

## PRE-RETIREMENT LEAVE BENEFIT FORM

**Form Instructions** (*form must be opened with Adobe Reader*)

1. Complete all required fields.
2. Click the submit button, an email with this form will open, enter your Benefit email address in the "To" field.
3. Send the electronic request to your Benefit office email address for processing along with other required documents.

SECTION A: EMPLOYEE INFORMATION			
Employee Full Name ( <i>Last name, First name</i> ):			Employee ID Number:
Date of Birth ( <b>DD-MMM-YYYY</b> ):		Retirement Date ( <b>DD-MMM-YYYY</b> ):	
Complete Home Address:	<b>Street</b>	<b>City</b>	<b>Province</b> <b>Postal Code</b>
Home Phone #:	Cell Phone #:	Home E-mail address:	

**IMPORTANT: Your Pre-Retirement Leave benefit cannot be processed until this form has been completed and returned.**

SECTION B: DISTRIBUTION OF PRL BENEFIT				
Please choose one of the options listed below, make your election by initialing the box beside the option that you have chosen and provide any other information required. <u>Please read the PRL Information Sheet carefully before completing this section.</u>				
<b>Initials</b>	<p align="center"><b>OPTION 1: CASH PAYOUT</b></p> <p>By electing this option, I understand that the <b>FULL</b> amount of my Pre-Retirement Leave benefit will be deposited to my bank account and <b>NO benefit</b> will be contributed to a RRSP. I also acknowledge that applicable income tax will be deducted from the cash payout.</p> <hr/> <p><b>Applicable Taxes:</b>    Up to \$5,000 - 10%    \$5,001 to \$15,000 - 20%    Over \$15,000 - 30%</p>			
	<p align="center"><b>OPTION 2: RRSP CONTRIBUTION</b></p> <p>By electing this option, I understand that the <b>FULL</b> amount of my Pre-Retirement Leave benefit (Eligible amount and Non-eligible amount) will be contributed to my personal RRSP and a cheque will be sent directly to the financial institution where I maintain my RRSP account.</p> <p align="center"><i>When choosing this option, please ensure that you complete Section C: Details of RRSP Contribution</i></p>			
<b>Initials</b>	<p align="center"><b>OPTION 3: COMBINATION: RRSP CONTRIBUTION &amp; CASH PAYOUT</b></p> <p>By electing this option, I understand that I am choosing to receive a portion of my Pre-Retirement Leave benefit in cash subject to applicable income tax and a portion of it will be contributed to my personal RRSP and a cheque will be sent directly to the financial institution where I maintain my RRSP account.</p> <p align="center"><i>When choosing this option, please ensure that you complete Section C: Details of RRSP Contribution</i></p>			
	<table border="1"> <tr> <td align="center">Amount of Pre-Retirement Leave benefit in cash:</td> <td align="center">Amount of Pre-Retirement Leave benefit to be contributed to RRSP:</td> </tr> <tr> <td align="center">\$ _____</td> <td align="center">\$ _____</td> </tr> </table>	Amount of Pre-Retirement Leave benefit in cash:	Amount of Pre-Retirement Leave benefit to be contributed to RRSP:	\$ _____
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\$ _____	\$ _____			

