

The PPPOCS (Update concerning active members)



February 2005

*The Commission administrative des régimes de retraite et d'assurances (CARRA) presents the main amendments to the Pension Plan of Peace Officers in Correctional Services (PPPOCS) that came into force on **January 1, 2005**.*

The new provisions result from the agreement entered into on March 16, 2004 by the Government, the unions that represent peace officers in correctional services and employees of Institut Philippe-Pinel, and manager associations in the civil service and the health and social services sector.

*The **letter** that accompanies this document gives information on your individual situation with respect to:*

- *your qualification, if applicable;*
- *regularization of service in case of simultaneous employment;*
- *transfer of participation from RREGOP or the PPMP to the PPPOCS;*
- *your contribution rate as of January 1, 2005.*

*This **document** sets out the new provisions concerning qualification rules for the PPPOCS, multiple employment and redemption of service.*

QUALIFICATION RULES

Qualification period

The qualification period starts the day the member begins to work in employment covered by the PPPOCS and ends when he has accumulated **10 years** of "service for qualification purposes" as defined later. Once the period is completed, CARRA will confirm his qualification to the member in writing.

Once he is qualified, the member has the right to maintain his membership in the PPPOCS and to benefit from all the advantages of the plan, **even if he leaves his job in a detention institution or Institut Philippe-Pinel to work elsewhere in the public or the parapublic sector.**

Service for qualification purposes

The service required for qualification purposes includes the periods of contributions to the PPPOCS, of eligibility to salary insurance and of maternity leave and the years of membership in RREGOP¹, the TPP or the CSSP totally credited under the PPPOCS for both calculation and eligibility purposes because:

- **on January 1, 1988**, you were a member of UAIP, now known as SAPSCQ;
- **on January 1, 1992**, you were part of middle management in a detention institution or held a job covered by the PPPOCS at Institut Philippe-Pinel;
- **on April 1, 1993**, you were a social worker or a human relations officer at Institut Philippe-Pinel;
- **on January 1, 2002**, you were a unit clerk at Institut Philippe-Pinel.

In addition, if you were a member of the PPPOCS at Institut Philippe-Pinel on December 31, 2004, the periods of service for which you obtained pension credit or a paid-up annuity under RREGOP that have been totally credited under the PPPOCS are taken into account for qualification purposes.

Comparing the data on your statement of contributions with those of the next page table will allow you to identify the periods of service that may qualify you for the PPPOCS.

1. See the list of acronyms on page 5.

(This is a copy of a statement of contributions, a document that is available in French only.)

Données de participation			Date du relevé 26 janvier 2005		123-456-789		Service for qualification purposes
Année(s)	Régime(s)	Salaire admissible	Cotisations	Service pour ²		Remarque(s)	
				l'admissibilité	le calcul		
AAAA	RRAPSC	\$	\$	0,403	0,403		→ YES ³
AAAA	RRAPSC	\$	\$	0,996	0,996	SERVICE EXONÉRÉ	→ YES ⁴
AAAA	RRAPSC			0,385	0,385	CONGÉ DE MATERNITÉ CRÉDITÉ	→ YES ⁵
AAAA	RRAPSC	\$	\$	1,000	1,000	CONGÉ SAB. À TRAIT. DIFFERÉ	→ YES
AAAA	RREGOP	\$	\$	1,000	1,000	SERVICE TRANSFÉRÉ AU RRAPSC	→ YES ⁶
AAAA-AAAA	RREGOP		\$	2,761		TRANSFERT RCR : RENTE LIBÉRÉE DE : \$	→ YES ⁷
AAAA-AAAA	RREGOP			2,916		TRANSFERT RCR : CRÉDIT DE RENTE ANNUEL INITIAL DE \$	→ YES
AAAA-AAAA	RREGOP		\$	0,673	0,673	SERVICE RACHETÉ TRANSFÉRÉ AU RRAPSC	→ YES ⁸
AAAA	RRAPSC		\$	2,008	2,008	SERVICE RACHETÉ	→ NO ⁹
AAAA-AAAA	RRAPSC		\$	0,754	0,040	TRANSFERT ENTENTE	→ NO ¹⁰
AAAA-AAAA	RREGOP		\$	4,129	4,129	TRANSFERT ENTENTE : CRÉDIT DE RENTE DE XX %	→ NO ¹¹
AAAA-AAAA	RRAPSC		\$	2,667		CREDIT DE RENTE RACHAT ANNUEL DE \$	→ NO ¹²
AAAA-AAAA	RREGOP		\$	5,196		CRÉDIT DE RENTE RACHAT ANNUEL DE \$	→ YES ¹³
AAAA-AAAA	RRAPSC			0,170		SERVICE AJOUTÉ POUR DU TEMPS NON TRAVAILLÉ	→ NON ¹⁴

