

Employer Guide

Working Collaboratively

WHAT'S INSIDE

About MEPP.....	3
Plan Administration.....	5
Your Role as Employer.....	6
Enrolling New Employee(s) into MEPP.....	7
Designating Beneficiary(ies)	12
Breakdown in Spousal Relationship.....	14
Contributions to the Plan.....	15
Change in Employee Data.....	25
Termination of an Employee	26
Retirement of an Employee	28
Layoff.....	31
Leave of Absence (LOA).....	33
Disability/Sick/Medical Leave	40
Purchasing Prior Service.....	44
Quick Help Chart.....	46
Resources	47
Glossary	49

About MEPP



History

The Municipal Employees' Pension Act established the Municipal Employees' Pension Plan on July 1, 1973. The Plan was created to provide retirement benefits to the employees of school divisions, urban and rural municipalities, regional colleges, regional public libraries and other local authorities. The Plan also provides benefits in the event of death, disability and termination of employment.

Nature of the Plan

MEPP is a defined benefit pension plan. Defined benefit pension plans are calculated using a formula that takes into account a Plan member's pensionable service and highest average salary. Eligible Plan members receive a lifetime pension from the Plan, regardless of how long they live.

Pension benefits under the Plan are funded by employer and employee contributions. Employers and employees contribute to the Plan on an equal basis.

Governing Legislation

The Municipal Employees' Pension Act governs the Plan. The Plan is also registered under both *The Pension Benefits Act, 1992* and *the Income Tax Act (Canada)*.

The Pension Benefits Act, 1992 regulates pension plans in Saskatchewan. The Act provides minimum standards for benefits and ensures plans are administered according to sound business practices.

The *Income Tax Act (Canada)* regulates all registered retirement savings schemes. The *Income Tax Act (Canada)* allows for tax deductions on contributions to registered plans. The Act also sets maximum levels for contributions, pensions at retirement and other benefits. The Plan's registration number is 0355321.

In the event that *The Municipal Employees' Pension Act* does not address a particular issue or situation, the provisions of *The Pension Benefits Act, 1992* will apply. Where the provisions of these Acts are inconsistent, *The Municipal Employees' Pension Act* will apply.

[Back to Table of Contents](#)

Plan Administration

The Commission

The Municipal Employees' Pension Commission is responsible for the administration of the Municipal Employees' Pension Fund. Investment managers invest the Plan's funds in accordance with the investment policy set by the Commission.

The Commission selects the Chair and Vice-Chair. The full term of office for Commission members is four years. A member may be appointed for two full terms.

The Commission has 12 members, consisting of six employee appointees and six employer appointees, including:

Appointees of each of:

- The Saskatchewan Urban Municipalities Association;
- The Saskatchewan School Board Association (two appointees);
- The Saskatchewan Association of Rural Municipalities;
- The Rural Municipal Administrators' Association of Saskatchewan (two appointees);
- The Saskatchewan Association of School Business Officials;
- The Urban Municipal Administrators' Association of Saskatchewan;
- Regional Colleges and Libraries;
- Designated Police Officers and Firefighters;
- The Saskatchewan locals of CUPE; and
- Trade unions.

The Commission is responsible for the administration of *The Municipal Employees' Pension Act*. The Commission carries out this responsibility by:

- interpreting the provisions of the Act;
- establishing an investment policy and hiring investment managers;
- making recommendations for changes to the Plan to the provincial legislature;
- hearing appeals; and
- hiring staff and consultants as is necessary to run the Plan.



The Commission contracts the day-to-day administration of the Plan to Plannera Pensions & Benefits (Plannera). Plannera administers a wide range of pension and benefits plans.

Plannera is responsible for:

- processing applications for benefits in a timely and accurate manner;
- providing required services and information to Plan members and employers;
- providing policy advice and administrative services to the Commission;
- maintaining a cooperative partnership with employers;
- administering the Plan within a low-cost structure; and
- measuring and reporting performance to the Commission, Plan members and employers.

Your Role as Employer

As a participating employer, you play an important role in the daily administration of the Plan on behalf of your employees. MEPP relies on you to:

- *enrol* new Plan members;
- collect, remit and process contribution files in PLANet; and
- be a resource for employees.

In accordance with legislative requirements, participating employers have a responsibility to:

- enrol their employees in the Plan;
- inform their employees about the Plan and Plan changes;
- inform MEPP of changes in their employee's employment status; and
- collect, remit and process contribution files within the required timeframe.

[Back to Table of Contents](#)

Enrolling New Employee(s) into MEPP

Eligibility for Enrolment

All employees of MEPP participating employers are eligible to participate in the Plan.

MEPP divides all employees into two groups: permanent and non-permanent.



Permanent Employees

Enrolment in MEPP is **mandatory** for all employees designated as permanent.

Permanent employees are employed on an **ongoing basis**. This includes:

- full-time or part-time employees;
- seasonal employees whose employment is expected to continue from year to year; or
- casual employees.



An employer is not required to designate a full-time student or an employee who works less than 700 hours in a calendar year as permanent.

When to Enrol

Enrol permanent employees:

- on their first day of employment; or
- if there is a probation period, the employee must be given the option to join the plan. If they choose not to join the plan, then the employee can be designated as non-permanent until the end of the probation period. The employee **must** be enrolled upon completion of the probation period. A probation period cannot exceed one year.

When not to Enrol

Do not enrol employees who are:

- already receiving a pension or allowance from MEPP; or
- over 71 years of age.

Need assistance enrolling an employee(s)? Contact MEPP ERCs for help.

Non-permanent Employees

Non-permanent employees **must be given** the option to join MEPP. It is the **employee's choice** whether or not to join MEPP.

Non-permanent employees are employed on a term or temporary basis **with a definite end date**. This includes:

- employees who are full-time students;
- full-time, part-time or casual employees hired for a specific term with a definite end date, for example to backfill for a maternity leave; or
- seasonal employees who are not expected to be hired again the next season.

When to Enrol

Enrol non-permanent employees as soon as:

- the non-permanent employee chooses to join MEPP;
- the non-permanent employee becomes a permanent employee;
- the non-permanent employee who is working for two participating employers begins contributing to MEPP with one employer. When this occurs, the employee **must** begin contributing to MEPP with the other employer as well; or
- the non-permanent employee has worked at least 700 hours in each of two consecutive calendar years. They are then deemed to be permanent and **must** join MEPP.

Enrolment Declined

Non-permanent employees may decline enrolment in writing to their employer until they reach the point when enrolment becomes mandatory. Employers are required to monitor the employment (hours worked) of non-permanent employees who have declined enrolment. If the employee completes 700 hours in each of two consecutive calendar years from employment date, the employee **must** be enrolled in MEPP.



Non-permanent employees declining enrolment must provide it in writing to their employer. Do not send in contributions for non-permanent employees until they have joined the Plan.

Enrolment for all Employees

Once an employee is enrolled in the Plan, they remain enrolled until they terminate employment with their employer.

If a contributing MEPP member is hired by a second participating employer, the employee must begin contributing to MEPP immediately with the second employer, regardless of whether the employee is permanent or non-permanent with the second employer. You can call MEPP ERCs to inquire or verify this information.

