Employer Administration Manual

Your go-to resource for administering UPP with confidence. This manual brings together essential information, processes, and responsibilities in one place, helping you navigate your role as a UPP participating employer with clarity and ease.

Effective Date: September 28, 2026

UPP UNIVERSITY PENSION PLAN ONTARIO

Table of Contents

About this manual

Welcome to UPP's Employer Manual!

The manual is intended to support you in your role as a UPP participating employer. Throughout this guide you will find information on:

- The role you play as an employer administrator and its importance to our members.
- The various data UPP needs from you, and how it helps ensure our members' pensions reflect accurate, reliable information.
- Reporting key member events to UPP, with clear guidance on how and when to report them.

This manual provides all the information and resources you need to carry out your role in administering UPP with confidence. If you have any questions, please contact UPP's Employer Experience team by sending a secure message through the **myUPP Employer Portal**.

Your role as a UPP participating employer

To deliver on our pension promise, UPP relies on accurate and up-to-date information about each member's employment with you.

As an employer administrator, your timely and accurate reporting ensures members' pension benefits are calculated correctly and that their records remain current and reliable, helping them plan for retirement with confidence.

Participating employers are required to perform the responsibilities and obligations of an employer under the Plan Documents and applicable law. The Plan Documents include:

- The Plan Text
- The Funding Policy
- The Sponsors' Agreement
- The Trust Agreement

Sharing member data with UPP

As an employer administrator, you share certain member data with UPP, including:

- Pensionable earnings
- Hours worked
- Employment and service dates
- Enrolment and eligibility information

We also collect personal information directly from members such as contact information updated through self-service tools. Together, this information supports Plan administration, member services, and fulfilling any required tax or legislative filings. We may also use it to guide research that helps us enhance the member experience.

UPP's Member Privacy Statement, available at myupp.ca/privacy-statement, explains how we collect, use, and, where applicable, share data with other authorized parties such as UPP employers.

Data UPP may share with you

As a member's employer, you may sometimes require information from UPP to support your responsibilities, such as workforce and succession planning, managing retiree benefits, or administering supplementary retirement arrangements.

In these cases, UPP may share limited information with you to support plan and benefit administration, as permitted under the Member Privacy Statement.

These disclosures are strictly limited to information you originally provided, or data derived from it such as:

- hire and enrolment dates
- total accrued service
- early unreduced retirement date
- pension benefit amounts (including lump sums, if applicable)

When these disclosures go beyond what is required to administer the Plan or retiree benefits, members may elect to opt out of allowing this additional information to be shared.

Member consent and opt-outs

UPP does not share any information provided directly by members—such as responses to inquiries or self-service updates—without their express consent.

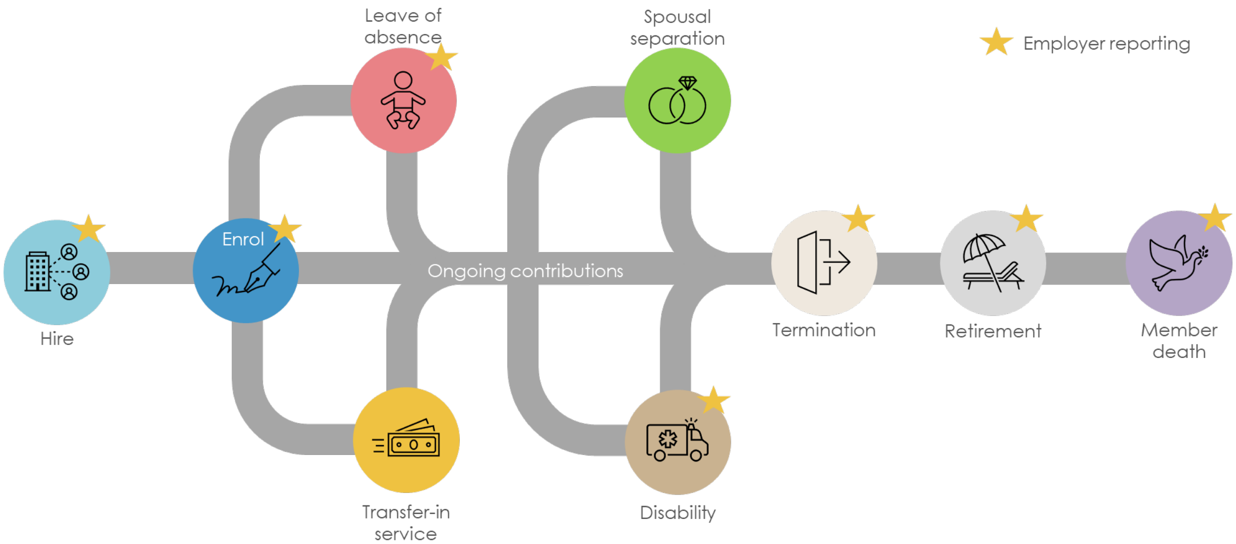
Requesting member data from UPP

When you have a request of this nature, or if you have any questions, please contact our Employer Experience team via secure message in the **myUPP Employer Portal** for assistance.

A member's UPP pension lifecycle

Throughout their membership with UPP, a member may experience various life events that can affect their pension. These may include, but are not limited to:

- taking a leave of absence when starting a family,
- getting injured or suffering from a disability that prevents them from doing their job, or
- changes in marital status.



Note: The above illustration is a sample of member life events and not intended to cover all potential events a member may experience while participating in UPP.

These events represent significant moments in a member's personal life and may also impact their UPP pension. To ensure UPP captures these events when determining a member's pension, we rely on you, as their employer, to report certain information in a timely and accurate manner.

Reporting file types

To properly administer the Plan, we rely on employer administrators to provide timely and accurate member information throughout each member's pension lifecycle.

Employers submit this information through the **myUPP Employer Portal**, either via standardized file uploads or secure messages, for member events such as enrolments, retirements, terminations, or leaves. UPP only accepts information through these two methods and does not accept paper submissions.

The following table lists the files required for each event, as well as the description of each file and its required timing. **It is crucial that employers submit files based on the timing outlined in the table below. Adhering to this timing ensures UPP can provide members with their pension information and that payments can be made in a timely manner and within legislative timelines.**

File type	Description	Frequency
Enrolment file	Provide upcoming enrolments to create member profiles and begin communicating with new members.	Monthly. Submit for all enrolments in the upcoming month before submitting a payroll file for new members. **Note:** Enrolments are effective on the first of the month.
Demographic file	Update a member's name (first, middle, last), date of birth, sex, or language preference, or to replace a temporary SIN with a permanent one.	As needed. Submit it when you become aware of any changes to a member's demographic information.
Event file – termination	Report when a member's employment ends so UPP can calculate the member's pension entitlement.	Within 5 business days of being notified of a member event. Submitting promptly helps UPP provide members with their options within legislated timelines.

File type	Description	Frequency
Event file – retirement	Report when an active member decides to retire and begin their pension. We recommend members submit their notice at least 90 days in advance. **Note:** Pensions typically begin on the first of the month following retirement (e.g., if a member ends employment effective July 31, their pension is effective August 1). If a member elects the first of the month as their retirement date, please confirm with the member, as this may result in losing a month's worth of pension.	Within 5 business days of being notified of the event. Submitting promptly helps UPP provide members with their options with enough time to consider their pension options.
Event file – death	Report the death of an active member so UPP can provide the spouse or beneficiaries with the next steps. **Note:** If you receive a copy of the death certificate, please share this document with UPP via secure message to expedite the process.	Within 5 business days of being notified of the employee's death. Submitting promptly allows UPP to provide the spouse or beneficiaries with their pension benefit options within legislated timelines.
Event file – leaves of absence (LOA)	Report new leaves of absence taken throughout the year, or update or correct previously reported leaves so UPP can maintain accurate service, earnings, and contribution records during the leave period. Types of leaves include reduced workloads, phased retirements, and statutory leaves: **Leave – PPL:** Parental and pregnancy leave. **Leave – WSIA:** Workplace Safety Insurance Act leave. **Leave – Other:** For all other statutory leaves available in Ontario.	Monthly. Submitting promptly helps members understand their contribution options and how a leave may affect their pension.

File type	Description	Frequency
Event file – long term disability (LTD)	Report when a member begins long-term disability so UPP can maintain accurate service, earnings, and contribution records. **Note:** The leave start and end dates can be left blank. Enter the leave start date as the event date, and submit a return-to-work event when the leave ends.	Within 5 business days of being notified. This allows UPP to provide members with their options.
Event file – return to work (RTW)	Report when a member returns from a leave, including LTD, so UPP can change their status from "on leave", to "active".	Within 5 business days of the member's return to work. Submitting promptly ensures the member's earnings, service, and contribution records reflect their return to active employment accurately.
Event file – Annualized pensionable earnings change and employment type or ratio change	Report changes to a member's: • annualized pensionable earnings, • employment status (from part-time to full-time and vice versa), or • employment ratio (the percentage of the full-time equivalent worked) so UPP can maintain accurate earnings and service calculations.	As needed, when you become aware of the change. Submitting promptly ensures the member's pension estimate results in the myUPP Member Portal reflect the most up-to-date information.
Event file – Union designation change	Update a member's record with any changes to their union designation.	As needed, when you become aware of the change.
Payroll files	Submit member contribution and service data so UPP can match remittances to individual records and confirm that their contributions align with their reported earnings.	Per your payroll cadence, (bi-weekly, semi-monthly, or monthly). Submitting promptly ensures contributions and service are applied accurately and members' records remain current. **Note:** For employers on a non-monthly cycle, you may link files together and submit them monthly.

