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

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Revised: May 2024

Pension and benefit provisions are specific to the employee group to which you belong. Eligibility may depend 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, as follows:

- **TMG:**

- Post-Retirement Benefits.**

- Employees in TMG who were hired by the University *before June 16, 2006* into a position that was eligible for post-retirement health and dental benefits retain eligibility for post-retirement health and dental benefits upon retirement from a TMG position.
    - Newly hired<sup>1</sup> employees of the University who are hired into a TMG position *on or after June 16, 2006* are not eligible for post-retirement 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 before May 1, 2022 and who subsequently transfer to a TMG position after their date of hire. These individuals have been grandparented and retain eligibility for post-retirement benefits upon retirement from a TMG position. (TMG post-retirement benefit plan terms and provisions apply to those who have been grandparented.)

- Retirement Plan.**

- Employees who were hired as a TMG employee *before June 16, 2009* participate in the Contributory Pension Plan for Salaried Employees of McMaster University Including McMaster Divinity College 2000 (the "Salaried Pension Plan"). This includes employees who were initially hired into a non-TMG position and who transferred into a TMG position *before June 16, 2009* (**note:** the employee need not have become a member of the Salaried Pension Plan prior to June 16, 2009).
    - Employees hired into a TMG position *on or after June 16, 2009* participate in the Group RRSP.

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<sup>1</sup> "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.

○ **Unifor (Unit 1):**

**Post-Retirement Benefits.**

- Employees hired into the bargaining unit *before June 16, 2006* are eligible for post-retirement health and dental benefits.
- Employees hired into the bargaining unit *on or after June 16, 2006 and up to 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 health and dental benefits.
- Employees hired into the bargaining unit *on or after October 1, 2009 and up to April 30, 2022*, and are a Limited Term or Continuing Employee *as at April 30, 2022* are eligible for post-retirement health and dental 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 *on or after May 1, 2022* are not eligible for post-retirement health and dental benefits.

**Retirement Plan.**

- Employees hired into the bargaining unit participate in the Salaried Pension Plan.
- Employees hired into the bargaining unit *on or after May 1, 2010* participate in the Salaried 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 **(1)** the employee group you are in as at the date you leave the University; and **(2)** the retirement income plan in which you participate as of that date.

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, Hire Date	Benefits (While Active)	Retirement Plan Participation (While Active)	Salaried Pension Plan Provisions re Retirement Date	Post-Retirement Health and Dental Benefits <sup>5</sup>
<b>Unifor Unit 1:</b> Hired <i>into a post-retirement benefit eligible position</i> <sup>1</sup> on or before June 15, 2006	TMG provisions apply <sup>2</sup>	Continues in the Salaried Pension Plan upon transfer to TMG  TMG provisions of the Salaried Pension Plan apply (including TMG contribution rates)	Eligibility to retire is based on the retirement dates as defined in the Salaried Pension Plan text  The Special Retirement Date <sup>4</sup> for TMG is the Rule of 85	Eligible for post-retirement health and dental benefits (TMG provisions) if, upon leaving the University, you qualify as a Retiree <sup>6</sup>
<b>Unifor Unit 1:</b> Hired <i>into a post-retirement benefit eligible position</i> <sup>1</sup> on or after June 16, 2006 and before June 16, 2009	TMG provisions apply <sup>2</sup>	Continues in the Salaried Pension Plan upon transfer to TMG  TMG provisions of the Salaried Pension Plan apply (including TMG contribution rates)	Eligibility to retire is based on the retirement dates as defined in the Salaried Pension Plan text  The Special Retirement Date <sup>4</sup> for TMG is the Rule of 85	Eligible for post-retirement health and dental benefits (TMG provisions) if, upon leaving the University, you qualify as a Retiree <sup>6</sup>

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## Pension and Benefit Impacts for Employees Who Transfer from Unifor (Unit 1) to TMG

Revised: May 2024

Originating Employee Group, Hire Date	Benefits (While Active)	Retirement Plan Participation (While Active)	Salaried Pension Plan Provisions re Retirement Date	Post-Retirement Health and Dental Benefits <sup>5</sup>
<b>Unifor Unit 1:</b> Hired into a <i>post-retirement benefit eligible position</i> <sup>1</sup> on or after June 16, 2009 <b>and before May 1, 2022</b>	TMG provisions apply <sup>2</sup>	Participates in the Salaried Pension Plan for the period of Unifor service; becomes a <i>Suspended Member</i> <sup>3</sup> of the Salaried Pension Plan as of TMG transfer date. Salaried Pension Plan entitlement is settled when you leave the University or in connection with reaching age 71  Participates in the Group RRSP as of TMG transfer date; Group RRSP account is settled when you leave the University or in connection with reaching age 71	When you leave the University, eligibility for a reduced, unreduced or deferred pension is based on the Salaried 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 post-retirement health and dental benefits (TMG provisions) if, upon leaving the University, you qualify as a Retiree <sup>6</sup>
<b>Unifor Unit 1:</b> Hired on or after May 1, 2022	TMG provisions apply <sup>2</sup>	Participates in the Salaried Pension Plan for the period of Unifor service; becomes a <i>Suspended Member</i> <sup>3</sup> of the Salaried Pension Plan as of TMG transfer date. Salaried Pension Plan entitlement is settled when you leave the University or in connection with reaching age 71  Participates in the Group RRSP as of TMG transfer date; Group RRSP account is settled when you leave the University or in connection with reaching age 71	When you leave the University, eligibility for a reduced, unreduced or deferred pension is based on the Salaried 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 for post-retirement health and dental benefits

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.

## **Important Notes:**

- <sup>1</sup> Post-retirement health and dental benefit eligible position for Unifor Unit 1 has the following meaning:
  - Employees hired into the bargaining unit on or before June 16, 2006;
  - Employees hired into the bargaining unit on or after June 16, 2006 and up to 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 on or after October 1, 2009 and up to April 30, 2022, inclusive, 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.
  
- <sup>2</sup> 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/>
  
- <sup>3</sup> Suspended Member of the Salaried Pension Plan is defined in the Salaried Pension Plan [text](#):
  - As a Suspended Member of the Salaried Pension Plan, you will cease to accrue pensionable service under the Salaried 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 the Salaried Pension Plan as a member of another employee group, 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 or reach December 1 of the calendar year in which you attain age 71.
  
- <sup>4</sup> Special Retirement Date (SRD) eligibility requirements are defined in the Salaried [Pension Plan text](#):
  - SRD is based on the Salaried 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 Salaried Pension Plan must equal at least 85.
  
- <sup>5</sup> For a description of post-retirement health and dental benefit provisions, refer to the applicable benefit booklet for retired TMG:  
<https://hr.mcmaster.ca/retirees/post-retirement-benefits/post-retirement-benefits-for-tmg/>
  
- <sup>6</sup> "Retiree" is defined in the *Definition of Retiree and Eligibility for Supplemental Benefits for Retirees of McMaster University* Policy, linked [here](#).

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