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# 1 ENROLMENT

## 1.1 Enrolling your employee

### 1.1.1 Employees who are connected or related to the employer

You must ensure that no employee you enrol in the pension plan after March 27, 2008, is considered “connected” or “related” to the employer. If a connected or related person was enrolled after that date, you must remove them from the plan.

Employers cannot enrol a “connected” or “related” person in the plan, unless the person is employed under a collective agreement that applies to one or more people who are not connected or related to the employer.

A connected person is someone who owns directly or indirectly 10 per cent or more of the shares of any class of a corporate employer, or someone who does not deal at arms length from the employer. A related person is someone who is connected to the employer by blood relationship, marriage, common-law partnership or adoption. A related person is also someone who controls a corporate employer or is a member of a group that controls the corporation.

The only exception is if the connected or related person is employed under a collective agreement that applies to one or more people who are not connected or related to the employer.

#### **EXAMPLE**

An employer’s adult child is a member of the BC Nurses’ Union (BCNU). The employer has applied and been approved for plan membership for the employer’s BCNU employees. As the BCNU collective agreement covers a group rather than just the employer’s adult child, the employer can enrol the member’s adult child in the pension plan.

If the employer’s adult child terminates their BCNU employment and takes another position with the same employer that is not covered by a collective agreement, they are considered to be related to the employer and cannot continue to be enrolled in the plan. Their contributions to the plan must stop and the employer must submit Employee Information at Termination/Retirement online.

Please refer to section 8500(3) of the Income Tax Act Regulations and section 251(2) of the *Income Tax Act* for more detailed information on connected or related persons.

### 1.1.2 Employee eligibility

When you hire a new employee, you will need to consider whether they need to be enrolled in the pension plan.

An employee must be eighteen years or older and under the age of 71 at the time of enrolment.

An employee must be 18 years or older and under the age of 71 at the time of enrolment to be eligible to be enrolled in the pension plan.

Once you have determined an employee is eligible to join the plan, you will need to follow the enrolment process. Some employers are Municipal Pension Plan employers for certain groups of employees only. For example, the employer might have applied to be an employer for employees covered by a certain collective agreement, but not their excluded or management employees. If you are one of these employers, please remember that the enrolment rules only apply to employees covered under the plan.

If you fail to enrol employees as soon as they become eligible to contribute to the plan—and they have not signed the *Waiver of Pension Coverage*—then you will be required to pay the employer's portion of the arrears. See section 2.4.

Once becoming a member of the pension plan, the employee must continue to contribute until termination of employment. A member must stop contributing to the plan by November 30 of the year they turn 71. This means your employees aged 71 may continue working without interruption, but you must stop collecting pension contributions. In addition, member and employer contributions stop when a regular member reaches 35 years of pensionable service. See section Section 4.1 Eligibility for a pension for more information.

### 1.1.3 Employer obligation to provide information

The [Guide for plan members](#) contains valuable information that will help your employees learn about plan membership and their pension, which is a provincial legislative requirement of the *Pension Benefits Standards Act* (PBSA).

To meet this legislative requirement, you must provide a paper copy of the guide to your employees on or before their employment date, or at least 30 days before they become eligible to join the plan. A print icon can be found at the bottom of each web page.

Alternatively, you may provide an electronic copy of the guide to your employees. If you choose to do so, you must provide clear, written instructions, which includes the following information:

- where your employees can access the guide (as noted below), and
- if, at any time, they request a paper copy, you must provide it to them.

You can access the guide on the plan's website at [mpp.pensionsbc.ca](http://mpp.pensionsbc.ca) by entering the search term “guide for plan members” and then clicking Guide for plan members.

You can also find the guide on the secure employer site. In the Employer Reporting section, click More › Plan Member Record Electronic Form.

You must communicate to your employees when and how they become eligible to enrol. Once an employee is eligible, you must advise them whether their enrolment in the plan is mandatory or optional, and, if enrolment is optional, advise employees that they must provide written waivers if they elect not to contribute. An employee cannot waive enrolment with you if they are an active member through another Municipal Pension Plan employer. You can check an employee's status using the Member Validation tool. See section 1.1.16 for instructions.

#### **1.1.4 New employees**

For the purposes of this section, an employee is deemed permanent staff of an employer when the employee completes the employer's probationary period unless the employer, by resolution, elects to have this apply at an earlier date.

