

**Guidelines to Retirement  
Nova Scotia Community College**

Revised March 28, 2025

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## Introduction

Congratulations on your decision to retire. Forward planning is always advisable when making any major life changes and retirement is no exception. We recognize this is one of the most important decisions you will make in your life, and we want to make the transition as smooth as possible.

The guidelines include important information about retiring from the Nova Scotia Community College. They also highlight the major provisions of the various benefit and pension plans. If there is ever a question pertaining to the interpretation or administration of the benefit or pension plans discussed in these guidelines, the official plan documents will prevail in all cases.

Throughout this document we refer to a number of internal contacts that will assist you during your retirement journey. For your reference, current internal contact information appears below. A detailed contact list of all internal and external contacts is also included at the end of the document.

Position	Name	Phone	Email
<b>Benefit Analyst</b>	Morgan Dunbar	N/A	<a href="mailto:morgan.dunbar@nscc.ca">morgan.dunbar@nscc.ca</a>
<b>Group Benefits Consultant</b>	Carolyn Curran	902.491.6749	<a href="mailto:carolyn.curran@nscc.ca">carolyn.curran@nscc.ca</a>
<b>Manager, Payroll &amp; Benefits</b>	Pam Kennedy	902.220.0648	<a href="mailto:pam.kennedy@nscc.ca">pam.kennedy@nscc.ca</a>
<b>Payroll &amp; Benefits Advisor</b>	Katie Mitchell-MacLaughlin	902.491.5237	<a href="mailto:katie.mitchell-macLaughlin@nscc.ca">katie.mitchell-macLaughlin@nscc.ca</a>
<b>Payroll Coordinator</b>	Reg Allen	902.491.5511	<a href="mailto:reg.allen@nscc.ca">reg.allen@nscc.ca</a>
<b>Payroll Lead</b>	Donna Stewart	902.491.6746	<a href="mailto:donna.stewart@nscc.ca">donna.stewart@nscc.ca</a>

## Pension at NSCC

Eligible employees of NSCC belong to one of two pension plans: the Nova Scotia Teachers Pension Plan or the Public Service Superannuation Plan. Both plans are administered by the Nova Scotia Pension Services Corporation and include members from several organizations in addition to Nova Scotia Community College employees.

Information and details pertaining to these plans and retirement can be found on the Nova Scotia Pension Services website under your applicable pension plan at <https://www.novascotiapension.ca/>.

## Thinking about retiring from NSCC?

### STEP 1

Your first step in considering retirement from the College should be to determine if you have a Nova Scotia Teachers Pension Plan or a Public Service Superannuation Plan.

### STEP 2

Next you need to determine if you are eligible to retire under your pension plan. If you are unsure after reviewing the following information, you should contact the Nova Scotia Pension Services Corp.

### Nova Scotia Teachers Pension Plan Member (TPP)

#### Retire with an Unreduced Pension:

To be eligible to retire with an unreduced pension, meaning your pension is calculated with no early retirement reductions, you must meet one of the following requirements:

#### Rule of 85

At least 55 years old	and	Your age + years of service = 85 ( <i>ex: age 57 with 28 years of pensionable service =85</i> )
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If you do not meet the Rule of 85, you must meet one of the following age and years of service requirements...

Age	Years of Service
60 years	with at least 10 years of service
65 years	with at least 2 years of service
Any age	with 35 years of service

*Note: If you do not have any service on or after January 1, 1988, you require at least 10 years of service to qualify for a pension*

### Retire with a Reduced Pension:

To be eligible to retire early with a reduced pension, meaning your pension is calculated with reductions, you must meet one of the following age and service requirements. The chart below also explains the early reduction amount for each criterion.

Age	Years of Service	The early retirement reduction is:
50 years	At least 30 years	5% for each year prior to qualifying for an unreduced pension
55 years	At least 2 years but less than 10 years	Based on actuarial equivalent value of pension if it started at age 65
55 years	At least 10 years but less than 20 years	Based on actuarial equivalent value of pension if it started at age 60
55 years	At least 20 years	* 0.4% for each of the first 24 months, and * 0.3% for each month beyond 24 months from the date the member would first qualify for an unreduced pension
Rule 80: when you reach age 50 with 30 years of pensionable service, you are eligible for a reduced pension.		Your pension shall be reduced by 5% (pro-rated) for each year you either are less than age 55 or have less than 35 years of service, whichever is the lesser.

## Public Service Superannuation Plan (PSSP)

### Retire with an Unreduced Pension:

To be eligible to retire with an unreduced pension, meaning your pension is calculated with no early retirement reductions, you must meet one of the following requirements:

If you first started contributing to the PSSP on or after April 6, 2010

#### Rule of 85

At least 55 years old	and	Your age + years of service = 85 (ex: age 57 with 28 years of pensionable service =85)
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If you first started contributing to the PSSP prior to April 6, 2010

#### Rule of 80

At least 50 years old	and	Your age + years of service = 80 (ex: age 52 with 28 years of pensionable service =80)
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If you do not meet the Rule of 85 or 80, you may be eligible to retire if you meet the following age and years of service requirements regardless of when you started contributing to the PSSP...

