living Adjustment:

- An amount equal to at minimum 50% of the percentage change in the CPI.

Survivor Pension:

- 66 2/3% of the lifetime pension to which the Member would have been entitled to, had the Member continued to live.

LONG TERM DISABILITY PLAN:

Accessing Benefits:

- To access LTD benefits members must contact the Winnipeg Civic Employees' Benefits Program located at 5 – 317 Donald Street, R3B 2H6, the telephone number is 204-986-2516, and contact their department. They will be given application forms which include forms that have to be filled out by their treating physician.
- There is a six month waiting period during which members must show a wage loss from their regular wage for the full six months if they are working, or be off work using sick time. Members are entitled to utilize sick credits on a bi-weekly basis to show the wage loss.

- If a member works a full pay period at their regular wage, then the six month waiting period starts over and begins again when they next show a wage loss.
- Members do not have to exhaust their sick or vacation credit in order to be eligible for disability benefits.

Benefits:

- Employee contributions are not required or permitted. The contributing employers contribute an amount equal to the benefits and expenses of the plan.
- The disability benefits payable – together with the disability benefits from the Canada Pension Plan, will equal at least 66 2/3% of the employee's salary.
- Pension contributions continue at pre-disability rate – covered by the Plan.
- Dental & Vision care continues to be covered.
- Blue Cross Extended Health can continue to be taken off cheques.