<p><i>Initials</i></p>	<p style="text-align: center;"><b>OPTION 4: SALARY CONTINUATION</b></p> <p>By electing this option, I understand that my retirement date will be postponed until the total number of days owing has been paid to me on a biweekly basis.</p> <p><b>REQUIRED INFORMATION:</b> I confirm that the <b>last day I will be physically at work or my last day paid/vacation is on</b> _____. (DD-MMM-YYYY)</p> <p><b>Note:</b> MGEU-TP employees covered under CSSB are not eligible for Salary Continuation based on the language in the MGEU TP Collective Agreement.</p>
<p><i>Initials</i></p>	<p style="text-align: center;"><b>OPTION 5: SALARY CONTINUATION &amp; CASH PAYOUT</b></p> <p>By electing this option, I understand that my retirement date will be postponed until I reached my <b>desired last day paid (<i>Salary Continuation</i>) on</b> _____ (DD-MMM-YYYY) I understand that the amount owing to me will be paid on a biweekly basis and the remaining benefits will be deposited to my bank account. I also acknowledge that applicable income tax will be deducted from the cash payout.</p> <p><b>REQUIRED INFORMATION:</b> I confirm that the <b>last day I will be physically at work or my last day paid / vacation is on</b> _____. (DD-MMM-YYYY)</p> <p><b>NOTE:</b></p> <ul style="list-style-type: none"> <li>• Please indicate the date you want to end your Salary Continuation</li> <li>• MGEU TP and MGEU FS/CS employees cannot choose the combination of salary continuation and cash payout and can only choose salary continuation or cash payout</li> <li>• MGEU-TP employees covered under CSSB are not eligible for Salary Continuation based on the language in the MGEU TP Collective Agreement.</li> </ul>
<p><i>Initials</i></p>	<p style="text-align: center;"><b>OPTION 6: SALARY CONTINUATION &amp; RRSP CONTRIBUTION</b></p> <p>By electing this option, I understand that my retirement date will be postponed until I reached my <b>desired last day paid (<i>Salary Continuation</i>) on</b> _____ (DD-MMM-YYYY) I understand that the amount owing to me will be paid on a biweekly basis and the remaining benefits will be contributed to my personal RRSP and a cheque will be sent directly to the financial institution where I maintain my RRSP account.</p> <p><b>REQUIRED INFORMATION:</b> I confirm that the <b>last day I will be physically at work or my last day paid / vacation is on</b> _____. (DD-MMM-YYYY)</p> <p><b>IMPORTANT:</b> <i>When choosing this option, please ensure that you complete Section C: Details of RRSP Contribution</i></p> <p><b>NOTE:</b></p> <ul style="list-style-type: none"> <li>• Please indicate the date you want to end your Salary Continuation.</li> <li>• MGEU TP and MGEU FS/CS employees cannot choose the combination of salary continuation and RRSP contribution and can only choose salary continuation or RRSP contribution.</li> <li>• MGEU-TP employees covered under CSSB are not eligible for Salary Continuation based on the language in the MGEU TP Collective Agreement.</li> </ul>
<p>When electing a Pre-Retirement Leave Benefit to be contributed directly into an RRSP, <b>please ensure the Financial Institution records this deposit as a “contribution” to your RRSP and not a “transfer”.</b></p> <p>A copy of the T1 Notice of Assessment for the past tax year or the Notification of RRSP Contribution Room form must accompany this request in order for the contribution to your RRSP to be made.</p> <p style="text-align: center;"><b><i>You must not be over 71 years of age when you choose this option.</i></b></p>	

Please proceed to Section E if you are not putting any portion of your PRL benefit to an RRSP

### SECTION C: DETAILS OF RRSP CONTRIBUTION

**IMPORTANT NOTE:** Please ensure this section is fully completed with the correct information or there may be a delay in your payment(s) being contributed. You must provide the Name of the Financial Institution we are to make the cheque payable to. Please provide an account number for your RRSP and a complete mailing address including postal code. Sufficient information must be provided for the institution to identify your payment. Since many institutions have central processing units for these payments, the payment may not go directly to your representative.

Cheque is to be made payable to the following Financial Institution:

Cheque is to be sent to: (*Name of Financial Institution if different from above*)

Address of the Financial Institution:		Street	City	Province
Postal Code	Phone Number:	Attention: (Optional)		

RRSP Contract or Account Number:

**NOTE:** Due to the financial implications, it is highly recommended that you seek financial counseling to ensure that you make an informed decision and more importantly you are within the rules and regulations of the Canada Revenue Agency (CRA) and the Income Tax Act of Canada.

### SECTION D: PRE-RETIREMENT LEAVE RRSP NON-ELIGIBLE CONTRIBUTION NOTIFICATION OF RRSP CONTRIBUTION ROOM

Please complete this section to certify that you have personal RRSP Contribution Room available for contribution to your RRSP account as a result of your Pre-Retirement Leave benefit Non-eligible RRSP contribution portion.

<b>Amount of personal RRSP Contribution Room Available in the current tax year:</b>	\$ _____
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I hereby certify that the information contained on this form is true and correct, furthermore I release my employer of any responsibility or liability with regards to the contribution of funds to the declared RRSP in this form and any fines and/or penalties assessed to me by the Canada Revenue Agency if found to not be entitled to the Non-Eligible contribution of RRSP funds that I have requested herein.

Employee's Signature:	Date signed:
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Witness Signature over Full Name:	Date signed:
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**SECTION E: EMPLOYEE AUTHORIZATION & SIGNATURE**

By putting my signature below, I confirm my decision to retire and I request that upon receipt of this signed form, Provincial HR Shared Services proceed to process the payment of my Pre-Retirement Leave benefit according to the elected option that I made in this form. Furthermore, I hereby acknowledge that that I have not previously received a Pre-Retirement Leave payment from the Manitoba Healthcare Industry.

