



Eligibility Criteria for Other Post-Employment Benefits (OPEB) For Non-Bargaining, Management and Professional, and Senior Administrative Management Employees

- 1) These eligibility criteria shall come into force on Jan. 1, 2020.
- 2) Other Post-Employment Benefits (OPEB) means group insurance benefits provided by the University to retirees and their beneficiaries in respect of coverage under life insurance, supplementary health, travel and dental plans.
- 3) Current employees means non-bargaining, management and professional, and senior administrative management employees who are employed by the university on Jan. 1, 2020, and participate in the Memorial University Pension Plan or an alternate retirement savings arrangement sponsored by the university.
- 4) Consistent with past practice, former employees who are deferred pensioners within the meaning of the Memorial University Pension Plan are not entitled to OPEB.
- 5) Current employees who retire before Jan. 1, 2022, shall qualify for OPEB provided they are in receipt of an immediate pension from the Memorial University Pension Plan or other retirement savings plan contributed to by the University.
- 6) Current employees who retire with an immediate pension on or after Jan. 1, 2022, and not later than Dec. 31, 2024, with a minimum of five years' pensionable service, or employment as applicable, shall qualify for OPEB upon retirement.
- 7) Current employees who retire with an immediate pension after Dec. 31, 2024, and who have a minimum of 10 years of pensionable service or employment, as applicable, shall qualify for OPEB upon retirement.
- 8) Current employees of the University who are in receipt of long term disability (LTD) benefits on Jan. 1, 2020, and who are participating in the University's group insurance plans are entitled to OPEB on the same basis as current employees in 5), 6) and 7) above, notwithstanding their status under the Memorial University Pension Plan.
- 9) As per clauses 5), 6) and 7), current employees must retire and commence receipt of a pension immediately on ceasing active employment at the University to qualify for OPEB. Employees participating in alternate retirement savings arrangements sponsored by the University must meet the minimum retirement criteria applicable to employees participating in the Memorial University Pension Plan. Current employees shall pay 50 per cent of the premium applicable to the group insurance plans they elect to continue and the University shall pay 50 per cent.

- 10) Employees who are hired subsequent to Jan.1, 2020 (newly hired employees), shall qualify for OPEB only where such employees: i) have a minimum of 15 years of pensionable service and immediately commence receipt of a pension from the Memorial University Pension Plan on ceasing active employment, or ii) have a minimum of 15 years of employment with Memorial University of Newfoundland, have participated in an alternate retirement savings arrangement sponsored by the University and upon cessation of employment meet the minimum retirement criteria applicable to employees participating in the Memorial University Pension Plan.
- 11) Current employees as of Jan. 1, 2020, who are rehired following a break in employment exceeding 30 calendar days shall be considered to be newly hired employees for the purpose of OPEB eligibility.
- 12) Employees who do not meet the criteria noted in clauses 5), 6), 7) and 10) above shall not be entitled to OPEB on ceasing active employment at the University.
- 13) Employees who become entitled to OPEB pursuant to clause 10) above shall pay premiums of the plan on the basis of their date of hire as follows:
 - a) all current employees as of March 31, 2020, will be eligible for 50/50 premium sharing if they qualify for post-employment benefit coverage;
 - b) all employees hired after March 31,2020, who qualify for post-employment benefit coverage will pay 60 per cent of the premium and the University shall pay 40 per cent.
- 14) For employees who are not members of the pension plan and who participate in alternate retirement savings plans sponsored by the University, entitlement to OPEB shall be based upon the same principles as set out above except that pensionable service shall be replaced with employment service and the retirement rules of the pension plan shall be used to determine eligibility as if the employee were a member of the pension plan.
- 15) Nothing in these guidelines shall have the effect of waiving or negating, in whole or in part, any requirement, procedural or substantive, under a group health and life insurance program or policy sponsored by the University, e.g., the filing of continuation or other required forms, provision of proof of insurability, etc.