Two-Year Time Limit for Re-Employment

If a MEPP member terminated employment and later starts working for a MEPP employer again, the employee must start contributing immediately, even if they are non-permanent, unless the termination occurred more than two years earlier or they received a refund from the Plan.

Extension of Two-Year Time Limit

If the employee has the opportunity to become re-employed with a participating employer, but the date of re-employment occurs after the two-year period, the employee may apply to the Commission for an extension of the two-year time limit. The application must be made **before** the two-year period ends.

Failure to Enrol Employees

If an employer fails to offer to enrol, or fails to enrol an employee who chooses to participate in MEPP or is eligible for mandatory enrolment, the employer will be required to remit contributions in arrears, plus interest.

Types of MEPP Members

There are two types of members in MEPP:

- General Members; and
- Designated Members (Police Officers and Firefighters).

If your organization has designated police officers and firefighters under section 40(2) of the Act, classify these employees as Designated Members. All other employees are General Members.



To qualify as a police officer, the employee must be an employee of an established police service, must meet the definition of member under *The Police Act, 1990*, and must take the prescribed oath in *The Municipal Police Recruiting Regulations, 1991*.

Declaring Marital Status

Your employee is required to declare their current marital status to MEPP. The employee is either:

Single, divorced or
widowed

The employee does not currently have either a legally married or common-law spouse.

Married, registered
domestic partnership or
separated

The employee has a spouse by legal marriage. An employee who has become legally separated from their spouse is considered to be still legally married until divorce proceedings are final.

Common-law

The employee is not legally married and has been cohabiting in a conjugal relationship for at least one year; or the employee is in a common-law relationship in which each of the two individuals is the natural or adoptive parents of the same child. In this situation the employee should complete a common-law declaration.

Important Dates

Date of Employment	The employee's first paid work day.
Date of Enrolment	The first day the employee worked where the employer deducted pension contributions for hours worked. (this may be different than the date of employment because of probation periods or other reasons).

Employment Type

Employment type relates to an employee's term of employment.

When processing an enrolment in PLANet, the employee must be classified as one of the following employment types:

- 10 month (full-time or part-time)(for school divisions only);
- 12 month (full-time or part-time);
- Casual (employee works as required on a non-regular basis); or
- Seasonal (employee works less than 12 months per year regardless of whether or not they work 100 per cent).

How to enrol a new employee

- 1 Process the enrolment through PLANet. MEPP no longer accepts paper-copy enrolment forms.
- 2 Ask your employee to complete a **Designation of Beneficiary** form on the '[Beneficiary Before Retirement](#)' page found under 'Account Changes' on the MEPP website. The employee must mail the completed original *Designation of Beneficiary* form directly to MEPP.
- 3 If the employee requests, please supply a **Spouse's Waiver of Pre-Retirement Survivor Benefit** form on the '[Beneficiary Before Retirement](#)' page found under 'Account Changes' on the MEPP website. The employee's spouse may complete this form and mail the original directly to MEPP.

[Back to Table of Contents](#)

Designating Beneficiary(ies)

The *Designation of Beneficiary* form is available on the '[Beneficiary Before Retirement](#)' page found under 'Account Changes' on the MEPP website. The employee completes and mails the original to MEPP.

If the employee has a spouse, the spouse will be the beneficiary regardless of whom the employee has designated as beneficiary. The employee may list a contingent beneficiary(ies) in the event the spouse predeceases the employee. The employee can update this information through the **Member Login** on the MEPP website.

Members with a Spouse

Definition of Spouse

A spouse is the person married to the employee. If the employee is not married, the spouse is the person in a common-law relationship with the employee:

- and who has been cohabiting with the employee for at least one year; or
- in which each of the two individuals is the natural or adoptive parent (legally or in fact) of the same child.

The Plan recognizes only one spouse at a time. A legally married spouse takes priority over another person, even if that person meets the definition of a common-law spouse.

In some cases, the employee may wish to designate the death benefit to someone other than their spouse. The spouse can waive rights by completing a *Spouse's Waiver of Pre-Retirement Survivor Benefit* form.

If the employee no longer has a spouse, along with the completed *Designation of Beneficiary form*, MEPP will require certified copies of divorce certificate/death notice.

Marital Breakdown

If an employee is changing beneficiary designation from their spouse because of a divorce, MEPP must receive a certified copy of the divorce certificate along with a certified copy of the inter-spousal agreement showing any portion of the document that pertains to the MEPP pension.

Under the Plan rules, an employee is still legally married if they are separated but not divorced.

If the employee divorces, Planera requires proof of divorce before they can name a new beneficiary to replace a former spouse.

Single Members

Members without a spouse are required to designate a beneficiary(ies). A designated beneficiary is any individual or entity the employee chooses to receive a death benefit in the event of their death, for example a friend, relative, or a registered charity. A single member can change their beneficiary(ies) at any time.

Trustees for Minors
(under 18 years of age)

In general, provincial legislation does not allow payment of benefits directly to minors. If you name a minor as a beneficiary, you should make any arrangements that are necessary (such as the appointment of a trustee) to ensure that the benefits are paid according to your intention.

Contingent Beneficiary(ies)

A contingent beneficiary is like having a 'backup.' In the event the employee's spouse or main beneficiary(ies) dies before the employee, the contingent beneficiary ensures there is someone else named to receive the death benefit. Anyone can be named a contingent beneficiary and the contingent beneficiary(ies) can be changed at any time.

If the contingent beneficiary is a minor (under 18) you should make any arrangements necessary (such as appointment of a trustee) to ensure that the benefits are paid according to your intentions.



Remind employees that their beneficiary should be reviewed in conjunction with life events (example, a new spouse, a breakdown of a spousal relationship or death of a designated beneficiary.) Beneficiary(ies) are shown on the MEPP Member's Annual Statement.

[Back to Table of Contents](#)

Breakdown in Spousal Relationship

The employee's pension plan is considered property under *The Family Property Act*. An employee's MEPP account can be divided in the event of a breakdown in a spousal relationship according to the terms and conditions set out in a court order or interspousal contract issued under *The Family Property Act*. *The Family Property Act* recognizes common-law relationships in addition to legal marriages.

Amount That Can be Divided

The division cannot reduce the commuted value of the employee's pension by more than 50 per cent.

If the employee is not yet receiving pension, the amount that can be divided is the greater of:

- The commuted value of the portion of the employee's pension that accrued from the date of marriage to the date mentioned in the order or agreement; or
- The employee's contributions and interest that accrued from the date of marriage to the date mentioned in the order or agreement.

If the employee has retired, the monthly pension is the only amount that can be divided.

[Back to Table of Contents](#)

Contributions to the Plan

All members of the Plan have MEPP contributions deducted from their pay cheque each pay period. It is the employer's responsibility to submit those contributions and the employer matching portion to MEPP by processing a contribution file through PLANet and remitting payment.

Remitting Payment

Employers have two ways to remit contributions online to MEPP. Instructions on how to do each are located on the Employers page on the MEPP website, under [Forms, Guides and Tutorials](#).

