



Introduction

There are limits on the number of days you can work after retirement without affecting your pension. If you are thinking about returning to work in education, here's what you need to know about the rules.

What counts as work in education?

For pension plan purposes, you work in education if you:

- work in any capacity for a school board in Ontario;
- work in any capacity for a designated private school or a designated organization, such as the Ontario Teachers' Federation, which participates in the plan under a special agreement;
- work as a teacher (includes tutor, vice-principal, principal or other supervisory officer positions)
 - under an authorized exchange program;
 - for an Ontario government ministry;
 - for the Toronto and Region Conservation Authority; or
 - in an Ontario school through a third party agent or self-employed arrangement.

If you don't know whether your position is covered by the re-employment rules, contact us. If you aren't sure whether your employer participates in the Teachers' plan, ask your employer or consult the lists of designated private schools and designated organizations on our website at www.otpp.com.

The limits

You can work in education without affecting your pension for up to:

- 95 days in each of the first three school years in which you return to work (these don't need to be consecutive years); and
- 20 days each school year after that.

When determining the first three school years, the following rules apply:

1. Any school years you worked as a pensioner before Sept. 1, 2001, are included.
2. Any school years you worked as a pensioner during a five-year window that allowed for extended work in education – from Sept. 1, 2001 to Aug. 31, 2006 – are excluded.
3. Any school years you worked after Aug. 31, 2006 are included.

How the 95-day limit works

The following example shows how the limits affect four pensioners who returned to work after Aug. 31, 2006.

**The limits
(continued)**

Pensioners	School years worked before Sept. 1, 2001, even if for only part of a day	School years worked during the window - Sept. 1, 2001, to Aug. 31, 2006	95-day school years that remained after Aug. 31, 2006
Allan	0	1	3
Beth	1	2	2
Carole	2	3	1
Tony	3	0	0

Exceeding the limits

It is your responsibility to count the number of days you work.

If you continue to work *after* the month in which you *exceed* the limit, you must notify us. We will suspend your pension for as long as you continue to work, even if you work for only part of a day.

For example, Jocelyn exceeded the limit on Feb. 15. She is required to notify us if she returns to work any time during the school year after February. If Jocelyn returns to work in March, she should notify us right away and we will suspend her pension beginning in March. If she doesn't work again until April, she should notify us in April. Her pension will be suspended beginning in April.

Working in August

You may be asked to work in August to set up for the next school year.

Days you work in August will only be included in the subsequent school year if they are part of the existing calendar associated with your position. If they are not, and you have already exceeded your re-employment limit for the current school year, these days will count toward the current school year and your pension will be suspended in August.

If you continue working in September and beyond, your pension will remain suspended until you have a month with no re-employment service.

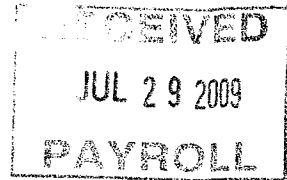
Failure to report

Under the Teachers' Pension Act, you must record the number of days worked in education. The pension plan has the right to ask you to supply details of your return to work. If you fail to provide this information within a reasonable time after it is requested, your pension will be suspended. Any pension payments you were not entitled to receive must be returned, with interest.

What counts as a day?

Count all work days, including paid non-working days, such as professional development days and sick days. Statutory holidays should also be included if you are re-employed as a 12-month employee.

Do not count days you worked before you retired. For example, if you retire and return to work in the same school year, the days you worked before you retired do not count toward the limit.



**What counts as a day?
(continued)**

Contract employees: Days count in direct proportion to your contract percentage. For example, if you are on a 50 per cent contract and work half days, you will accumulate one-half day for every calendar day you work. If you are on a 50 per cent contract and work a full day every other day, you will count a full day for every calendar day you work.

Hourly employees: If you are paid by the hour, ask your employer how it reports a normal working day for someone in your position. We recognize a day to be anywhere from 5.5 to 9 hours of work. For example, if your employer reports your normal working day as 4 hours and you work 110 hours, you will accumulate the equivalent of 20 days toward the limit, as follows:

$$110 \text{ hours} \div 5.5 \text{ hours per day (minimum)} = 20 \text{ days}$$

Even though you worked only 4 hours a day, we recognize a day to be a minimum of 5.5 hours. If you worked 10 hours in a day, we recognize only 9 hours.

Task-based employees: If you are hired for a specific task, ask your employer how it reports a normal working day for someone in your position. With that information, you will be able to accurately count the days you work.

**Returning to work
immediately**

If you plan on working, your "arrangement" to return to work in education has to be made after the later of the date we receive your pension application or the date of your resignation.

A resignation is considered valid only if:

- your employer confirms acceptance of your resignation without condition;
- no arrangement has been made to return to work in education; and
- you have either received or arrangements have been made to pay any applicable gratuity.

**Working for more
than a year**

You can choose to have your pension recalculated to include the additional credit you accumulate while re-employed only if you:

- return to work in education for the first time after Dec. 31, 2008;
- notify us of your intention before you return to work; and
- will work for the equivalent of a year or more.

You'll become an active, contributing member of the plan while you are re-employed.

When you retire again, we will recalculate your pension with the additional credit, based on pension rules in effect at the time. While this will usually result in a higher pension, in rare circumstances it can lower benefits for you or your survivors. Before you decide to contribute immediately upon your return to work, contact us for information on the implications of your decision.

**Disability pensions
and re-employment**

If you are receiving a disability pension and return to work in education, you must notify us. We will stop your disability pension.

For more information

If you have any questions, please telephone us toll free at 1-800-668-0105 or 416-226-2700, weekdays from 8 a.m. to 5:30 p.m.

Working after retirement summary

Situation	What you need to do	What happens to your pension
<ul style="list-style-type: none"> ■ You are re-employed but don't exceed the limit. ■ You are re-employed but you don't work beyond the end of month in which you exceed the limit. 	<ul style="list-style-type: none"> ■ Notify your employer that you are a pensioner when you accept a job. ■ Track the number of days you work. 	<ul style="list-style-type: none"> ■ You will continue to receive your pension without interruption.
<p>You continue to work after the month in which you exceed the limit.</p>	<ul style="list-style-type: none"> ■ Notify us as soon as you start working after the month in which you exceed the limit. ■ During your last month of re-employment, provide us with a completed Pension Reinstatement form. We need this form to start your pension again. 	<ul style="list-style-type: none"> ■ Your pension will be suspended for each month you continue to work. ■ Your pension resumes without change the month after your last day of re-employment. You cannot return to work again during the month in which your pension is reinstated.
<p>You:</p> <ul style="list-style-type: none"> ■ return to work as a pensioner for the first time after Dec. 31, 2008; ■ will work for a year or more; and ■ choose to accumulate credit during your entire period of re-employment. 	<ul style="list-style-type: none"> ■ Contact us before you begin working for the first time as a pensioner. ■ Let your employer know immediately that you will be contributing for your entire period of re-employment. ■ During your last month of re-employment, contact us to apply to begin your pension again. 	<ul style="list-style-type: none"> ■ Your pension will be suspended and contributions will be deducted during your entire period of re-employment. ■ When you retire again, your pension will be recalculated to include the additional credit you accumulated while re-employed and based on pension rules in effect when you apply for your pension again. ■ If you end up working for less than a year, your pension will not be recalculated and we will refund the contributions you made, with interest, after we reconcile pension records with your employer.