
Pension and Benefit Impacts for Employees Who Transfer from Unifor Local 5555 Unit 1 to TMG

Revised: November 2019

Pension and benefit provisions are specific to the employee group to which you belong. Eligibility often depends on the date on which an employee was hired by the University or transfers into a particular employee group. If you are contemplating transferring from a position in Unifor Unit 1 to a position in TMG, it is important to understand the potential impacts to your pension and benefit provisions. A transfer into a different employee group can impact which pension/retirement savings and benefits plans you participate in while you are actively employed, as well as the benefits you may be eligible to receive as a retiree.

A number of pension and benefit provisions for employees in Unifor Unit 1 and TMG have eligibility criteria that are dependent upon hire date or transfer date, as follows:

- **TMG:**
 - Employees in TMG who were hired by the University prior to June 16, 2006 into a position that was eligible for post-retirement benefits retain eligibility for post-retirement benefits upon retirement from a TMG position.
 - Newly hired¹ employees of the University who are hired into a TMG position on or after June 16, 2006 are not eligible for health and dental benefits on retirement. The University provides an exception for employees who were hired into a Unifor post-retirement benefit eligible position on or after June 16, 2006 and subsequently transfer to a TMG position after their date of hire and before May 1, 2022. These individuals have been grandparented and retain eligibility for post-retirement benefits upon retirement from a TMG position. (TMG retiree benefit plan terms and provisions apply to those who have been grandparented.)
 - Employees in TMG who were hired before June 16, 2009 participate in the Contributory Pension Plan for Salaried Employees of McMaster University Including McMaster Divinity College 2000 (the "Pension Plan").
 - Employees hired into a TMG position on or after June 16, 2009 participate in the Group RRSP.
- **Unifor (Unit 1):**
 - Employees hired into the bargaining unit on or before June 15, 2006 are eligible for post-retirement benefits.
 - Employees hired into the bargaining unit between June 16, 2006 and September 30, 2009 inclusive, and who have at least 10 years' cumulative service with the University as of the date of retirement, are eligible for post-retirement benefits (University-paid).
 - Employees hired into the bargaining unit between October 1, 2009 and April 30, 2022, and are a Limited Term or Continuing Employee as at April 30, 2022 are eligible for post-retirement benefits in accordance with the terms of the Letter of Understanding regarding the Post Retirement Benefit Co-Pay Program.
 - Employees hired into the bargaining unit participate in the Pension Plan.
 - Employees hired into the bargaining unit on or after May 1, 2010 participate in the Pension Plan in accordance with the Arbitration Award of the Honourable George W. Adams Q.C., dated January 20, 2010.

The [definition of retirement](#) varies depending on the employee group you are in as at the date you leave the University and the retirement income plan in which you participate.

¹ "Newly hired" means any individual who, on their hire date, is not already employed by the University irrespective of whether they have a period of prior service. For clarity, employees who transfer directly into TMG from any other University employee group without a break in University employment would not be considered 'new' employees for the purpose of this provision if they were hired by the University prior to June 16, 2006.

The information contained in this document is intended as a brief summary of select Retirement Plan and Benefit provisions. In all cases, the official terms of the applicable plans and policies govern. In the event of any inconsistency between this summary and the official plan/policy documents, the latter will govern.

The following chart describes the pension and benefits impacts for those employees who transfer from Unifor to TMG.