## ***Mandatory enrolment***

An employer determines whether an employee meets the criteria for full-time employment/capacity/basis over a 12-month period. An employee is employed on a “continuous” basis if there are no breaks (approved leaves of absence or lay-offs) in employment greater than 52 weeks and no termination of employment. An allowable break is a pause that would extend the tracking period to greater than 12 months.

Mandatory enrolment rules require that all eligible employees must be enrolled in the plan. Employees who do not have a choice about being enrolled cannot sign a waiver, and they must be enrolled in the plan immediately. Plan Member Record information must be reported to Pension Corporation within 30 days of the employee becoming eligible.

Employees in the mandatory enrolment group include:

- regular, full-time employees in a permanent position,
- regular, full-time employees in a permanent position who have not completed their probation period but are employed in a continuous, full-time capacity with the same employer for 12 months,
- employees who are not full-time but who fill a permanent, full-time position on a temporary, continuous basis for 12 months,
- employees who are not permanent but who are employed on a continuous, full-time basis with the same employer for 12 months,
  - employee must work at full-time capacity, continuously, and without a break of more than 52 weeks (leave of absence, layoff)
  - an allowable break is a pause that would extend the tracking period to greater than 12 months
  - an allowable break does not include time where a casual employee has no available shifts or has turned down offered work
  - if an employee changes to working less than full-time, the 12-month period clock would start over again at zero when they resume work on a full-time basis
- new employees who are already contributing to the plan through another Municipal Pension Plan employer,
- existing employees who start contributing to the plan through another Municipal Pension Plan employer,
- new employees who were contributing to the plan through any Plan employer with a break in service of less than one month and the employee has not applied for a pension, and

- employees who are required to enrol by resolution of the employer, collective agreement, letter of understanding, memorandum of understanding, etc.

We know that employers have challenges monitoring these rules. To protect yourself, we suggest that when you hire someone who is not eligible to enrol in the plan, you explain to them how the plan works and have them sign a form to indicate they are not eligible to join. See section 1.1.13 for an example of the form they should sign.

### ***Optional enrolment***

**Optional enrolment rules require that all eligible employees must be enrolled in the plan, unless the employee signs a written waiver to opt out of the plan.** This means you must obtain waivers from eligible employees, and ensure copies of those waivers are kept on file. In the absence of a waiver, an employer’s failure to enrol eligible employees as soon as they become eligible to contribute to the plan will result in arrears owing.

We will provide a reasonable administrative window so your new employee may exercise their option not to contribute. We are prepared to reverse the enrolment of a new member if we receive a copy of the written waiver within 30 days of the member’s initial eligibility date. If this occurs, you must contact Employer Operations through the message board providing an explanation and attaching a copy of the signed waiver. See section 7.2.1.1 for further information on using the message board.

Outside of this administrative window, the normal “once a contributor, always a contributor” rule applies and enrolment cannot be reversed.

Employees in the optional enrolment group include:

- Employees employed on a continuous basis (including part-time or temporary staff) who have completed two years of continuous employment and earned at least 35 per cent of Canada Pension Plan’s Year’s Maximum Pensionable Earnings (YMPE) in each of two consecutive calendar years.
- Existing employees who were employed when their employer first became a plan employer, and who would otherwise be subject to mandatory enrolment.

Continuous employment means employment with a plan employer for a continuous period of time where there has not been a break (lay-off) of more than 52 weeks or termination of employment.

- Employees who are permitted, but not required, to enrol by resolution of the employer, collective agreement, letter of understanding, memorandum of understanding, etc.
- Employees who work for more than one Municipal Pension Plan employer and whose combined employment would give them two years of service and at least 35 per cent of the YMPE.

You must obtain a *Waiver of Pension Coverage* form from your employees who become eligible but are not required to enrol (optional enrolment) and do not wish to enrol. You need to provide a copy of the completed waiver form to us if your employee subsequently chooses to join the plan.

For the purposes of eligibility to join the Municipal Pension Plan, only service with an plan employer can be counted (i.e., not service that would be eligible under the College, Public Service or Teachers’ pension plans).

### 1.1.5 *Waiver of Pension Coverage*

If your employee becomes eligible to contribute under optional enrolment, you must notify and advise them of their options.

Make sure you have obtained signed waivers from eligible employees.

An employee who becomes eligible to enrol in the plan but chooses not to, must complete the *Waiver of Pension Coverage* form. **The signed form is not sent to the Pension Corporation at this time**—it is kept on the employee’s file. A copy goes to the employee.