1. Electronic Funds Transfer (EFT).
2. Online Bill Payment (OBP).

Timeline for Submitting Contributions

Accurate and timely remittance of contributions is important.

Contribution remittance through PLANet, as well as payment is due within **15 days from the end of the pay period**. Any delays could result in administrative fees, interest charges and possible delays to pension benefit payments to members.

A separate payroll file must be processed in PLANet for each pay period.

December remittances must be received by the end of the first full week in January to ensure that contributions and service are included in MEPP's year-end statement to Plan members.

Penalties for Late Contribution Remittances

The MEPP Commission charges administration fees and interest on late remittances. To see the fees for each infraction, please see [Employer Transaction Fees](#) under the Employers tab on the MEPP website.

Contribution Requirements

Employers and employees share equally in the funding of the Plan. Employers are responsible for deducting employee contributions and remitting both employee and employer contributions. To calculate contributions, multiply each employee's pensionable salary by the contribution rate.

Current [contribution rates](#) are available on the MEPP website under the Employers tab.

Maximum Contributions

Canada Revenue Agency (CRA) annually determines the maximum pension an employee can earn in the year. Based on the maximum pension, MEPP calculates the maximum salary on which employees can make contributions. Once the employee's salary reaches the maximum salary in a year, the employer must stop submitting contributions for that employee for the balance of the year.

Employees cannot contribute to MEPP in the following situations:

- Past November 30th of the year in which they turn 71 years of age.
- Once an employee reaches the maximum salary allowed in a year their contributions must cease for the balance of that calendar year and restart contributions beginning the next calendar year. The maximum changes every year. Check the ['Pension Adjustment Guides'](#) page under the Employer tab on the MEPP website for the **current maximum** or call your ERCs.
- While the employee is on LV or PLV type leave of absence. (Employees on a LV or PLV **cannot** pay for their leave period until they return to work. Employees on a DIS type leave **can** contribute while they are on their leave. No contributions for any type of leave can be received without a cost quote from MEPP. MEPP provides cost quotes only upon request.)

Contributions Processed in PLANet

All contribution files must be processed in PLANet and payment remitted outside of PLANet. The payment being made to MEPP should match the contribution sum in the contribution file that was processed in PLANet.

The following information will help you when processing a contribution file in PLANet.

Pay Cycles

Once assigned, your pay cycle code will not change (i.e. BW11).

If you need to change your pay cycle you must contact MEPP so that we can set you up with a new one. Pay cycles offered through MEPP are:

- MN for monthly
- BW for bi-weekly
- SM for semi-monthly.

***Your pay cycles in PLANet should match your pay cycles in your organization**

Contribution Type

Is the type of contribution you are remitting and you must select from the drop-down list provided in a contribution file in PLANet.

- N – is used for normal contribution
- R – is only used for retroactive pay. Retroactive pay is when compensation is due to an employee for work they already performed
- A – is only used to correct/adjust contributions and/or hours worked from a previously processed contribution file



For detailed resources, such as quick guides, PLANet FAQs and tutorial videos, visit the [Forms, Guides and Tutorials](#) page under the Employers tab on the MEPP website.

Pay Period Begin Date

Is the first date of the pay period for which you are remitting.

NOTE: The only exception is if an employee has an action on a date other than the pay period begin date (ie Employee came back from a leave so the contribution begin date for this particular employee reflects first day back from leave not the pay period begin date)

Pay Period End Date

Is the last date of the pay period for which you are remitting.

NOTE: The only exception is if an employee has an action on a date other than the pay period end date (ie Employee terminates on a day other than the pay period end date then the contribution end date for this employee's record needs to reflect the termination date)

Service Type

Every record in a contribution file must have a service type. The Code and definition are below:

- NP – this code is used when processing normal contributions in a contribution file in PLANet
- PLC – this code is used if the employee, upon return to work, is paying for a parental leave (i.e. maternity, paternity or adoption leave). Employee pays 100% of the contributions
- PLM – this code is used if the employee, upon return to work, is paying for a parental leave (i.e. maternity, paternity or adoption leave). Employee pays 50% of the contributions and the employer pays 50% of the contributions
- LAC – this code is used if the employee, upon return to work, is paying for a personal leave of absence (i.e. personal, sabbatical). Employee pays 100% of the contributions
- LAM – this code is used if the employee, upon return to work, is paying for a personal leave of absence (i.e. personal, sabbatical). Employee pays 50% of the contributions and the employer pays 50% of the contributions.

Employee
Contributions

Is the amount of contributions deducted on an employee's pay cheque for a particular pay period.

Employer
Contributions

Is the employer contribution share on a particular pay period. The employer and employee contributions should always match.

Actual Hours

Is the number of pensionable hours worked for which an employee received pensionable salary and was deducted contributions on that salary in a pay period

Getting Help

Please refer to the MEPP PLANet User Guide on the [Forms, Guides and Tutorials](#) page under the Employer tab on the MEPP website, for detailed instructions on how to use PLANet.

You can also [contact](#) the MEPP Employer Relations Coordinators for help.



Pensionable Salary

An employee's pension benefit is based on a formula. MEPP's pension formula uses:

1. highest average pensionable salary
2. pensionable service
3. accrual rate in effect during the employee's years of service.

Contributions are only deducted on pensionable salary. Pensionable Salary may not be the same as the total salary paid to an employee each pay period.

Pensionable Salary is reported on an as-earned basis. For example, if an employee elects to defer salary (works for 10 months but receives payment over 12 months), report the employee's salary and remit the appropriate contributions in the pay period during which the service was performed, not when salary is paid.

Salary that **IS** pensionable

- wages paid at the regular wage rate;
- wages paid for acting pay/temporary performance of higher duties;
- statutory holiday pay (whether paid in lieu of a statutory holiday or paid on every pay cheque);
- commissions;
- vacation pay (if paid on every pay cheque or paid when vacation is actually taken);
- time in lieu (TIL) if used to take time off of regular work time;
- retroactive pay (broken down by year);
- shift differential;
- deemed wages paid at the regular rate for employees who are receiving disability payments and choose to continue contributing to the Plan; and any
- wages paid at the regular rate for employees who are receiving salary while on sick leave.

Salary that is **NOT** pensionable

- overtime;
- pay for travel expenses;
- severance pay;
- standby pay;
- premiums paid for disability insurance;
- reimbursement of membership dues, bursaries or other expenses;
- taxable benefits;
- lump-sum payments in lieu of notice, vacation, scheduled days off, TIL or sick leave;
- bonuses; and
- SUB plan payments

Pensionable Service

Is the number of hours an employee works in each pay period at their regular rate. Pensionable service is very important because it is used in the employee's pension calculation.

Based on MEPP legislation, the minimum hours to be considered and credited with full time pensionable service in a pay period is:

Bi-weekly pay period Minimum hours for full time is 60 hours reported

Semi-monthly pay period Minimum hours for full time is 65 hours reported

Monthly pay period Minimum hours for full time is 130 hours reported

All of the above equal to 1,560 hours in a year. If your employee works more than the above minimum requirements you still report the actual pensionable hours they worked in a pay period on a contribution file in PLANet; however, our pension system will cap their hours per the above table.

