Frequently asked questions about working beyond normal retirement date for CUPE employees

These are some of the questions and answers you may have about retirement if you are a CUPE 917, 951 or 4163 employee. They have been developed by the University Human Resources Department.

What is my Normal Retirement Date?

- **CUPE 917, 951 and 4163 Component 1&2 regular/continuing employees, or equivalent, who participate in the Staff Pension Plan:**
  
  Your normal retirement date (NRD) is the end of the month following your 65th birthday.

- **CUPE 4163 Component 3 (Continuing Sessional Lecturers):**
  
  Your normal retirement date (NRD) is June 30 coinciding with or following your 65th birthday.

Do I have to retire?

As of January, 2008, the law in British Columbia will prohibit mandatory retirement. In the absence of giving notice to retire, your supervisor or manager will assume you will continue working as usual. You may receive a notice from the Pension or Benefits Offices advising you that your Normal Retirement date is approaching and requesting you to let them know by a certain date if you intend to retire, so that certain administrative procedures can be completed in a timely way.

What if I want to retire?

If you want to retire, you must do so by giving notice to your supervisor/manager in writing. In addition, it is helpful and much appreciated if you can let your supervisor or manager know as soon as you are certain of your plans, even if that is some time away. Please send a copy of your written notice to both the Pension Office (2nd floor of the Administrative Services Building, Room B278) and the Benefits Office (C/O Human Resources).

Please note that there are provisions in Article 14 of the CUPE 917 and 951 Collective Agreements for regular employees to give minimum notice.

What benefits will I receive if I keep working past my normal retirement date?

Most benefits for CUPE employees are listed in their Collective Agreement. These benefits are included in plans that currently terminate on your normal retirement date (NRD). The University and CUPE have not yet reached an agreement on a package of benefits for employees working past normal retirement. The University has carefully examined what benefit provisions it should make available to employees working past their normal retirement date. The University also wants to maintain the important principle that the elimination of mandatory retirement should maintain a fair distribution of the cost of benefit plans between age groups within the (employee) population.

The University will, without prejudice to its interpretation that benefit plans cease at NRD under the CUPE Collective Agreements, continue to extend the following benefits to eligible employees working past normal retirement:

- MSP
- EHB
- Dental
- Basic Group Life* and Voluntary Optional Group Life Insurance
- Sick Leave Benefits
- Employee and University contributions to the Staff Pension Plan (or Money Purchase Plan as applicable for CUPE 4163 Sessional Lecturers)
The benefits listed above will be provided until the earlier of when you retire, or, when you receive University pension benefits, either voluntarily or as required by law (currently, under the Income Tax Act, an employee must begin taking her/his pension at the end of the year in which sh/e turns 71).

Employees working past their normal retirement date will no longer be eligible for Long Term Disability coverage and benefits; and at that time, Basic Group Life Insurance will be available only at one times annual salary (*reduced from one and one half times).

The University will continue this arrangement on a trial period for three years (until December 31, 2010), unless the University and the Union negotiate a different package of benefits.

**Why is there no LTD past 65?**
LTD provides income security to 65 (normal retirement date) for people during the period of their expected working life. At age 65 it is the social expectation that pension arrangements provide that income security and replace LTD. There is a concern that extension of the program to those beyond 65 would unduly increase costs. Insurance carriers are not providing any LTD plan coverage past normal retirement date.

**What about my pension after normal retirement date?**
Until the age set by statute (currently 71), while you continue to work at UVic, you will continue to pay into your pension plan as will the University, just as before normal retirement date. At the statutory age, you must begin drawing your pension and can no longer contribute to it. Your other benefits will also end at this date.

**What if I am in a Term appointment?**
If you are working in a term position (i.e. you have an appointment with a stated end date) and are entitled to any benefit plan(s) listed above under your current collective agreement, your eligibility for these benefits will not change if you are employed in a term position after you turn 65. Basic Group Life Insurance coverage will be reduced to one times salary where this is appropriate; and there is no LTD Plan coverage for Term employees.

Most term appointments are only eligible for limited benefits under the CUPE 917 and 951 Collective Agreements. CUPE 917 and 951 term employees who receive the percentage in lieu of dental, basic group life, and pension benefits will continue to receive this payment, which is adjusted from time to time.

CUPE 4163 Component 1 employees in term positions will only be eligible for benefits after 12 or more months of continuous service at half-time or more.

Most CUPE 4163 Component 2 Second Language Teachers in term positions will only be eligible for limited benefits after 3 consecutive months at half-time or more or 850 accumulated hours worked in a calendar year.

Please consult your Collective Agreements for details of your eligibility for benefits, or, if you have any questions, please contact the Benefits Office or a Union Representative.