2. These values are used as examples only.
3. Regular participation.
4. Period of eligibility for salary insurance.
5. Period of maternity leave while the employee was a member of the PPPOCS.
6. One year of membership in RREGOP totally credited under the PPPOCS. It could also be a CCSP or a TPP membership year. That service was earned prior to enrolment in the PPPOCS in January 1988, 1992 or 2002, or in April 1993.
7. SPP totally credited under the PPPOCS and for which a paid-up annuity or pension credit was acquired by someone who was a member of the PPPOCS on December 31, 2004 at Institut Philippe-Pinel.
8. Redeemed service totally credited under the PPPOCS. That service was earned and redeemed prior to enrolment in the PPPOCS in January 1988, 1992 or 2002, or in April 1993.
9. Service redeemed after enrolment in the PPPOCS.
10. Transfer of service earned prior to enrolment in the PPPOCS.
11. Transfer of service earned in the Federal Government.
12. Redemption of a paid training period for which pension credit was granted. That service was earned prior to enrolment in the PPPOCS but redeemed after.
13. Service for which pension credit was granted. That service was earned and redeemed by the employee of Institut Philippe-Pinel before enrolment in the PPPOCS.
14. Service granted to the member who accumulated less than one year of service because he worked part time or only part of a year, or because he was absent without pay.

Special feature for certain members of the PPPOCS

Certain members are qualified for the PPPOCS **even if they have less than 10 years of service for qualification purposes**. They are the PPPOCS members who, on December, 2004:

- remained employees appointed in accordance with the *Public Service Act* following a career re-orientation or after a demotion;
- were promoted or reclassified to the position of territorial director of correctional services;
- were covered by an agreement on the conservation of their plan in case of mutation within Institut Philippe-Pinel, subject to a regulation to that effect;
- were members of the staff of the Lieutenant-Governor;
- were members of the staff of a minister or a member of the National Assembly and entitled to re-assignment to positions covered by the PPPOCS.

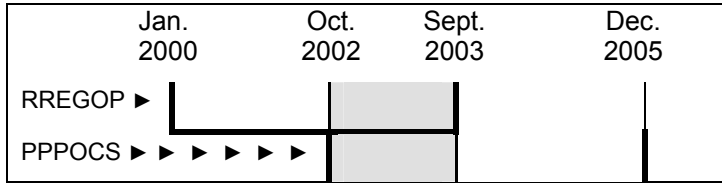
Multiple employment

Certain persons may hold more than one job covered by the PPPOCS, or jobs covered by the PPOCS and another plan (RREGOP or the PPMP). This is what is called multiple employment. Multiple employment may be **simultaneous** or **consecutive**.

Simultaneous multiple employment

Multiple employment is called simultaneous when periods of participation to different plans overlap.

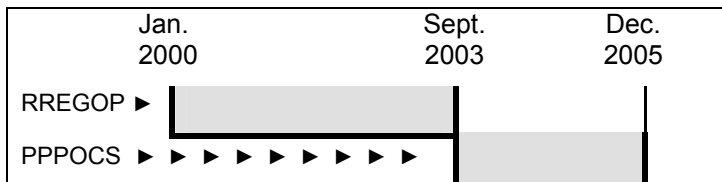
For example, between October 2002 and September 2003, you held at the same time a job covered by RREGOP and a job covered by the PPOCS.