File type	Description	Frequency
Eligibility file	Track enrolment eligibility for other than continuous full-time employees so UPP knows when an employee becomes eligible to join the Plan. This also helps UPP identify concurrent employees, and re-employed members before they terminate membership.	Monthly. Submitting promptly ensures eligible employees are enrolled in the Plan on time, and helps avoid owing retroactive contributions for both members and employers.

For more information on member events, see the Reporting a member event section.

For full details on the requirements for each submission, please refer to the File Specifications Guide.

Ongoing administration

When reporting member information to UPP, certain data fields, among others, are crucial in determining a member's pension benefit. These include:

- Hours
- Pensionable earnings
- Contributions

The following guidance explains how to report each of these fields accurately.

Reporting hours

The hours you report to UPP through each payroll file submission helps maintain members' service and contribution records. You must report two separate hours fields: Hours Worked, and Standard Hours.

Reporting Hours Worked

The hours worked determine the amount of pensionable service a member earns in a particular pay period.

When reporting hours worked, include:

- Work performed in an eligible class
- Paid vacation days
- Paid sick days
- Time the member would have typically worked in the pay period while on a paid leave of absence, research or study leave, phased retirement, reduced-hours arrangement, or self-funded leave
- Statutory leaves where full contributions are deducted from the member's top-up earnings

When reporting hours worked, do not include:

- Overtime
- Work performed in a job not eligible for UPP participation
- Periods of disability
- Pay in lieu of vacation or unpaid sick days
- Unpaid leaves of absence, including statutory leaves

When reporting hours worked on the payroll file, enter values rounded to two decimal places (e.g., if a member worked 37.5 hours, report 37.50 hours).

Reporting Standard Hours

The Standard Hours you report to UPP represent the expected hours of a full-time employee in the same job and pay period. For most full-time employees, their Hours Worked will equal their Standard Hours.

Examples for reporting hours

The following examples illustrate how to apply the reporting rules in different scenarios.

Example 1: Full-time employee

Sandra is a **full-time employee** who works **37.50 hours** per week (7.5 hours per day for a five-day work week). She is a member of UPP, and is paid on a bi-weekly basis.

When reporting Sandra's hours to UPP, her employer will report 75.00 hours (37.50 hours x 2 weeks in the pay period) as both her Hours Worked and Standard Hours on the payroll file.

Example 2: Full-time employee with vacation time

If Sandra, who works **37.50 hours** per week (7.5 hours per day for a five-day work week), **takes two paid vacation days** during the week, her employer will still report 75.00 hours (37.50 hours x 2 weeks in the pay period) for both Hours Worked and Standard Hours.

Paid vacation time is treated the same as Hours Worked, and there is no change in reporting to UPP.

Example 3: Part-time employee

Joel is a **part-time employee** who works **24 hours a week** (8 hours per day for 3 days). A full-time employee in the same role works 40 hours per week (8 hours per day for 5 days).

When Joel's employer reports his hours to UPP, they will report:

- Hours Worked: 48.00 hours (8 hours x 6 days over 2 weeks), and
- Standard Hours: 80.00 hours (8 hours x 10 days).

Example 4: Part-time employee with pay in lieu of vacation or sick days

If Joel, who works **24 hours a week** (8 hours per day for 3 days), **receives a payment in lieu of 40 hours of vacation**, his employer should continue to report:

- Hours Worked: 48.00 hours (8 hours x 6 days over 2 weeks), and
- Standard Hours: 80.00 hours (8 hours x 10 days).

The hours equivalent for the pay in lieu of vacation is not reported to UPP.

Example 5: Reporting hours for a member who terminates within a pay period

If a member terminates during a pay period, report the actual hours worked (during the pay period) up to their termination date, and report the Standard Hours as the full-time equivalent for the entire pay period.

For example, Joe is a full-time employee who typically works **40 hours per pay period**, but **only works 10 hours before terminating**.

His employer should report

- Hours Worked: 10.00 hours, and
- Standard Hours: 40.00 hours.

Example 6: Contract employees who reach the end of their contract period

When a member's contract ends, report an event outlining their expected employment arrangement after the contract concludes.

If the contract is ending, report a termination event to UPP. Timely reporting allows UPP to contact the member about their pension options.

If the contract is being extended, do not report a termination. Continue to report the member's information to us on your regular payroll files.

Example 7: Employee who works multiple roles with the same Standard Hours

If a member works multiple roles during the same payroll period, employers must aggregate the records by summing the Hours Worked into a single reporting entry for that member on the payroll file.

Standard Hours should not be added together. If the total hours worked exceed the Standard Hours, report only up to the total Standard Hours.

For example, Joe works in two roles with a university during a single bi-weekly payroll period:

Role	Hours Worked	Standard Hours
1	35	80
2	40	80

To determine what to report to UPP, follow these steps to calculate the total hours for the member:

1. Hours Worked: Add the Hours Worked for each role.
    - 35 + 40 = **75 total Hours Worked**
2. Standard Hours: Do not add Standard Hours.
    - **80 Standard Hours**

Example 8: Employee who works multiple roles with different Standard Hours

If a member works multiple roles during the same payroll period and each role has different standard full-time hours, employers must align the Standard Hours across all roles before aggregating the results.

Standard Hours should not be added together. If the total Hours Worked exceed the Standard Hours, report only up to the total Standard Hours.

For example, Sarah works in three roles with a university during a single bi-weekly payroll period:

Role	Hours Worked	Standard Hours
1	10	80 ⟵
2	15	75
3	20	70

To determine what to report to UPP, follow these steps to align and total the hours for the member:

Action	Calculation Method	Example
Step 1 Identify the role with the largest Standard Hours.	Select the highest Standard Hours.	**Role** / **Hours Worked** / **Standard Hours** 1 / 10 / 80 2 / 15 / 75 3 / 20 / 70 **Highest Standard Hours: 80**
Step 2 Calculate the Percentage of Appointment for each role.	(Hours Worked ÷ Standard Hours)	**Role 1**: (10/80) = 0.125 **Role 2**: (15/75) = 0.200 **Role 3**: (20/70) = 0.286
Step 3 Calculate the adjusted Hours Worked for each role that doesn't have the highest Standard Hours. This aligns the Percentage of Appointment across each role so they may be combined.	(Percentage of Appointment × Highest Standard Hours)	**Calculate the adjusted Hours Worked** **Role 1**: Standard Hours = 80, so no adjustment needed **Role 2**: (0.200×80) = 16 **Role 3**: (0.286×80) = 22.88 Then, insert the adjusted hours. **Role** / **Hours Worked** / **Standard Hours** 1 / 10 / 80 2 / **16** / **80** 3 / **22.88** / **80**
Step 4 Calculate the total Hours Worked for all roles and align Standard Hours to its highest value.	Sum the Hours Worked for each role. Insert the highest Standard Hours for the total in that column.	**Role** / **Hours Worked** / **Standard Hours** 1 / 10 / 80 2 / 16 / 80 3 / 22.88 / 80 **Total** / **48.88** / **80**

Reporting Pensionable Earnings

The Pensionable Earnings you report to UPP are used to calculate contributions each pay period. Pensionable Earnings are also used to determine a member's average earnings based on the terms of the Plan (or prior plan as applicable), for calculating their UPP and pre-conversion pensions.

Pensionable Earnings are reported to UPP through several file imports:

Import file	What is reported
Enrolment file	The annualized Pensionable Earnings used to determine a member's contributions.
Payroll file	The Pensionable Earnings paid during the pay period.
Event file – Annualized pensionable earnings change and employment type or ratio change	Update annualized Pensionable Earnings when a member's salary changes (for example, due to a salary increase). You must also update their contributions to reflect the new pay rate.

What to include in Pensionable Earnings

In general, Pensionable Earnings include a member's regular or basic wages from their employer. Salary continuance is also considered Pensionable Earnings.

You can find your organization's definition of Pensionable Earnings under Section 20.04 of the UPP Plan Text.

What to exclude from Pensionable Earnings

Outside of regular wages, other types of earnings may be excluded from Pensionable Earnings depending on how they are defined by the employer. Earnings that are generally excluded include:

- Administrative stipends[1]
- Overtime
- Special supplements
- Summer school
- Extramural
- Bonuses
- Indemnity payments
- Expense reimbursement
- Honorariums
- Team lead pay
- Acting pay
- Market adjustments
- Living allowances
- Additional pay for research
- Grant-in-aid
- Additional pay for part-time teaching
- Lump-sum settlements

[1] Note: Stipends are included in Pensionable Earnings for employees of University of Toronto and their affiliates, Victoria University, and University of Guelph (only for service on or after July 1, 2021).

Retroactive Pensionable Earnings

A payment that represents a retroactive adjustment to the employee's base pay, regular earnings or salary for a period when the employee participated in UPP is considered Pensionable Earnings. Retroactive Pensionable Earnings may be payable to an active, deferred or retired member.

