

# SECTION CONTENTS

## 1 ENROLMENT

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# 1 ENROLMENT

## 1.1 Enrolling your employee

Enrolment is based on eligibility rules outlined below.

Once you have determined that an employee is eligible to join the plan, you will need to follow the enrolment process.

You are responsible for providing your employee with pension plan information. Your employee can obtain information from the plan's website, [worksafe.pensionsbc.ca](https://worksafe.pensionsbc.ca).

Once becoming a member of the plan, the employee must continue to contribute until termination of employment. A member must stop contributing to the plan by November 30 the year they turn 71. In addition, member and employer contributions stop when a regular member reaches 35 years of pensionable service.

See section Section 4.1 Eligibility for a pension for more information.

### 1.1.1 New employees

Note that we will advise your new employee if they have service with an employer that participates in another plan administered by the Pension Corporation: College Pension Plan, Municipal Pension Plan, Public Service Pension Plan or Teachers' Pension Plan, which they may be able to transfer to the WorkSafeBC Pension Plan. (See section 2.8 for more information on transferring service.)

#### ***Mandatory enrolment***

Permanent full-time and part-time employees.

#### ***Optional enrolment***

Any other employee who has completed two years of continuous employment with salary of at least 35 per cent of the year's maximum pensionable earnings in each of two consecutive calendar years.

If your employee becomes eligible to contribute under optional enrolment, you must notify the employee and advise them of their options.

### 1.1.2 Once a contributor, always a contributor

Once employees begin to contribute to the plan, they must continue to contribute regardless of any change in their employment status (permanent or temporary) until termination of employment for pension purposes.

The following conditions do not result in a termination of employment for plan purposes:

- approved leaves of absence (including sick leave)
- long-term disability (LTD) with your approved plan, or

If employment is terminated, the employee must re-qualify to become an active plan member again.

Once a contributor,  
always a contributor.

### 1.1.3 Employer obligation to provide information

The [Guide for plan members](#) contains valuable information that will help your employees learn about plan membership and their pension, which is a provincial legislative requirement of the *Pension Benefits Standards Act* (PBSA).

To meet this legislative requirement, you must provide a paper copy of the guide to your employees on or before their employment date, or at least 30 days before they become eligible to join the plan. A print icon can be found at the bottom of each web page.

Alternatively, you may provide an electronic copy of the guide to your employees. If you choose to do so, you must provide clear, written instructions, which includes the following information:

- where your employees can access the guide (as noted below), and
- if, at any time, they request a paper copy, you must provide it to them.

You can access the guide on the plan's website at [worksafe.pensionsbc.ca](https://worksafe.pensionsbc.ca) by entering the search term "guide for plan members" and then clicking Guide for plan members.

As the employer, it is your responsibility to:

- explain and provide information to all employees who are not already active members of the plan on how to qualify for membership; and,

- track each employee's service and earnings as an employee of your organization to determine when an employee qualifies for enrolment in the plan based on earnings and service with you.

You must provide us with complete, accurate and timely enrolment information about members. This is necessary for us to properly administer the plan in accordance with the PBSA.

The Pension Corporation sends *Welcome to the Plan* enrolment packages to new plan members whom you have enrolled in the plan. Sometimes, these packages are returned to us by Canada Post because of an incorrect address. Twice a month, the returned packages will be bundled and sent to you. You must distribute the returned packages to the respective employees and provide us with their correct addresses.

Report new address information for employees who are plan members on an ongoing basis via the Plan Member Record Electronic Update Form. Please refer to the Canadian Addressing Guide (available on the Canada Post website) for formatting instructions.

We require up-to-date address information to ensure that plan members receive our correspondence, e.g., pension estimate, pension adjustment statement, *Member's Benefit Statement*.

#### **1.1.4 Plan Member Record (PMR)**

You must complete and submit plan member record information electronically within 30 days of enrolment for every member who becomes eligible and begins contributing to the plan. Plan member records must be submitted electronically through the Employer Portal. Click *Employer Reporting > Plan Member Record Electronic Form*. Please see section 7.5.1, Reporting plan member record information, for more information about submitting your PMRs.

A PMR (as well as a *Pension Enrolment Election* form and a copy of the *Waiver of Pension Coverage* form) must be completed and submitted for a member who previously waived their right to contribute and has now asked to be enrolled.

If you are enrolling a group of employees, you have the option of using a report instead of submitting an individual PMR for each employee. Please see section 7.5.1 Reporting plan member record information, for more information.

### **1.1.5 Enrollment Report tool**

The Enrollment Report tool is now available through the Employer portal. Click *Employer Reporting* along the dashboard, go to *Plan Member Record*, then under actions click *Enrollment Report*. Enter any start and end date parameters, going as far back as the organization's effective date with the Plan, to generate a historical list of active and terminated employees (who have not taken a benefit) with the organization. You can also filter the columns of data to suit your needs.

## **1.2 Determining a member's beneficiary(ies)**

The plan pays benefits to a plan member's beneficiary(ies) when the member dies prior to receiving a benefit from the plan. If the plan member has a spouse, the spouse is automatically the member's beneficiary. The plan member does not have to complete a *Nomination of Beneficiary* form.