Employee Signature:

Date signed:

Please return the completed form to:

RHA Physical Addresses:

Payroll Email Addresses:



If this form is not properly completed and signed and the required documents are not submitted, your request will be considered incomplete and will be returned to you.

**We will not process your request until all required documents are completed and submitted.**

## PRE-RETIREMENT LEAVE FREQUENTLY ASKED QUESTIONS

(Please READ and keep this for your reference)

### **1. By receiving this estimate does it mean that I qualify for the pre-retirement leave benefit?**

No. This is only an estimate and does not confirm that you are eligible for this benefit. For unionized employees – refer to applicable Collective Agreement for eligibility requirements. For non-union employees – refer to the Employment Policy.

### **2. What steps do I need to ensure that my PRL benefit will be paid to me?**

Once you have made your decision of which option you are taking to receive your PRL benefit, complete, sign and date the PRL Benefit Forms that you received along with your PRL benefit estimate. You must return these forms with the required documents to your appropriate payroll office. Without the completed required documents, a payment will not be processed.

If you are taking salary continuation, **you must return your completed and signed form at least thirty (30) days prior to your last day worked or last day paid/vacation.**

### **3. When should I complete my request for PRL Benefit payment?**

You must submit your request for payment and all required documents for the PRL Benefit to your payroll within one (1) year from exiting employment; otherwise, your PRL Benefit will be forfeited.

### **4. What happens to my vacation / vacation payout?**

Any outstanding vacation from the current entitlement year plus any vacation accrued from the vacation start date to the last day of work will be paid out in a lump sum and paid directly to you on your final pay as a deposit to your bank account.

If you are taking salary continuation, you can have your remaining vacation days paid by pre-booking your vacation before your salary continuation begins.

### **5. Can I apply to work to any facility after retirement?**

Yes, you may apply to work to any facility after retirement. However, if you return to work as permanent employee before 8 weeks from your retirement date, your new employment will be considered as part of your previous employment as there is no break-in-service, (Reference: [Acts and Regulations](#) > [Employment Standards Regulation \(PDF\)](#) > Section 24 - Period of Employment.)

Thus, if you are:

**Contributing the Eligible portion of your RRSP and you make any arrangements to continue to return to work at the same or another facility after retirement in less than 8 weeks**

*Any eligible portion calculated defaults to a non-eligible portion. Therefore, the employee must have an available RRSP contribution room that is equivalent to the amount that he will contribute to his personal RRSP.*

**Contributing the Eligible portion of your RRSP and you make any arrangements to continue to return to work at the same or another facility after retirement in less than 8 weeks and you do not have RRSP contribution room**

*Your now non-eligible portions will be paid as a lump sum payment. Your non-eligible portion will be reported in box 67 of your T4 slip.*

**Receiving your PRL benefits in lump sum or as cash payout,**

*Your PRL benefit will be paid as a lump sum cash bonus payout due to the rules outlined by Canada Revenue Agency regarding retirement.*

In addition, any employee who returns to work after retirement and has started to collect their pension, will sign the “Waiver of Participation in the Pension Plan” form for your pension administrator as you cannot receive your pension and contribute to the same Pension Plan.

**6. If I choose Cash Payout, when do I receive the cash payout?**

Your cash payout will be paid to you via direct deposit with the following schedule:

**Option 1- Cash Payout**

*Within 6 to 8 weeks from your retirement date.*

**Option 3-Combination of Cash Payout and RRSP Contribution**

*Within 6 to 8 weeks from your retirement date.*

**Option 6 – Combination of Salary Continuation and Cash Payout**

*At the end of your salary continuation and will be paid with your final pay.*

**7. If I choose a payment option with an RRSP Contribution (Options 2,3 and 6) how do I get the funds?**

When choosing this option, you must complete the Details of the RRSP Contribution Form, a cheque will be issued and mailed to the financial institution that you have indicated in the form.

It is your responsibility to ensure that you have set up a RRSP through a financial institution such as a bank, credit union, trust or insurance company prior to submitting your request for an RRSP contribution.

**8. If I choose Option 4 -Salary Continuation, can I pick up any shifts during that period?**

No. You cannot work for the same or another facility during the Salary Continuation period.

**9. If I am on salary continuation, do I still accrue vacation and sick credit?**

Vacation accrual still applies to salary continuation. Any unused vacation from the current entitlement year and any vacation accrued from the vacation start date to the last day of work will be paid out in a lump sum at the end of the salary continuation and will be paid directly to you on your final pay as a deposit to your bank account.

