

# Eligibility and Participation Criteria for Supply Teachers and Local Permit Holders

As a result of the *Teachers' Pension Act* (the "TPA") pension plan converting to the New Brunswick Teachers' Pension Plan (the "NBTPP"), Supply Teachers and Local Permit Holders who meet certain eligibility criteria have the opportunity to join the NBTPP. Individuals who meet the eligibility criteria to join the NBTPP will be notified in writing. In addition, please note that the eligibility and participation criteria contained within this document with regards to joining the NBTPP differ for "Teachers" as defined in the NBTPP Plan Text.

This document is subdivided into four sections and will provide you with information regarding:

Eligibility  
requirements and  
the enrollment  
process

Supply Teachers  
who are awarded a  
"Contract D"

Contribution  
rates and  
purchase of  
service  
provisions

Additional  
information

## Eligibility requirements and the enrollment process

### What are the NBTPP Supply Teacher/Local Permit Holder eligibility requirements?

Supply teachers and Local Permit Holders are enrolled in the NBTPP if they are:

a Supply Teacher or “Schedule C – Contract – Local Permit Holder” as defined in the Collective Agreement between Board of Management and the New Brunswick Teachers’ Federation/ la Fédération des enseignants du Nouveau- Brunswick, March 1, 2016 to February 28, 2021 (the “Collective Agreement”);

**and meet the following eligibility criteria:**

1. Have at least 24 months of continuous employment\* with one school district or a combination of school districts; and
2. Have earned at least 35% of the YMPE\*\* in each of the prior two consecutive calendar years.

For example, if a supply teacher earned a minimum of 35% of the YMPE in 2017 (\$55,300 X 35% = \$19,355) and 2018 (\$55,900 X 35% = \$19,565), and has at least 24 months of continuous employment, they would be enrolled in the NBTPP (with the option to “opt-out”) on the first day worked on or after January 1, 2019.

### In order to join the NBTPP, is there anything that I need to do?

If eligible, you will receive a package from Vestcor outlining your options. To join, no action will be required on your part; you will automatically be enrolled in the NBTPP and contributions will be deducted from your pay.

### Am I required to join the NBTPP under the NBTPP Supply Teacher/Local Permit Holder eligibility requirements?

No, you have a one-time opportunity to “opt-out” of the NBTPP.

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\*Continuous employment is deemed to have begun for Supply Teachers upon their first supply teaching day taught within a school district.

\*\*YMPE = Year’s Maximum Pensionable Earnings used to calculate Canada Pension Plan (CPP) contributions.



Eligibility  
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### **If I join the NBTPP, can I “opt-out” at a later date if I change my mind?**

No, once you choose to become a member of the NBTPP, you are required to continue participation in the NBTPP (regardless of future earnings) until you terminate employment.

### **If I “opt-out” of joining the NBTPP, can I join at a later date if I change my mind?**

No, not unless a change in employment status occurs in the future (e.g. you obtain a teaching contract under which NBTPP participation is mandatory).

### **If I “opt-out” of the NBTPP, will I be eligible to “buy-back” (purchase) the supply teaching days at a later point in time?**

Yes, supply teaching days in public schools (New-Brunswick) can be purchased according to current NBTPP provisions. If you “opt-out” of the NBTPP (as explained above) and join the NBTPP in the future (e.g. you obtain a teaching contract under which participation is mandatory), you will have the opportunity to purchase your supply teaching days and count the service towards your pension.

More information regarding purchasing service is provided under the “Contribution Rates and Purchase of Service Provisions” section of this document.



Supply Teachers  
who are awarded  
a “Contract D”

## What is a “Contract D”?

A “Contract D” refers to the “Schedule D – Contract – Teacher Employed to Replace a Teacher on Leave of Absence With or Without Pay” section under the Collective Agreement. This contract is an agreement under which an individual is employed for a limited period of time to replace a teacher on leave of absence; it is a short-term contract with a specific start and end date.

Contributions to the NBTPP are mandatory while employed under a Contract D.

## If I “opt-out” of the NBTPP and subsequently obtain a Contract D, will I be required to contribute to the NBTPP during my contract?

Yes, participation is mandatory for all individuals employed under a Contract D.

## If I am currently employed under a Contract D, can I still “opt-out” of the NBTPP?

Participation in the NBTPP is mandatory for the duration of your Contract D. However, if you complete the waiver form, you will not be required to participate in the NBTPP upon the expiry of your Contract D (return to regular supply teaching).

