

## 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") and who are not members of the Revised Pension Plan of Queen's University (the "Queen's Pension Plan"). **If you are already a member of the Queen's Pension Plan or become a member of the Queen's Pension Plan before July 1, 2021, you will automatically begin to participate in, pay contributions to and accrue benefits under UPP on July 1, 2021.**

Appointment Type	Current Queen's Pension Plan Eligibility Rules	UPP Eligibility Rules	Impact
<b>Full-Time Continuing Appointment Full-Time Term or Contract Appointment of more than one year</b>	Participation is mandatory beginning on the first day of the month coincident with or immediately following your appointment. Clinical Faculty participation is optional.	Participation is mandatory beginning on the first day of the month coincident with or immediately following your appointment. Clinical Faculty participation is optional.	No Change
<b>Full-Time Term or Contract Appointment of less than one year</b>	Participation is mandatory beginning on the first day of the month coincident with or immediately following your appointment being extended beyond one year.	Participation is optional if you have either: (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 (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 prior to applying for membership in the UPP.	In order to become eligible to participate under the UPP you will need term or contract appointments in two or more consecutive calendar years.
<b>Part-Time Continuing Appointment (Scheduled to work at least 700 hours per year)</b>	Participation is optional on the first day of the month coincident with or immediately following the one year anniversary of your appointment	Participation is optional if you have either: (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 (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 prior to applying for membership in the UPP.	If you are eligible to join the Queen's Pension Plan and wish to participate as soon as possible, you should enroll in the Queen's Pension Plan before July 1, 2021. <b>If you have not enrolled in the Queen's Pension Plan by July 1, 2021, you will need to meet the new UPP eligibility criteria which may require you to wait longer and meet higher hours/earnings thresholds before being eligible to join.</b>
<b>Part-Time Term or Part-Time Contract Appointment</b>	Participation is optional following the completion of 24 months of continuous service, provided that you have: (a) earned at least 35% of the Year's Maximum Pensionable Earnings; or (b) worked at least 700 hours, in each of the 2 immediately preceding consecutive calendar years	Participation is optional if you have either: (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 (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 prior to applying for membership in the UPP.	Under the UPP rules the requirement to have 24 months of continuous service with your employer will no longer apply. <b>You may be eligible to join the UPP earlier than you would have been permitted to join the Queen's Pension Plan.</b>

Note: 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 and 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 are not eligible to join the Queen's Pension Plan or the UPP.

This information is provided as a guide only and in the case of any conflict between the information set out above and the Queen's Pension Plan or UPP official plan documents, the official plan documents will be determinative. For further information or to discuss your eligibility to participate please contact Bob Weisnagel, Director, Pension Services, Department of Human Resources (bob.weisnagel@queensu.ca)