Age 60	and	At least 2 years of service
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**Retire with a Reduced Pension**

55 years	At least 2 years	.5% per month for each month prior to you qualifying for an unreduced pension
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**STEP 3**

Get an estimate based on a potential retirement date you have in mind. Get a few estimates for comparison. How do I do that?

**Nova Scotia Teachers Pension Plan Member (TPP)**

Nova Scotia Pension Services Corp can provide you with a pension estimate if you are within two years of your eligible retirement date. If you are not within the two-year retirement threshold, you may use the Pension Projection Tool on the My Retirement Plan website to estimate how much your pension could be. You can also use the website to:

- View your most current Annual Member Statement
- View retirement and financial planning resources

To log in you will need your secure Member ID and password which you would have received by mail. If you do not have your logon credentials, email NS Pension Services at [info@nspension.ca](mailto:info@nspension.ca).

**Public Service Superannuation Plan (PSSP)**

If you are within two years of retirement, you can contact Nova Scotia Pension Services Corp. for an estimate of your pension. If you are not within two years of retirement, you can obtain an estimate of your pension by visiting the My Retirement Plan Website: [nspensions.hroffice.com](http://nspensions.hroffice.com). The website allows active PSSP members secure access to their personal pension information online. You can also use the website to:

- View your most current Annual Member Statement
- View retirement and financial planning resources

To log on you will need your secure Member ID and password which you would have received by mail. If you do not have your logon credentials, email NS Pension Services at [info@nspension.ca](mailto:info@nspension.ca).

**STEP 4**

If you haven't already applied for or are receiving Canada Pension Plan (CPP), contact them at 1-800-277-9914 for an estimate.

#### STEP 5

Review the steps in this Guideline entitled *I have decided to retire-what do I do?*

#### STEP 6

Review the documentation on the Nova Scotia Pension Services Corp Website regarding your pension plan (TPP or PSSP). The website has excellent guides for new members that will provide you with a general overview about your pension plan as well, specific information about retirement.

#### STEP 7

If you are considering continuing to work after retirement, refer to the section in this Guideline entitled *The Impact of Returning to Work after Retirement*.

#### STEP 8

You may want to check out our EFAP for some financial advice. You can also find great material such as *Planning for your retirement: things to consider, coping with retirement stress*, and other great resources. Simply log into [one.telushealth.com](https://one.telushealth.com) with your NSCC email, click on *Support and Resources*, and search retirement.

#### STEP 9

Keep your eyes open for Brightspace Self Directed Pre-Retirement Sessions. The College oversees the sessions for Management and Confidential Staff. They are advertised and registration takes place through Organizational Learning. This self-directed content is also complemented by live virtual sessions typically held twice a year in May and October.

For NSCCAU and NSGEU employees, sessions are communicated and held by our union partners. Information can be found on the respective union websites.

## I have decided to retire... how do I get the Ball Rolling?

### Nova Scotia Teachers Pension Plan Member

1. Advise your manager in writing at least three to four months in advance of your anticipated retirement date to ensure enough time for workforce planning and preparation of the necessary documentation for pension and benefits. Your retirement date must be the last day of the month. Your manager will forward a copy of your letter to the Campus Employee Service Advisor who will communicate your intentions with Human Resources. It is especially important to allow adequate time for processing to avoid any interruption in income transitioning from employment earnings to pension income. Late application could result in a delay of payment and impact your benefit eligibility.



#### TIP

*Faculty contemplating retirement at the end of the academic year may want to consider retiring July 1<sup>st</sup>. You will be paid out your vacation to August 14<sup>th</sup> on your final pay. (first pay in July unless June is a three pay month then it will be the last pay in June) From the final pay, we will deduct extra pension payments to give you **pensionable** service for the full academic year (to August 14<sup>th</sup>) but you will receive your first pension payment in July, on the third last banking day of the month. **Service for all other purposes would be calculated to July 1<sup>st</sup>.** If you choose to retire September 1<sup>st</sup>, you will only be paid until August 14<sup>th</sup> and would receive your first pension payment in September on the third last banking day of the month.*

2. You must notify the Teacher's Pension Plan **personally** of your intent to retire. Contact the Nova Scotia Pension Services Corporation and advise them you are a member of the Teachers' Pension Plan and would like to request a retirement package. Pension Services Corp will send you a retirement package that must be completed and returned to them in a timely manner.

Your retirement package will include your pension estimate and several forms. It is important that you complete and sign all the forms in the application package.