The only employees that **DO NOT** get capped are employees coded as Employment Type: Seasonal. It is very important you have reported the correct Employment Type for all of your employees. See [page 11](#) for employment types. If you need to change the Employment Type you need to process a Data Change file type in PLANet.

If you are unsure of what the employment type is for your employee(s) please contact an Employer Relations Coordinator at MEPP.

Statutory Holidays

If the employer pays statutory holiday pay as a percentage of salary on each pay cheque, increase the hours paid by the same percentage the employer increases the pensionable salary.

If the employer pays statutory holiday pay when the holiday actually occurs, report the holiday hours in the calculation of hours paid as though the day was a normal business day.

For the purposes of determining hours paid, report the number of hours on the same basis as the employer determines Pensionable Salary for regular days.

Overtime

Do not include overtime paid at a premium rate in either hours paid.

Employees
under
Section 7 of
*The Labour
Standards
Regulations*

Employees to whom Section 7 of the *Labour Standards Regulations* apply can work more than 40 hours per week at the regular wage rate (road maintenance workers of rural municipalities). In this instance, these hours should be included as hours paid.

Calculating Contributions

Examples

General Member*

John is a general member of the Plan. His monthly pensionable salary is \$2,540. John's monthly contribution to MEPP would be:

$$0.09 \times \$2,540 = \$228.60$$

John's contribution is \$228.60. The employer contribution is also \$228.60.

Designated Police Officer & Firefighter*

Peter is a police officer, so he belongs to the Designated Police Officers and Firefighters member type. His monthly salary is \$3,500. Peter's monthly contribution to MEPP would be:

$$0.125 \times 3,500 = \$437.50$$

Peter's contribution is \$437.50. The employer contribution is also \$437.50.

Uncommon Contribution Situations

Employees Who Work Less Than 12 Months Per Year

For employees who work less than 12 months per year, report pensionable salary and service as it is earned.

Some employees, particularly in the education sector, work approximately 10 months per year, but are paid over 12 months. For these employees, salary and service should be reported in the months in which it is earned, not when the salary is paid. In this situation, employers should remit over 10 months (or the equivalent number of pay periods), rather than over the course of the entire year.

Retroactive Pay

Retroactive pay must be reported separate from normal pay.

When reporting retroactive pay (back pay as a result of negotiations), the employer must indicate the contribution period(s) to which the pay applies and allocate a portion of the retroactive pay for the contribution period during which the employee worked. Please see the **Retro on a Contribution** document found on the [Forms, Guides and Tutorials](#) page under the Employer tab on the MEPP website for instructions on how to process in PLANet.

MEPP may not be able to accept retroactive pay for employees who are no longer members of the Plan. Prior to deducting and submitting contributions for retroactive pay, please send MEPP a list of **all** your inactive employees so that we can advise who not to deduct contributions for.

Do not report hours paid for retroactive pay.

Adjustments /Corrections

An adjustment/ correction is only done for a previously processed pay period, not a pay period currently un-processed.

Specify the contribution begin and end dates for the pay period to which the adjustment or correction pertains.

Report only the actual change to contributions and hours paid. For example, when reporting corrections or adjustments to contributions only, do not report hours paid unless they are being adjusted or corrected as well.

Please see the **Contribution Adjustment** document found on the [Forms, Guides and Tutorials](#) page under the Employer tab on the MEPP website for instructions on how to process in PLANet.

Note: If you only need to change hours paid, send an email to erc.mepp@plannera.gov.sk.ca. We will manually change an employee's hours for a previously processed payroll based on your email. This type of change cannot be processed in PLANet.

[Back to Table of Contents](#)

Change in Employee Data

Throughout an employee's employment, there may be changes to an employee's personal data. Including:

- an address change; and/or
- employment type (e.g. from full-time to casual).



Please keep MEPP informed of all address and employment type changes through PLANet. This will ensure employee's personal information on file is up to date and that Plan statements and correspondence will reach them.

Address Change

If an employee changes their address they can change their address in the member portal **PLANet for MEPP Members**. They can also indicate the change to the employer, and the employer will notify MEPP by processing an address change file type through PLANet. See the [Forms, Guides and Tutorials](#) page under the Employers tab on the MEPP website to read about how to process an address change file.

Employment Type Change

If the employee's employment type changes, the employer will notify MEPP by processing a data change file type through PLANet. See the [Forms, Guides and Tutorials](#) page under the Employers tab on the MEPP website to read about how to process a data change file.



Employment Type is especially important information because it may affect an employee's pension benefit.

[Back to Table of Contents](#)

Termination of an Employee

Employees may receive benefits from the Plan only after employment terminates. Employment termination can be initiated by the employer or the employee.

Before termination options can be exercised, an employee who is employed by multiple MEPP participating employers must terminate employment with **ALL** MEPP participating employers.

Employees are not terminated if:

Employment is not terminated if the employee is:

- on a leave of absence;
- on lay-off, but has not resigned; or
- a casual worker who continues to work on a casual basis.

Please refer to the section in this guide on [Leaves of Absences](#).

Process a **Termination** file type through PLANet for any casual employees who have not worked for two years or more



It is a break in service if an employee has not worked for two years. If this employee becomes a MEPP member again in the future, they will not be able to combine this period of service with the new service for pension purposes.

Timeline

The employer should process the Termination file type in PLANet within 10 days of termination. See the Forms, Guides and Tutorials page under the Employers tab on the MEPP website to read about how to process a termination file.

When an employee is seeking termination benefits, employers and employees must provide all required information promptly to ensure timely processing of benefits. Employees have many important decisions to make at termination. MEPP encourages Plan members to take time to consider these options.

Getting Help

Please refer to the MEPP PLANet User Guide on the [Forms, Guides and Tutorials](#) page under the Employer tab on the MEPP website, for detailed instructions on how to use PLANet.

You can also contact the MEPP Employer Relations Coordinators for help.



How to process an employee termination

- 1 The employer processes the Termination and contribution file in PLANet, as well as submits payments for the contribution file to MEPP.
- 2 After receiving the required **Termination** information and funds from the employer, MEPP will correspond directly with the Plan member.



To access termination benefits, the employee must terminate employment with any and all MEPP participating employers.

Termination and retirement options cannot be exercised by the employee until all MEPP contributions are received from the employer and the contribution and termination files are processed in PLANet.

[Back to Table of Contents](#)

Retirement of an Employee

An employee may retire and is eligible to receive a pension when they have:

- reached retirement age;
- terminated employment with a MEPP employer and have no intention of returning to work with a MEPP employer in any significant capacity; and
- not committed to or discussed returning to work for the MEPP employer after retirement.



Timeline

MEPP cannot commence a member's pension until MEPP has received the following from the employer:

1. A processed contribution type file in PLANet that includes the last day paid for the retired employee;
2. The funds pertaining to the contribution file outlined in number one above; and
3. A processed Termination type file in PLANet.

Retirement Rules

Pension criteria differs by member type.

MEPP has two member types:

- General Members; and
- Designated Members (Police Officers and Firefighters).

To see the various pension rules, please direct your employees to the MEPP **Member Booklet**, available on the [Welcome to MEPP](#) page under 'Understand Your Pension' on the MEPP website or have the employees contact MEPP directly.