Consecutive multiple employment

Multiple employment is called consecutive when periods of participation to different plans follow one another and do not overlap.

For example, between January 2000 and December 2005, you held a job covered by RREGOP and a job covered by the PPPOCS, one after the other.



Limited service

Even if you hold more than one job covered by the PPPOCS, RREGOP or the PPMP, you cannot accumulate more than one year of service (1,000) per year.

For example, if you held three jobs in the same calendar year and if you accumulated more than one year of service, CARRA will limit your service to one year. This is called **regularization** of service. Excess contributions resulting from the operation will be reimbursed, with interest if applicable, once your file has been processed.

DURING THE QUALIFICATION PERIOD

Multiple employment

As long as you are not qualified for the PPPOCS, if you hold more than one job covered by the PPPOCS, RREGOP or the PPMP, you participate in the plan that applies to each job you hold.

Therefore, you contribute at the:

- PPPOCS rate for the job covered by the PPPOCS;
- RREGOP rate for the job covered by RREGOP;
- PPMP rate for the job covered by the PPMP.

End of employment during the qualification period

Cumulative service for qualification purposes

If you quit your job before you are qualified for the PPPOCS, the accumulation of years of service for qualification purposes will be suspended.

If you return to a job covered by the PPPOCS, the accumulation of service will resume and your new service will be added to the years already accumulated.

However, your cumulative service will be cancelled if you obtained the refund of your contributions to the PPPOCS after you stopped working. Consequently, if you return to work in a job covered by the PPPOCS, a new qualification period will start.

Benefits before qualification

If you hold only one job covered by the PPPOCS, you will be eligible for the benefits usually provided under the plan according to your age and the number of your years of service.



If you hold multiple employment covered by the PPPOCS, RREGOP or the PPMP and are eligible for an immediate pension under RREGOP or the PPMP (because you are 55 years old or over and have 35 years of service), your participation to the PPPOCS will be transferred to RREGOP or the PPMP, on the basis of the value of the benefits¹⁵ of one plan against the other. Even if you do not have 35 years of service, the transfer could be carried out if it allows you to reach 35 years.

Consequently, you will receive only one pension, under RREGOP or the PPMP. Regarding the additional benefit (\$310) and the supplemental benefit (\$250) you may have acquired, their actuarial value will be transferred to a locked-in retirement account (LIRA).

If you hold multiple employment covered by the PPPOCS, RREGOP or the PPMP, but are not eligible for an immediate pension under RREGOP or the PPMP (because you are under 55 years old and have less than 35 years of service, even with your years of PPPOCS membership), your participation will not be transferred. Therefore, you will be eligible for the benefits provided under each of the plans to which you participated, that is, a refund or a deferred pension payable at age 65, depending on the plan.

However, if you held consecutive multiple employment before January 1, 2005, that is, if you were a member of RREGOP or the PPMP and currently are a member of the PPPOCS, your participation in RREGOP or the PPMP will be transferred to the PPPOCS, on the basis of the value of the benefits¹⁵ of one plan against the other, provided you do not return to work in a job covered by RREGOP or the PPMP after December 31, 2004. The transfer will make you eligible for your pension under the PPPOCS only.

Note that if you hold multiple employment, you must resign from all your jobs to obtain the benefits accumulated under each plan to which you participate.

AFTER QUALIFICATION

Once the 10-year period is over, CARRA will confirm your qualification for the PPPOCS in writing. So, regardless of the fact that your job is covered by the PPPOCS, RREGOP or the PPMP, you will contribute to the PPPOCS.

Additional contribution

If you hold a job covered by RREGOP or the PPMP, the contribution rate for that job will be 1%¹⁶ higher than what you would pay for a job covered by the PPPOCS.

15. In that type of transfer, the transferred years are totally credited for eligibility for a pension, but they may be credited totally or partially for calculation purposes.

