

# Getting Started Checklist

## Setting up your payroll system...

- Set up your payroll system to reflect OMERS contribution rates above and below Years Maximum Pensionable Earnings (YMPE)

Contributions Rates 2018		
	Up to YMPE	Over YMPE
Normal retirement age 65	9.0%	14.6%
Normal retirement age 60	9.2%	15.8%
<b>YMPE for 2018= \$55,900</b>		
<b>2018 OMERS earnings threshold= \$175,223.10</b>		
<b>2018 Contributory earnings cap= \$391,300</b>		

- Review all earnings types for your group and determine whether they are contributory or not
  - For a comprehensive list of earnings types, please refer to **Section 3.1.1—Contributory earnings defined**
  - If unsure, contact your Education and Training Specialists
- Setup payroll system with HR indicators that will allow you to distinguish between CFT and OTCFT employees. Ensure you can easily review OTCFT eligibility criteria to offer voluntary enrollment for OTCFT employees.
  - If not possible through your payroll system, determine alternate method

**Important!** For pension purposes, compensation and taxable benefits are included in a member's contributory earnings in order to comply with the OMERS Primary Pension Plan Text. This text is a legal document that governs how the pension plan is administered and cannot be superseded by employer or collective bargaining agreement terms.

## Contribution Remittance

- Setup ongoing electronic funds transfer of contributions from your Financial Institution to OMERS, either via National Direct Deposit Service (NDDS) or Electronic Funds Transfer (EFT)
  - For NDDS, complete **Direct Deposit Registration (Form 101)**
  - If remitting by cheque, please make cheques payable to the **Ontario Municipal Employees Retirement System**

## Setup for Administration

- Ensure you are able to login to your e-access account
  - If you do not have your login information, please contact your Education & Training specialists



## Enroll Members

- Offer existing eligible employees (as of organization's participation date) option to enroll
  - Continuous full-time (CFT) and mandatory other than continuous full-time (OTCFT) (if applicable)
  - Voluntary OTCFT if employee has met PBA criteria in the preceding two calendar years
- Submit **Enrolling a Member (e-Form 102)** through e-access if employee elects to enroll
- If employee declines enrollment, obtain signed **Waiver of OMERS Membership (Form 103)**
  - Forward copy of signed form to OMERS as indicated on form
  - Retain signed form 103 as proof of offer indefinitely
- Enroll all eligible employees after participation date as a condition of employment (not optional)
  - Enrollment is only optional through the voluntary enrolment provision

## Schedule Training

- Familiarize yourself with available training options
- Schedule e-Tutoring sessions for initial administration training
  - E-access walkthrough
  - Enrolment
  - Contribution Remittance
  - Leave Period
  - Disability
  - Member Events
  - Annual Reporting
- Familiarize yourself with member education services
  - Considering offering OMERS information session or webinar to your members