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PLEASE POST

Bulletin

Returning to work after retirement – some conditions and rules

Thinking of retiring and returning to work?

If you are a member of the **Municipal or Public Service Pension Plan**, you can return to work after retirement and continue to collect your pension. You also have the option to stop your pension and continue to make contributions after returning to work. For each plan different rules apply.

Municipal Pension Plan

Under the rules of the **Municipal Pension Plan**, you cannot have a prior arrangement with your employer to return to work. And there must be at least one day between the day that the pension plan considers your *retirement date* and the day you return to work. Your *retirement date* generally comes after your *termination date* (your final paid work day). Your *retirement date* is the first day of the month following your final paid work day. For example, if your final paid work day is July 26, your retirement date will be considered August 1. Therefore you would not be allowed to return to work until August 3.

As for seniority rules, in order to be eligible for your MPP pension, you do not have to sever your seniority. You can keep your seniority if you are re-hired within 30 days.

Article 13.01(B) of the Provincial Collective Agreement states:

A regular employee who terminates her employment and is rehired by the same Employer as a casual employee within 30 calendar days shall retain her seniority accrued as a regular employee.

Public Service Pension Plan

Under the rules of the **Public Service Pension Plan** you cannot receive your pension until you sever seniority.