16. The additional rate applicable to the PPPOCS contribution may change periodically.

Participation to RREGOP or the PPMP prior to qualification

Once you are qualified, any year of participation to RREGOP or the PPMP you have accumulated will be transferred to the PPPOCS, on the basis of the value of the benefits of one plan against the other. This means that the transferred years will be totally recognized for eligibility purposes.

However, they may be recognized totally or in part only for calculation purposes. If they are recognized in part only, those that are not recognized for calculation purposes may be redeemed.

Cancellation of the PPMP qualification

Please note that the qualification under the PPPOCS cancels the qualification under the PPMP. Consequently, you will participate to the PPOCS even if you hold a job covered by the PPMP and are qualified for that plan.

End of employment after qualification

If you cease to participate in the PPPOCS temporarily, participation will resume upon your return to work in the public or the parapublic sector.

If you cease to participate in the PPPOCS to retire, the provisions of the PPPOCS will apply.

ABOUT SERVICE REDEMPTION

Redemption of absences without pay

Since January 1, 2005, new rules apply to the redemption of absences without pay that occurred while you were a member of the PPPOCS.

- **Regular contribution is mandatory** for absences without pay not of 30 consecutive calendar days or less, or for part-time absences of 20% or less of the work schedule of a regular full-time employee.

Therefore, you do not have to apply for the redemption of periods of absence not exceeding 30 consecutive calendar days or 20% of the work schedule of a regular full-time employee.

- The employee who wishes to redeem a period of absence without pay must **contribute to the plan when CARRA receives his application.**
- **Unauthorized absences without pay** (strike, lock-out, suspension, etc.) may be redeemed.
- Absences without pay **may be redeemed in part.** You can redeem only part of an absence without pay during a calendar year, regardless of its duration. However, you must redeem at least 10 work days, or all the days of the absence if there are less than 10.

In addition, absence of less than 28 consecutive calendar days prior to January 1, 2005 can be

redeemed right now, provided you redeem at least 10 days.

Please note that if you happen to hold another job covered by the PPPOCS, RREGOP or the PPMP during an absence without pay, you can redeem only the service corresponding to the period during which you did not hold that job.

- **New rates apply to the redemption of absences without pay.** In the past, if an application for redemption was received by CARRA more than 6 months after the end of an absence, the redemption cost was equal to the total contributions that would have been paid, plus interest at the rate in force on the date of receipt of the application.

From now on, the rates that apply are **those of the interest accrued from the 7th month following the end of the absence until the date of receipt of the application.**

Note: Before redeeming a period of absence without pay, in all or in part, you should check with CARRA if it can be offset by the “**90-day bank**” provided under the law. By doing so, you will avoid redeeming service that could be granted at no cost.

Service redemption and multiple employment

If you are a member of the PPPOCS who is not qualified yet and who also participates in RREGOP or the PPMP, and if you apply for a type of service redemption allowed under those three plans, the provisions that will apply to this redemption will be those of RREGOP or the PPMP, not those of the PPPOCS.

ACRONYMS USED IN THIS DOCUMENT

RREGOP	Government and Public Employees Retirement Plan
PPMP	Pension Plan of Management Personnel
TPP	Teachers Pension Plan
CSSP	Civil Service Superannuation Plan
UAPIP	Union des agents de la paix en institutions pénales
SAPSCQ	Syndicats des agents de la paix en services correctionnels du Québec
SPP	Supplemental Pension Plan

NOTES



For more information on your pension plan, please contact the human resources department at your place of work or CARRA.

You can reach CARRA at:

Service des contacts clients
Commission administrative des régimes
de retraite et d'assurances
475, rue Saint-Amable
Québec (Québec) G1R 5X3

643-4881 (Québec City area)
1 800 463-5533 (elsewhere in Québec)

Web site : www.carra.gouv.qc.ca

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The information it contains is of a general nature and does not supersede the *Act respecting the Pension Plan of Peace Officers in Correctional Services* or its attendant regulations.

The masculine form is used to designate either sex.

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