



## A few clarifications on enrolment rules for the Régime de retraite des groupes communautaires et de femmes

(2022-01 version)

The *Supplemental Pension Plans Act* recognizes the right of workers who meet certain criteria to participate in a pension plan that includes other employees working for the same employer. The Act also enables Retraite Québec to order a worker to be enrolled in a pension plan if he or she meets the requirements of the Act. Our Pension Plan regulations were drafted to take these legal requirements into account.

The Pension Plan distinguishes between a **permanent** employee and a **non-permanent** employee. Every employer must therefore define what constitutes a “permanent” and “non-permanent” employee. Although the application of these definitions may create different practices in participating groups, the important thing is that every employer applies these definitions in a consistent, equitable and non-discriminatory fashion within the group. If necessary, the Pension Committee has the power to determine whether an employee should be considered a permanent employee *for the sole purpose of the Pension Plan*. Lastly, please note that **probationary periods** which you may have as a hiring policy must not delay enrolment in the Plan as this is not permitted by Law. This being said, here are the enrolment rules for this Pension Plan.

### Permanent employee \*

A **permanent employee** is an employee who holds a position defined as permanent within that participating group, regardless of the number of hours worked in any given period.

<b>RULE #1</b>	<b><u>3 months after hiring</u></b> <b>Enrolment 3 months after hiring is compulsory for all permanent employees.</b>  The employer <b>MAY</b> ask for an earlier enrolment date for all permanent employees. This criterion will apply as soon as it has been approved by the Pension Committee and integrated into Appendix 4 of the Pension Plan. Otherwise, the 3-month rule applies.
<b>RULE #2</b>	<b>An employee who is already a plan member <u>MUST</u> enrol on the first day of his or her hiring.</b>

### Non-permanent employee \*

A non-permanent employee is an employee who holds a position defined within the participating group as exceptional, occasional, temporary, contract, on-call, or replacement.

<b>RULE #1</b>	<b><u>700 hours</u></b> When an employee, in a given calendar year, <b>completes at least 700 hours of service with one or several employers participating in the Pension Plan</b> , he or she <b>MAY</b> join the Pension Plan on January 1st of the following year. In this case, the employer <b>MUST</b> register this employee in the Plan. If the employee has not completed 700 hours, the counter is reset at 0 for the following year.	<b>OR</b>	<b><u>35 % YMPE</u> **</b> When an employee receives <b>more than 35% of the Yearly Maximum Pensionable Earnings (\$22,715 in 2022) from one or several employers participating in the Plan</b> in a calendar year (January to December), he or she <b>MAY</b> join the Pension Plan on January 1st of the following year. If his or her earnings are below 35% of the YMPE, the counter is reset at 0 for the following year.
<b>RULE #2</b>	<b>An employee who is already a plan member <u>MUST</u> enrol on the first day of his or her hiring.</b>		
<b>RULE #3</b>	The employer <b>MAY</b> ask for an earlier enrolment date than 5 years of continuous service for all non-permanent employees. This criterion will apply as soon as it has been approved by the Pension Committee and integrated into Appendix 4 of the pension plan. Otherwise, the 5 year rule applies.		

\* Once a participant has fulfilled the necessary criteria and acquired a regular or non-permanent status, he or she must continue to contribute to the Pension Plan regardless of any following changes in their status or number of hours worked.