Note: If the payment is a special payment, an overtime payment or another lump-sum settlement (i.e. it does not adjust Pensionable Earnings), it is not considered pensionable. In addition, retroactive adjustments to base pay are not pensionable for members who terminated UPP membership and took their CV entitlement out of UPP before the retroactive adjustment is paid.

Retroactive Pensionable Earnings are reported to UPP on the Member Event file. UPP will restate the member's Pensionable Earnings for the corresponding retroactive period and validate the contributions.

Determining the Pension Adjustment (PA)

UPP will also assess whether the pension adjustment needs to be corrected based on the rules in the Canada Revenue Agency (CRA) PA guide which states that:

- **For members who are still actively accruing service in the year the retroactive payment is made,** include these earnings as Pensionable Earnings for the year they are paid.

  Example: If retroactive earnings are paid in 2026 but relate to 2025, include them in the member's regular 2026 Pensionable Earnings to determine the 2026 PA.

- **For members who are not accruing service in the year the retroactive payment is made,** (e.g., pensioners or deferred members), the PA reflects the difference between the revised PA and the PA originally reported for that year. Any difference is reported as a PA in the year the retroactive earnings are paid.

  Example: If retroactive earnings are paid in 2026 but relate to 2025, the PA is calculated using the revised 2025 earnings *minus* the PA originally reported for 2025. The difference, if any, is a PA for 2026.

If you are reporting a correction to previously reported Pensionable Earnings, please report these on your regular payroll submission as an "Adjustment'. UPP will determine whether an amended PA needs to be submitted to CRA.

Reporting Pensionable Earnings for a member working less than full-time

When reporting Pensionable Earnings to UPP, you must provide the member's annualized Pensionable Earnings, which represent the full-time equivalent of their actual earnings if the member works less than full time.

Annualizing ensures Pensionable Earnings are calculated consistently across all members, regardless of employment type. Under UPP plan terms, employers are required to annualize earnings using a specific formula. To calculate this, you'll need two data elements:

- the member's actual Pensionable Earnings and
- their Percentage of Appointment.

The Percentage of Appointment is reported to UPP as the ratio of the member's actual hours worked to the regular hours worked by a full-time member in the same or similar role.

The formula for annualizing a member's Pensionable Earnings is:

$$Annualized\ Pensionable\ Earnings = \frac{Actual\ Pensionable\ Earnings}{Percentage\ of\ Appointment}$$

Reporting Pensionable Earnings during leaves of absence or long-term disability

When a member is on a leave or on long-term disability, employers must continue to report Pensionable Earnings to UPP in accordance with the Plan terms. The reporting requirements vary depending on the type of leave.

Statutory leaves of absence

For a member on a statutory leave of absence (e.g., pregnancy or parental leave), report the annualized Pensionable Earnings that were in effect immediately before the leave began.

If "across the board" economic increases are provided to active employees in the same class as the member during their leave, these increases must also be reflected in their reported earnings.

Unpaid leaves of absence

For a period of unpaid leave of absence, report the Pensionable Earnings that were in effect immediately before the leave began.

Do not apply any increases to these earnings while the member remains on leave.

Research or study leave, self-funded leave, phased retirement program, or reduced workload arrangements.

For these types of leaves, report the Pensionable Earnings that the member would have received if they were not on leave. Include any step or merit increases they are eligible for while on their leave.

If the leave began before your applicable conversion date into UPP, and your prior plan rules or the Canada *Income Tax Act* required you to report actual Pensionable Earnings, report this rather than the Pensionable Earnings the member would have received.

Period of layoff

For a member who is laid off and elects to contribute during the layoff period, report the Pensionable Earnings that were in effect immediately before the member was laid off.

If a member is receiving Pensionable Earnings during a partial layoff, unless they have elected to contribute during their layoff, you should report the actual Pensionable Earnings they receive during their layoff.

Period of disability

For a member on disability, report the Pensionable Earnings that were immediately in effect before the disability began.

These Pensionable Earnings must increase at the same rate and at the same time as any increase in the member's long-term disability (LTD) benefits. If the member is not covered by the

LTD plan, apply the same increase that would have been granted if the member had been covered.

Report these increases retroactively to the effective date of the LTD benefit increase. If you learn of the increase after it takes effect, update the member's Pensionable Earnings with the retroactive effective date.

Adjustments to contributions may be needed if contributions were already made based on the lower Pensionable Earnings.

Please contact our Employer Experience team if you have any questions on reporting these adjustments.

Maximum Pensionable Earnings for Contributions (MPEC)

Each year, UPP provides employers with the MPEC figure which is the limit on Pensionable Earnings from which contributions are deducted.

The MPEC is determined annually by UPP's actuary and communicated to employers. For 2026, the MPEC is $225,300.

Employers should ensure that contributions are not deducted from a member's Pensionable Earnings that exceeds this annual limit.

Reporting Pensionable Earnings for a member who works multiple jobs

This situation applies when a member works multiple roles in the same payroll period, and each role does not have the same standard full-time hours.

Example 9: Calculating annualized Pensionable Earnings for a member working multiple jobs

If a member works multiple roles in the same payroll period and each role has different standard full-time hours, employers must align the Standard Hours across all roles before aggregating the results. This ensures Pensionable Earnings and service are calculated accurately for reporting to UPP.

Note: When reporting the total Annualized Pensionable Earnings, limit this amount to the MPEC if the annualized total actual earnings exceed that amount.

Let's revisit Sarah's example, where a member works in three roles at a university during a single bi-weekly payroll period and each role has different standard full-time hours.

The table below shows Sarah's employment data for each role.

Role	Hours Worked	Standard Hours	Actual Pensionable Earnings	Annualized Pensionable Earnings
1	10	80	$50,000	n/a
2	15	75	$30,000	n/a
3	20	70	$20,000	n/a

The following steps use the information above to calculate Sarah's Annualized Pensionable Earnings and determine how her combined membership data is reported to UPP.

<table>
<tr><th>Action</th><th>Calculation Method</th><th>Example</th></tr>
<tr>
<td>Step 1
Identify the role with the largest standard hours.</td>
<td>Select the highest Standard Hours.</td>
<td>
<table>
<tr><th>Role</th><th>Hours Worked</th><th>Standard Hours</th></tr>
<tr><td>1</td><td>10</td><td>80 ←</td></tr>
<tr><td>2</td><td>15</td><td>75</td></tr>
<tr><td>3</td><td>20</td><td>70</td></tr>
</table>
Highest Standard Hours: 80
</td>
</tr>
<tr>
<td>Step 2
Calculate the Percentage of Appointment for each role.</td>
<td>(Hours Worked ÷ Standard Hours)</td>
<td>Role 1: (10/80) = 0.125
Role 2: (15/75) = 0.200
Role 3: (20/70) = 0.286</td>
</tr>
<tr>
<td>Step 3
Adjust the Hours Worked for each role that doesn't have the highest Standard Hours.
This aligns the Percentages of Appointment across each role so they can be combined.</td>
<td>(Percentage of Appointment × Highest Standard Hours)</td>
<td>Calculate the adjusted Hours Worked:
Role 1: Standard Hours = 80, so no adjustment needed
Role 2: (0.200×80) = 16
Role 3: (0.286×80) = 22.88
Insert the adjusted hours:
<table>
<tr><th>Role</th><th>Hours Worked</th><th>Standard Hours</th></tr>
<tr><td>1</td><td>10</td><td>80</td></tr>
<tr><td>2</td><td>16</td><td>80</td></tr>
<tr><td>3</td><td>22.88</td><td>80</td></tr>
</table>
</td>
</tr>
<tr>
<td>Step 4
Add the total Hours Worked for all roles, and align Standard Hours to its highest value.</td>
<td>Sum the Hours Worked for each role.
Insert the highest Standard Hours for the total in that column.</td>
<td>
<table>
<tr><th>Role</th><th>Hours Worked</th><th>Standard Hours</th></tr>
<tr><td>1</td><td>10</td><td>80</td></tr>
<tr><td>2</td><td>16</td><td>80</td></tr>
<tr><td>3</td><td>22.88</td><td>80</td></tr>
<tr><td>Total</td><td>48.88</td><td>80</td></tr>
</table>
</td>
</tr>
<tr>
<td>Step 5
Calculate the annualized</td>
<td>$\frac{\textit{Total Actual Pensionable Earnings}}{\textit{Total Percentage of Appointment}}$</td>
<td>Total actual Pensionable Earnings:
$50,000 + $30,000 + $20,000 = $100,000
Total Percentage of Appointment:
48.88 hours worked ÷ 80 Standard hours = 0.611</td>
</tr>
</table>

Pensionable Earnings.

Annualized Pensionable Earnings:

$100,000 ÷ 0.611 **= $163,666.12**

Step 6

Confirm the combined data to report to UPP.

Hours Worked	Standard Hours	Actual Pensionable Earnings	Annualized Pensionable Earnings
48.88	80	n/a	$163,666.12

Reporting contributions

The contribution rates

Member and employer contributions, along with investment returns, fund the pensions that UPP members will receive in retirement. Members and employers contribute equally to support UPP's pension promise.

Contributions are calculated based on rates determined by the UPP Joint Sponsors and set out in the UPP Plan Text.

