

# The PPPOCS (Update concerning non-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**.

You no longer contribute to the plan, but you have accrued pension benefits as a result of the contributions you made in the past. This is why CARRA considers you a non-active member of the PPPOCS.

The **letter** that accompanies this document provides information on your individual situation with respect to the recent amendments to the PPPOCS.

This **document** sets out the new provisions concerning PPPOCS qualification rules, multiple employment, regularization of service and accrued benefits.

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## 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 RREGOP<sup>1</sup>, 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.

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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 <sup>2</sup>		Remarque(s)	
				l'admissibilité	le calcul		
AAAA	RRAPSC	\$	\$	0,403	0,403		→ YES <sup>3</sup>
AAAA	RRAPSC	\$	\$	0,996	0,996	SERVICE EXONÉRÉ	→ YES <sup>4</sup>
AAAA	RRAPSC			0,385	0,385	CONGÉ DE MATERNITÉ CRÉDITÉ	→ YES <sup>5</sup>
AAAA	RRAPSC	\$	\$	1,000	1,000	CONGÉ SAB. À TRAIT. DIFFÉRÉ	→ YES
AAAA	RREGOP	\$	\$	1,000	1,000	SERVICE TRANSFÉRÉ AU RRAPSC	→ YES <sup>6</sup>
AAAA-AAAA	RREGOP		\$	2,761		TRANSFERT RCR : RENTE LIBÉRÉE DE : \$	→ YES <sup>7</sup>
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 <sup>8</sup>
AAAA	RRAPSC		\$	2,008	2,008	SERVICE RACHETÉ	→ NO <sup>9</sup>
AAAA-AAAA	RRAPSC		\$	0,754	0,040	TRANSFERT ENTENTE	→ NO <sup>10</sup>
AAAA-AAAA	RREGOP		\$	4,129	4,129	TRANSFERT ENTENTE : CRÉDIT DE RENTE DE XX %	→ NO <sup>11</sup>
AAAA-AAAA	RRAPSC		\$	2,667		CREDIT DE RENTE RACHAT ANNUEL DE \$	→ NO <sup>12</sup>
AAAA-AAAA	RREGOP		\$	5,196		CRÉDIT DE RENTE RACHAT ANNUEL DE \$	→ YES <sup>13</sup>
AAAA-AAAA	RRAPSC			0,170		SERVICE AJOUTÉ POUR DU TEMPS NON TRAVAILLÉ	→ NO <sup>14</sup>

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.

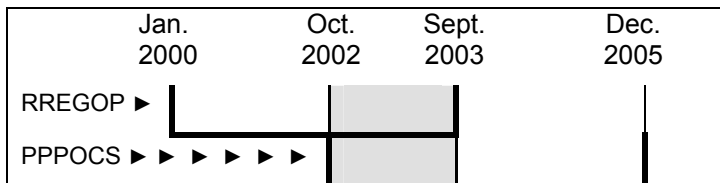
### Multiple employment

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 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.

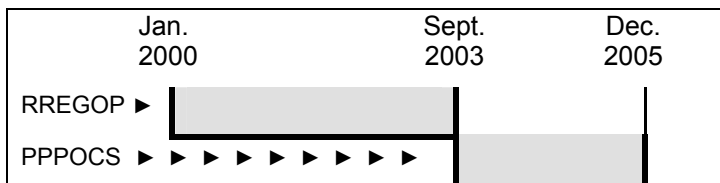
For example, between October 2002 and September 2003, you held at the same time a job covered by RREGOP and a job covered by the PPOCS.



#### 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.

### IF YOU ARE NOT QUALIFIED FOR THE PPPOCS

#### Benefits accrued under the PPPOCS, RREGOP and the PPMP

**If you only held employment covered by the PPPOCS**, depending on your number of years of service, you are eligible for the refund of your contributions with interest or a pension at age 65.

**If you held employment covered by RREGOP or the PPMP** before or after employment covered by the PPPOCS (consecutive multiple employment), you will be eligible for a benefit that will be paid under the last plan in which you were a member. Your benefit will take into account the transfer of the value of the benefits<sup>15</sup> accrued under the first plan.

