



# Employer **Tip Sheet**

Ensuring your employees understand the full value of their pension plan

## Hiring information

A robust pension plan offers a great incentive when attracting top talent and increasing retention. A recent nationwide survey found that 66 per cent of Canadians would forgo a higher salary for a better pension plan.

You can get ahead of the competition by sharing key facts about the Municipal Pension Plan (MPP) in your job posting and conversations with candidates. A great place to start is our [employer recruitment resources page](#). Here are some sample messages you can use to highlight what make MPP one of the most attractive pension plans in the country:

- Saving isn't just on you: you and your employer contribute to your future pension.
- Work smarter, not harder: Your pension is based on a formula that uses your years of service and your highest average salary. You can get an idea what you'll get in advance using the pension estimator in [My Account](#).
- Flexibility: If you've contributed to another pension plan, you may be able to [transfer their service](#) to MPP. You can also choose to [purchase service](#) for eligible leaves of absence, like parental leave.

## Onboarding top talent onto the plan

The first step is to give your new hire with a paper copy of the [Guide for plan members](#). This is a requirement under the Pension Benefits Standards Act (PBSA). You must provide it on or before the employee's first day of work, or at least 30 days before they become eligible to join the plan.

After that, direct your employee to the [Welcome to the plan](#) page, which will guide them in getting started with [My Account](#), the gateway for managing everything related to their pension.

If your workplace offers the option, inform new hires that they may be able to buy the time they were working but not contributing as [non-contributory service](#). Some employers have agreements in place to pay some or all the employer's cost of the purchase; if this is the case at your workplace, make sure your employees are aware.

This is also a good opportunity to highlight some [facts about the Municipal Pension Plan](#). Most importantly, ensure new plan members know what their contributions will be.

## Their pension, their plan

Once your employee has settled into their new role, help build their pension knowledge so they can plan their financial journey and make the most of the many resources available to them:

- From the [Welcome to the plan](#) page, members can take [Getting to know your pension](#), a free, 15-minute online course.
- Members with additional questions can contact the plan through our secure messaging system in [My Account](#).
- Our [Learning resources page](#) offers a range of tools to help members make the most of their pension, from videos and online courses to webinars, articles and even a glossary. It's a good idea to remind employees about these tools regularly.
- You can also share some of the resources available in PDF format on our [onboarding page](#) (for employers only).

## Tips for communicating about the plan

Familiarizing yourself with our different publications and events is a great way to support your employees who are members of the plan. Each product fills a different niche, with a focus that varies from employers to plan members, and information from policy changes to financial updates, events, and pension knowledge.

- **Employer council:** If you represent an MPP employer, you are invited to join online or in person in Victoria twice a year to hear the latest news from us, share ideas, provide feedback, exchange best practices and discuss current issues. Look for details on how to register in the employer newsletter.
- **Annual Report:** Stay informed about the health of the pension plan.
- **Employer Newsletter:** A monthly email to keep you up to date on all plan news.
- **Report to members:** Also referred to as R2M, it provides updates on financial performance, plan rule changes, and other topics of interest to members. Employers are responsible for distributing the R2M to plan members by the end of June.
- **Annual Meeting:** Once a year, the plan offers employers and plan members an opportunity to connect directly with their board of trustees and hear answers to submitted questions.
- **Member's Benefit Statement:** An annual update on each active plan member's individual pension, including pension estimates for common retirement options.



## Contact information

### For employees

General enquiries  
1-800-668-6335

Retired members  
1-866-876-6677

Webinar support  
1-877-558-5573

### For employers

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

Employer enrolment enquiries:  
[policy@pensionsbc.ca](mailto:policy@pensionsbc.ca)

Updates to long-term disability policy:  
[policy@pensionsbc.ca](mailto:policy@pensionsbc.ca)

Employer webinars and eLearning:  
[employer.education@pensionsbc.ca](mailto:employer.education@pensionsbc.ca)

Employer Council:  
[employer.education@pensionsbc.ca](mailto:employer.education@pensionsbc.ca)