

Pension and Benefits Eligibility

New Hires

Employment Category	Group Benefits (life, health, dental etc.)	Pension (DC Plan)
Regular* Full-time and Part-Time (working 24 hour a week or more)	Immediately	Immediately (first of month coincident with member's start date or the first of the following month if member starts after the first of the month)
Regular Part-time working less than 24 hours per week	Not eligible	***Eligible when member has earned at least 35% of YMPE after two consecutive calendar years or has worked 700 hours in each of two consecutive calendar years (one year in Quebec).
Temporary (Limited term) full-time	Not eligible	***Eligible when member has earned at least 35% of YMPE after two consecutive calendar years or has worked 700 hours in each of two consecutive calendar years (one year in Quebec).
Temporary (Limited term) part-time working less than 24 hours per week	Not eligible	***Eligible when member has earned at least 35% of YMPE after two consecutive calendar years or has worked 700 hours in each of two consecutive calendar years (one year in Quebec).

Re-hires

Employment Category	Group Benefits (life, health, dental etc.)	Pension (DC Plan)
Retired before age 71 with Post-retirement benefits**		
Regular* Full-time and Part-Time (working 24 hour a week or more)	Post-retirement benefits suspended, enrolled in Active Benefits	Immediately (first of month coincident with member's start date or the first of the following month if member starts after the first of the

*Regular employment is permanent on- going employment

**Employees hired after age 71 are not eligible to participate in the pension plan (Revenue Canada Rule)

*** Some variation by province, contact Ellement for assistance 1-844 - 440-1045

			month))
	Regular Part-time working less than 24 hours per week	Not eligible - continues on Post-retirement benefits, if applicable	***Eligible when member has earned at least 35% of YMPE after two consecutive calendar years or has worked 700 hours in each of two consecutive calendar years (one year in Quebec).
	Temporary (Limited term) full-time	Not eligible - continues on Post-retirement benefits if applicable	***Eligible when member has earned at least 35% of YMPE after two consecutive calendar years or has worked 700 hours in each of two consecutive calendar years (one year in Quebec.)
	Temporary (Limited term)part-time working less than 24 hours per week	Not eligible - continues on Post-retirement benefits , if applicable	***Eligible when member has earned at least 35% of YMPE after two consecutive calendar years or has worked 700 hours in each of two consecutive calendar years (one year in Quebec).
Regular Rehire or Retired before age 71 without Post-retirement benefits			
	Regular* Full-time and Part-Time (working 24 hour a week or more)	Immediately	Immediately (first of month coincident with member's start date or the first of the following month if member starts after the first of the month)
	Regular Part-time working less than 24 hours per week	Not eligible	***Eligible when member has earned at least 35% of YMPE after two consecutive calendar years or has worked 700 hours in each of two consecutive calendar years (one year in Quebec).
	Temporary (Limited term) full-time	Not eligible	***Eligible when member has earned at least 35% of YMPE after two consecutive calendar years or has worked 700 hours in each of two consecutive calendar years (one year in Quebec).
	Temporary (Limited term)part-time working less than 24 hours per week	Not eligible	***Eligible when member has earned at least 35% of YMPE after two consecutive calendar years or has worked 700 hours in each of two consecutive calendar years (one year in Quebec).

- **Pension and Benefits are offered as a package. Eligible members must participate in both programs. Pension Legislation and the Plan requires employees meeting certain hours or earning requirements, participate in the plan.**
- **Regular Full or Part time employee whose hours reduce below 24 hours per week:**
 - Employee continues in the pension plan.
 - Benefits cease at the end of the month.

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**Employees hired after age 71 are not eligible to participate in the pension plan (Revenue Canada Rule)

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