Contributions are not deducted for employees who waive their right to contribute.

If your employee waives their right to contribute, and later chooses to begin contributions, they must complete a *Pension Enrolment Election*. You must submit the *Pension Enrolment Election* form and a copy of the previously signed waiver to us.

Contributions cannot be retroactive—they must begin no earlier than the date the *Pension Enrolment Election* form is signed.

Members cannot purchase service for which they waived enrolment (see section 2 for information on purchasing service).



### 1.1.6 Employee elects to enrol after waiving

Eligible employees who elect not to participate in the plan may later elect coverage under the plan by applying to you for coverage. Enrolment in such cases cannot be backdated. Election of pension coverage is effective the first pay period following the date of application to become a member and it cannot be cancelled.

Send us copies of the election and waiver forms when notifying us of your employee's election to enrol in the plan. As with any enrolment, you must complete and submit Plan Member Record information electronically within 30 days of enrolment.

If employees who had previously waived enrolment later become subject to mandatory enrolment, you must enrol them. Submit Plan Member Record information electronically within 30 days of enrolment and send copies of their previously signed waiver forms to us. This would occur, for example, when a part-time employee becomes a permanent, full-time employee.

### 1.1.7 Employees in public safety occupations

“Police officer” in this document means a person appointed under the British Columbia *Police Act* as a provincial constable, special provincial constable, designated constable, municipal constable, special municipal constable, auxiliary constable or enforcement officer. It does not include a person who is a member of the RCMP.

Employees who work in public safety occupations, such as police officers or firefighters, belong in Group 2 or Group 5; participation in Group 2 is automatic for police officers and/or firefighters but participation in Group 5 requires the employer and the union to collectively bargain an agreement. More information about employer enrolment in Group 5 is available under Section 11—Employer Enrolment in Group 5.

Plan members and new employees who are employed in a public safety occupation and whose employer has not enrolled in Group 5 belong in Group 2.

Enrolment in Group 5 is mandatory for:

- all eligible employees who are employed in a public safety occupation and covered by a collectively bargained or negotiated agreement between the employer and the union that specifies membership in Group 5, and
- all eligible non-union employees who are employed in a public safety occupation and qualify for plan membership on or after the date the employer enrolls in Group 5.

“Firefighter” means persons who are employed in the fire sector as firefighters or fire chiefs. It also includes any other person employed in, or appointed to, a fire department and assigned to undertake fire protection services, including:

- fire suppression
- fire prevention
- fire safety education
- communication
- training of persons involved in the provision of fire protection services
- rescue and emergency services
- the delivery of all those services

Non-union firefighters and police officers (e.g., chiefs and deputies) who are active members when their employer enrolls in Group 5 are given a one-time opportunity to opt out and remain in Group 2. Otherwise, enrolment in Group 5 is mandatory.

When an employee is enrolled in Group 5, all contributions to any special agreement must end. Information about Group 5 contribution rates is found in section 7.3.4.

