

## Pension Eligibility Rules for the University Pension Plan Ontario

This document provides information to employees of Queen’s University and affiliated employers who are employed in classes of employment eligible to participate in the University Pension Plan Ontario (“UPP”).

Appointment Types:	UPP Eligibility Rules
<ul style="list-style-type: none"> <li>➤ Full-Time Continuing</li> <li>➤ Full-Time Term or Contract Appointments, where employment surpasses one year of continuous service<sup>i</sup></li> </ul>	<p>Participation is mandatory beginning on the 1st day of the next available pay period</p> <ul style="list-style-type: none"> <li>- For appointments not initially eligible, enrollment is entered once the appointment is extended beyond the anniversary date</li> </ul>
<ul style="list-style-type: none"> <li>➤ Re-employment in an eligible class of employment, regardless of the eligibility criteria (length of service, full time / part time)</li> </ul>	<p>Participation is mandatory beginning on the rehire date, if:</p> <ul style="list-style-type: none"> <li>(a) Previously a UPP member who has not transferred out from the plan, AND</li> <li>(b) Less than 12 months has passed since their previous pension eligible role ended</li> </ul>
<ul style="list-style-type: none"> <li>➤ Full-Time Term of one year or less</li> <li>➤ Part-Time Continuing</li> <li>➤ Part-Time Term or Part-Time Contract</li> <li>➤ Continuing Term appointments</li> <li>➤ Postdoctoral Fellows – must be in union, after working two years</li> </ul>	<p>Participation is optional. Would be invited to join the UPP after surpassing:</p> <ul style="list-style-type: none"> <li>(a) earnings from an eligible class of employment of at least 35% of the YMPE with one or more employers that participate in the UPP; OR</li> <li>(b) at least 700 hours from an eligible class of employment with one or more employers that participate in the UPP; in each of the two consecutive calendar years immediately <i>prior</i> to applying for membership in the UPP.</li> </ul>

### Notes:

- i. Part-time employees moving to a Full-time Term or Contract appointment have mandatory participation when employment surpasses one year of continuous service from the beginning of the Part-time appointment
- ii. The following are ineligible to join the UPP:
  - a. **Term Adjuncts** whose appointment is less than **two years in duration (regardless of their teaching load) or teaching less than two-full course equivalents** per year regardless of the duration of their appointment
  - b. Interns employed in a non-renewable position pursuant to the Queen's Undergraduate Internship Program who are eligible to receive academic credit in respect of their employment
- iii. Once a person joins the University Pension Plan and continues in a pension eligible role, they are not permitted to opt out of the plan. The only exception to this rule is for **Geographically Full Time (GFTs)**, who can irrevocably opt out of the plan prior to their 1<sup>st</sup> contribution
- iv. A person receiving a pension from the UPP or the Queen’s Pension Plan (QPP) will need to stop those pension payments upon joining the UPP.
- v. Enrollment into the UPP can occur at any point up to November 1st in the year the employee turns 71. In addition, enrollment cannot continue past December 1st of the year in which they turn 71

This information is provided as a guide only and in the case of any conflict between the information set out above and the UPP official plan documents, the official plan documents will be determinative. For further information or to discuss your eligibility to participate please contact: HR Pensions <hrpension@queensu.ca>