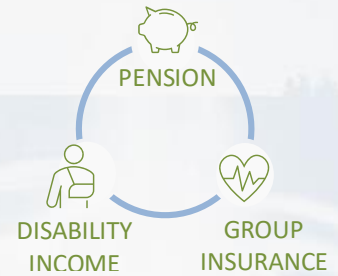




THE MANITOBA MUNICIPAL EMPLOYEES BENEFIT PROGRAM (MEBP) is pleased to provide a Defined Benefit Pension Plan to all eligible employees of employers participating in MEBP. In addition, your employer may also participate in the MEBP Disability Income Plan and/or Group Insurance Plan.



MEBP PENSION PLAN

The MEBP Pension Plan is a defined benefit pension plan. Both you and your employer pay contributions to the pension plan at a set percentage of your pensionable earnings. However, unlike a Registered Retirement Savings Plan (RRSP) or a defined contribution pension plan, your benefits under this plan are not reliant on the investment income derived from pension contributions. Rather your benefit is determined based on a formula using your average earnings and pension service. When you retire, you receive a monthly pension payable for life.

All MEBP employers participate in the MEBP Pension Plan. Enrolment in the Pension Plan is **compulsory*** upon meeting the eligibility requirements. Your employer will advise you of your compulsory enrollment date.

MEBP Pension Plan provides the following benefits:

- Early, normal and postponed retirement benefits
- Bridging benefits
- Optional forms of pension on retirement
- Termination benefits
- Death benefits
- Ad hoc Cost of Living Increases when possible

Some additional benefits and services are:

- Increase your pension benefit in retirement by buying prior non pensionable service or leaves of absences
- Transfer your service in or out of the pension plans MEBP has reciprocal transfer agreements with to increase your pension while building your career
- Provisions for pension accrual to continue during eligible periods of disability
- An Online Pension Calculator is available to estimate your pension and plan for retirement
- Support and/or retirement counselling is available by phone, email, video conferencing or in person

**there are exceptions to compulsory enrollment, please discuss these with your employer or contact MEBP Administration*

MEBP DISABILITY PLAN

Your employer will inform you if they participate in the MEBP Disability Income Plan (DIP). If your employer participates in the DIP, enrolment is compulsory and occurs on the same date you become a member of the Pension Plan. Enrolment exemption: If you are age 64 and 8 months or older on your date of entry to the Pension Plan, you are not eligible to participate in the DIP.

The MEBP Disability Plan provides a safety net that can replace your income up to 70%, should you be unable to work due to illness or injury. The purpose of the disability plan is to provide coverage for serious disabilities resulting in long periods of absence.

Your employer will inform you if they participate in the MEBP Insurance Plan. The MEBP Insurance Plan can assist in creating financial security for MEBP Members and their families. MEBP offers a Group Insurance Plan which consists of 5 components:

Basic Life Insurance

- If your employer participates in the MEBP Insurance Plan, enrolment is **compulsory** and occurs on the same date you become a member of the Pension Plan. Contributions to Basic Life Insurance are based on your employer's payroll dates and on your coverage amount.
- You can select 1 or 2 units of coverage. For full-time employees, each unit is equal to your current year of annualized earnings. For part-time, seasonal or temporary employees, each unit is equal to your last full calendar year of annual earnings (minimum coverage is \$8,000 and maximum limit is \$700,000).

Basic Accidental Death & Dismemberment Insurance (Basic AD&D)

- When you are enrolled in Basic Life Insurance, you automatically have coverage under Basic AD&D. The cost of this insurance is included in your Basic Life Insurance Contribution.
- An insurance benefit is payable to your named beneficiary if you die as a result of an accident or paid directly to you if you suffer a loss as a result of an accident.

Optional Life Insurance

- If you have 2 units of Basic Life Insurance, you can apply for additional Optional Life Insurance coverage. The cost of your Optional Life Insurance coverage will be determined by the insurance carrier.