As of January 1, 2026, the contribution rates to UPP are:

[9.2% of annual pensionable earnings up to the YAMPE] + [11.5% of annual pensionable earnings above the YAMPE] = [Member's annual contribution, matched by the employer]

The Year's Additional Maximum Pensionable Earnings (YAMPE) is a threshold set each year by the federal government, based on the average wage in Canada.

Calculating contributions per pay period

Employers calculate contributions for each pay period and deduct contributions from the member's gross earnings for that period.

To calculate contributions, you need the:

- member's annualized Pensionable Earnings
- Year's Additional Maximum Pensionable Earnings (YAMPE)
    - for 2026 the YAMPE = $85,000
- Maximum Pensionable Earnings for contributions (MPEC)
    - for 2026 the MPEC = $225,300
- number of pay periods related to the member in the year

Determining per-pay-period amounts

Before calculating contributions, you must first determine the:

- annualized Pensionable Earnings per pay period
- YAMPE per pay period
- member's employment ratio (or part-time percentage)

Calculate these amounts by dividing the annual figures by the number of pay periods in the year:

$$Pension\ Earnings\ per\ pay\ period = \frac{annualized\ Pensionable\ Earnings}{number\ of\ pay\ periods\ in\ the\ year}$$

$$YAMPE\ per\ pay\ period = \frac{YAMPE}{number\ of\ pay\ periods\ in\ the\ year}$$

Updating contribution calculations

You should review and update your contributions calculations:

- Each year, a new YAMPE and MPEC are released.
- Whenever a member's Pensionable Earnings change. When this occurs, report the change using the "Event file – Annualized pensionable earnings change and employment type or ratio change".

Example 10: Calculating contributions for a full-time employee

The following example illustrates how to calculate contributions for a member who is a full-time employee.

Mary is a faculty member whose annualized Pensionable Earnings for 2026 are $100,000. She is paid on a bi-weekly basis (26 pay periods in 2026).

To calculate Mary's contributions for each pay period, you need her per pay period Pensionable Earnings and the per pay period YAMPE:

$$Mary's\ per\ pay\ period\ Pensionable\ Earnings = \frac{\$100{,}000}{26} = \$3{,}846.15$$

$$Mary's\ per\ pay\ period\ YAMPE = \frac{\$85{,}000}{26} = \$3{,}269.23$$

Use these figures to calculate Mary's per pay period contributions in 2026:

Contributions formula:

(9.2% x minimum of per pay period earnings and the per pay period YAMPE) + (11.5% x per pay period earnings in excess of the YAMPE)

Mary's contributions

= (9.2% x $3,269.23) + [11.5% x ($3,846.15 - $3,269.23)]

= (9.2% x $3,269.23) + (11.5% x $576.92)

= $300.77 + $66.35

= **$367.12**

Mary's total contributions per pay period is $367.12, and her employer will contribute an equal amount.

Example 11: Change in Pensionable Earnings

The example below shows how to recalculate contributions when a member's Pensionable Earnings change partway through the year.

Janelle is a full-time employee whose annualized Pensionable Earnings are $81,000 for the first four months of the year. After that, her pensionable earnings increased to $97,500 for the remainder of the year. Janelle is paid monthly (12 pay periods per year).

Janelle’s employer must determine the contributions for the first four months and then re-calculate the contributions for the remaining eight months.

For the first four months:

Determine Janelle’s annual earnings and YAMPE per pay period:

$$Per\ pay\ period\ earnings = \frac{\$81{,}000}{12} = \$6{,}750.00$$

$$Per\ pay\ period\ YAMPE = \frac{\$85{,}000}{12} = \$7{,}083.33$$

Janelle’s per pay period contributions

= (9.2% x minimum of Janelle’s per pay period earnings and the per pay period YAMPE) + (11.5% x Janelle’s per pay period earnings in excess of the YAMPE)

= (9.2% x $6,750.00) + (11.5% x 0)

= $621.00 + $0

= $621.00

Janelle’s total contributions per pay period for the first four months is $621.00.

Note: Since Janelle’s earnings are less than the YAMPE, all contributions are calculated at the 9.2% rate.

For the remaining eight months:

Determine Janelle’s annual earnings and YAMPE per pay period based on her updated earnings:

$$Janelle's\ per\ pay\ period\ earnings = \frac{\$97{,}500}{12} = \$8{,}125.00$$

$$Janelle's\ per\ pay\ period\ YAMPE = \frac{\$85{,}000}{12} = \$7{,}083.33$$

Janelle’s per pay period contributions

= (9.2% x $7,083.33) + [11.5% x ($8,125.00-$7,083.33)]

= $651.67 + $119.79

= $771.46

Janelle’s total contributions per pay period for the remaining eight months is $771.46

Total contributions for the year

Calculate Janelle’s total contributions for the year:

= ($621.00 x 4 monthly pay periods) + ($771.46 x 8 monthly pay periods)

= $8,655.67.

Janelle contributes $8,655.67 for the year and her employer contributes an equal amount.

Determining annualized Pensionable Earnings and contributions for a part-time employee

A key component of both pension and contribution calculations is the member's annualized Pensionable Earnings. These earnings are reported to UPP through a member event file. Any time a member's annualized Pensionable Earnings change, you must report this update to UPP.

Annualizing earnings for the contribution calculation ensures consistency in how both pensions and contributions are calculated. It adjusts the earnings for members who work less than full time to reflect the amount a full-time employee earning the same rate of pay would receive.

For employees who work less than full-time, the Pensionable Earnings they receive reflect only the period they worked.

To annualize a part-time employee's earnings, adjust their earnings for the proportion of full-time employment they worked.

Once the annualized earnings have been determined, calculate contributions in the same way as for a full-time employee, then adjust the result at the end of the calculation to reflect the member's employment ratio.

To annualize the earnings for part-time or casual employees:

$$Annualized\ Pensionable\ Earnings = \frac{Actual\ Pensionable\ Earnings\ paid}{Employment\ ratio}$$

Example 12: Annualizing earnings and contributions for a part-time employee

Omar works part-time as a member of the facilities team. His regular schedule is 3 8-hour days in a standard 5-day, 8-hour full-time work week.

Omar earns $35,000 per year and is paid semi-monthly (24 pay periods per year).

Step 1: Determine the employment ratio

$$Employment\ ratio = \frac{Hours\ worked}{Standard\ hours}$$

$$Omar's\ employment\ ratio = \frac{3\ days\ x\ 8\ hours\ (24\ hours)}{5\ days\ x\ 8\ hours\ (40\ hours)} = 60\%$$

Omar's percentage of full-time employment is 60%.

Step 2: Calculate the annualized Pensionable earnings

$$Annualized\ Pensionable\ Earnings = \frac{Actual\ Pensionable\ Earnings}{Employment\ ratio}$$

$$Omar's\ annualized\ Pensionable\ Earnings = \frac{\$35{,}000}{60\%} = \$58{,}333.33$$

Omar's annualized Pensionable Earnings are $58,333.33. This amount is then used to determine Omar's per pay period contributions.

Step 3: Calculate per-pay-period Pensionable Earnings and YAMPE

$$Omar's\ per\ pay\ period\ Pensionable\ Earnings = \frac{\$58{,}333.33}{24} = \$2{,}430.56$$

$$Omar's\ per\ pay\ period\ YAMPE = \frac{\$85{,}000}{24} = \$3{,}541.67$$

Step 4: Calculate unadjusted contributions

Because Omar's earnings are below the YAMPE, all contributions are calculated at the 9.2% rate:

Omar’s per pay period contributions prior to adjustment for his employment ratio:

(9.2% x minimum of Omar’s per pay period earnings and the per pay period YAMPE) + (11.5% x Omar’s per pay period earnings in excess of the YAMPE)

Omar’s unadjusted per pay period contributions

= (9.2% x $2,430.56) + (11.5% x $0)

= $223.61 + $0

= $223.61

Since Omar’s earnings are less than the YAMPE, no contributions are required at the 11.5% rate.

Step 5: Adjust contributions for the employment ratio

Since Omar works less than full time, adjust his contributions to reflect his actual time worked:

Omar’s actual per pay period contributions = Omar’s unadjusted per pay period contributions x his employment ratio

Omar’s actual per pay period contributions

= $223.61 x 60%

= $134.17

Omar’s per pay period contribution is $134.17, and his employer contributes an equal amount for the same period.

Determining contributions for dual members

For UPP purposes, a dual member is a member who works in two or more distinct jobs with the same employer, and each job qualifies for membership in UPP.

A member who works in multiple roles with one or more employers is treated as one member for UPP purposes.

When reporting the member information to UPP, you must consolidate the hours and Pensionable Earnings across all qualifying roles and report them under one membership. (See the Reporting Hours and Reporting Earnings sections for more detail.)

Please take extra care when calculating annualized Pensionable Earnings and contributions if the member’s pay rate varies by role.

The following example illustrates how to calculate and report contributions for a dual member.

Example 13: Dual role within the same position with one employer

Theresa works for the university’s facilities department, where she holds two distinct jobs. Her employment provides different compensation based on the time she spends working in each role.

In a standard week, Theresa works 20 hours in one role making $25 per hour and 10 hours in the other role making $35 per hour. She is paid bi-weekly, and the standard full-time schedule for each of these roles is 40 hours per week.

To determine Theresa’s annualized Pensionable Earnings and contribution amounts, the university must consider both pay rates for her different roles.