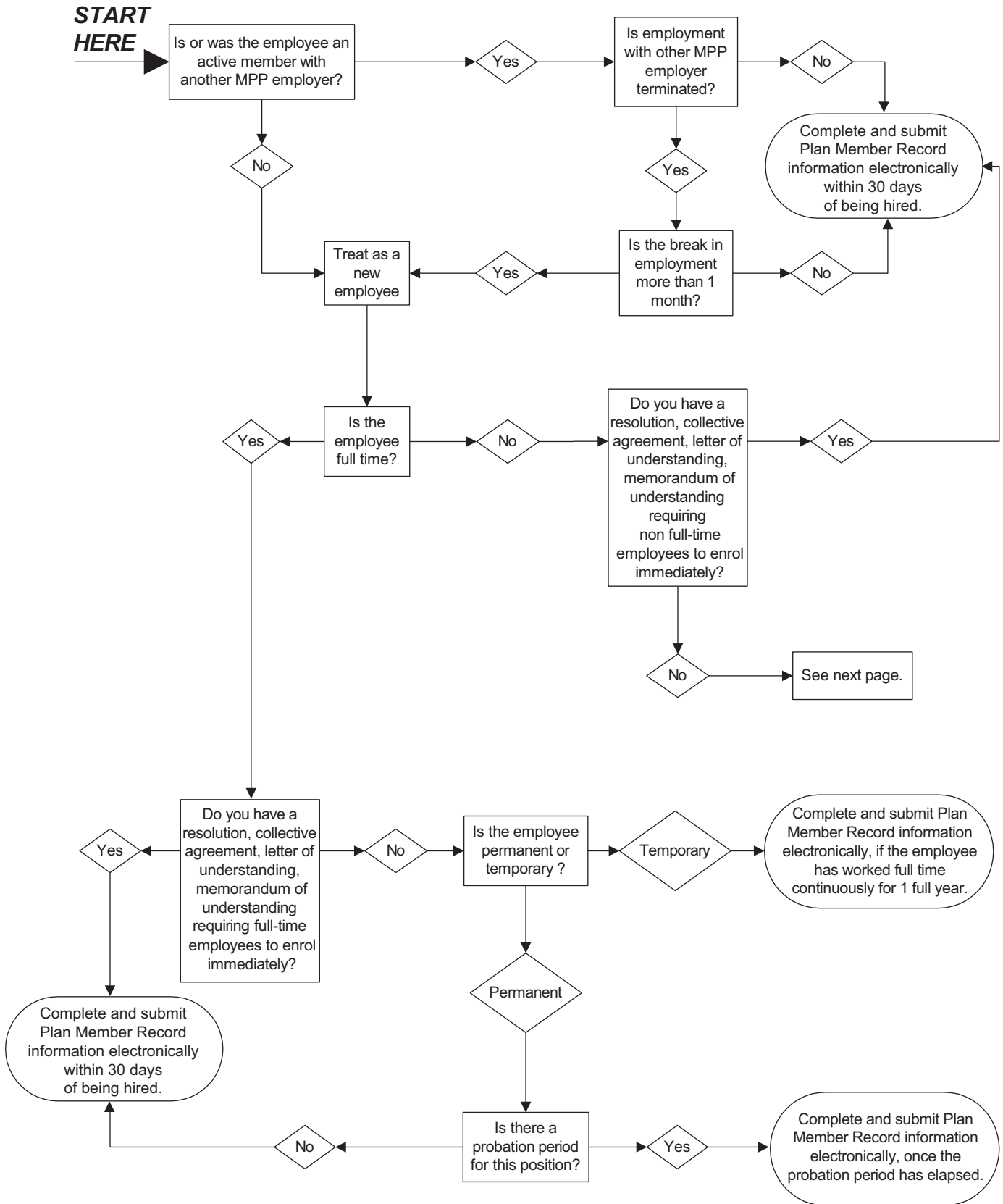
Plan members will only be permitted to move from Group 5 to another membership group (including returning to Group 2) if:

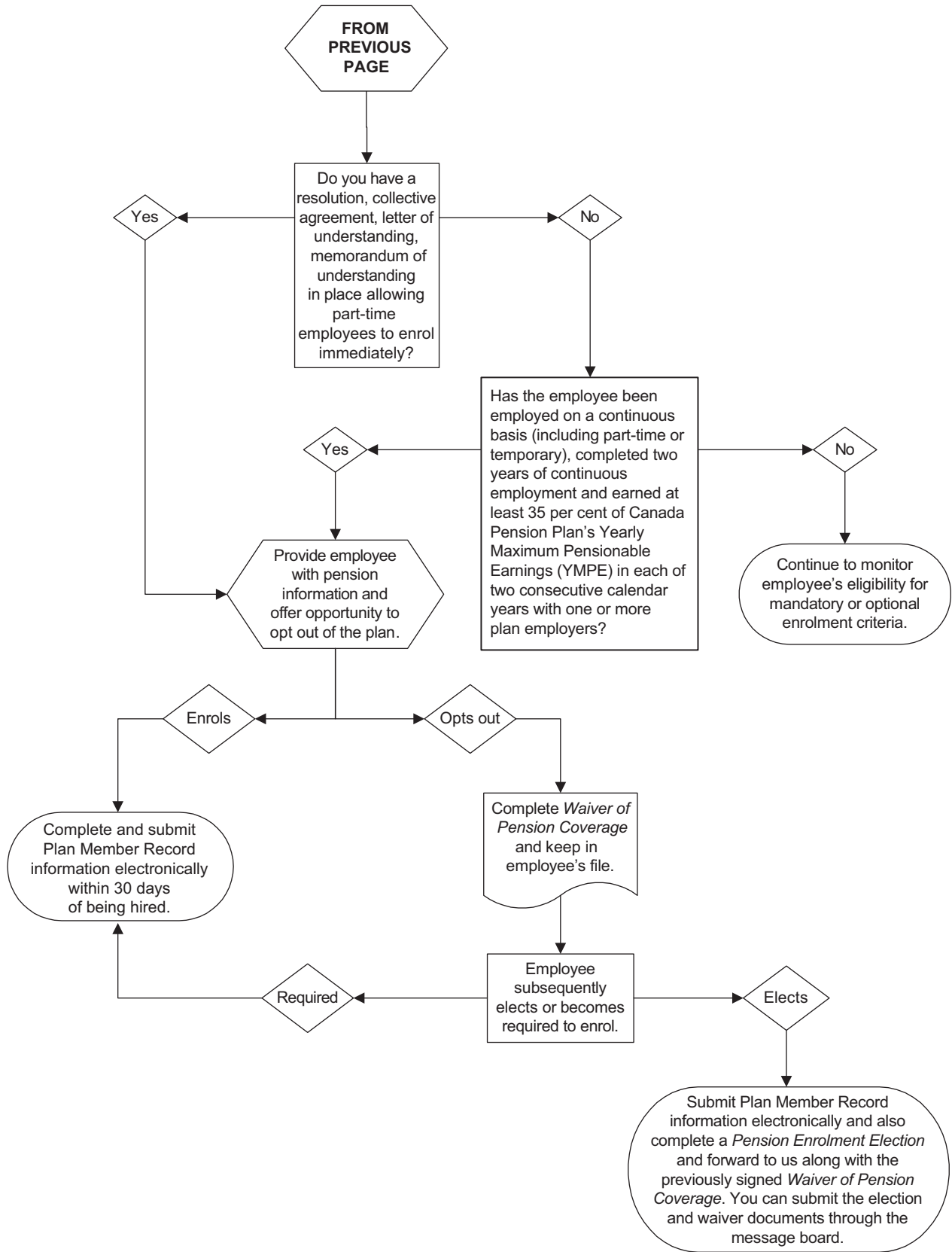
- the member changes employers and the new employer does not participate in Group 5, or
- the member changes positions with the same employer and is no longer working in a firefighter or police officer position. They would then be enrolled in Group 1 or 4.

If a Plan member changes employment status (position) with an employer that causes a move into a different employee group, you must submit new Plan Member Record information electronically within 30 days of enrolment. (For information on the Plan Member Record, see section 1.1.15.)

When a member is employed either concurrently or consecutively in a public safety occupation and a non-public safety occupation, they receive separate pensions with different accrual rates and retirement ages.

# Enrolment





### 1.1.8 Responsibility of an employer of the Municipal Pension Plan

As an employer under the Municipal Pension Plan, it is your responsibility to:

- determine whether a new employee is already an active member of the pension plan (concurrent employment or coming from another Municipal Pension Plan employer within 30 days) by using the Member Validation tool, which would mean the employee must commence contributing to the pension plan as of the date of hire,
- explain and provide information to all employees who are not already active members of the pension plan on how to qualify for membership,
- track each employee's service and earnings as an employee of your organization to determine when an employee qualifies for enrolment in the plan based on earnings and service with you, and
- determine whether the new employee is currently a retired member of the plan (see section 1.7).

Employees may use service with one or more plan employers to qualify for optional enrolment. **You may be unaware of your employee's service with another plan employer, so you may not know when an employee with other plan employment becomes eligible for optional enrolment. Therefore, it is in your best interest to advise all new employees how they may qualify for enrolment in the plan.**

In accordance with section 80 of the Municipal Pension Plan Rules, employers must provide the Pension Corporation with complete, accurate and timely enrolment information about members. This is necessary for us to properly administer the plan in accordance with the *Pension Benefit Standards Act* (PBSA).

The Pension Corporation sends *Welcome to the Plan* enrolment packages to new plan members whom you have enrolled in the plan. Sometimes, these packages are returned to us by Canada Post because of an incorrect address. Twice a month, the returned packages will be bundled and sent to you. You must distribute the returned packages to the respective employees and provide us with their correct addresses.

You can update employee contact information using the Plan Member Record (PMR) Electronic Form or any of the other electronic methods detailed in section 7.5.

### 1.1.9 Once a contributor, always a contributor

See section 8.4.2 for more information on refunding ineligible contributions.