A member's spouse can waive their entitlement to a benefit on the *Form 4: Spouse's Waiver of Beneficiary Right to Benefits* form and the member can then designate other beneficiary(ies).

Members without a spouse can nominate

- a person other than the member's spouse,
- a trust,
- an organization such as a charity or society, or
- the member's estate.

A member can nominate multiple beneficiaries with designated shares, and alternates. For more information, visit [worksafe.pensionsbc.ca/name-or-change-a-beneficiary-before-retirement](https://worksafe.pensionsbc.ca/name-or-change-a-beneficiary-before-retirement).

Members can change their beneficiary(ies) at any time, through My Account at [worksafe.pensionsbc.ca](https://worksafe.pensionsbc.ca).

If we haven't received any beneficiary information, the benefit will be paid to the member's estate.

For complete information, visit [worksafe.pensionsbc.ca/beneficiaries](https://worksafe.pensionsbc.ca/beneficiaries).

### 1.3 Transferring pension rights

If a member worked for an employer covered by a pension transfer agreement, the plan may contact the member directly about transferring their pension rights, including their contributions and years of service, to their current plan (see section 2.6). These members should be treated as new employees and subject to plan enrolment rules.

### 1.4 Re-employment of retired members

See section 2.6 for more information on transferring pensions.

If a retired member is receiving a retirement benefit from WorkSafeBC Pension Plan and returns to work for WorkSafeBC, their retirement benefit payments will continue. They may not re-start contributions to the plan.

If an employee is receiving a retirement benefit from a different pension plan, or is receiving a benefit as a survivor of a deceased member, regular plan enrolment rules apply.

## 1.5 Proof of age and identity

Before receiving a benefit, a plan member must supply the Pension Corporation with proof of age and identity documents. Any spouse or person beneficiary who receives a benefit must provide proof of age and identity as well. A CRA number must be provided for an organization beneficiary.

These documents can be provided at any time prior to receiving a benefit, but we recommend that they be provided at the time of enrolment for the member and the member's spouse.

### *Gender identity*

Pension Corporation collects gender information for plan administration. Gender information is fundamental as actuaries use this data to help determine the life expectancy of members and whether a pension plan is sufficiently funded.

Members who do not identify as female or male may identify as X. Both the provincial and federal governments allow individuals to change their designation to X on government-issued identification such as BC birth certificates, BC driver's licenses, passports and permanent resident cards. In other provinces and territories, individuals may also indicate their gender as X on government identification.

A member updating their gender identity is not required to provide documentation.

The X gender designation recognizes that sex and gender are different concepts that aren't interchangeable.

- "Sex" refers to a person's biological and physiological characteristics, such as male.
- "Gender" refers to how a person feels internally (e.g., a man), and/or the gender a person publicly expresses in their daily life (e.g., at work, while shopping, at home). A person's current gender may differ from the sex they were born and may differ from what is indicated on their current legal documents. A person's gender may change over time.



### ***Providing the documents***

Clear and legible copies of original documents must be provided. Both physical and electronic copies are acceptable.

Note that foreign passports and driver's licences must be certified true copies.

**Original documents must not be submitted** because of the risk of loss or damage and the cost of returning the documents by registered mail.

### **ACCEPTABLE DOCUMENTS**

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A clear, legible copy of one of these documents is acceptable:

- current Canadian driver's licence
- *BC Driver's Licence and Services Card*
- BC identification card
- *BC Services Card*
- Birth certificate
- Canada Border Services Agency Nexus membership card
- Canadian passport (must be valid and unexpired)
- Canadian citizenship or immigration papers
- Certificate of Indian Status card
- Certificate of Registration of Birth Abroad (RBA)—*document issued by Citizenship and Immigration Canada to Canadian Parents of children born abroad between 1947 and 1977*
- Marriage certificate (if the date of birth is recorded on the document)
- Ontario Health Card
- Permanent Resident Card (PRC) (must be valid and unexpired)
- Foreign passport or driver's licence (must be a certified true copy of a valid, unexpired document)

If the member's name has changed, we require a clear copy of one of the above documents showing the member's current name, or all of their legal change of name documents or marriage certificates.

Contact us for acceptable alternative documents if the member's original documents are unavailable. There will be a delay in processing the member's retirement benefit payment if their forms are not completed fully or if documents are missing.

## Enrolment checklist

### Remember to...

- Provide your employee with access to a copy of [Guide for Plan Members](#).
- Advise your optional employee about the enrolment rules.
- Ask your employee if they are already retired and receiving a WorkSafeBC retirement benefit (see section 1.4).
- Complete and submit plan member record information electronically within 30 days of enrolment.
- Ask your employee to sign in to My Account at [worksafe.pensionsbc.ca](https://worksafe.pensionsbc.ca) and upload documents to establish proof of age and identity.
- Ask your employee if they wish to nominate a beneficiary(ies) other than their current spouse or their estate and if they do, they can sign in to My Account to find out how.