Family Life Insurance

- You may voluntarily elect Family Life Insurance. This insurance offers life insurance coverage on the lives of your eligible dependent family members. The cost for Family Life Insurance is a flat rate per month.
- The amount available on the lives of your eligible family members is \$10,000 on the life of an eligible spouse, and \$5,000 on the life of each eligible child.

Voluntary Accidental Death & Dismemberment (Voluntary AD&D)

- You have the option to purchase additional insurance coverage at lower rates to meet your specific needs should death occur due to an accident or if loss of use occurs due to an accident.
- There are two types of coverage options under the Voluntary AD&D plan: Employee Only coverage or Employee & Family coverage. Voluntary AD&D Insurance is a benefit that is paid entirely by you.



You will be sent Annual Pension and Benefit Statements, if applicable, each year summarizing your benefits and accruals under the Plan(s). Please inform your employer of any address changes to ensure you receive your statement(s).

Need More Information?



Ask Your
Employer



Visit MEBP Website
www.mebp.mb.ca



Contact MEBP
Administration

MEBP Administration: Coughlin & Associates Ltd.



P.O. Box 764, Winnipeg MB R3C 2L4



Toll Free: 1-800-432-1908 | In Winnipeg: (204) 926-7979



pensionrequestsmebp@coughlin.ca

This summary provides key highlights and general information about the provisions of MEBP. If anything in this summary conflicts with the governing legislation and plan provisions of the Plan Documents, the legislation and provision of the Plan Documents will apply.

This checklist outlines some important and time-sensitive things to keep in mind:

Enrollment Form(s) and documentation required to be completed and given to your employer. Your employer will provide you with these forms and can assist you in completing them.

ALL New Enrollments:	<p>Form #20 Pension & Disability Income Plan Enrollment Form</p> <p>(Enrollment in the Disability Income Plan (DIP) is automatic on Pension Plan enrollment unless the Employer does not participate in this plan.)</p>
	<p>Form #25 Pension Plan – Beneficiary Designation and Change Form</p>
	<p>PROOF OF AGE A <u>copy</u> of proof of age is required for ALL employees at the time of enrollment. Acceptable forms of Proof of Age are:</p> <ul style="list-style-type: none"> • Birth Certificate • Baptismal Certificate • Valid Passport • Certificate of Citizenship (Showing date of birth) • Valid Certificate of Indian Status • Valid Driver's License • Valid Permanent Resident Card
Group Insurance Participants also complete:	<p>Manitoba Blue Cross/MEBP – Individual Application for Group Insurance Plan</p>
	<p>Manitoba Blue Cross/MEBP - Group Life Insurance Beneficiary Designation Form</p> <p>(this form is only to be completed should the employee wish to apply for Optional Life and have a <u>different beneficiary designation</u> than the one entered for their Basic Life coverage on the Application form above. Make sure Optional Life is checked off)</p>
	<p>Form #78 Application /Change-Voluntary Accidental Death & Dismemberment Insurance</p> <p>(Voluntary AD&D) - this form must be completed even if the new employee does not want to participate, as it verifies awareness of the program.</p>

Buyback of Probationary Period and Transfer in of Service from a Prior Pension Plan

Buyback of Probationary Period	<p>Active Members of the Pension Plan can purchase Prior Non-pensionable Employment (PNE) to increase their benefit at retirement if it qualifies to be purchased. Any Pensionable Service Buyback must be completed prior to a Member retiring or terminating employment. A Member may apply for Pension Service Buyback by completing Form #31 - Application for Buyback of Prior Non-Pensionable Employment.</p>
Transfer of Pension Benefits from Previous Employer to MEBP	<p>MEBP has Reciprocal Transfer Agreements with other public sector pension plans. If we do not have a reciprocal transfer agreement with your previous employer, we may be able to arrange an Individual Transfer.</p> <p><i>There are time restrictions to apply for a transfer in from a previous plan. If you are considering a transfer in to MEBP, please contact the MEBP Administration Office as soon as you are enrolled in MEBP.</i></p>