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# INTRODUCTION

## WELCOME TO THE EMPLOYER INSTRUCTION MANUAL

### Public Service Pension Board of Trustees

The Public Service Pension Board of Trustees is responsible for administering the pension plan and managing the pension fund. The board consists of 14 people appointed by plan member partners and plan employer partners.

The board's duties include establishing investment policy, recommending changes in benefits and funding policy, and directing the application of pension plan rules. The board appoints an independent actuary to assess the plan's financial health every three years through an actuarial evaluation.

### Pension Plan Rules

A copy of the Public Service Pension Plan Rules is available on the plan's website at [pspp.pensionsbc.ca](http://pspp.pensionsbc.ca). Copies of legislation affecting the plan, such as the *Public Sector Pension Plans Act* (PSPPA), the *Pension Benefits Standards Act* (PBSA) and *Income Tax Act* (ITA) (Canada), are available from the appropriate authorities.

### BC Pension Corporation

The British Columbia Pension Corporation was established on April 1, 2000 under the *Public Sector Pension Plans Act*. We serve some of the largest pension plans in Canada, representing more than 1,100 employers and over 560,000 active and retired members.

## Duties of the corporation

The corporation acts as the administrative agent for the Public Service Pension Board of Trustees (the board). Services provided to the pension plan include:

- enrolling employers and employees,
- collecting and recording service, salary, contributions and other information from employers and plan members,
- providing information about pension plan rules and benefits to employers and plan members,
- calculating and processing benefits,
- paying benefits to members,
- filing documentation with appropriate tax and pension regulators, and
- providing policy advice and secretariat services to the board.

## Pension plan website

The corporation maintains the plan's website at [pspp.pensionsbc.ca](http://pspp.pensionsbc.ca). Through this website, we provide considerable public information as well as information and services that require the use of a username and password (secured web services).

### Employers

In the public portion of the website you will be able to access information and services, including the *Employer Instruction Manual*.

In the secured portion of the website you will be able to access further information and services, including:

- Employer Reporting (including Data Submission, *Plan Member Record Electronic Form*, Your Message Board, File Pick-up, Employer Reporting Format and LTD Start/Stop Online Submission),
- fill-in forms,
- user management,
- view member data and
- electronic remittance.

## Members (My Account)

Members can register for My Account by selecting “my account” from the top menu, then “Register” under Sign in help. They will need the last three digits of their SIN and their Person ID number (unique identification number) from their Enrolment confirmation statement or most recent Member’s benefit statement.

Once registered, members can login by entering their username and password on the Sign in page to easily access both secured and public information:

- update personal login information,
- view personal information, including their service and salary history, and recent *Member’s Benefit Statements*,
- view or change their beneficiary(ies),
- use the personalized purchase cost estimator, and
- use the personalized pension estimator.

## Resources and publications

### Public Service Pension Plan Rules

Public Service Pension Plan Rules is available at [pspp.pensionsbc.ca](http://pspp.pensionsbc.ca).

### *Annual Report and Report to Members*

A copy of the board’s *Annual Report* is available to members and retired members on the plan’s website. A summary version, the *Report to Members*, is produced for distribution to plan members who receive a *Member’s Benefit Statement*.

### Employer instruction manual

We provide the *Employer Instruction Manual* to help employers administer the pension plan for their employees who are plan members. Manual sections are updated periodically. Check the website for updates.

## Bulletins and newsletters

The Pension Corporation publishes a monthly, online employer newsletter with information about the pension plan and data reporting. Emails are sent to employers if information is time sensitive or it is for a small group of employers.

Employer bulletins provide detailed information on a topic, when necessary. They are shared in an issue of the employer newsletter or an email.

The corporation publishes [Pension Life](#) for retired members.

## Member's Benefit Statements

*Member's Benefit Statements* are sent to members every year, showing their status in the plan. We will ask you to distribute these statements for us.

## Additional information for members and employers

The plan provides the [Guide for Plan Members](#) available at [pspp.pensionsbc.ca](http://pspp.pensionsbc.ca).

## Employer withdrawal

- Part 16 of the Public Service Pension Plan Rules specifies the terms and conditions an employer must follow when applying to withdraw from the plan.
- Employers considering withdrawal must give written notice to the board of their request to leave the plan.
- There may be costs associated with withdrawing from the plan.

## Other information

Other resources, such as information for retired members and archived annual reports, are available from the website at [pspp.pensionsbc.ca](http://pspp.pensionsbc.ca).