While sick credits may continue to accrue, sick pay is not paid while an employee is on salary continuation as there is no scheduled return to work date.

**10. Do my benefits continue during salary continuation?**

For active employees going on Salary Continuation, all benefits will continue. HEB premiums for Life Insurance, Healthcare and Dental plan, Disability & Rehabilitation premiums will continue to be deducted; CPP and EI premiums and income tax will continue to be remitted. Union dues will also be deducted unless advise otherwise by the union.

**Note:** The Disability & Rehabilitation premium deduction will be discontinued for employees coming from LOA.

**11. When does my benefit ends?**

Your Healthcare and/or Dental plan coverage stops at the end of the month following the month of your last premium deduction. For example, if your last premium deduction is made in June, your coverage will cease in July 31. A premium will be deducted from your final pay if your last day worked falls in a regular deduction cycle.

You will not receive a notification from PHRSS to remind you that your benefits coverage has ended, please refer to your pay statement to see when the last premium deduction from your pay. You have 90 days from the end of the coverage termination date to submit claims for any eligible expenses incurred prior to your retirement/termination.

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**12. When will my pension be effective?**

Your HEB Manitoba/WCEBP/Ellement/CSSB pension is effective the first of the month following your retirement date. For example, if your retirement date is October 28, your pension begins November 1. Your first actual payment may take longer to be paid to you, but thereafter you should receive your pension the first of each month.

**13. Can you explain my pension options to me?**

No. You need to contact your pension administrator directly to arrange for an appointment to meet with one of their representatives to discuss your pension options with them. You may contact the applicable pension administrator at:

- HEB Manitoba - 204-942-6591
- Winnipeg Civic Employee's benefit Program (WCEBP) - 204-986-2516
- Ellement Consulting Group – 204-954-7300 or 1-888-840-1045
- Civil Service Superannuation Board (CSSB) – 204-946-3200 or 1-800-432-5134

**14. Will Human Resources or anyone notify my Manager that I am retiring?**

No. It is your responsibility to provide your Manager with written notice as per your Collective Agreement or the Employment Policy.

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## EXPLANATION OF RRSP ROLL-OVER ELIGIBILITY

You may be eligible to contribute all, or a portion of, your Pre-Retirement Leave benefit payment directly into a Registered Retirement Savings Plan (RRSP) depending on your years of service. See *section 60(j.1) of the Income Tax Act for further details.*

The Income Tax Act allows for the contribution of \$2,000 per calendar year or part year of service, up to and including 1995. An additional \$1,500 for each year or part year up to and including 1988 is also eligible for contribution if you did not participate in a pension plan during that time period.

Please see your Pre-Retirement Leave Calculation sheet for the details of your Eligible and Non-Eligible contribution amounts (*if applicable*).

**Eligible Roll-over Amount.** The Eligible Roll-over amount is simply another way of describing the injection of additional money into your RRSP from a source other than another tax-sheltered retirement plan. If you choose to make use of the Eligible Roll-over option, it must go directly into an RRSP in your name only and must be contributed by Provincial HR Shared Services directly (no payment can be made to you). Use of the Eligible rollover amount as a Retiring Allowance to your RRSP confirms that you have applied to receive your Pension Benefit.

**Non-Eligible Roll-over Amount:** Provincial HR Shared Services can contribute directly on your behalf, without deducting income tax, your Non-Eligible Roll-over amount to your RRSP or a Spouse's RRSP, providing you have sufficient RRSP contribution room. You will need to provide Provincial HR Shared Services with a copy of your most recent T1 Notice of Assessment from the Canada Revenue Agency (RRSP Deduction Limit Statement) to verify RRSP room, or a certification by you in lieu of the T1 Notice of Assessment that you have RRSP Contribution Room available (included in this package). If you choose to contribute this part yourself, taxes will be withheld on the payment made to you.

### **Note on RRSP Spousal Transfer:**

- As per CRA; the employee is not allowed to transfer the eligible part of a retiring allowance to his or her spouse's or common law partner's RRSP.
- As per CRA; the total amount the employee contributes to his or her RRSP or to his or her spouse's or common-law partner's RRSP cannot be more than the employee's available RRSP deduction limit for the year.
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**IMPORTANT NOTE:** If you retire and return to a full time or part time permanent position, at the same or another facility, *less than 8 weeks* from your retirement date, please refer to FAQ item no. 4.