3. There are **some** employees hired before April 1, 2015 who are entitled to receive a service award and who did not participate in the service payout program. If you are one of those employees, when you receive the Certification of Pension Notice from the Teachers' Pension Plan, forward it to the Payroll Coordinator at NSCC. Once the Payroll Coordinator receives notification, they will send you a Service Award Option Form for you to complete and return to them for processing.
4. The Group Benefits Consultant will provide you with a Benefit Option Form, a Pre-Authorized Debit Form as well as a cost to maintain your benefits during retirement. You must return the Benefit Option form indicating the benefits you wish to continue during retirement and the Pre-Authorized Debit form to the Group Benefits Consultant for processing at least one month prior to the date of retirement.



#### TIP

*Documents and information to have in order when applying for your pension:*

- ✓ Photocopy of your and your spouse's birth certificate or passport
- ✓ Photocopy of your marriage certificate
- ✓ SIN numbers for you, your spouse, and any dependent children under 25
- ✓ Death Certificate if your spouse is deceased
- ✓ Certificate of Divorce



## Public Service Superannuation Plan Member

1. Advise your manager in writing at least three to four months in advance of your anticipated retirement date to ensure enough time for workforce planning and preparation of the necessary documentation for pension and benefits. Your retirement date must be the last day of any month. Your manager will forward a copy of your letter to the Campus Employee Service Advisor who will communicate your intentions with Human Resources. It is especially important to allow adequate time for processing to avoid any interruption in income transitioning from employment earnings to pension income. Late application could result in a delay of payment and impact your benefit eligibility.
2. You must notify the Public Sector Superannuation plan **personally** of your intent to retire. Contact the Nova Scotia Pension Services Corporation and advise them you are a member of the Public Sector Superannuation Pension Plan and would like to request a retirement package. Pension Services Corp will send you a retirement package that must be completed and returned to them in a timely manner.

Your retirement package will include your pension estimate and several forms. It is important that you complete and sign all the forms in the application package.

3. There are **some** employees hired before April 1, 2015 who are entitled to receive a service award and who did not participate in the service payout program. If you are one of those employees, when you receive the Certification of Pension Notice from the Teachers' Pension Plan, forward it to the Payroll Coordinator at NSCC. Once the Payroll Coordinator receives notification, they will send you a Service Award Option Form for you to complete and return to them for processing.
4. The Group Benefits Consultant will provide you with a Benefit Option Form, a Pre-Authorized Debit Form as well as a cost to maintain your benefits during retirement. You must return the Benefit Option form indicating the benefits you wish to continue during retirement and the Pre-Authorized Debit form to the Group Benefits Consultant for processing at least one month prior to the date of retirement.



*Documents and information to have in order when applying for your pension:*

- ✓ Photocopy of your and your spouse's birth certificate or passport
- ✓ Photocopy of your marriage certificate
- ✓ SIN numbers for you, your spouse, and any dependent children under 25
- ✓ Death Certificate if your spouse is deceased
- ✓ Certificate of Divorce

## Pension Payments

### Nova Scotia Teachers Pension Plan Member

Pension payments are deposited directly to your bank account on the third-last banking day of each month, following the month after you retire. It is important to note that any requests for changes to pension payments must be submitted to Pension Services Corp **prior to the tenth day of any month**. Each year, the pension payment dates are posted to the following webpage: [www.nstpp.ca/teachers/list-pension-pay-dates](http://www.nstpp.ca/teachers/list-pension-pay-dates)

### Public Service Superannuation Plan Member

Pension payments are deposited directly to your bank account on the third last banking day of each month, following the month after you retire. Banking changes or any changes that directly impact your pension payment must be submitted to Pension Services Corp **by the first business day of every month**. Changes submitted after the first business day of the month will take effect the following month. Pension payment dates are posted on the following webpage: [www.nspssp.ca/publicservice/list-pension-pay-dates](http://www.nspssp.ca/publicservice/list-pension-pay-dates)

## Retiree Benefits

NSCC supports retirees into retirement by providing a suite of group benefits to employees. Your benefit options will depend upon the coverage you carried as an active employee and which employee group you belonged to prior to retirement. Employees will not be able to elect or increase a new benefit upon retirement.

The Retiree Benefit Plans are intended to supplement your provincial health care plan. It is your responsibility to ensure your provincial health care coverage continues into retirement. If you have questions regarding provincial health care coverage, contact Nova Scotia Provincial Pharmacare.

### Enrolment

The decision to enroll in the Retiree Benefits Plan should be considered part of your overall retirement planning process. Enrolling in retiree benefits is optional and a personal decision that would be based on several factors such as cost, your partner's coverage, your anticipated medical or dental requirements, whether you feel you are adequately insured etc. If you choose to discontinue any NSCC retiree benefits available to you at the time of your retirement, you **will not** be able to enroll in those discontinued retiree benefits at a later date.