**If you held employment covered by RREGOP or the PPMP** at the same time as employment covered by the PPPOCS (simultaneous multiple employment), you could be eligible for two benefits, one under each plan.

**On December 31, 2004, if you held employment covered by RREGOP or the PPMP** after (consecutive) employment covered by the PPPOCS, you will be eligible for a benefit that will be paid under RREGOP or the PPMP. Your benefit will take into account the transfer of the value of the benefits<sup>15</sup> accrued under the PPPOCS.

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

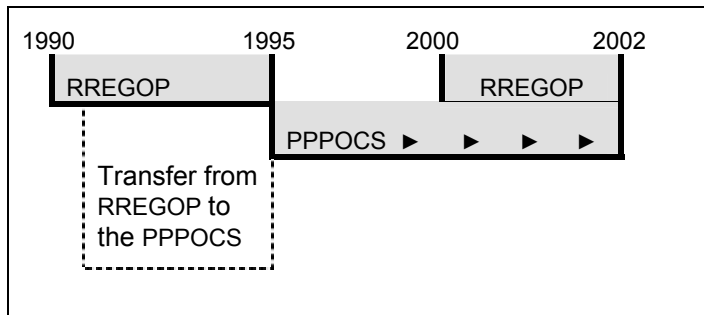
If you currently hold employment covered by RREGOP or the PPMP, and if you once held at the same time employment covered by the PPPOCS (simultaneous multiple employment), and if you quit your current job while:

- you are eligible for an immediate pension under RREGOP or the PPMP (because you are 55 or over or have at least 35 years of service, including your PPPOCS service), you will be eligible for only one retirement pension under RREGOP or the PPMP. Your pension will take into account the transfer of the value of the **benefits**<sup>16</sup> accrued under the PPPOCS.
- You are not eligible for an immediate pension under RREGOP or the PPMP (even including your PPPOCS service), you will be eligible for two benefits, one under each plan.

If you held employment covered by RREGOP or the PPMP before or after employment covered by the PPPOCS (consecutive multiple employment) and if, after that, you held at the same time employment covered by the PPPOCS and employment covered by RREGOP or the PPMP (simultaneous multiple employment), you could be eligible for two benefits, one under each plan.

In the following example, the service in RREGOP from 1990 to 1995 will be transferred to the PPPOCS in the fall of 2005. Your benefit under the PPPOCS will correspond to the service from 1990 to 2002 while the benefit under RREGOP will correspond to service from 2000 to 2002.

Example



**Contribution**

Since you are not qualified for the PPPOCS, if you hold (now or in the future) employment covered by RREGOP or the PPMP, you will contribute according to the rate effective for that employment.

In addition, if in the future you hold employment covered by the PPPOCS, you will contribute according to the rate effective for the PPPOCS at the time of your return to work.

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

**IF YOU ARE QUALIFIED FOR THE PPPOCS**

**Benefits accrued under the PPPOCS, RREGOP or the PPMP**

If you only held employment covered by the PPPOCS, you are eligible for a pension under that plan payable as of age 65.

If you held employment covered by RREGOP or the PPMP before or after employment covered by the PPPOCS (consecutive multiple employment), you will be eligible for a benefit under the last plan in which you were a member. Your benefit will take into account the transfer of the value of the benefits<sup>16</sup> accrued under the first plan.

If you held employment covered by RREGOP or the PPMP at the same time as employment covered by the PPPOCS (simultaneous multiple employment), but if the last plan in which you were a member was the PPPOCS, you will be eligible for a pension under the PPPOCS. Your pension will take into account the value of the benefits<sup>16</sup> accrued under RREGOP or the PPMP.

