



Purchase of Eligible Temporary Part-Time Service

Starting on April 1, 2024, active, deferred, and retired members of the Workplace Safety and Insurance Board Employees' Pension Plan (the "Plan") that have **eligible temporary part-time service** will have the option to purchase the pensionable service that a full-time equivalent employee would have accrued during their eligible period of part-time service.

What is Eligible Temporary Part-Time Service?

Eligible temporary part-time service is a temporary period throughout which **all of the following criteria are met:**

- You switch from working on a full-time basis to a part-time basis and receive less remuneration than when you were working full-time.
- The part-time work arrangement is temporary and you return to full-time employment immediately afterwards.

Income Tax Act

The following criteria of the Income Tax Act must also be met:

- **36-month minimum service rule:** You may only accrue full-time credit for **eligible temporary part-time service** if you have been employed with the employer for at least 36 months at the start of the period. Please note that the 36-month rule was suspended for periods in 2020 and 2021.
- **Five-year cumulative limit on eligible periods of temporary absence and reduced pay:** The maximum amount of post-1990 credited service you can accrue for unpaid leaves of absence and periods of **eligible temporary part-time service** is five years (plus an additional three years for child-rearing). Any eligible temporary part-time service that is purchased is included in this maximum limit.
- **PSPA Certification:** Purchases of **eligible temporary part-time service** are conditional upon obtaining a past service pension adjustment ("PSPA") certification from the Canada Revenue Agency, where required.

Note: Temporary absences or layoffs, workplace suspensions, periods of disability, and permanent changes in work hours do not qualify as eligible temporary part-time service

Eligible Temporary Part-Time Service That Ends On or After April 1, 2024

If you have **eligible temporary part-time service** that ends when you return to full-time employment on or after April 1, 2024, you may purchase the pensionable service that a full-time equivalent employee would have accrued during your **eligible temporary part-time service**.

How much will it cost?

If you elect to Purchase Eligible Temporary Part-Time Service within the **earlier of:**

- twenty-four months starting from the date when you return to full-time employment, or
- a period equal to the length of your eligible temporary part-time service, starting from the date when you return to full-time employment,



the cost will be based on the contributions that you and your employer would have made, based on the additional earnings you would have received had you been employed on a full-time basis during the **eligible temporary part-time service**, and the contribution rates in effect at that time.

Important: *If you do not elect to Purchase Eligible Temporary Part-Time Service within the timeframe outlined above, the cost will be calculated on an actuarial basis. This is typically much more expensive.*

How do I apply?

- 1) Log on to [My Pension Resource](#).
- 2) Go to My Pension > Purchase of Pensionable Service.
- 3) Select the periods that you would like a quote for.
- 4) Depending on your communication preference, you will receive your quote by mail or through the Message Centre in about 4 weeks.
- 5) When you receive your paperwork you will need to make an election. You may want to seek advice from a financial advisor.
- 6) Sign and return the completed forms and include your payment **within 90 days** of receiving your quote.
- 7) Once payment has been received and deposited, your pensionable service will be credited and show up on your annual pension statement under the year your purchase was completed.

Important: *You can only apply after returning to full-time employment immediately following the eligible temporary part-time service.*

Eligible Temporary Part-Time Service That Ended Before April 1, 2024

If you have **eligible temporary part-time service** that ended before April 1, 2024, you may purchase the pensionable service that a full-time equivalent employee would have accrued during your **eligible temporary part-time service** provided you submit an Application to Purchase Eligible Temporary Part-Time Service **by April 1, 2026**.

Important: *Applications to Purchase Eligible Temporary Part-Time Service received after April 1, 2026, for eligible temporary part-time service that ended before April 1, 2024, will not be accepted.*

How much will it cost?

The cost will be based on the contributions that you and your employer would have made, based on the additional earnings you would have received had you been employed on a full-time basis during the **eligible temporary part-time service**, and the contribution rates in effect at that time.

How do I apply?

- 1) Complete the Member Information section on page 1 of the Application to Purchase Eligible Temporary Part-Time Service form and then submit it to your employer for completion of the Employer Information section on page 2 of the form.
- 2) Your employer will then submit the form to WISE Trust, and a quote of the cost will be generated and sent directly to you in about 4 weeks.
- 3) If you decide to proceed, sign and return the completed forms and include your payment **within 90 days** from the date you are advised of the payment cost.