Once an employee begins to contribute to the plan, they must continue to contribute regardless of any change in their employment status (full or part time). These conditions apply provided that there is no termination of employment.

Note that if a member is on vacation, an approved leave of absence (including sick leave), long-term disability (approved or unapproved plan), or on layoff while retaining seniority or recall rights and has made a contribution within 275 days, this, this does not constitute a termination of employment for pension plan purposes.

If employment is terminated and the employee is rehired, you must apply enrolment criteria for the employee to become an active plan member again. If you hire/rehire an individual who was contributing to the plan, contributions must continue when their break in employment is one month or less and they have not applied for their retirement benefit before re-commencing employment. If you have an employee in this situation, please contact Employer Operations. We will advise you if you are required to submit a new Plan Member Record.

### 1.1.10 New employee previously employed by Municipal Pension Plan employer

When you have a new employee who has come to you from another plan employer, you must establish their eligibility:

- if your new employee **is already an active member** under the Municipal Pension Plan (working for another employer), then you must begin deducting and submitting contributions immediately, or
- if your new employee **was an active member** under the Municipal Pension Plan within the last 30 days, you must begin deducting and submitting contributions immediately.

You can see if an employee is an active municipal member by using the Member Validation tool on the secure employer site at [mpp.pensionsbc.ca](http://mpp.pensionsbc.ca). You can also use the employee “declaration of employment” found in section 1.1.13.

A new employee with your organization is required to contribute to the plan if they meet the eligibility requirements.

### **1.1.11 How does moving from one position within your organization to another affect plan membership?**

If a current employee has moved on a permanent basis to a position for which your organization does not participate in the plan then the employee should be terminated for pension plan purposes and must be treated the same as any other termination of employment (see section 3.1).

### **1.1.12 Concurrent employment**

If you have an employee that is currently employed with another plan employer, or working in more than one position with the same employer, you must report all service and salary and deduct contributions accordingly. If a member accrues more than one year of pensionable service in a calendar year per benefit group, you must report all pensionable service, including service in excess of 12 months. Continue to deduct contributions once the member has accrued one year of service per benefit group.

The plan will cap pensionable service at one year in each benefit group for members who accrue more than 12 months of service per benefit group. Contributory service is capped at 12 months total, regardless of how many benefit groups a member participates in. There will be no adjustment to the reported salary and contributions.

### **1.1.13 Employee “declaration of employment”**

To avoid a possible arrears situation, employers should provide plan information to employees when they are hired so they can determine when they might qualify for membership. It is strongly recommended that all new hires—full-time, part-time, auxiliary or casual—be required to sign a declaration indicating that the employee understands their responsibility to inform the employer should they qualify for plan membership through service with another plan employer.

To collect this employee information and signature, you may wish to create a form such as the one below. See also sections 1.1.3, 1.1.4 and 1.1.8.

**Employee “declaration of employment”**

1. Are you currently an active member of the Municipal Pension Plan? An active member can be on a leave of absence, long term disability, or on a recall list. You do not have to be currently contributing to be considered an active member. Y/N
2. Have you been in the last 30 days? Y/N
3. Are you currently receiving a retirement benefit from the plan? Y/N
4. I have been provided with an explanation or summary of the pension plan, and of the relevant entitlements and obligations under the pension plan. Y/N
5. I understand how I may combine service and earnings with more than one plan employer to qualify for membership in the plan. Y/N
6. I understand that I must inform my employer if I begin contributions with another plan employer. If I do not inform my employer, enrolment arrears will be billed to me and my employer. Y/N

Name (please print) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**1.1.14 Pension Enrolment Election**

You will need to complete a *Pension Enrolment Election* for an employee who was eligible to contribute, but waived their rights and now wishes to start contributing.

You should have the employee read both sides of the form and you and your employee should complete it together. Make copies for you and your employee. Submit the original to us. Once an employee elects to join the plan, they must continue to contribute until they terminate employment.



Complete and submit your PMRs electronically through our secure employer site at [mpp.pensionsbc.ca](http://mpp.pensionsbc.ca).

### 1.1.15 Plan Member Record (PMR)

Plan Member Record information must be submitted electronically within 30 days for every member who becomes eligible and begins contributing to the pension plan, whether they come under mandatory or optional enrolment rules. Plan Member Records must be submitted electronically through our secure employer site at [mpp.pensionsbc.ca](http://mpp.pensionsbc.ca). Please see section 7.5.1 Plan Member Record information, for information about submitting your PMRs.