**Choice between two plans: RREGOP or the PPMP, and the PPPOCS**

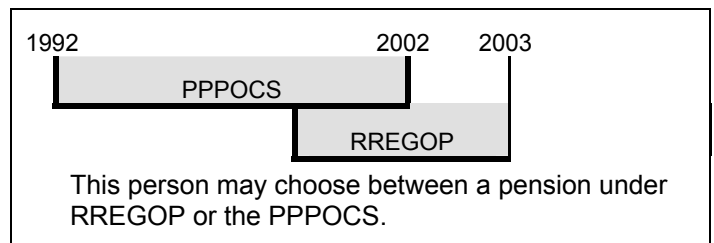
Among those who are qualified, some will have to make a choice. If this is your case, in **the fall of 2005**, CARRA will send you a comparison statement of the main provisions of the PPPOCS and RREGOP, or the PPPOCS and the PPMP, along with an estimate of the benefits payable under each plan in which you were a member. You have until **June 30, 2006** to make your decision and it will be irrevocable. Your benefit will take into account the transfer of the value of the benefits<sup>16</sup> of the other plan to the plan you will choose.

You will have to make a choice if you are in one of the following three situations.

**Situation 1**

**You held employment covered by RREGOP or the PPMP at the same time as employment covered by the PPPOCS (simultaneous multiple employment), and the last plan in which you were a member was RREGOP or the PPMP.**

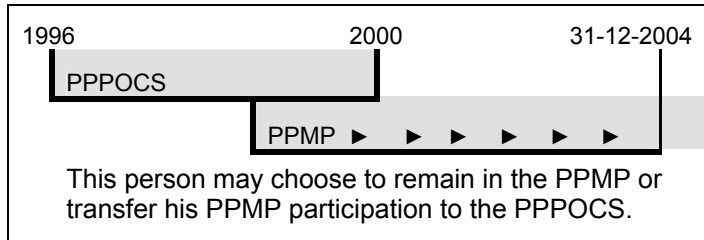
Example



**Situation 2**

On December 31, 2004, you held employment covered by RREGOP or the PPMP and you held at the same time employment covered by the PPPOCS (simultaneous multiple employment).

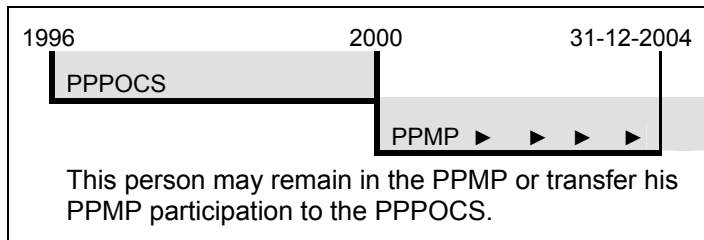
Example



**Situation 3**

You held employment covered by the PPPOCS and, afterwards, you held employment covered by RREGOP or the PPMP (consecutive multiple employment), and on December 31, 2004 you were still holding that employment.

Example



**Contribution**

If you come back to work in the public or the parapublic sectors, you will contribute to the PPPOCS for all your jobs, regardless of the plans that cover them (the PPPOCS, RREGOP or the PPMP).

If your new employment is covered by the PPPOCS, you will contribute to that plan at the effective rate. If your new employment is covered by RREGOP or the PPMP, your contribution rate will be that of the PPPOCS, plus 1%. The additional 1% rate may change periodically.

However, if you are among the members who will have to choose between plans in the fall of 2005 and you choose:

RREGOP or the PPMP<sup>17</sup>, you will contribute at the:

- RREGOP rate for your job covered by RREGOP;
- PPMP rate for your job covered by the PPMP;

the PPPOCS, you will contribute at the:

- PPPOCS rate for your job covered by the PPPOCS;
- PPPOCS rate plus 1% for your job covered by RREGOP or the PPMP. This rate applies retroactively to January 1, 2005 if, on that date, you held employment covered by RREGOP or the PPMP. The additional 1% rate may change periodically.

**ACRONYMS USED IN THIS DOCUMENT**

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

17. Regardless of your choice between RREGOP and the PPMP, you will participate in the PPPOCS if you hold employment covered by the PPPOCS afterwards.

**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](http://www.carra.gouv.qc.ca)

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The masculine form is used to designate either sex.

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