Pension and Benefit Impacts for Employees Who Transfer from Unifor (Unit 1) to TMG				
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Originating Employee Group	Benefits (While Active)	Retirement Plan Participation (While Active)	Pension Plan Provisions re Retirement Date	Post-Retirement Health and Dental Benefits ⁵
Unifor: Hired on or before June 15, 2006	TMG provisions apply ²	Continues in the Pension Plan upon transfer to TMG Contribution rates for TMG apply	Eligibility to retire is based on the retirement dates as defined in the Pension Plan text The Special Retirement Date ⁴ for TMG is the Rule of 85	Eligible for University-paid post-retirement benefits on retirement ⁶ from a TMG position (TMG provisions)
Unifor: Hired on or after June 16, 2006 up to and including June 15, 2009	TMG provisions apply ²	Continues in the Pension Plan upon transfer to TMG Contribution rates for TMG apply	Eligibility to retire is based on the retirement dates as defined in the Pension Plan text The Special Retirement Date ⁴ for TMG is the Rule of 85	Eligible for University-paid post-retirement benefits on retirement ⁶ from a TMG position (TMG provisions)
Unifor: Hired into a <i>post-retirement benefit eligible position</i> ¹ on or after June 16, 2009 and before May 1, 2022	TMG provisions apply ²	Participates in the Group RRSP effective the date of transfer to TMG; effective on date of transfer to TMG, becomes a <i>Suspended Member</i> ³ of the Pension Plan When you leave the University, you will have funds in the Group RRSP reflecting both the University's and your contributions since your date of transfer to the TMG position as well as pension reflective of service applicable to the Unifor role for service prior to the date of transfer to TMG	When you leave the University, eligibility for a reduced, unreduced or deferred pension is based on the Pension Plan provisions for Unifor and eligible pensionable service related to the Unifor role Early retirement provisions are not applicable to the Group RRSP	Eligible for University-paid post-retirement benefits on retirement ⁶ from a TMG position (TMG provisions)
Unifor: Hired on or after May 1, 2022	TMG provisions apply ²	Participates in the Group RRSP effective the date of transfer to TMG; effective on date of transfer to TMG, becomes a <i>Suspended Member</i> ³ of the Pension Plan When you leave the University, you will have funds in the Group RRSP reflecting both the University's and your contributions since your date of transfer to the TMG position as well as pension reflective of service applicable to the Unifor role for service prior to the date of transfer to TMG	When you leave the University, eligibility for a reduced, unreduced or deferred pension is based on the Pension Plan provisions for Unifor and eligible pensionable service related to the Unifor role Early retirement provisions are not applicable to the Group RRSP	Not eligible

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Important Notes:

- ¹ Post-retirement benefit eligible position for Unifor Unit 1 has the following meaning:
 - Employees hired into the bargaining unit on or before June 15, 2006;
 - Employees hired into the bargaining unit between June 16, 2006 and September 30, 2009, inclusive and who have at least 10 years' cumulative service with the University as of the date of retirement;
 - Employees hired into the bargaining unit between October 1, 2009 and April 30, 2022, and are a Limited Term Employee or Continuing Employee as at April 30, 2022, in accordance with the terms of the Letter of Understanding regarding the Post Retirement Benefit Co-Pay Program contained in the Collective Agreement.

- ² For a description of benefit provisions, while active, refer to the applicable benefit booklet for active TMG:
<https://hr.mcmaster.ca/employees/total-rewards/tmg/>

- ³ Suspended Member of the Pension Plan is defined in the [Pension Plan text](#):
 - As a Suspended Member of the Pension Plan, you will cease to accrue pensionable service under the Pension Plan while in the TMG position (both for the purpose of determining your pension amount, and for the purpose of determining your eligibility to retire on a Special Retirement Date (SRD). The SRD eligibility rule that will apply to you when you terminate Salaried Pension Plan membership is the rule applicable to Unifor members (unless, prior to terminating plan membership, you resume actively accruing benefits in which case the applicable SRD would be the rule for the employee group to which you belong when you terminate plan membership). Settlement of your accrued benefit entitlement under the Salaried Pension Plan is suspended until you terminate employment with McMaster University.

- ⁴ Special Retirement Date (SRD) eligibility requirements are defined in the [Pension Plan text](#):
 - SRD is based on the Pension Plan provisions in effect at the Member's date of termination of employment and the Member's employee group on that date. As of the date of revision of this document, for TMG, to be eligible for the Special Retirement Date, age plus years of pensionable service in the Pension Plan must equal at least 85.

- ⁵ For a description of benefit provisions, on retirement, refer to the applicable benefit booklet for retired TMG:
<https://hr.mcmaster.ca/retirees/post-retirement-benefits/post-retirement-benefits-for-tmg/>

- ⁶ For a definition of Retirement, refer to the policy entitled, [Definition of Retiree and Eligibility for Supplemental Benefits for Retirees of McMaster University](#).

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