A PMR (as well as a *Pension Enrolment Election* form and a copy of the *Waiver of Pension Coverage* form) must be completed and submitted for a member who previously waived their right to contribute and has now asked or is required to be enrolled. You can submit the election form and the waiver form through the message board. For more information about the message board, please see section 7.2.1.1 Your Message Board.

Occasionally, you may have an employee who is eligible and contributes to two different pension plans within your organization (this can happen if you have an employee who works at two jobs covered by different pension plans, e.g., Municipal and College plans). In this event, you will need to submit separate PMRs for the employee's contributions to each of the pension plans.

If you are enrolling a group of employees, you have the option of using a report instead of submitting an individual PMR for each employee. Please see section 7.5.1 Plan Member Record information, for more information.

### 1.1.16 Member Validation tool

The Member Validation tool is available through the Plan Member Record (PMR) Electronic Form on the secure employer section of the website at [mpp.pensionsbc.ca](http://mpp.pensionsbc.ca). By entering the employee's SIN, you can check if a new employee is an active pension plan member through another plan employer and whether they should be enrolled. If you have existing employees that are not contributing, you can also check if they are contributing through another employer.

## 1.2 Nomination of beneficiary(ies)

When enrolling an employee, you should provide information about pre-retirement survivor benefits and have the member go to [mpp.pensionsbc.ca](http://mpp.pensionsbc.ca) and sign in to My Account in order to nominate their beneficiary(ies). The plan pays benefits to a plan member's beneficiary(ies) when the member dies prior to receiving a benefit from the plan. Known as a "pre-retirement survivor benefit," the benefit is payable to the beneficiary(ies) of a member who dies,

- while an active plan member, or
- after terminating employment, but who has not yet received a benefit from the plan (i.e., does not take a termination benefit and has not started receiving a retirement benefit).

### With a spouse

See section 5 for more information on pre-retirement survivor benefits.

If the plan member has a spouse, the spouse is automatically the member's beneficiary. The plan member does not have to complete a [\*Nomination of Beneficiary\*](#).

A member's spouse can waive entitlement to the preretirement death benefit on the [\*Spouse's Waiver of Beneficiary Right to Benefits in a Pension Plan, Locked-in Retirement Account, Life Income Fund or Annuity Benefits Before Payments Start\*](#) form. The member can then designate other beneficiary(ies).

## Without a spouse

Members without a spouse (or a spouse who waives entitlement by completing a [\*Spouse's Waiver of Beneficiary Right to Benefits in a Pension Plan, Locked-in Retirement Account, Life Income Fund or Annuity Benefits Before Payments Start\*](#) or who have a separation agreement, a divorce decree or court order) can nominate

- a person other than the member's spouse,
- a trust,
- an organization such as a charity or society, or
- the member's estate.

A member can nominate multiple beneficiaries with designated shares, and alternates, either through My Account or by filing a new [\*Nomination of Beneficiary\*](#) form. For more information, see the [mpp.pensionsbc.ca/beneficiaries](http://mpp.pensionsbc.ca/beneficiaries).

Members can change their beneficiary any time prior to death by filing a new [\*Nomination of Beneficiary\*](#) form.

If the member has no spouse (or the spouse has waived entitlement), and we don't have a valid [\*Nomination of Beneficiary\*](#) form, the benefit will be paid to the member's estate.

For more information about nominating beneficiaries before and after retirement, visit the plan website:

- [Nominating beneficiaries before retiring](#)
- [Nominating beneficiaries after retiring](#)

## 1.3 Proof of age and identity

Before receiving a retirement benefit, a plan member must supply the Pension Corporation with proof of age and identity documents. Any spouse or person beneficiary who receives a benefit must provide proof of age and identity as well. A CRA number must be provided for an organization beneficiary.

These documents can be provided at any time prior to receiving a retirement benefit, but we recommend that they be provided at the time of enrolment for the member and the member's spouse.

If documents are in a foreign language, translation may be required. The cost of translation is the member's responsibility. The translator must not be a member of the member's family, and must sign and date the translated document.

### Providing the documents

You or the employee must provide clear and legible copies of original documents. The member may submit copies of original documents by mail or upload electronic copies by signing in to My Account.

Note that foreign passports and driver's licences must be certified true copies.

Original documents must not be submitted because of the risk of loss or damage and the cost of returning the documents by registered mail.

