

Working for more than one employer

Updated September 2010

MULTIPLE EMPLOYERS, BIGGER PENSION!

There are more than 300 healthcare employers across Ontario that offer HOOPP. If you work for more than one HOOPP employer, you can build a bigger pension by contributing at all of your workplaces.

All full-time employees must join HOOPP when they are hired by a HOOPP employer. If you work part time, HOOPP is optional so talk to your employer if you are interested in joining. You qualify to join HOOPP if you worked at least 700 hours in the previous year or earned at least 35% of the year's maximum pensionable earnings (YMPE), which is set each year by the federal government based on the average wage in Canada. You can add hours/earnings from more than one HOOPP employer, and you remain a member until termination or death.

There are a number of multiple employer scenarios. Rules and procedures for contributing to HOOPP may vary depending on your circumstances.

A) You work part time, are already a member of HOOPP, and work for multiple HOOPP employers

Once you become a member at one part-time employer, you must join at all employers where you work part time. The good news is that you can join right away without any waiting period, and immediately start building a bigger pension. You just need to enrol at all your employers. So let any new employer where you work part time know if you are already a member of HOOPP.

B) You work part time, are a member of HOOPP, then move to full time at one of your HOOPP employers

If you work part time at multiple employers and participate in HOOPP, then switch to full time at one of them, you will be building full-time pension service at the employer where you work full time. Instead of contributing at the part-time job(s) and then getting a refund of contributions that are over the limit*, you have the choice to stop contributing at your part-time HOOPP employer(s). Your full-time employer will report to HOOPP that you have moved from part-time to full-time. To stop contributing at your other part time employers, you should contact your employer's human resources department as you must complete and submit a *Contributions Waiver* form to HOOPP.

NOTE: If you later terminate employment at your full-time employer or switch back to part time you should resume making contributions at all employers where you work part-time.

C) You work full time with one employer and are a HOOPP member, and work part time at another HOOPP employer

If you already work full time and are a HOOPP member and decide to take an additional part-time job at another HOOPP employer, you are already building full-time pension service and can choose whether or not to contribute at the part time employer.*

If you don't want to contribute at the part-time employer, you will be asked to complete a *HOOPP Contribution Waiver* form rather than enrolling at your part-time employer. If you later terminate employment with your full-time employer you must enrol at the employer(s) where you work part time.

** The Income Tax Act limits the amount of service you can build. If your contributions exceed the number of weeks in a calendar year due to working for multiple employers, the overcontribution will be refunded to you the following year.*

LEAVING A HOOPP EMPLOYER

If you participate in HOOPP at more than one employer and terminate employment with one of them, you will continue to belong to HOOPP as long as you continue to contribute at your other HOOPP employer(s). You cannot receive a HOOPP termination or retirement benefit until you have terminated or retired from all your HOOPP employers.

You cannot make contributions to HOOPP and receive a pension at the same time. However, up until the age of 71, if you return to work after you start receiving your pension, you can choose to stop your pension and re-enrol in HOOPP to continue making contributions to the plan. See the information sheet about Re-enrolling in HOOPP for more details.

Detailed information about the Plan's provisions and member entitlements can be found in the Healthcare of Ontario Pension Plan Text (the Plan Text), the official Plan document, which is available on hoopp.com. In cases where the information provided in this brochure, by an employer or by any other source differs from that contained in the Plan Text, the Plan Text will govern.