

Do you work for more than one employer? Important Pension Information

Are you part-time, temporary or casual?
Did you know you can qualify to join the Municipal Pension Plan if you have multiple employers who are part of the MPP and combine your service to maximize your pension?

If you work for more than one MPP employer and your *combined employment* would give you two years of service and at least 35 per cent of the Yearly Maximum Pensionable Earnings -YMPE (approximately \$19,215) you can apply to join the plan and both employers are required to contribute their share.

- When you join you also may be eligible to buy back any part-time, temporary or casual service.
- If you, as a new employee are already an active member under the Municipal Pension Plan (working for another employer) of the MPP, then the employer must begin deducting and submitting contributions immediately.
- If you are working in more than one position with the same employer, the employer 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 all pensionable service must be reported, including service in excess of 12 months.
- The employer is required to deduct contributions once the member has accrued one year of service per benefit group.

- The Municipal Pension 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.

If you terminate employment and commence work with another MPP employer, you must meet the enrolment criteria with the new employer (35% of the YMPE for two years) to become an active plan member again.

If you are hired or rehired and were previously contributing to the plan, contributions must continue when your break in employment is one month or less and you have not applied for your pension before re-commencing employment.

If you waive your right to contribute when you establish eligibility and later chooses to begin contributions, you must complete a Pension Enrolment Election. Contributions cannot be retroactive. Members cannot purchase service for which they waived enrolment.

For more information check out the MPP website at www.mpp.pensionsbc.ca or call them at 1-800-668-6335.

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