Step 1: Calculate weekly earnings

Since Therea works a blended week between her two roles, calculate her total earnings in each week to determine her annualized Pensionable Earnings.

$$Theresa's\ weekly\ earnings = (\$25\ x\ 20\ hours) + (\$35\ x\ 10\ hours) = \$850$$

Step 2: Calculate annualized pensionable earnings

Because Theresa works less than full time, the annualization adjusts her actual earnings to reflect the full-time equivalent:

$$Theresa's\ annualized\ earnngs = \frac{\$850\ x\ 2\ weeks\ per\ pay\ period\ x\ 26\ periods}{\frac{30\ hours}{40\ hours}} = \$58{,}933.33$$

Step 3: Convert to per-pay-period amounts

Convert Theresa's annualized earnings and the YAMPE into per pay period amounts before calculating her contributions.

$$Theresa's\ per\ pay\ period\ Pensionable\ Earnings = \frac{\$58{,}933.33}{26} = \$2{,}266.67$$

$$Theresa's\ per\ pay\ period\ YAMPE = \frac{\$85{,}000}{26} = \$3{,}269.23$$

Step 4: Calculate contributions before adjustment

Theresa's per pay period contributions before adjusting for her employment ratio:

(9.2% x minimum of Theresa's per pay period earnings and the per pay period YAMPE) + (11.5% x Theresa's per pay period earnings in excess of the YAMPE)

Theresa's unadjusted per pay period contributions

= (9.2% x $2,266.67) + (11.5% x $0)

= $208.53 + $0

= $208.53

Since Theresa's earnings are below the YAMPE she does not contribute at the 11.5% rate.

Step 5: Adjust contributions for employment ratio

Because Theresa works 30 hours out of 40 full-time hours (75%), her contributions are adjusted to reflect her actual time worked (employment ratio).

Theresa's actual per pay period contributions

= Theresa's unadjusted per pay period contributions x her employment ratio

= $208.53 x 75% (30 hours/40 hours)

= $156.40

Determining contributions for a leave of absence

When a member is on an employer-approved leave of absence, member and employer contributions may be required or optional, depending on the type of leave.

The table below summarizes each type of leave, the leave purchase cost, the method of payment for purchasing the leave, the Pensionable Earnings to use to determine the contributions, the portion of contributions paid by the member and employer, and any important dates or remittance deadlines.

(EE = employee, ER = employer)

Leave type	Contributions required?	Pensionable Earnings for Contributions	Member Contributions	Employer Contributions	Remittance by Employer
Statutory leave *(no payroll contributions possible)*	Optional	Pensionable Earnings that would have been paid if the member was not on leave (including 'across the board', economic, step, or merit increases)	EE share	ER share	Monthly and/or multiple payments made to the employer must be remitted to UPP within one month of the return-to-work date.
Statutory leave *(payroll contributions **possible**)*	Optional	Pensionable Earnings that would have been paid if the member was not on leave (including 'across the board', economic, step, or merit increases)	EE share	ER share	Payroll deductions may be remitted during the leave.
Unpaid leave	Optional	Pensionable Earnings in effect immediately before the leave.	EE and ER shares	No	n/a
Research or study leave	Required	Pensionable Earnings that would have been paid if the member was not on leave (including step	EE share	ER share	Payroll deductions must be remitted during the leave.

Leave type	Contributions required?	Pensionable Earnings for Contributions	Member Contributions	Employer Contributions	Remittance by Employer
		or merit increases)			
Phased retirement program, reduced workload arrangement, or self-funded leave	Required	Pensionable Earnings that would have been paid if the member was not on leave (including step or merit increases)	EE share*	ER share*	Payroll deductions must be remitted during the leave.
Paid Leave	Required	Actual Pensionable Earnings received	EE share	ER share	Payroll deductions must be remitted during the leave.
Partial Layoff *(paid under employment terms and conditions that permit pension contributions)*	Depends on terms and conditions of employment	Actual Pensionable Earnings received	EE share	ER share	Payroll deductions must be remitted during the layoff period.
Layoff *(No Pensionable Earnings, and with employment terms and conditions that permit pension contributions)*	Optional, if permitted by employment terms and conditions	Pensionable Earnings in effect immediately prior to layoff	EE share**	ER share**	If the member elects to make equal monthly contributions, these must begin within one month of the layoff start date.

*Different cost sharing arrangements may apply if there were arrangements in effect before an employer joined UPP.

**Cost-sharing arrangement may be fully paid by the member if the terms and conditions of their employment allows it.

Example 14: Calculating contributions for a leave of absence

Calculating contributions for a leave of absence is done in a similar manner to those of regular contributions, except that for certain types of leaves, the pensionable earnings used may not include expected earnings increases during the leave.

Refer to the table in the previous section for details on which earnings should be used as the basis for the contribution calculation for each type of leave.

Determining contributions for a member entitled to disability benefits under UPP

When a member qualifies for disability benefits under the UPP Plan, they are not required to make contributions while receiving those benefits. During this period, the employer pays both the employer and employee portions of the contributions to UPP. This ensures that the member continues to earn Pensionable Service while receiving disability benefits.

A member qualifies as disabled if they suffer from a physical or mental impairment that prevents them from performing their regular job duties. To qualify, the member must also meet the eligibility requirements for disability benefits under your long-term disability (LTD) program, even if they are not covered by that program.

Where a member is not covered by your LTD program, UPP engages an independent, qualified assessor to validate whether the member qualifies for the UPP disability benefit based on their medical condition and eligibility for disability benefits under your LTD program.

To determine the Pensionable Earnings used to calculate the contributions for a member receiving UPP disability benefits, use the Pensionable Earnings immediately prior to the disability, and adjusted with the same increase as the member's LTD benefits.

Example 15: Calculating contributions for a member entitled to disability benefits under UPP

As with leaves of absence, contributions for a member receiving disability benefits under UPP are calculated in the same manner as regular contributions.

Contributions on retroactive earnings

There may be instances where you need to report earnings related to prior calendar years. This may occur when a retroactive earnings adjustment is negotiated with a union, and those retroactive earnings are pensionable for UPP purposes.

In general, any payment made to an active, deferred, or retired member that represents a retroactive adjustment to their base pay or salary during a period when the member participated in UPP is considered Pensionable Earnings.

You must report these amounts to UPP as retroactive pensionable earnings (see the How to report the contribution amounts section for more detail on reporting procedures).

Retroactive Pensionable Earnings may result in a recalculation of pension benefits for deferred and retired members.

Note: Retroactive adjustments to base pay are not pensionable for members who have terminated employment and taken their entitlement out of UPP (termination of membership) before the retroactive adjustment is made.

Contributions must be deducted from these earnings using the contribution rates in effect for the period the earnings apply to. There is no interest added to contributions resulting from a retroactive increase to Pensionable Earnings.

For example, if retroactive earnings are paid in 2025 for work performed in 2023, contributions should be calculated using the 2023 rules:

9.2% of pensionable earnings up to the YMPE plus 11.5% of pensionable earnings in excess of the YMPE.

In this example, the YMPE is used instead of the YAMPE, since the YMPE was in effect in 2023.

If you have questions about how to report or calculate contributions on retroactive earnings, please contact our Employer Experience team through a secure message in the **myUPP Employer Portal.**

Example 16: Calculating contributions on retroactive earnings

In 2026, Su is a member of UPP, and her employer ratifies a collective bargaining agreement that provides retroactive earnings increases for prior years. The agreement includes a 2.0% increase to earnings for both 2023 and 2024.

In 2023 and 2024, Su's pensionable earnings each year were $65,500. She works full time and is paid semi-monthly (24 pay periods per year).

As a result of the agreement, Su's employer must report updated annualized pensionable earnings of $66,810 for each of those years.

Each pay period in 2023 and 2024, Su received consistent gross earnings of:

$65,500 / 24 = **$2,729.17**.

Step 1: Reporting retroactive pay

For each year affected by the retroactive adjustment, the employer must:

- Report a new annualized pensionable earnings amount of $66,810 to UPP
- Submit two retroactive payroll records to UPP, one for 2023 and one for 2024
- Report the retroactive pay and contributions on each of the payroll records
- Deduct contributions based on the contribution formula in effect for the retroactive year

The retroactive pay for each year is: $66,810 - $65,500 = **$1,310**.

Step 2: Calculating contributions for 2023

To determine the contributions to deduct from the retroactive earnings, calculate the contributions on the updated earnings and subtract the amount already remitted for that year.

To calculate Su's 2023 contributions, you need her per pay period Pensionable Earnings and the per pay period YMPE.

$$Su's\ per\ pay\ period\ Pensionable\ Earnings = \frac{\$66{,}810}{24} = \$2{,}783.75$$

$$Su's\ per\ pay\ period\ YMPE = \frac{\$66{,}600}{24} = \$2{,}775.00$$

Su's per pay period contributions

= (9.2% x minimum of Su's per pay period earnings and the per pay period YMPE) + (11.5% x Su's per pay period earnings in excess of the YMPE)

= (9.2% x $2,775.00) + [11.5% x ($2,783.75 - $2,775.00)]

= (9.2% x $2,775.00) + (11.5% x $8.75)

= $255.30 + $1.01

= $256.31

Note: Use the YMPE, not the YAMPE because Su's adjustments relate to years where the contribution formula was integrated with the YMPE.