## Can I wait until the end of my Contract D to decide whether or not to maintain participation in the NBTPP?

No. You will be provided a one-time opportunity to waive membership (which would take effect upon the expiry of your contract).

If you do not return a completed waiver form, your participation in the NBTPP will continue upon the expiry of your Contract D (return to regular supply teaching).

## Contribution rates and purchase of service provisions

### What are the NBTPP contribution rates?

Contributions are based on a percentage of your pensionable earnings and are made through payroll deduction. The contribution rates are the same for all NBTPP participants; members currently contribute to the plan at a rate of 10.0% of pensionable earnings up to the YMPE (YMPE for 2019 = \$57,400) and 11.7% of pensionable earnings above the YMPE (if any).

Below is a table which provides the NBTPP contributions schedule (as detailed in the NBTPP Plan Document):

| Effective Date | Teacher Contribution Rate below the YMPE | Teacher Contribution Rate above the YMPE |
|----------------|--|--|
| July 1, 2017   | 10.0%                                    | 11.7%                                    |
| July 1, 2029   | 9.25%                                    | 10.95%                                   |

The teacher contribution rates listed above may temporarily increase or decrease as outlined in the NBTPP's Funding Policy.

### What is "purchasing service" and how does it apply?

Purchasing service allows you to "buy-back" certain periods of eligible past service in order for it to count towards your NBTPP pension. If you opt to join the NBTPP, as a member, you will have the opportunity to purchase certain types of past service, including supply teaching days. By purchasing service, you increase the number of years that count towards your pension, thereby increasing the amount of your benefit at retirement. The additional pensionable service may also allow you to retire earlier.

### How is the cost to purchase supply teaching days service calculated?

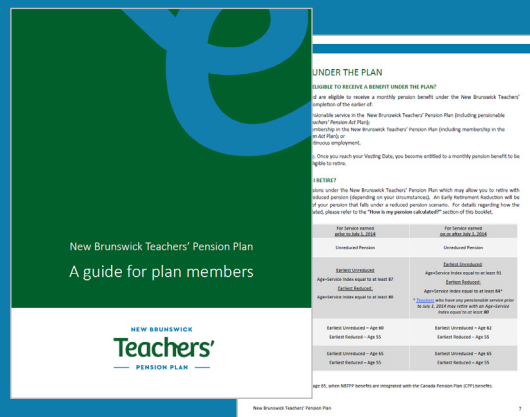
As per the current NBTPP provisions, the cost to purchase service is based on your earnings and the NBTPP contribution rates in effect as of your application date. As such, if your salary and/or the contribution rate increases, the cost associated with your potential purchase of supply teaching days will also increase.

You can find more information regarding purchase of service provisions at the following website: [www.vestcor.org/nbtp](http://www.vestcor.org/nbtp).

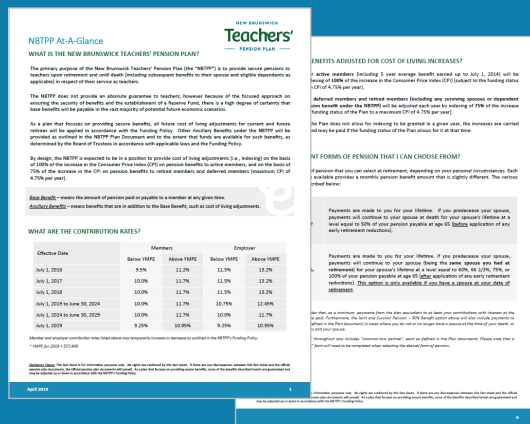
# Additional Information

If you have any questions regarding eligibility requirements or the NBTPP, please do not hesitate to contact the Member Services Team with Vestcor, toll free at 1-800-561-4012 or at (506) 453-2296 (Fredericton).

Additional information regarding the NBTPP is also available within the documents listed below, access them at [www.vestcor.org/NBTPP](http://www.vestcor.org/NBTPP) or by clicking on one of the links below.



## Member Booklet



## NBTPP At-A-Glance

Disclaimer: This fact sheet is for information purposes only and no rights are conferred by this fact sheet. The New Brunswick Teachers' Pension Plan is subject to amendment from time to time in accordance with its terms. In the event of a discrepancy between the information provided in this fact sheet and the legislation and/or governing documents, the legislation and/or governing documents prevail.