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# INTRODUCTION

## WELCOME TO THE EMPLOYER INSTRUCTION MANUAL

### College Pension Board of Trustees

The College Pension Board of Trustees is responsible for administering the pension plan and managing the pension fund. The board consists of 10 people appointed by plan member partners and plan employer partners, and a chair appointed by the board members.

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

### Plan rules

A copy of the *College Pension Plan Rules* is available on the plan's website at [college.pensionsbc.ca](http://college.pensionsbc.ca). Copies of legislation affecting the College Pension 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 College 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 plan rules and benefits to employers and plan members,
- calculating and processing pension 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 [college.pensionsbc.ca](http://college.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

From the employer website sign-in page, you will be able to access Web Services, employer enrolment and the *Employer Instruction Manual*.

Once signed in to the secure employer website, you will be able to access employer news and education, forms, the *Employer Instruction Manual*, and the employer reporting tools in the Employer Portal.

In the secure Employer Portal, you will find reporting tools and resources, including:

- Employer Reporting (including Data Submission, Plan Member Record Electronic Form, File Pick-up, LTD Start/Stop, LTD Policy Validation and reporting instructions)
- Message Board
- User Management

- View Member Data
- E-Remittance.

### **Members (My Account)**

Members can register for My Account by selecting “my account” from the top menu, then “Register” under the 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*.

My Account uses 2-step verification to enhance member security. When a member enters their username and password, a one-time code is emailed to them. Members must enter that code within 10 minutes, to verify their identity and proceed to My Account.

Within My Account, members are able to:

- update personal sign in 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,
- use the personalized pension estimator,
- scan and upload proof of age and identity documents,
- apply for retirement,
- contact the pension plan securely using *Message Centre*, and
- check the status of their requests in *View your requests*.

## **Resources and publications**

### ***College Pension Plan Rules***

A copy of the *College Pension Plan Rules* is available from the plan’s website at [college.pensionsbc.ca](http://college.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 employer 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 produced every year, showing the member's pension account. We will ask you how you would prefer these statements be distributed.

## **Additional information for members and employers**

The College Pension Plan provides the [Guide for Plan Members](#) and other resources for members (e.g., information about health benefits, death benefits, etc.) available at [college.pensionsbc.ca](http://college.pensionsbc.ca).

## **Other information**

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



### Forms

You can download forms from [college.pensionsbc.ca](http://college.pensionsbc.ca).

### College Pension Plan Employers

The *College Pension Plan Annual Report* has a complete list of employers with the plan. The annual report is available at [college.pensionsbc.ca](http://college.pensionsbc.ca).

## Contacting the BC Pension Corporation

### Mailing address

College 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: [CPPeducation@pensionsbc.ca](mailto:CPPeducation@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:

### College Pension Plan

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

Fax: 250-953-0412



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

### **Municipal Pension Plan**

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

Fax: 250-953-0421

### **Public Service Pension Plan**

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

Fax: 250-953-0425

### **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)

### **College Pension Plan**

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

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

### **Municipal Pension Plan**

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

### **Public Service Pension Plan**

Toll-free: 1-866-876-6777 (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: 250-387-8295

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 College Pension 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.