Originally, Su's 2023 contributions were:

=(9.2% x $2,729.17) +(11.5% x $0)

= $251.08

since her original earnings were all below the YMPE.

The employer must deduct the amount below in contributions from Su's 2023 retroactive earnings:

= ($256.31-$251.08) x 24 pay periods

= $5.23 x 24

= $125.52

When reporting Su's 2023 retroactive earnings on the payroll file, include the corresponding $125.52 in contributions.

Step 3: Calculating contributions for 2024

Repeat the same process for 2024:

$$Su's\ per\ pay\ period\ Pensionable\ Earnings = \frac{\$66{,}810}{24} = \$2{,}783.75$$

$$Su's\ per\ pay\ period\ YMPE = \frac{\$68{,}500}{24} = \$2{,}854.17$$

Su's per pay period contributions

= (9.2% x minimum of Su's per pay period earnings and the per pay period YMPE) + (11.5% x Su's per pay period earnings in excess of the YMPE)

= 9.2% x $2,783.75 + 11.5% x ($0)

= 9.2% x $2,783.75 + 11.5% x $0

= $256.11 + $0

= $256.11

Note: Once again, the YMPE is used instead of the YAMPE as the YMPE was used in the contribution formula in 2024.

Originally Su's 2024 contributions were:

= (9.2% x $2,729.17)

= $251.08

since her original earnings were all below the YMPE.

The employer must deduct the amount below in contributions from Su's 2024 retroactive earnings:

=($256.11-$251.08) x 24 pay periods

=$5.03 x 24

=$120.72

When reporting Su's 2024 retroactive earnings on the payroll file, include the corresponding $120.72 in contributions.

Remitting contributions

Legislative requirements to remit contributions

UPP and its participating employers must follow the *Pension Benefits Act* (PBA) and the rules set out in the UPP Plan Text regarding the remittance of contributions.

The PBA requires that contributions be remitted to the pension fund within 30 days following the end of the month in which the contributions were deducted.

For example, contributions deducted in February 2025 must be remitted to UPP no later than March 30, 2025. The same requirement is reflected in the UPP Plan Text.

If an employer does not remit contributions within this timeframe, UPP will charge interest on the late contributions from the date they were due until the date they are received by the Plan. For details on how interest is applied, see the "Missing or late contributions" section.

How to report the contribution amounts

You will report contributions to UPP in two ways:

1. On an individual basis, you will report the contributions remitted in the pay period on your payroll file (please refer to the File Specifications Guide for additional details).
2. On an aggregate basis, you will submit a completed remittance form at latest three business days before you intend to send your contributions to UPP.

Payroll file

The purpose of the payroll file is to outline the contribution and service information for each member in a particular pay period. This file contains information on:

- The member's pay period pensionable earnings used to determine contributions
- The hours worked in the pay period and the standard full-time hours for the same period
- The type of pay (e.g., regular, retroactive, etc.)
- The amount of employee and employer contributions

UPP uses this information to:

- Verify that each member's contributions comply with minimum pension standards.
- Reconcile employer remittances and ensure contributions received align with payroll data.
- Help identify a shortfall in contributions and avoid interest charges outlined on page 30.

UPP expects to receive this file five (5) business days after the end of the payroll period.

Remittance form

The remittance form provides the aggregate breakdown of all contributions being paid to UPP for a pay period or cycle. It must include:

- Total employee and employer regular contributions
- Total employee and employer contributions for a single-cost leave
- Total employee contributions for a double-cost leave (member pays employer and employee portions)
- Total employer contributions for members receiving UPP's disability benefit

On a regular basis, UPP reconciles the remittance form against the contributions reported on the payroll file to ensure the two amounts align.

If a discrepancy is found, a member of our Employer Experience team will contact you to understand the difference.

Missing or late contributions

UPP reconciles the contributions received against the payroll files submitted each pay period.

If a shortfall in contributions is identified, UPP will advise you and work with you to reconcile the difference.

If the shortfall is valid, you must remit the remaining contributions as soon as possible. In accordance with your participation agreement, in addition to the contribution remittance for these missing or late contributions, interest will be applied to the amount due from the date the amount was originally expected to the date the final payment is made. Interest will be charged at the rate of prime (as determined by the Bank of Canada from time to time) plus 1.5%.

Overcontribution corrections

If UPP identifies that an employer has overcontributed in a given period, we will notify the employer of the overpayment.

If an employer or UPP identifies an overcontribution by a member, UPP will work with the employer to determine how to correct the overpayment and, if necessary, return contributions to the member.

Where required, UPP will obtain prior consent from the Financial Services Regulatory Authority (FSRA) before issuing a refund of member contributions.

Important: Employers must not refund contributions directly to members without UPP's explicit direction. Please contact UPP promptly upon discovering an overcontribution. Our Employer Experience team will provide direction on how to correct the error.

Reporting a member event

Certain life events can affect a member's pension and you play an important role in reporting these events to us so we can support members at key milestones throughout their pension journey. The table below outlines the employer reporting requirements at a glance, followed by detailed guidance on how to report each event.

Member event reporting at a glance

Member event	Information required[2]
Starting employment in an eligible class (for other than continuous full-time employees only)	• Social insurance number (optional; without it, we may contact you to validate their identity) • Date of birth • Legal name • Full address • Primary email • Monthly earnings • Monthly hours • Year-to-date earnings • Year-to-date hours
Enrolling in UPP	• Employee ID • Social insurance number • Salutation/Professional title • Legal and preferred name • Date of birth • Sex • Phone number and cell number • Primary and work emails • Full address • Hire date • Annualized earnings • Enrolment date • Employment type (e.g., part-time) • Employment ratio (i.e., part-time percentage) • Pay cycle (e.g., bi-weekly) • Union designation
Taking a leave of absence[3]	• Employee ID • Last name • Leave type • Leave start date • Leave end date (if known) • Number of weeks the member was paid top-up (if applicable)

[2] For full details of the requirements refer to the File Specifications Guide.

[3] Depending on when you are reporting the leave to UPP, you may not have all the information needed to report that leave. Please contact the Employer Experience team by secure message in the myUPP Employer Portal for any questions on reporting leaves.

Member event	Information required[2]
Reporting a change in employment information such as earnings, hours, or employment ratio	• Employee ID • Last name • Event type (i.e., what data element is changing) • Amount (if earnings are changing, the new earnings amount) • Employment type (if the employment type is changing, what is the new employment type) • Employment ratio (if changing, what is the new employment ratio)
Becoming physically or mentally unable to do their job[4]	• Employee ID • Last name • Event type (e.g., LTD disability) • Event start date
Leaving their employment	• Employee ID • Last name • Event type • Event date
Deciding to retire and start their UPP pension[5]	• Employee ID • Last name • Event type • Event date
Passing of the member	• Employee ID • Last name • Event type • Event date

[4] In addition to the data files listed above, employers may need to provide UPP's disability manager with a copy of their long-term disability plan provisions to determine if the member meets the eligibility requirements to earn service during a period of disability.

[5] In certain instances, UPP may require additional details in order to facilitate future data sharing for pension or post-retirement benefit administration.

Hiring an eligible employee

When you hire an employee in an eligible class, it's important to ensure they are aware they can join UPP. You must notify UPP of these new hires by including them on the monthly **Eligibility file**. This file indicates your employees in classes that are eligible to participate in UPP, who are not already enrolled.

This is particularly important for employees in other-than-continuous full-time roles, including retired members who are re-employed. We use this information to identify employees who have met the eligibility requirements and ensure they have the opportunity to enrol.

How to report employee eligibility

Submit an **Eligibility file** that includes the employee's:

- SIN (optional)*
- Date of birth
- First name
- Last name
- Full address
- Email address
- Monthly earnings
- Monthly hours
- Year-to-date earnings
- Year-to-date hours

Refer to the File Specifications Guide for file formatting requirements. File templates are available in the myUPP Employer Portal.

*If you do not provide the SIN, we may contact you to validate the identity of the employee.

Continue to report these employees on the **Eligibility file** until they enrol in the Plan and you submit their enrolment information to us. Timely reporting helps us track employees who must begin contributing to the Plan and helps members and employers avoid having to pay retroactive contributions.

The **Eligibility file** also helps us identify employees who must be enrolled immediately, including those who:

- are concurrently employed by another participating employer and are already enrolled in UPP through that employer; or
- previously participated in UPP and remain within 12 months of their termination with a prior participating employer.
- retired members who are re-employed in a full-time role

In these cases, we will notify you that the employee must be enrolled immediately.

Once an employee becomes eligible to enrol, notify us using one of the following methods:

- Complete the enrolment online through the myUPP Employer Portal.
- Submit a completed **Enrolment file** through a secure message in the myUPP Employer Portal.

Enrolment

Full-time employees

As outlined in your participation agreement, enrol full-time employees on the first of the month that coincides with or follows their hire date.

If your organization is joining UPP at a later date, full-time employees who were either not eligible for your prior plan or chose not to participate must enrol in UPP on your conversion date.

Other-than-continuous full-time employees

Eligibility criteria

Other-than-continuous full-time employees working in an eligible class with you or another participating employer may choose to enrol on the first day of the month if they meet at least one of the following criteria:

- earn at least 35% of the Year's Maximum Pensionable Earnings (YMPE); or
- work at least 700 hours a year.