Pension Estimates

MEPP prepares pension estimates for Plan members upon request. A pension estimate provides the Plan member with an idea of the amount of pension that could be received at retirement.

Members can also use the MORE planning tool to see the effect different retirement dates and options will have on their future income. Members can click on the Plan ahead link under [Planning for the future?](#)

For financial planning purposes, employees should obtain a pension estimate at least **SIX** months in advance of retirement. Plan members are encouraged to make a written request for a pension estimate. Requests can be submitted via mail, fax or email to [MEPP](#).

Retirement Options Resources

For more information about working after retirement please direct employees to the ***Employment After Retirement*** page on MEPP's website.

For more information on the retirement options available, please direct the employee to the ***Understand Your Pension*** page on the MEPP website. There you will find information on:

- Applying for Pension;
- Optional Forms of Pension;
- Retirement Eligibility and Options for Designated Police Officers and Firefighters;
- Retirement Eligibility and Options for General Members; and
- Spousal Waiver at Retirement.

For any retirement or pension questions your employees have, please ask them to contact MEPP directly.

Acceptable Documentation for Retirement

The employee must notify MEPP once they have decided on a retirement option. MEPP will advise the Plan member of the forms and documents required.

Depending on the retirement option chosen, the employee may be required to provide the following* (if applicable):

- Employee's Birth Certificate
- Spouse's Birth Certificate
- Marriage Certificate
- Declaration of Common-law Spousal Relationship
- Certificate of Divorce
- Spouse's Death Certificate

All documentation requested by MEPP must be originals or certified true copies of the originals. See the [Glossary](#) in this guide for information on certifying documents. If the original documents are provided to MEPP, MEPP will return the original documents once copies have been made.

* MEPP will accept faxed certified copies of these documents.

How to process an employee retirement

1

Process **Termination** file type through PLANet.

2

Process **Contribution** file type in PLANet, and remit payment.

3

Complete sections three and four of your employees' **Retirement Declaration** form (found on the MEPP website under 'Apply for Your Pension'. It is important both you and your employee complete this form. Perform Quick Check.

4

Your employee must fill out the following forms to begin their retirement process. These forms are found on the 'Apply for Your Pension' page on the MEPP website:

1. *Employee portion of the Retirement Declaration**
2. *Application for Pension Benefits**
3. *Designation of Beneficiary at Retirement*
4. *TD1 Personal Tax Credits Return**
5. *Provincial TD1 Personal Tax Credits Return**

Quick Check

- Employer identifies the information resources available to the employee to assist with retirement option decision process.
- Employer encourages the employee to contact MEPP directly with any questions.
- Employer discusses with employee the timeline MEPP requires to provide them with a pension estimate.
- Employer processes the *Termination* file and the final contribution file through PLANet and remits payment.
- Employee and employer complete and submit the *Retirement Declaration* form.
- Employer discusses with employee the acceptable documentation MEPP may require.

5

The employee's pension can begin.

*Forms 1,2,4 and 5 are available on MEPP's website and can be faxed or scanned and emailed to MEPP at mepp@plannera.gov.sk.ca. The original **Designation of Beneficiary** form must be mailed directly to MEPP.

[Back to Table of Contents](#)

Layoff

What does
layoff mean?

MEPP defines layoffs as a temporary suspension of work when the employee is expected to return to work within 24 months.

Layoffs
include

- layoffs when the employee is expected to return to work at a future date;
- suspensions; and
- strikes (unless deemed a leave by the employer).

It is important to report layoffs to MEPP because:

- the beginning and end dates of the layoff affect the employee's pensionable service, eligibility service and highest average salary, which in turn determines an employee's final pension and eligibility for early retirement; and
- the beginning and end dates of the layoff can affect the contributions the employer remits to the Plan. If a layoff is not reported, MEPP administration will assume the employee is still at work and expect the appropriate contributions to be remitted.

Employees do not have the option to contribute to the plan for a layoff or purchase this service at a later date.

Do not report a layoff unless the employee is absent for a whole pay period.

How to process a layoff

1

Notify MEPP when an employee begins a layoff by processing a **Layoff** file type through PLANet.



Do not report a layoff unless the employee is absent for a whole pay period.

How to process a return to work

- 1 Notify MEPP when an employee returns to work from a layoff by processing the **Return to Work** file type through PLANet.
- 2 Resume remitting both employer and employee contributions to the Plan by including the employee in the contribution type file through PLANet.

If an employee does not return to work after layoff

- 1 Process a **Termination** file type through PLANet. The last day of work reported in the layoff file should be the last day worked by the employee.

For example, John was laid off with the last day worked entered as October 31, 2022 in the layoff file type in PLANet. This layoff file was processed in PLANet in the fall of 2022. In the spring of 2023, when John would normally be called back to work, he decides to terminate with the organization. At this point the employer must process a Termination file type in PLANet. The last day worked field in this file would be October 31, 2022 which matches the date entered in the layoff file processed in the fall and matches the last contributions MEPP received for this employee.

[Back to Table of Contents](#)

Leave of Absence (LOA)

Paid Leave of Absence (LOA)

When an employee will not be at work but will still receive the normal pensionable salary (paid leave of absence), contributions to MEPP should continue to be remitted. If the employee is on an approved paid sick/medical leave and using earned sick pay or vacation leave, please [notify MEPP](#) by sending an email or calling MEPP's inquiry line. A leave of absence should not be processed in PLANet for paid leave of absences.

Unpaid Leave of Absence (LOA)

Unpaid leave of absence is any unpaid employer approved leave of absence.

How to report an unpaid leave of absence

- 1 Notify MEPP when a leave of absence begins by processing a **Leave** file type in PLANet. In the Leave file you need to identify the type of leave the employee is on by selecting from the dropdown in the 'leave type' field.
- 2 If an employee's leave type changes, the employer must end the first leave type by processing a Return to Work and then process a new Leave of Absence and select the new leave type.



Types of Leaves

LV/Leave – means personal, education leave, sabbaticals when the employee is not making contributions to another pension plan that is registered pursuant to the *Income Tax Act* (Canada).

- Employee's choice if they want to pay for this type of leave of absence
- No contributions are remitted to MEPP while on this type of leave. Contributions may be remitted once employee has returned to work and received a cost quote from MEPP. NOTE: Cost quote is only done upon request
- Employee is responsible for both employee and employer contributions for this type of leave. It is the employer's choice if they want to pay the employer share.

PLV/Parental Leave – means maternity, parental, adoption leave as defined by *The Labour Standards Act*.

- Employee's choice if they want to pay for this type of leave of absence.
- No contributions are remitted to MEPP while on this type of leave. Contributions may be remitted once employee has returned to work and received a cost quote from MEPP. NOTE: Cost quote is only done upon request
- Employee is responsible for both employee and employer contributions for this type of leave. It is the employer's choice if they want to pay the employer share.

DIS/disability leave – means sick, medical, WCB, short term or long-term disability

- Employee's choice if they want to pay for this type of leave of absence. NOTE: Cost quote is only done upon request.
- Contributions can be remitted to MEPP during this type of leave period. NOTE: No contributions can be remitted until MEPP has provided a cost quote
- If employee chooses to buy the leave during their leave period they are only responsible for the employee share and the employer must pay the employer share.
- If paying while on leave the employer would process the contribution file type in PLANet the same for the employee on disability as though they were working.



