



Policies, Procedures and Guidelines

Complete Policy Title

Definition of Retiree and Eligibility for Supplemental Benefits for Retirees of McMaster University

Policy Number (if applicable):

Approved by

Board of Governors

Date of Most Recent Approval

March 7, 2024

Date of Original Approval(s)

March 7, 2024

Supersedes/Amends Policy dated

Responsible Executive

Associate Vice-President & Chief Human Resources Officer (CHRO)

Policy Specific Enquiries

[Human Resources Services](#)

General Policy Enquiries

[Policy \(University Secretariat\)](#)

DISCLAIMER:

If there is a discrepancy between this electronic policy and the written copy held by the policy owner, the written copy prevails.

FORMAT:

If you require this document in an accessible format, please email policy@mcmaster.ca.

INTRODUCTION

1. McMaster University provides employees who retire with certain benefits that facilitate ongoing connection to the University community and access to specific facilities and services. These benefits are referred to as *Supplemental Benefits for Retirees of McMaster University*.

PURPOSE AND SCOPE

2. The purpose of this Policy is to define a **Retiree** and eligibility for *Supplemental Benefits for Retirees of McMaster University*.
3. This Policy applies to employees who participated in one of the University's retirement income plans (Defined Benefit Pension Plans [Plan 2000; Original Plan; Hourly Plan] or Group RRSP) while an active employee and immediately prior to the date of retirement and to Clinical Faculty who are ineligible to participate in a Defined Benefit Pension Plan (Plan 2000; Original Plan) but who meet minimum service and age requirements.

DEFINITIONS

4. For the purpose of interpreting this document:
 - a) words in the singular may include the plural, and words in the plural may include the singular;
 - b) **Continuous Service** means an employee's uninterrupted period of employment with the University since their last date of hire by the University.
 - c) Immediate Pension means either:
 - (i) A reduced or unreduced pension; or
 - (ii) The commuted value of the individual's pension taken after reaching the Special Retirement Age or age 65.
 - d) **Retiree** means:
 - (i) a member of one of the University's Defined Benefit Pension Plans set out below who retires with an **Immediate Pension** in accordance with the retirement date criteria defined in the applicable pension plan:
 - *Contributory Pension Plan for Salaried Employees of McMaster University Including McMaster Divinity College 2000 ("Plan 2000")*
 - *Contributory Pension Plan for Salaried Employees of McMaster University Including McMaster Divinity College ("Original Plan");* or
 - *Contributory Pension Plan for Hourly-Rated Employees of McMaster University Including McMaster Divinity College ("Hourly Plan").*
 - (ii) A member of the *McMaster University Group Registered Retirement Savings Plan ("Group RRSP")* who, effective as of the date of leaving active employment from the University, has:
 - a minimum of 10 years of Continuous Service at McMaster University during which they were enrolled in the Group RRSP and

- has attained the age of 60.
- (iii) A member of Clinical Faculty who was not eligible to participate in Plan 2000 or the Original Plan, and effective as of the date of leaving active employment from McMaster University, has:
- a minimum of 10 years of Continuous Service in a full-time Clinical Faculty appointment; and
 - has attained the age of 60.

SUPPLEMENTAL BENEFITS FOR RETIREES OF MCMASTER UNIVERSITY

5. These benefits are identified on the [Supplemental Retiree Benefits website](#). Costs associated with any of these items are the responsibility of the retiree.
6. For clarity, this definition of *Supplemental Benefits for Retirees of McMaster University* specifically excludes all health, dental, out-of-province emergency travel assistance, life insurance and related benefits, the eligibility of which are determined by collective agreements and/or University policy.

ELIGIBILITY CRITERIA FOR SUPPLEMENTAL BENEFITS FOR RETIREES OF MCMASTER UNIVERSITY

7. Employees who, upon leaving the University, meet the conditions in the above definition of Retiree will be eligible for *Supplemental Benefits for Retirees of McMaster University*.
8. Eligibility for *Supplemental Benefits for Retirees of McMaster University* ends on the death of the Retiree unless there are express provisions for continued coverage for an eligible spouse and/or dependents in the individual policies that govern the application of any of the *Supplemental Benefits for Retirees of McMaster University*.

MCMASTER UNIVERSITY RETIREES' ASSOCIATION (MURA)

9. Retirees who provide their consent to Human Resources Services, will have their contact information forwarded to MURA (McMaster University Retirees' Association).

POLICY APPLICATION AND MAINTENANCE

10. As per the [McMaster University Policy Framework](#), the executive responsible for this Policy will typically review this Policy every five years. Smaller and more frequent reviews may occur to ensure that this Policy is current and compliant with relevant standards and legislation.
11. The University is committed to maintaining the *Supplemental Benefits for Retirees of McMaster University* and ensuring that the program operates in compliance with all applicable laws and regulations and that related administration and practices promote internal equity.
12. The elements of Supplemental Benefits for Retirees of McMaster University are determined at the sole discretion of the University and are subject to regular review, update, change and possible discontinuation.
13. The University reserves the right to amend this Policy, and the provisions referenced herein, from time to time.
14. Nothing in this Policy is meant to supersede the terms and conditions of any collective agreement, or any other contractual agreement, entered into by the University and its employee groups. In the event the

provisions of this Policy contradict any such collective or contractual agreement, the collective or contractual agreement governs, to the extent of the contradiction.

APPENDIX A: RELATED POLICIES AND DOCUMENTS

This Policy is to be read in conjunction with the following policies, statements, and collective agreements. Any question about the application of this Policy or related policies shall be determined by the Associate Vice-President and CHRO and in consultation with the administrator of the other policy or policies. The University reserves the right to amend or add to the University's policies and statements from time to time (this is not a comprehensive list):

- Pension Plans Texts:
 - Contributory Pension Plan for Salaried Employees of McMaster University Including McMaster Divinity College 2000 ("Plan 2000")
 - Contributory Pension Plan for Salaried Employees of McMaster University Including McMaster Divinity College ("Original Plan")
 - Contributory Pension Plan for Hourly-Rated Employees of McMaster University Including McMaster Divinity College; ("Hourly Plan")
- Group RRSP Governance Documents
- Tuition Assistance - Retirees Policy
- Tuition Bursary Program for Dependents and Spouses Policy
- Other policies or Collective Agreements which reference 'retiree' or 'retirement'