## Using the instruction manual

There are 10 major sections:

1. Enrolment
2. Purchasing Service
3. Termination of Employment
4. Retirement
5. Pre-retirement Death
6. Short-term Disability and Long-term Disability
7. Reporting
8. Remitting Contributions
9. PAs, E-PAs, PSPAs, APAs & PARs
10. Division of Benefits on Marital Breakdown

In this manual, “you” means the employer and “we” and “us” means the Pension Corporation.

### Forms

You can download forms from [pspp.pensionsbc.ca](https://pspp.pensionsbc.ca).

### Examples

Detailed examples have been provided to further assist you with your pension-related duties.

## Contacting the BC Pension Corporation

### Mailing address

Public Service Pension Plan  
PO Box 9460  
Victoria BC V8W 9V8

### Location

2995 Jutland Road  
Victoria BC V8T 5J9

## **Employer Operations (EO)**

EO is responsible for all aspects of current data reporting in all pension plans, including: enrolment of new members; changes to members' personal and employment records; payroll reporting of contributions, salary and service data; and production of pension adjustments. Contact information for EO follows.

### **Employer Operations (all plans)**

Toll-free: 1-855-356-9701 (Canada/U.S.)

Fax: 250-356-1784

Email: [employer.services@pensionsbc.ca](mailto:employer.services@pensionsbc.ca)

## **Client Education Program (CEP)**

CEP is responsible for member and employer education programs. In addition to the free eLearning course and webinars we offer plan members, we are offering you an opportunity to host a webinar for your employees. Contact information for CEP:

Toll-free: 1-877-558-5573 (BC)

Fax: 250-953-0415

Email: [PSPPEducation@pensionsbc.ca](mailto:PSPPEducation@pensionsbc.ca)

## **Member Services**

Member Services serves both plan members and plan employers. They are responsible for service requests regarding termination of employment, retirement, death of a plan member, and service purchases. Contact information for each plan is as follows:

### **Public Service Pension Plan**

Toll-free: 1-800-665-3554 (Canada/U.S.)

Fax: 250-3953-0425

## **Member Services (other plans)**

### **College Pension Plan**

Toll-free: 1-888-440-0111 (Canada/U.S.)

Fax: 250-953-0412

### **Municipal Pension Plan**

Toll-free: 1-800-668-6335 (Canada/U.S.)

Fax: 250-953-0421

### **Teachers' Pension Plan**

Toll-free: 1-800-665-6770 (Canada/U.S.)

Fax: 250-356-8977

### **WorkSafeBC Pension Plan**

Toll-free: 1-888-440-0111 (Canada/U.S.)

Fax: 250-953-0433

## **Retired members**

Contact information for retired members.

Fax: 250-953-0431 (all plans)

### **Public Service Pension Plan**

Toll-free: 1-866-876-6777 (Canada/U.S.)

## **Retired members (other plans)**

### **College Pension Plan**

Toll-free: 1-866-322-8277 (Canada/U.S.)

### **Municipal Pension Plan**

Toll-free: 1-866-876-6677 (Canada/U.S.)

### **Teachers' Pension Plan**

Toll-free: 1-866-876-8877 (Canada/U.S.)

### **WorkSafeBC Pension Plan**

Toll-free: 1-866-322-9277 (Canada/U.S.)

## Rates, contributions and remittances

Employer Operations manages employer contribution rates, employer contribution remittances and other employer billings and payments.

Phone: 250-356-9701

Email: [employer.services@pensionsbc.ca](mailto:employer.services@pensionsbc.ca)

## Publications (all plans)

Toll-free: 1-800-663-8823 (Canada/U.S.)

Fax: 250-356-9591

Email: [penc.orderproducts@pensionsbc.ca](mailto:penc.orderproducts@pensionsbc.ca)

## BC Pension Corporation reception

Phone: 250-387-1002

Email: [penc.reception@pensionsbc.ca](mailto:penc.reception@pensionsbc.ca)

## Disclaimer

Rules and employer process information in this instruction manual may be subject to change without notice. We will provide you with updated material as rules and/or processes change. Check our website often to confirm that you have up-to-date information before advising your employees on any pension-related matters.

Material contained in this manual applies specifically to the plan. If you administer more than one pension plan for your employees, please ensure that you apply the correct plan's rules.

In the event of a conflict between the information contained herein and the plan rules, the plan rules shall apply.