10-month employees in the education sector cannot contribute for or purchase service related to periods when school is not in session.

Importance of Reporting a Leave of Absence

Employees do not earn service during the period of leave. It is important to report all leaves of absence to MEPP because:

- A leave of absence affects an employee's pensionable service, eligibility service and highest average salary, which determines an employee's final pension and eligibility for early retirement;
- If a leave of absence is not reported, MEPP administration will assume the employee is still at work and expect the appropriate contributions to be remitted. This means the employer will be flagged in arrears;
- After returning to work, the employee may have the option to contribute for the leave of absence or purchase service for the period of leave of absence. The beginning and end dates of the leave of absence determine the amount of service that can be contributed for or purchased.

Leave of Absence Contribution Options

1. Contributions are calculated using pre-leave contributions and are equal to the employee and employer contributions that would have been made to the Plan had the employee been working during the period of leave. Contributions for this type of cost must begin within 90 days of the employee's return to work; or
2. Purchase the service at a later date on an actuarial cost basis (see purchasing prior service section for more information)



Employees on DIS type leave may choose to contribute by choosing option 1 or 2 above. The employer must pay their share for a DIS type of leave regardless of how the employee chooses to pay for the DIS leave.

METHODS OF PAYMENT

Within 90 days of Return to Work (an employee may choose one or a combination of two of these options):

1. Lump sum payment, with a personal cheque (made out to the employer); or
2. Lump sum transfer from the employee's RRSP (paid directly to MEPP) NOTE: If DIS type leave, MEPP will contact the employer for their share once employee's contributions have been received; or
3. Payroll deduction through their employer.

Lump sum by personal cheque

Contributions for leave period must be received at MEPP within 90 days of the employee's return to work.

Employee provides a personal cheque to employer made payable to employer.

Employer submits contributions to MEPP as part of the regular contribution file type broken down by pay periods. Code the contributions appropriately using the information in the quote provided by MEPP.

Lump sum transfer from RRSP

Payment must be received at MEPP within 90 days of the employee's return to work.

Employee must provide MEPP with a completed copy of a T2033 form found on MEPP's website.

If applicable, a Past Service Pension Adjustment (PSPA) or a Pension Adjustment (PA) will be reported.

Payroll Deduction

Payroll deductions must commence within 90 days from the employee's return to work.

Employee can choose to contribute the full amount off one pay period or spread the contributions over a number of pay periods not longer than the length of the leave of absence.

These contributions are in addition to the normal contributions that are deducted each pay period.

Submitting Contributions Made by Payroll Deduction

Contributions for a period of leave of absence must be reported by pay period and processed on a Contribution Type File in PLANet. Service types for leave of absence contributions found on Contribution file types in PLANet are:

- PLC** for parental/maternity leaves of absence where the employee is responsible for 100 per cent of the contributions
- PLM** for parental/maternity leaves of absence where the employee contributes 50 per cent and the employer chooses to contribute 50 per cent
- LAC** for all other types of leaves of absence where the employee is responsible for 100 per cent of the contributions
- LAM** for all other types of leaves of absence where the employee contributes 50 per cent and the employer contributes 50 per cent. NOTE: This code is used for employees that were on a DIS type of leave but did not pay during their leave but instead are commencing payment within the 90 days from return to work.

Each pay period must be reported separately, indicating the contribution begin date and the end date for each pay period to which the contribution pertains. NOTE: If an employee begins or ends a leave in the middle of a pay period the first record should be for the portion of the pay period during which the employee began their leave. The last record should be for the portion of the pay period during which the employee returned to work.



After the 90-day limit the employee can only purchase the service on an actuarial basis. This may change the cost to the employee.

If this was a DIS type leave and the employee did not pay during the leave or within 90 days of their return to work but instead pays on an actuarial basis the employer must pay their share.

CRA Reporting

Contributions for a leave made by an employee must be reported on the employee's T4 in the year they are made.

If contributions pertain to a leave for all or a portion of a prior year, the employer must recalculate the pension adjustment (PA) for the prior year including the salary and service for which the employee made contributions.

Please contact CRA for further information.

Service

Employees making contributions for periods of leave of absence will receive eligibility and pensionable service for each pay period, or portion of a pay period, during which they were on an employer-approved unpaid leave.

Restrictions

The *Income Tax Act* (Canada) allows employees to make contributions for up to five years of service. Employees may also make contributions for an additional three years of service for periods of maternity, parental or adoption leave.

These restrictions apply to contributions for leaves of absences that occurred after December 31, 1991.

Returning to work from LOA

- 1 Notify MEPP when an employee returns to work by processing a **Return to Work** file type in PLANet.
- 2 Resume remitting both employer and employee contributions to the Plan.
- 3 As soon as the employee returns to work remind the employee of their option to make contributions for the period of leave of absence.
- 4 If the employee elects to make contributions for the period of leave email MEPP to request a cost quote. Once received, forward a copy to the employee.
- 5 The employee must then decide from the options available (payroll deduction, RRSP transfer or personal cheque) how to contribute for the leave.
- 6 If the employee elects payroll deduction, you will be required to withhold and remit the appropriate amount from the employee's salary for a period of time not greater than the length of the leave.



Contributions for a leave of absence must begin within 90 days of the employee's return to work.

If an employee does not return to work after LOA

- 1 Process a **Termination** file type in PLANet. The last day of work should match the last day work reported on the leave file that was processed in PLANet.
- 2 See the [Termination of an Employee](#) section in this guide for more information.

[Back to Table of Contents](#)

Disability/Sick/Medical Leave

Employees on short-term/long-term disability, workers compensation or unpaid sick or medical leave may choose to contribute to the Plan while on leave. If an employee chooses to continue contributing to the Plan, the employer must also continue contributing. If the employee chooses not to continue to contribute, it would be advisable to get a letter from the employee confirming that choice.

What is the Employer's Responsibility?

Process a **Leave** file type in PLANet and select "DIS" as the type of leave.

It is the responsibility of the employer to offer the employee the option to contribute while on disability leave. If the employee decides to contribute, the employer must contact MEPP for a cost quote. Contributions are based on pre-disability salary, not on Disability Insurance.

Disability Leave Quote

The disability quote will:

- confirm the dates of leave;
- explain options for contributing for a period of leave;
- detail how to record the contributions on PLANet; and
- provide MEPP contact information should you have any questions.

Depending on the circumstances the quote will provide:

- a calculation of the contributions owing from the period of leave; and
- a calculation of the contributions owing now that the employee is back to work.



After two years (from the last day of work due to current disability or medical leave) waiver of contributions may be an option.

If the employee later applies for a waiver and is approved, there will be no refund of the contributions made.

Returning to work from a Disability/Sick/Medical/WCB Leave

An employee returning to work from a disability leave has 90 days from the return to work date to begin contributing to MEPP for the period of leave. The employee can make these contributions even though they may have previously decided not to make contributions during the actual leave.