The Group Benefits Consultant will contact you, with information on your retiree benefit plan, costs, and applicable documentation. It will be your responsibility to return the completed application form in a timely manner to avoid interruption of benefits.

### Benefit Premiums

Retirees will be set up on a pre-authorized debit plan to ensure premiums are taken monthly from their account. Debits to your bank account will take place on the first business day of the month. It is your responsibility to pay your share of the premiums. Insufficient funds will result in collecting two premiums the following month. If we are unable to collect the premium and arrears the following month, coverage will be cancelled.

## Annual Premium Statements

Each year, in April, information pertaining to new benefit premium rates for the current year will be emailed to retirees. We will also house the most up to date retiree benefit information/rates on the retiree website at <https://www.nsc.ca/landing/retirees/>. It is important that you ensure your personal email is up to date with NSCC. Any email or address changes should be sent to the Payroll & Benefits Advisor. Changes to monthly premiums for the new year will take effect on May 1<sup>st</sup> of each year.

## Claiming Health and Dental Premiums on your Income Tax

By February 28<sup>th</sup> each year, you will be mailed a T4 that indicates in box 85 the premiums you paid for your health and dental premiums for the taxation year. If you are claiming health and dental expenses on your income tax return, this T4 is used as your documentation for income tax purposes. It is your responsibility to contact the Payroll & Benefits Advisor, with any changes to your address.

## Beneficiaries

### Life

Any applicable life insurance you carry through your retirement is paid out upon your death. This includes basic, optional, critical illness and AD&D if applicable. It is important for you to communicate with the individuals you have identified as your beneficiary, so they are aware they need to contact the Group Benefits Consultant, for claim assistance. For privacy reasons, we are only permitted to communicate with the designated beneficiary. To change your life insurance beneficiary, contact the Group Benefits Consultant.

If you have converted your life insurance to a private plan due to reaching the maximum age for your group coverage, your beneficiary will contact Manulife Financial directly. Ensure they have the policy information they need to make a claim. Any questions or changes you need to make to your policy after conversion is directly through Manulife Financial.

### Pension

Pension beneficiaries are designated when you submit your retirement package to the Nova Scotia Pension Services Corp. Any pension designated beneficiary will deal directly with Nova Scotia Pension Services Corporation for claim assistance. Any changes to Pension beneficiaries must be made through the Nova Scotia Pension Services Corporation. With respect to pension, a beneficiary may only be designated if you have none of the qualified recipients listed in the "Payment Order of Priority." Information on the Payment Order of Priority will be explained in your retirement package and can also be found on the Nova Scotia Pension Services Corp website.

## Changes to Marital Status, Common-Law Relationship or Dependent Information

While on group retiree benefits, if there are changes to your marital status or to the number of your eligible dependents, you must report them immediately to us as this could impact your coverage and the premiums you pay. If you have overage dependent coverage, you will still be required to send your overage dependent form each year. To change your marital status, dependent information, or provide information on your overage dependent, contact the Group Benefits Consultant.

You must also notify Nova Scotia Pension Services Corp with any changes to your marital status or common law relationship. Your pension may be affected.

## Faculty & Professional Support Retiree Benefits and Rates

NSCC offers the following group benefits to employees covered under the Faculty & Professional Support group benefit plan:

NSCC GROUP BENEFITS PLAN FOR FACULTY & PROFESSIONAL SUPPORT EMPLOYEES (RETIREES)			
Benefit & Monthly Rate	Premium Cost	Insurance Carrier	Coverage
<b>Life Insurance</b> 0.146/\$1,000 coverage per month	100% Employee Paid	Manulife Financial	\$50,000 (basic) – up to age 65 \$10,000 at age 65  Early retirees may elect to continue their basic life coverage until age 65 with 100% of premium paid by member. The premium is based upon the members' age and annual salary immediately preceding retirement.
<b>AD&amp;D</b> .012/\$1,000 coverage per month	100% Employee Paid	Beneva Insurance	\$50,000 Coverage ends at age 65  Early retirees may elect to continue their AD&D coverage until age 65 with 100% of premium paid by member. Coverage is equal to the amount of basic life insurance.
<b>Dependent Life</b> 0.47/month	100% Employee Paid	Manulife Financial	Spouse \$3,000 Child \$1,500 Coverage ends at age 65  Early retirees may elect to continue their dependent life coverage until age 65 with 100% of premium paid by member.
<b>Group Medical</b> No Cost for Retiree	100% Employer Paid	Medavie Blue Cross	*Drug Coverage stops at age 65 – retired members who are approaching age 65 may apply for drug coverage through Pharmacare  Extended health care benefits, such as: vision, paramedicals, hospital, hearing aids, vision, medical equipment, etc. will continue with no coverage termination date.
<b>Dental</b> Single \$46.90/month Family \$99.13/month	100% Employee Paid	Medavie Blue Cross	No termination age – continuation of coverage
<b>Optional Life</b>  Rates vary by age and smoking status see appendix 1.	100% Employee Paid	Manulife Financial	Coverage stops at age 85 with conversion option** Reduces to \$50,000 at age 70  Early retirees may elect to continue their optional life coverage until age 85 with 100% of premium paid by member. The premium amount is based upon the members' age and annual salary immediately preceding retirement. \$10k – \$300k Combined max for employee and spouse.  **Contact your NSCC Group Benefits Consultant at 902-491-6749 for more detailed information on converting insurance coverage to a private policy with the insurer. Application must be made within 31 days of termination of coverage.
<b>Voluntary AD&amp;D Under 70</b> Single .14/\$10,000 Family .24/\$10,000 <b>Over 70-75</b> Single .28/\$10,000 Family .48/\$10,000	100% Employee Paid	SSQ Insurance	Coverage stops at age 75 Maximum reduces to \$100,000 at age 70 \$5k-\$300k single or family
<b>Critical Illness</b> Rates vary see appendix 2	100% Employee Paid	SSQ Insurance	Coverage stops at age 75 Premium is age and amount rated
<b>Voluntary Travel Insurance</b>	Not included in NSCC suite of group retiree benefits.		Retirees have the option to purchase voluntary travel insurance directly from providers. You may contact <a href="http://www.travelinsurancecompare.ca">www.travelinsurancecompare.ca</a> or call 1-855-808-1010 to talk to a rep. To speak to an agent call: 1-855-808-1010 or you may wish to contact other insurance providers depending on what you are looking for/your needs.

## M/C and Operational Support Retiree Benefits

NSCC offers the following retiree benefits to employees covered under the Management & Confidential and Operational Support group benefit plans:

NSCC GROUP BENEFITS PLAN FOR OPERATIONAL SUPPORT/MC (RETIRES UNDER 65)			
Benefit & Monthly Rate	Premium Cost	Insurance Carrier	Coverage
<b>Life Insurance</b> 0.183/\$1,000 coverage per month	100% Employee Paid	Manulife Financial	Early retirees may elect to continue their basic life coverage until age 65 with 100% of premium paid by member. The premium amount is based upon the members' age and annual salary immediately preceding retirement. (\$60,000 maximum coverage for former NSGEU staff members)  **Contact your NSCC Group Benefits Consultant for more detailed information on converting insurance coverage to a private policy with the insurer. Application must be made within 31 days of termination of coverage.
<b>AD&amp;D</b> .012/\$1,000 coverage per month	100% Employee Paid	SSQ Insurance	Early retirees may elect to continue AD&D coverage until age 65 with 100% of premium paid by member. Coverage is equal to the amount of basic life insurance.
<b>Dependent Life</b> \$1.28/month	100% Employee Paid	Manulife Financial	Spouse \$10,000 Child \$5,000  Early retirees may elect to continue their dependent life coverage until age 65 with 100% of premium paid by member.
<b>Group Medical</b> Single \$63.10/month Family \$139.93/month	65% Employer Paid 35% Employee Paid	Medavie Blue Cross	*Drug Coverage for both employee and spouse will terminate when the employee reaches age 65 – retired members who are approaching age 65 may apply for drug coverage through NS Pharmacare  Extended health care benefits, such as: vision, paramedicals, hospital, hearing aids, vision, medical equipment, etc. will continue.
<b>Dental</b>	Not included in NSCC suite of group retiree benefits.		
<b>Optional Life</b>  Rates vary by age and smoking status see appendix 1.	100% Employee Paid	Manulife Financial	Early retirees may elect to continue their optional life coverage until age 65 with 100% of premium paid by member. The premium amount is based upon the members' age and annual salary immediately preceding retirement. Maximum coverage is \$500,000  **Contact your NSCC Group Benefits Consultant for more detailed information on converting insurance coverage to a private policy with the insurer. Application must be made within 31 days of termination of coverage.
<b>Spousal Optional Life</b>  Rates vary by age and smoking status see appendix 1.	100% Employee Paid	Manulife Financial	The spouse of a retired member may elect to continue their full spousal optional life coverage until either the spouse or member reaches 65 with 100% of premium paid by member. The premium amount is based upon the spouses' age and annual salary of the member immediately preceding retirement. Maximum coverage is \$500,000
<b>Critical Illness</b>	Not included in NSCC suite of group retiree benefits.		
<b>Voluntary Travel Insurance</b>	Not included in NSCC suite of group retiree benefits.		Retirees have the option to purchase voluntary travel insurance directly from providers. You may contact <a href="http://www.travelinsurancecompare.ca">www.travelinsurancecompare.ca</a> or call 1-855-808-1010 to talk to a rep. <b>To speak to an agent call: 1-855-808-1010</b> or you may wish to contact other insurance providers depending on what you are looking for/your needs.