To be eligible, the employee must meet at least one of these conditions in each of the last two consecutive calendar years immediately before their membership.

Reporting and notifying employees

Submit an **Eligibility file** each month, including the monthly and year-to-date hours and earnings for these employees who are not yet enrolled in UPP.

We use this information to identify employees who have met the eligibility criteria. Eligible employees are notified in late November or December and provided with information about how to enrol, effective January 1.

Employees who choose not to enrol

Those that choose not to enrol on January 1 may still enrol on the first of any month during that calendar year.

If they do not enrol in that calendar year, they must again meet the eligibility criteria to become eligible to join on the following January 1.

Percentage of Appointment

The Percentage of Appointment is the ratio that compares an employee's regularly scheduled hours to those of a full-time employee in the same or similar category of employment.

The Percentage of Appointment helps determine pensionable earnings and pensionable service for members who work less than full time.

Under UPP plan terms, employers are responsible for determining the employee's Percentage of Appointment. The methodology you use must be based on objective criteria and represent a bona fide assessment of the employee's scheduled work relative to a comparable full-time position.

While employers determine the Percentage of Appointment, UPP reviews reported figures to ensure they align with Plan terms.

Submitting an Enrolment File

Each month, submit an **Enrolment file** for employees whose enrolment will be effective on the first of the following month. For example, enrolments effective February 1 should be included in the January enrolment file.

It is important to include all required fields in the enrolment file as we use this information to validate the data provided through your regular payroll reporting.

How to report an enrolment

Submit an **Enrolment file** monthly that includes the employee's:

- Employee ID
- SIN
- First name
- Last name
- Date of birth
- Sex
- Phone number
- Email address
- Full address
- Hire date
- Annualized pensionable earnings
- Enrolment date
- Employment type
- Employment ratio
- Pay cycle
- Union designation

Refer to the File Specifications Guide for file formatting requirements. File templates are available in the myUPP Employer Portal.

Note: If you have already submitted your monthly enrolment file and subsequently identify an employee with an enrolment effective on the first of the following month, please use the wizard in the myUPP Employer Portal to enrol the member immediately.

Re-employment

A former or retired member may return to work for a participating employer in an eligible class of employment. Different enrolment rules may apply, depending on the circumstances outlined below.

We recommend informing employees about the potential pension implications of re-employment when they are hired.

Retired members

When a retired member returns to work in an eligible class of employment that allows them to participate in UPP, your responsibilities depend on their new employment status:

- **Full-time**: The member must be enrolled immediately following their rehire date.
- **Other-than-continuous full-time**: The member may re-enrol immediately without having to meet the eligibility requirements outlined in the Other-than-continuous full-time employees section.

If immediate enrolment is not possible, you must enrol them in the earliest feasible pay period. In all cases, their enrolment date cannot be later than the first of the month following their re-employment date.

Important: In most cases, pension payments stop when a retired member re-enrols in UPP and they accrue additional service in the Plan, and resume when they retire again.

Note: A retired member is not eligible to re-enrol if they are subject to certain employer-specific exceptions or has reached age 71, the maximum age they can build additional pension benefits under the Income Tax Act.

Terminated members

The enrolment requirements for a former member depend on whether they have terminated their UPP membership (see below).

If the member…	Then…
Has terminated membership with UPP	Treat them as a new hire for enrolment purposes. **Full-time:** Enrol them immediately on the first of the month that coincides with or follows their hire date. **Other-than-continuous full-time:** They may enrol after meeting the eligibility requirements outlined in Other-than-continuous full-time employees section.
Has not terminated membership with UPP	Enrol them immediately or where immediate enrolment is not possible enrol them in the earliest feasible pay period following their re-employment date. In all cases, the enrolment date cannot be later than the first of the month after their re-employment date. This includes employees hired into Other-than-continuous full-time positions.
Is actively participating in UPP with another employer (also referred to as concurrent employment)	Apply the same enrolment requirements as for members who have not terminated membership with UPP.

What is Termination of Membership?

This occurs after a member terminates employment with all participating employers and meets one of the following conditions:

- 12 months have passed since they terminated continuous service with all participating employers;
- they elect to transfer their entitlement out of UPP; or
- they elect to begin receiving their pension.

Concurrent employment

Employees who work for more than one participating employer at the same time may have different enrolment requirements depending on whether they are already participating in UPP.

For other-than-continuous full-time employees, eligibility to join UPP is assessed across all participating employers. The employee must work in an eligible class of employment across all participating employers and meet one of the following requirements in each of the two calendar years immediately before enrolment:

- they earn at least 35% of the Year's Maximum Pensionable Earnings (YMPE) across all participating employers; or
- they work at least 700 hours across all participating employers.

Employees may satisfy the requirement using earnings in both years, hours in both years, or, a combination of the two.

The table below outlines the enrolment requirements for concurrent employees.

If the employee…	Then…
Is already participating in UPP through another employer	Enrol them immediately, including those working on an Other-than-continuous full-time basis. The eligibility requirements for an Other-than-continuous full-time employee do not apply because they are already a member.
Works for another participating employer but is not participating in UPP	Both employers must report the employee's hours and earnings through the **Eligibility file.** We use this information to determine the employee's eligibility across all employers and notify the appropriate parties when the employee is eligible to enrol.

For members who participate in UPP through more than one employer at the same time, pensionable service and pensionable earnings from all employers are combined when determining their pension. Combining service and earnings typically results in a larger pension for members.

We also monitor member and employer contributions for these members to ensure they are equivalent to a member who earns the same pensionable service and earnings with a single participating employer. If the combined service exceeds this equivalent, an adjustment may be required and we will notify you and the member. Adjustments may result in either a refund of excess contributions or a request for additional contributions. If you have any questions about this reconciliation, please contact our Employer Experience team.

Missed Enrolments

If you missed enrolling a member, you must submit the enrolment immediately using the date the member should have originally joined the Plan.

Example: A full-time employee hired on August 15 should be enrolled effective September 1. If you discover in December that the enrolment was missed, please submit it immediately using September 1 as the enrolment date.

Employers are responsible for both employer and member contributions from the date the member should have been enrolled until the date contributions began being deducted from the member's pay. You may incur interest on missed contributions.

Note: A missed enrolment that spans over multiple tax years may require revisions to prior tax reporting. For example, if a member is identified in 2026 who should have been enrolled in 2025 or earlier, prior tax reporting may need to be updated.

Religious exemption

Occasionally, employees may choose to opt out of participating in UPP because of their religious beliefs. Employees may opt out when they first become eligible to join the Plan, or at any time during their UPP membership.

If an employee wishes to opt out and request a religious exemption:

1. The employee should contact UPP Member Services, who will walk them through the process.
2. UPP will provide the appropriate *Religious Opt-Out Exemption Form.**
3. The employee will submit the completed form to UPP for review. The date on which the employee completes the form is the effective date of the employee's religious exemption and opt out of the Plan.
4. We notify you of the outcome and, where applicable, instruct you to stop deducting contributions.

***Note**: There are two versions of this form: The *New Enrolment* version is used for employees not yet enrolled in UPP but who are eligible to join, and the *Discontinuance of Enrolment* version is used for those already enrolled and contributing to UPP.

If contributions continue to be remitted after the effective date of the religious exemption, we will be required to obtain approval from the Financial Services Regulatory Authority (FSRA) to refund contributions.

Any benefits already earned in UPP before the employee formally opted out due to a religious exemption would remain an entitlement under the Plan. After the member ends their employment with the UPP employer, UPP will provide pension payment options related to the accrued pension and administer it in accordance with the PBA and the Plan provisions.

Leaves of absence

When a member takes an approved leave of absence, or their previously reported leave changes, please report this information to us promptly. This helps members understand their contribution options and how a leave may affect their pension, and ensures we maintain accurate pension information while the member is away from work.

Depending on the type of leave, a member may be able to, or required to, continue making contributions and earning pensionable service during the leave.

Refer to the Determining contributions for a leave of absence section for information about leave costs, cost-sharing arrangements, and deadlines to submit elections and contributions.

How to report a leave of absence

Submit an **Event file – Leaves of absence (LOA)** that includes the member's:

- Employee ID
- Last name
- Leave type (or event type)
- Total weeks paid while on leave
- Leave start date
- Leave end date, if known, or anticipated leave end date

Refer to the File Specifications Guide for file formatting requirements. File templates are available in the myUPP Employer Portal.

We use this information to record the leave on the member's record and apply the correct service, pensionable earnings, and contributions during the leave period.

Leave types

When reporting a leave of absence, use the table below as a guide to determine the appropriate leave type. If you are unsure of what type of leave to use, please contact our Employer Experience team.

Leave type	Paid or unpaid leave	Use when…
Leave – Statutory (PPL)	Paid during the top-up period. Unpaid after any top-up has expired.	The member is on a pregnancy or parental leave.
Leave – Statutory (WSIA)	Unpaid	The member receives benefits under the Workplace Safety and Insurance Act.
Leave – Statutory (Other)	Unpaid	The member is on another type of statutory leave available in Ontario.
Leave – Unpaid	Unpaid	The member is on an unpaid leave.
Leave – Paid	Paid	The member is on a paid leave.
Leave – Phased retirement	Paid	The member is participating in a phased retirement arrangement.
Leave – Reduced workload	Paid	The member temporarily works on a reduced schedule.