- 1 Notify MEPP when an employee returns to work from a leave of absence by processing a **Return to Work** file type in PLANet.
- 2 Resume remitting both employer and employee contributions to the Plan.
- 3 Remind the employee of their option to make contributions for the period of leave immediately upon their return to work.
- 4 If the employee elects to make contributions for the period of leave please call MEPP and ask for a quote of contributions owing - once received, forward a copy to the employee.
- 5 The employee must then decide from the options available (payroll deduction, RRSP transfer or by personal cheque) how to contribute for the leave.
- 6 If the employee elects payroll deduction, you will be required to withhold and remit the appropriate amount from the employee's salary for a period of time not greater than the length of the leave. These contributions are in addition to the normal contributions that are deducted each pay period.



After the 90-day limit the employee can only purchase the service on an actuarial basis, which may change the cost to the employees and employer

Disability Waiver

The *Municipal Employees' Pension Act* provides for a waiver of contributions for Plan members who become permanently disabled. This disability waiver becomes effective if the Plan member remains disabled two years after the date of disability (last day worked due to current disability) and meets the following criteria:

- the Plan member is permanently and totally disabled;
- the Plan member is still an employee with the employer;
- the Plan member does not qualify for unreduced pension;
- the Plan member makes a written application to MEPP; and
- the Plan member is approved for the disability waiver by a third-party adjudicator.

If the disability waiver is approved, the employee will not be required to make contributions, but will continue to receive credit for eligibility and pensionable service until unreduced retirement date.

If the employee did not make contributions for the period of disability and a waiver is granted, the employee will be credited eligibility and pensionable service back to the date of disability or July 1, 1998 whichever is later.

If the employee continued to contribute they would receive service to the last contribution made.

For more information please refer to the MEPP in-Depth on Disability Waiver on MEPP's website.

Getting Help

To provide your employee with information on Disability Waivers available to them, please see the following pages under the *Understand Your Pension* page on the MEPP website for various Plan provisions.

- Disability
- Welcome to MEPP (member booklet)

Disability Waiver Application

MEPP sends the *Application for Disability Waiver* form to the employee for completion. The Plan member completes all sections, signs, dates and sends the form into MEPP.

This is a personal form. This application process may take place independent of the employer.

Disability Pension

Employees who become permanently disabled may apply to the Commission for a disability pension. To be eligible to receive a disability pension, the employee must:

- apply to the Commission in writing;
- have at least 15 years of eligibility service;
- be younger than 60 years of age;
- meet the definition of totally and permanently disabled within the meaning of the *Income Tax Regulations* (Canada) and have been disabled for at least four months;
- be receiving a disability pension from the Canada Pension Plan;
- provide the Commission with current medical opinions from two qualified medical doctors.

A disability pension from MEPP is reduced by any other benefits paid, or likely to be paid from Workers' Compensation.

Terminal Illness of an Employee

Employees diagnosed with a terminal illness may apply to the Commission for a lump-sum payment of the value of their pension. The employee must make a written application to the Commission.

MEPP will correspond directly with the employee once written application is received.

[Back to Table of Contents](#)

Purchasing Prior Service

Employees who are currently employed with a participating employer and contributing to the plan have the opportunity to purchase prior service on a voluntary basis.

Benefits of Purchasing Prior Service

Purchasing prior service increases an employee's Pensionable Service, which affects the amount of pension an employee will receive. The more Pensionable Service an employee has, the greater the final pension at retirement.

Purchasing prior service may also increase an employee's eligibility service. If an employee has not already been credited with eligibility service, the employee will be credited with eligibility service for the period being purchased. The more eligibility service an employee has, the sooner they may qualify for retirement.

Service Eligible for Purchase

Prior service is defined as any period of time in which an employee worked for a participating employer, but did not make contributions to the Plan. Examples of prior service eligible for purchase include:

- service with a participating employer that occurred prior to the employee becoming eligible to enrol in the Plan (purchasing an eligibility period); and
- approved leaves of absence for which the employee did not make contributions for the period of leave within 90 days of returning to work and did not contribute to another plan somewhere else.

Employees returning from an approved leave of absence have 90 days from the day they return to work to begin making contributions for the period of leave of absence. If an employee does not begin making contributions within the 90-day period, the period of leave of absence becomes eligible to be purchased as prior service. The cost to purchase the prior service is an actuarial calculation.

How to Purchase Prior Service

To purchase prior service, the employee must make a request to MEPP and indicate the dates of the service they wish to purchase. If necessary, MEPP will contact the employer to confirm the service (salaries and hours worked or per cent of full-time worked). Upon confirmation, MEPP will provide the employee with a Purchase of Service quote. If the leave being purchased is a disability leave, the employer is required to match the employee's portion.

Purchase of Service Quote

The Purchase of Service Quote provides the:

- amount of pensionable service and eligibility service that may be purchased;
- cost of purchasing the service; and
- deadline for exercising the option based on the cost quoted.

Cost of Purchasing Prior Service

The cost of purchasing prior service is determined using an actuarial calculation. It is the amount of money needed at the date of purchase to fund the increase in pension. It is calculated using assumptions that take into account variables such as:

- future salary increases;
- probability of early retirement; and
- probability of termination before retirement.

The employee is responsible for paying 100 per cent of the cost to purchase prior service unless the purchase involves service relating to a disability leave. If the purchase relates to a disability leave, MEPP will contact the employer for the matching funds once the employee's portion is received by MEPP.

[Back to Table of Contents](#)

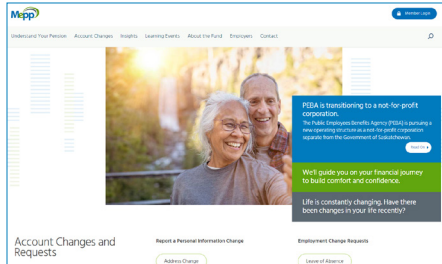
Quick Help Chart

Type of Leave	Contributions allowed during the leave	Contributions may be made on return to work	Service may be purchased at a later date (actuarial basis)	Who pays the contributions?
Layoff	No	No	No	N/A
Maternity, Parental, Adoption Leave	No	Yes	Yes	employee responsible to pay both portions (employer has the option to match contribution)
Education Leave Sabbatical	No	Yes	Yes	employee responsible to pay both portions (employer has the option to match contribution)
Personal Leave	No	Yes	Yes	employee responsible to pay both portions (employer has the option to contribute)
Disability	Yes, contact MEPP for a quote of contributions	Yes, employer must match	Yes - match	employee pays their portion, employer must match
Unpaid sick leave	Yes, contact MEPP for a quote of contributions	Yes, employer must match	Yes - match	employee pays their portion, employer must match

[Back to Table of Contents](#)