## NSCC GROUP BENEFITS PLAN FOR OPERATIONAL SUPPORT/MC (RETIREES OVER 65)

Group Insurance Benefit	Premium Cost	Insurance Carrier	Coverage
<b>Life Insurance</b>	Not included in NSCC suite of group retiree benefits.		
<b>AD&amp;D</b>	Not included in NSCC suite of group retiree benefits.		
<b>Dependent Life</b>	Not included in NSCC suite of group retiree benefits.		
<b>Group Medical (NO DRUG COVERAGE)</b> Single \$33.49/month Family \$64.18/month	65% Employer Paid 35% Employee Paid	Medavie Blue Cross	*Drug Coverage for both employee and spouse will terminate when the employee reaches age 65  Extended health care benefits, such as: vision, paramedicals, hospital, hearing aids, vision, medical equipment, etc. will continue.
<b>Dental</b>	Not included in NSCC suite of group retiree benefits.		
<b>Optional Life</b>	Not included in NSCC suite of group retiree benefits.		
<b>Spousal Optional Life</b>	Not included in NSCC suite of group retiree benefits.		
<b>Critical Illness</b>	Not included in NSCC suite of group retiree benefits.		
<b>Voluntary Travel Insurance</b>	Not included in NSCC suite of group retiree benefits.		Retirees have the option to purchase voluntary travel insurance directly from providers. You may contact <a href="http://www.travelinsurancecompare.ca">www.travelinsurancecompare.ca</a> or call 1-855-808-1010 to talk to a rep. To speak to an agent call: 1-855-808-1010 or you may wish to contact other insurance providers depending on what you are looking for/your needs.

*The above are benefit summaries only. In the event of any discrepancies the group contracts shall prevail.*

## Your Last Pay

### **Vacation Pay**

Employees who leave NSCC are paid out any carry over vacation balances up to the maximum of twenty-five vacation days, in addition to whatever balance of the current year entitlement has been earned but not taken. Current year entitlement will be pro-rated for a part year up to the last day worked. The vacation that shows on your most recent pay stub might not be accurate as it was based on working a full year and earning a full year entitlement.

If vacation time taken by the employee exceeds the total accumulated vacation earned at the end of employment, any unearned vacation taken will be deducted from the employee's final pay.

### **ROE**

If you would like us to produce a Record of Employment with your last pay, please contact the Payroll Lead.

### **Final Pay Stub**

Your final pay stub will be mailed to the address we have on file. Please ensure it is accurate.

## The Impact of Returning to Work after Retirement

An individual who has retired with an NSCC pension may be considered for employment through our standard fair hiring process.

If a retired NSCC employee returns in a casual capacity, pension and benefits are not impacted. However, should a retired NSCC employee return to an Auxiliary, Term, Probationary, or Continuing role, there may be impacts to pension and benefits depending upon your pension plan and the position.

### **Nova Scotia Teachers Pension Member returning to a Faculty/Professional Support Role**

#### **Impacts to Pension**

Retired Nova Scotia Teachers Pension Plan members who return to a faculty or professional support role can work 69.5 days\* (417 hours) in an academic year without it affecting their pension; however, on day 70 (418<sup>th</sup> hour), your pension must cease until you stop working.

If you chose to work beyond 69.5 days (417 hours) in an academic year, you must start contributing to the NS Teachers Pension Plan, and depending on how long you continue to work, your pension may have to be recalculated.

If you are considering working beyond 69.5 days (417 hours), please ensure that you contact the Nova Scotia Pension Services Corp office to discuss the possible impacts to your pension.

This applies even if you have 35 years of service and are no longer required to make contributions to the pension plan.



*NOTE:* The only exception to this rule is if you are age 71 and in receipt of a pension, you can continue to work without it affecting your pension.

*\* The 69.5 days (417 hours) include all days that a retired faculty or professional support employee was employed and paid by a participating employer. Holidays are included if you were paid for these days.*

*NOTE: Effective August 15, 2024 until August 14, 2025, persons in receipt of a Teachers' Pension will be able to work as an auxiliary faculty/professional support employee for up to 119.5 days (717 hours) in one academic year rather than the current limit of 99.5 days (597 hours) in one school year. The 119.5 days must include any any days hired as a term. **Retired plan members are still limited to a maximum of 69.5 days (417 hours) worked in a term.** The maximum combined total teaching days permitted for the 2024-25 school year is 119.5 days (717 hours) (auxiliary plus term).*

## Impacts to Benefits

Once you are hired with the College in a position that is entitled to group benefits, your coverage will stop in the NSCC Retiree Benefit Plan. It is important for you to complete the necessary documentation to enroll in the active plan to avoid interruption of coverage. Once your active position ends, you will revert to the retiree benefits you had prior to accepting a position with the College. Under no circumstance will the College cover you under two benefit plans in which the College pays premiums.

