

MEPP *In-Depth*

Disability Waiver of Contributions

This issue provides information about the disability waiver of contributions.

Disability Waiver

The *Municipal Employees' Pension Plan Act* provides for a waiver of your contributions if you become totally and permanently disabled. You may apply for a disability waiver if:

- you have been totally disabled for two years or more;
- you are not earning any wages because of your disability;
- your disability is total and permanent; and
- you have not ended your employment.

You must apply in writing to the Municipal Employees' Pension Commission if you wish to be considered for a disability waiver of contributions.

If the waiver is approved, you will continue earning service but do not have to make any contributions to the Plan.

Eligibility

You may be eligible for the waiver if you are considered totally and permanently disabled, and:

- following the treatment prescribed by a doctor;
- not earning any wages;
- permanently unable to earn any wages because of the disability; and
- no device can be purchased, or operation performed, that will enable you to become employed.

The disability alone determines if you qualify for the waiver. Lack of work in the area where you live is not a determining factor.

Application

To apply for a waiver, you must submit a letter of request to the Plan. The Plan will then ask you for:

- information about the nature and start date of your disability;
- a signed *Release of Medical Information*;
- a history of your educational background;
- your job description;
- the names and addresses of the doctors who are treating your disability; and
- if you are receiving a disability benefit;
- the name and address of your disability plan; and
- the name and address of your contact person at your disability plan.

Processing Your Application

After receiving all the required information, Plannera sends it to a third-party adjudicator. The adjudicator reviews your request.

During the review, the assessor may contact your disability insurance provider or doctors for more information. Based on all the information received, the assessor recommends approval or denial of the waiver.

In some situations, the Commission requires that you see a doctor of its choice.

You can expect a written response within three months of the date the Commission receives your request and all required information.

If Your Request is Approved

If your request is approved, you receive credit for service retroactive to the date of your last contribution or July 1, 1998, whichever date is later.

Each year, you will be credited with service at the same rate as your average service before you became disabled.

The waiver ends when you are eligible to retire with an unreduced pension or 65 years of age - whichever is first.

When the waiver ends, you can:

- have a deferred pension set up;
- receive your pension benefit; or
- start contributing to the Plan (you may contribute until you are 71).

Approved Waivers are Reviewed

The Commission will periodically review and assess your file to ensure you are still eligible for the waiver. Therefore, at least once every two years:

- Plannera asks you to submit current medical information; and
- the adjudicator determines your continued eligibility through the process set out on the previous page.

If Your Request is Denied

MEPP will notify you in writing if your request is denied. You may then:

- accept the decision and withdraw your request;
- provide additional, objective medical information to the adjudicator; or
- ask Plannera to provide your request directly to the Commission for a decision.

The Commission's decision is final.



The forms required for your MEPP pension application are available on the website.



Looking for more information? You'll find more information from these sources:

- [MEPP Member Booklet](#)
- [MEPP Matters](#) – the Plan newsletter
- [Your Path to Retirement Workshop Series](#) – a workshop for every stage of your career



Need assistance? Contact us using one of these convenient options:

Email: mepp@Plannera.ca

Phone: 306-787-2684 (in Regina)
1-877-506-6377 (toll-free)

Fax: 306-787-0244

The information in this bulletin does not replace or supersede *The Municipal Employees' Pension Act* or *The Pension Benefits Act, 1992* or related regulations. In the case of error or discrepancy, the terms of the Acts and regulations apply.