Resources

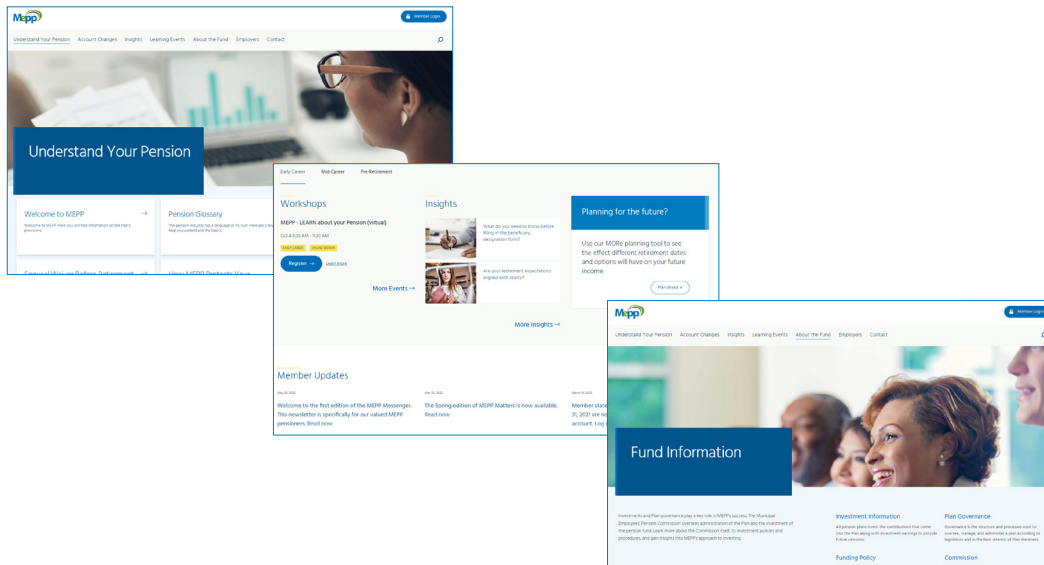
Website



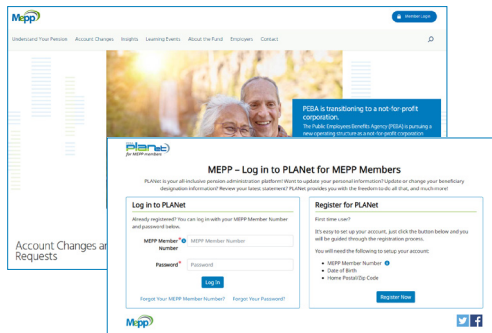
mepp.plannera.ca

MEPP's website is the main source for up-to-date plan information. Here you can access:

- **MEPP Matters** - plan newsletter providing the latest information about the pension plan, industry and related topics - found under **Member Updates**;
- Plan provisions and MEPP **In-Depths** - found under the sections of the **Understand Your Pension** page;
- **Retirement Planning Resources** such as the MORE Planner (an online tool to help members estimate their retirement incomes, see project pension from any age into the future and model their personal savings for themselves and their spouse (if applicable)); and
- **Fund Information** - information sources that contain financial highlights, plan expenditures and statistics, key performance indicators, strategic initiatives, risk management, investments, policies, governance and financial statements.

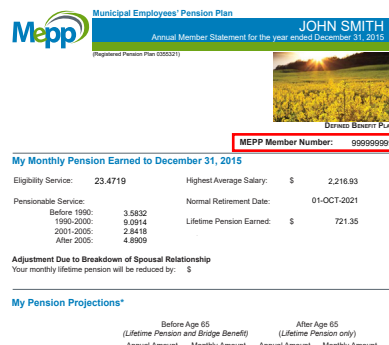


Member Online Account (PLANet)



The member online account (PLANet) is the member's all-inclusive pension administration platform. Through PLANet members can:

- update personal information;
- update or change beneficiary designation information; and
- access their most recent Annual MEPP Member Statement that provides up-to-date pension account and identification information.



Members can register and/or log in to PLANet from the MEPP website using the **Member Login** button.

Social Media



MEPP has one social media channel to update members on the latest plan news and information to support their financial wellness. .

[Back to Table of Contents](#)

Glossary

Accrual Rate	the percentage of the highest average salary that is used for each year of pensionable service in the pension calculation.
Approved Leave of Absence	a period when an employee is absent from work, with the employer's permission, and is not receiving remuneration.
Beneficiaries	an individual or entity named by an employee to receive death benefits in the event of the employee's death.
Certified Copies	<p>A photocopy of any document may be acceptable if certified. To certify a copy means to have an individual in a position of authority verify the photocopy to the original, then write "This photocopy is a true copy of the original document which has not been altered in any way" on the photocopy.</p> <p>Please see the MEPP website for individuals who may certify documents. In addition to those listed on the website MEPP also accepts documents certified by school principals, town administrators or an employee of Planner. The individual certifying the photocopy must provide their title and sign and date the copy.</p>
Commutated Value	the amount of money, in today's dollars, required to pay an employee's pension benefit in the future.
Eligibility Service	<p>the number of years and fractions of years an employee's service with one or more of MEPP's participating employers, has not been interrupted by:</p> <ul style="list-style-type: none">• a break in service for more than two years, or• a refund from MEPP. <p>Eligibility service is used to determine an employee's eligibility for early retirement.</p>

Death Benefit	the benefit paid to a spouse, named beneficiary or estate in the event of an employee's death prior to retirement.
Designated Beneficiary	an individual or entity, other than a spouse, named by an employee to receive death benefits upon an employee's death.
Earliest Retirement Date	the earliest date that an employee can retire and receive a pension benefit.
Enrolment Date	the date an employee becomes eligible to join the plan which is the first day the employee is deducted pension for hours worked.
Estate	the estate of a deceased employee, within the meaning of <i>The Administration of Estates Act</i> .
Highest Average Salary (HAS)	the average of an employee's highest three years of pensionable salary.
Hours Paid	the actual number of pensionable hours for which the employee received remuneration at the regular pay rate during a pay period.
Layoff	periods for which employment is suspended, but the employee is expected to return to work within 24 months.
Pensionable Salary	Pensionable salary is used to determine employee and employer contributions to the Plan and the employee's highest average salary at retirement. Please see pensionable salary in this guide to identify what is considered pensionable salary.
Pensionable Service	the number of years and fractions of years that an employee makes required contributions to the Plan. Pensionable service is credited based on the number of hours worked compared to the number of hours considered full time. Pensionable service is used to calculate the value of an employee's pension benefit.

Registered Retirement Savings Plan (RRSP)

a retirement savings plan offered under the *Income Tax Act* (Canada). Contributions to RRSPs are tax deductible and interest earned on contributions accrues tax-deferred.

Spousal Waiver of Pre-Retirement Survivor Benefits

a waiver that permits a spouse to waive their right to spousal survivor benefits in the event of the employee's death prior to retirement.

Spouse

the person:

- married to an employee; or
- in a common-law relationship with an employee;
 - for at least one year; or
 - in which each of the two individuals is the natural or adoptive parent of the same child.

Employees may have only one spouse at any one time.

[Back to Table of Contents](#)

Contact MEPP

ERC direct contact information

erc.mepp@plannera.gov.sk.ca

306-337-4090 (Regina)

MEPP contact information

mepp@plannera.gov.sk.ca

1-877-506-6377 (toll-free in Canada)

306-787-2684 (Regina)

306-787-0244 (Fax)

1-306-787-3170 (Retirement Information Consultants)

mepp.plannera.ca



Administered by **Plannera Pensions & Benefits**