### Gender Identity

Pension Corporation collects gender information for plan administration. Gender information is fundamental as actuaries use this data to help determine the life expectancy of members and whether a pension plan is sufficiently funded.

Members who do not identify as female or male may identify as X. Both the provincial and federal governments allow individuals to change their gender designation to X on government-issued identification such as BC birth certificates, BC driver's licenses, passports and permanent resident cards. In other provinces and territories, individuals may also indicate their gender as X on government identification.

A member updating their gender identity is not required to provide documentation.

The X gender designation recognizes that sex and gender are different concepts that aren't interchangeable.

- “Sex” refers to a person’s biological and physiological characteristics, such as male.
- “Gender” refers to how a person feels internally (e.g., a man), and/or the gender a person publicly expresses in their daily life (e.g., at work, while shopping, at home). A person’s current gender may differ from the sex they were born and may differ from what is indicated on their current legal documents. A person’s gender may change over time.

### **Proof of age**

A clear, legible copy of one of these documents is acceptable:

- current Canadian driver’s licence
- *BC Driver’s Licence and Services Card*
- BC identification card
- *BC Services Card*
- Birth certificate
- Canada Border Services Agency Nexus membership card
- Canadian passport (must be valid and unexpired)
- Canadian citizenship or immigration papers
- Certificate of Indian Status card
- Certificate of Registration of Birth Abroad (RBA)—document issued by Citizenship and Immigration Canada to Canadian parents of children born abroad between 1947 and 1977
- Marriage certificate (if the date of birth is recorded on the document)
- Ontario Health Card
- Permanent Resident Card (PRC) (must be valid and unexpired)
- Foreign passport or driver’s licence (must be a certified true copy of a valid, unexpired document)

## Proof of identity

If the member's name has changed, we require a clear copy of one of the above documents showing the member's current name, or all of their legal change of name documents or marriage certificate(s).

Contact us for acceptable alternative documents if the member's original documents are unavailable. There will be a delay in processing the member's benefit if their forms are not completed fully or if documents are missing.

## 1.4 Enrolment checklist

### Enrolment checklist

#### Remember to...

- Provide your employee with a copy of the [Guide for Plan Members](#) available on the web.
- Advise your employee about the enrolment rules.
- Get your employee to sign the *Waiver of Pension Coverage* form (if applicable).
- Get your employee to complete the employee "declaration of employment".
- Ask your employee if they are already retired and receiving a Municipal Pension Plan retirement benefit.
- Use the Member validation tool to confirm if a new employee is a member of the plan.
- Complete and submit Plan Member Record information electronically for your employee.
- Ask your employee to sign in to My Account at [mpp.pensionsbc.ca](http://mpp.pensionsbc.ca) and upload documents to establish proof of age and identity. This documentation is required before plan benefits can be paid.
- Ask your employee if they wish to nominate any beneficiary(ies). If they do, they can nominate beneficiaries by signing in to My Account at [mpp.pensionsbc.ca](http://mpp.pensionsbc.ca).

## 1.5 Transferring pension rights

If your employee is coming from another Municipal Pension Plan employer please refer to section 1.1.8.

If your transferring employee worked for an employer enrolled in one of the following pension plans, you should treat the employee as a new employee and apply the applicable enrolment rules as you would for any new employee:

- BC College Pension Plan
- BC Public Service Pension Plan
- BC Teachers' Pension Plan
- School District No. 43 Retirement Plan for non-teaching employees
- WorkSafeBC Pension Plan

If your employee has contributed to another pension plan within Canada they should contact the plan directly to see if there is a transfer agreement in place between the two plans.

## 1.6 Enrolment in the wrong pension plan

A number of employers who participate in pension plans administered by the Pension Corporation have membership in more than one pension plan.

Occasionally, an employer may enrol an employee in a pension plan and find out later that the employee should have been enrolled in a different plan. This can happen, for example, when support staff who should be enrolled in the Municipal Pension Plan are enrolled in the Teachers' Pension Plan.

If this has occurred please contact Member Services.

## 1.7 Re-employment of retired members

If a retired member—in this case, a person who retired from a Municipal Pension Plan employment and is receiving a plan retirement benefit—returns to work, they continue receiving their benefit and do not enrol in or contribute to the plan.

If an employee is receiving a benefit from a different pension plan, or is receiving a benefit as a survivor of a deceased member, regular plan enrolment rules apply.