Long Term Disability is subject to a three-month waiting period and employees with 35 years of service are not entitled. For all other group benefits, age restrictions for active benefits remain in effect which may impact coverage under some active benefits.

If you are a retiree covered under the Johnson Retiree Benefit Plan, your coverage will continue with Johnsons. The conditions of your benefits coverage and premium amounts will continue to be managed by Johnsons. You will need to contact Johnsons and make arrangements for payment during your appointment with NSCC. Payroll deduction is not an option. You will be entitled to Life, dependent life, AD&D, and Long term disability coverage with NSCC as well. LTD is cost shared and is mandatory unless you have 35 years of service. Long Term disability is subject to a three-month waiting period.

## Public Service Superannuation Member returning to a Public Service Superannuation Plan role

### Impacts to Pension

Public Service Superannuation Plan Members have no restrictions on their pension if they return to NSCC after retirement however they do not pay into the Public Sector Superannuation Plan if they return to a Public Service Superannuation plan position. Pension payments will continue, but there will be no pension deductions taken on your active pay.

### Impacts to Benefits

Once you are hired with the College in a position that is entitled to group benefits, your coverage will stop in the NSCC Retiree Benefit Plan. It is important for you to complete the necessary documentation to enroll in the active plan to avoid interruption of coverage. Once your active position ends, you will revert to the retiree benefits you had prior to accepting a position with the College. Under no circumstance will the College cover you under two benefit plans in which the College pays premiums.

Long Term Disability is subject to a three-month waiting period and employees with 35 years of service are



not entitled. For all other group benefits, age restrictions for active benefits remain in effect which may impact coverage under some active benefits.

If you are a retiree covered under the Johnson Retiree Benefit Plan, your coverage will continue with Johnsons. The conditions of your benefits coverage and premium amounts will continue to be managed by Johnsons. You will need to contact Johnsons and make arrangements for payment during your appointment with NSCC. Payroll deduction is not an option. You will be entitled to Life, dependent life, AD&D, and Long term disability coverage with NSCC as well. LTD is cost shared and is mandatory unless you have 35 years of service. Long Term disability is subject to a three-month waiting period.

## Returning to a role with a different Pension Plan

### Impacts to Pension

If you are a Public Service Superannuation Plan recipient and you return to a Faculty or Professional Support pensionable role or if you are a Teachers Pension Plan recipient and you return to a Management/Confidential or Operational Support pensionable role, there is no impact to your pension however you will be responsible to pay into the new plan and premiums will be deducted from your pay.

This applies even if you have 35 years of service with your current pension plan. The only exception to this rule is if you are age 71 years of age or older. This is the maximum age that the Canada Revenue Agency permits pension contributions to a plan.

### Impacts to Benefits

Once you are hired with the College in a position that is entitled to group benefits, your coverage will stop in the NSCC Retiree Benefit Plan. It is important for you to complete the necessary documentation to enroll in the active plan to avoid interruption of coverage. Once your active position ends, you will revert to the retiree benefits you had prior to accepting a position with the College. Under no circumstance will the College cover you under two benefit plans in which the College pays premiums.

Long Term Disability is subject to a three-month waiting period and employees with 35 years of service are not entitled. For all other group benefits, age restrictions for active benefits remain in effect which may impact coverage under some active benefits.

If you are a retiree covered under the Johnson Retiree Benefit Plan, your coverage will continue with Johnsons. The conditions of your benefits coverage and premium amounts will continue to be managed by Johnsons. You will need to contact Johnsons and make arrangements for payment during your appointment with NSCC. Payroll deduction is not an option. You will be entitled to Life, dependent life, AD&D, and Long term disability coverage with NSCC as well. LTD is cost shared and is mandatory unless you have 35 years of service. Long Term disability is subject to a three-month waiting period.

## Contacts and Assistance with the Retirement Process

Questions Relating To...	Service Provider and Contacts	Website if applicable
<b>EFAP</b> (Employee & Family Assistance Program) Documentation on retirement, financial advisor access etc.	Telus Health 1-844-880-9142 email a counsellor, chat functionality, app, and website	<a href="https://www.myeapsupport.com">https://www.myeapsupport.com</a>
<b>Health</b> Changes or cancellation post retirement	Medavie Blue Cross via NSCC Katie Mitchell-MacLaughlin Payroll & Benefit Advisor 902-491-5237 Katie.Mitchell-MacLaughlin@nsc.ca	None
<b>Health</b> Coverage Questions Post Retirement	Medavie Blue Cross NSGEU/MC or NSCCAU Group Retiree Benefit Plan 1-800-667-4511 inquiry@medavie.bluecross.ca	<a href="http://web.medavie.bluecross.ca/en/index">http://web.medavie.bluecross.ca/en/index</a>
<b>Life Insurance</b> Conversion option 65-69 and life claims pre-conversion	NSCC Carolyn Curran, Group Benefits Consultant 902-491-6749 carolyn.curran@nsc.ca	None
<b>Life Insurance</b> Post Conversion inquiries, biographical, beneficiary, and dependent changes, and life claims	Manulife 1-800-268-6195	<a href="http://www.manulife.com">www.manulife.com</a>
<b>Payroll</b> Including information on final pay, vacation, ROE if required	NSCC Reg Allen, Payroll Coordinator 902-491-5511 reg.allen@nsc.ca OR Donna Stewart, Payroll Lead 902-491-6746 donna.stewart@nsc.ca	none

Questions Relating To	Service Provider and Contacts	Website if applicable
<b>Pension Paperwork</b> questions	NSCC Reg Allen, Payroll Coordinator 902-491-5511 reg.allen@nsc.ca	none
<b>Pension (TPP and PSSP)</b> Post retirement inquiries including questions, changes to biographical information etc.	Nova Scotia Pension Services Corporation 902-454-5070 or 1-800-774-5070 info@nspension.ca	<a href="https://www.novascotiapension.ca">https://www.novascotiapension.ca</a>
<b>Pharmacare (Family)</b> Coverage Information	NS Provincial Pharmacare (Family) 902-496-5667 or 1-877-330-0323	<a href="https://novascotia.ca/dhw/pharmacare/family-pharmacare.asp">https://novascotia.ca/dhw/pharmacare/family-pharmacare.asp</a>
<b>Pharmacare (Senior)</b> Coverage Information	NS Provincial Pharmacare (Senior) Drug coverage at age 65 902-429-6565 or 1-800-544-6191 seniorspharmacare@medavie.bluecross.ca	<a href="https://novascotia.ca/dhw/pharmacare/seniors-pharmacare.asp">https://novascotia.ca/dhw/pharmacare/seniors-pharmacare.asp</a>
<b>ROE Request</b>	Donna Stewart, Payroll Lead 902-491-6746 donna.stewart@nsc.ca	none
<b>Service Award</b> Information for select employees	NSCC Reg Allen, Payroll Coordinator 902-491-5511 reg.allen@nsc.ca	none

Please take the time to review the material on the Nova Scotia Pension Services Corp website and speak to one of their representatives if you have questions. They are the experts and will be happy to assist you.

Appendix 1 Optional Life Rates NSCCAU and MC/NSGEU Rates

Retirees to 85 years - NSCCAU 100% Employee Paid per \$10,000 in coverage		
Age	Smoker Rates	Non-Smoker Rates
20-29	0.51	0.39
30-34	0.6	0.43
35-39	0.76	0.52
40-44	1.01	0.66
45-49	1.48	0.92
50-54	2.55	1.51
55-59	4.37	2.47
60-64	5.95	3.25
65-69	9.89	5.62
70-74	23.47	14.84
75-79	38.59	25.66
80-84	58.07	41.15

Retirees Under 65 - MC and NSGEU 100% Employee Paid per \$1000 in coverage		
Age	Smoker Rates	Non-Smoker Rates
20-29	0.043	0.026
30-34	0.054	0.032
35-39	0.081	0.041
40-44	0.117	0.066
45-49	0.203	0.102
50-54	0.311	0.176
55-59	0.54	0.298
60-64	0.825	0.465
65-69	1.36	0.974

*\*rates are effective April 1, 2023*

Appendix 2 Critical Illness NSCCAU only

CRITICAL ILLNESS RETIREE MONTHLY RATES				SSQ Insurance
\$2.205 \$4.41 \$5.512	\$10,000 Minimum dependent child coverage \$20,000 \$25,000 Maximum			
	Male		Female	
AGE	Non-Smoking	Smoking	Non-Smoking	Smoking
15-19	0.74	0.87	0.63	0.69
20-24	0.74	0.87	0.63	0.69
25-29	1.08	1.30	1.13	1.34
30-34	1.21	1.54	1.43	1.93
35-39	1.39	1.99	1.76	2.77
40-44	1.99	3.34	2.41	4.51
45-49	3.55	7.09	3.45	7.28
50-54	5.74	13.30	4.53	10.08
55-59	9.30	23.44	6.24	13.63
60-64	15.97	39.80	8.88	17.72
65	17.55	43.79	9.77	19.57
66	19.31	48.17	10.75	21.52
67	21.26	53.00	11.83	23.66
68	23.38	58.28	13.02	26.02
69	25.70	64.11	14.32	28.62
70	27.99	68.97	15.60	31.16
71	30.29	73.78	16.90	33.69
72	32.57	78.61	18.18	36.23
73	35.84	85.65	20.11	40.02
74	39.11	92.71	22.01	43.79

\*rates are effective April 1, 2023