Leave – Self-funded leave	Paid	The member is participating in a self-funded leave.
Leave – Layoff without earnings	Unpaid	The member is laid off and receives no earnings.
Leave – Layoff with earnings	Paid	The member is laid off and continues to receive earnings.
Leave – Research leave	Paid	The member is on an approved research leave.

Payroll reporting during a leave of absence

Continue to include members on approved leaves of absence in your regular payroll submissions.

Report a single line for each member on their payroll cycle. However, if a member starts or ends a leave, provide separate lines for the active and leave periods.

For members on an unpaid leave, do not report hours worked and pensionable earnings. Report these fields as 0.00.

For members on a paid leave, do not report hours worked. Report these fields as 0.00.

We use the leave information you submit to determine the appropriate service and pensionable earnings for the member's pension record.

Reporting a return to work from a leave of absence

Report when a member returns from a leave of absence, within five business days of their return to work. This tells us that the member is expected to resume regular contributions in the following pay period.

How to report a return-to-work

Submit the **Event file – Return-to-work** that includes the member's:

- Employee ID
- Last name
- Event type (Return to Work)
- The date the member returned to work

Refer to the File Specifications Guide for file formatting requirements. File templates are available in the myUPP Employer Portal.

Special circumstances

The following sections outline special situations that may affect how you report or administer leaves of absence.

Strikes and lockouts

UPP plan terms do not include a provision that allows contributions during a strike or lockout. However, this period is considered continuous employment, and the members continue to earn eligibility service toward their earliest unreduced retirement date. For clarity, a member cannot purchase the period of a strike or lockout to earn pensionable service.

To report a strike or lockout, refer to the **Non-pensionable periods** section. If you have questions about a specific situation, contact our Employer Experience team.

Non-pensionable periods

Depending on a member's employment situation, you may determine that a period away from work is not considered an approved leave of absence. In this case, please report it to us so the member's service history remains accurate.

To report a non-pensionable period, please contact our Employer Experience team.

Transitional leaves of absence

When an employer joins UPP, special transitional provisions may apply to members who are on a leave of absence on the conversion date.

In most cases, the cost-sharing arrangement that existed before conversion will remain in effect. However, contributions, and the pensionable earnings used to determine those contributions, will be determined using UPP contribution rates and the UPP definition of pensionable earnings.

If you have any questions about how a leave of absence should be treated during the transition period, contact our Employer Experience team.

Disability

Disability eligibility

Under UPP's plan terms, a member is considered disabled if a mental or physical impairment prevents them from performing their regular duties. To qualify for disability benefits under UPP, a member must either:

a) be entitled to disability benefits under your organization's long-term disability (LTD) program; or
b) if not covered by your LTD program, they would have been entitled to benefits had they been covered.

If a member meets this definition, the employer funds both employer and member contributions, and the member continues to build their UPP pension benefits until the earliest of:

- their normal retirement date;
- their date of retirement;
- their date of death; or
- the date on which the member ceases to satisfy the definition of disabled under UPP.

Reporting a disability to UPP

Report a disability to us within five business days of being notified, so we can update a member's record with any LTD leaves they have taken.

How to report a disability

Submit an **Event file – Long-term disability** that includes the member's:

- Employee ID
- Last name
- Event type (LTD – Disability)
- The date the LTD began

Refer to the File Specifications Guide for file formatting requirements. File templates are available in the myUPP Employer Portal.

Members not covered by LTD programs

We rely on you to confirm whether a member is eligible for your Long-Term Disability (LTD) program.

If a member is not covered by the program, please inform us by following the steps below. We will engage our disability adjudicator to assess the member's eligibility for disability benefits. To complete the assessment, the adjudicator may require documentation related to your LTD program.

Note: A member who waives coverage under your LTD program may still qualify for disability benefits under UPP if they would otherwise have been entitled to LTD benefits and meet our definition of disabled.

How to report a disability that does not qualify for your LTD program

If a member is not covered by your LTD program, the table below outlines the responsibilities of the employer, UPP, and the disability adjudicator in assessing the member's eligibility for disability benefits.

Role	Responsibility
Employer	Notify us of the disability via secure message in the myUPP Employer Portal.
UPP	Our Employer Experience team will provide you with a **Disability Referral Form.**
Employer	Submit the completed **Disability Referral Form** along with the member's job description through a secure message in the myUPP Employer Portal.
UPP	We will initiate the assessment process with our disability adjudicator.
Disability adjudicator	Assign a case manager who reviews the information and works directly with the member. They will determine whether the member meets the definition of disabled under UPP and will also establish an expected return-to-work date.
Disability adjudicator	Provide us with the **Initial Entitlement Review Report** within 5 days.
UPP	Share the determination above with you.
Employer	Notify the member of the determination and report the disability event if the member is approved.

If a member does not meet UPP's definition of disabled, under the UPP plan terms the member is still considered active and contributions should continue unless the member is off on an approved leave of absence. If the member is off from work, you must report the appropriate leave of absence that matches their employment arrangement during that period.

Payroll reporting during disability

Continue to include members who are receiving UPP disability benefits in your regular payroll submissions.

Do not report hours worked or pensionable earnings for these members. We determine the appropriate hours and pensionable earnings using the member's employment ratio and annual pensionable earnings.

Report a single line for each member on their payroll cycle. However, if a member starts or ends a disability leave, provide separate lines for the active and leave periods.

You must pay both the member and employer portions of the contributions during a disability period. When reporting contributions, include both amounts as employer contributions and report member contributions as 0.00.

Reporting a return to work from a disability leave

Report when a member returns from a disability leave, within five business days of their return to work. This tells us that the member is expected to resume regular contributions in the following pay period.

How to report a return-to-work

Submit the **Event file – Return-to-work** that includes the member's:

- Employee ID
- Last name
- Event type (Return to Work)
- The date the member returned to work

Refer to the File Specifications Guide for file formatting requirements. File templates are available in the myUPP Employer Portal.

Partial return to work

If a member returns to work at a reduced capacity, you must determine if their return to work means they no longer meet the definition of disabled under UPP. The table below outlines the reporting and contribution requirements for each scenario.

If the member…	Then…
Continues to qualify as disabled, according to UPP's assessment	Continue to report disability contributions and do not report actual earnings or hours during the partial return to work.
Returns to their regular duties (i.e., ceases to be considered disabled) but is temporarily working a reduced schedule outside of a formal return-to-work program	Report the period as a paid reduced-workload leave and deduct contributions based on the member's earnings immediately before the reduced-workload period (i.e., the earnings last reported during the disability period).

Returns to their regular duties (i.e., ceases to be considered disabled) and the reduced workload is expected to be permanent or indefinite	Report an updated employment ratio to reflect the member's new percentage of full-time, and deduct contributions based on the revised employment arrangement.

Common questions about disability reporting and assessments

The following questions are commonly raised by employers and members during the disability assessment process.

Question	Answer
Does a member have to apply for UPP disability benefits?	No. However, applying for disability benefits is generally in their best interest because it allows them to continue growing their pension while on LTD.
What is the member's responsibility in the process?	The member must provide any documentation required to support the disability assessment and any information required by the disability adjudicator.
If the member incurs expenses related to obtaining supporting documents, will these expenses be reimbursed?	No. UPP does not reimburse expenses incurred to obtain supporting documentation.
If the member is completing other documents related to their leave, can they use those documents in this process?	The disability adjudicator can determine whether the documentation available can be considered in their assessment.
Does the disability adjudicator require a follow-up close to the anticipated return-to-work (RTW) date?	No. However, a reassessment is expected if the anticipated RTW date is approaching and the member does not believe they are ready to return.
If a member returns to work before their anticipated RTW date, is anything required from the disability adjudicator?	No. You must report the RTW date to us and resume deducting member contributions, matched by employer contributions.

Retirement

When a member leaves their employment and chooses to start their UPP pension, submit a retirement notice within five business days of being notified of the member's intention to retire. We recommend you submit a retirement notice at least 90 days in advance before their actual retirement date.

How to report a retirement notice

Submit an **Event file – Retirement** that includes the member's:

- Employee ID
- Last name
- Event type (Retirement)
- Service end date

Refer to the File Specifications Guide for file formatting requirements. File templates are available in the myUPP Employer Portal.

We will provide the member with the options available to them and process their retirement in advance of their retirement date.

Continue to report the member in your regular payroll submissions while they remain employed. This ensures that pensionable earnings, contributions, and service earned before their retirement are included in their final pension calculation.

Note: In most cases, we pay pensions on the first of the month following the member's retirement date. For example, if a member's retirement date is July 31, their pension is effective August 1. For this reason, if a member submits the first of the month as their retirement date, please reconfirm with them, as they may lose a month's worth of pension.

Termination

When a member ends employment before becoming eligible to start their UPP pension, report a termination within five business days of being notified of the event. Unlike retirement events, termination events cannot be submitted in advance. Wait until the termination occurs before reporting it to us.

How to report a termination

Submit an **Event file – Termination** that includes the member's:

- Employee ID
- Last name
- Event type (Termination)
- Service end date

Refer to the File Specifications Guide for file formatting requirements. File templates are available in the myUPP Employer Portal.

Note: If the termination is voluntary, ensure the event file is flagged accordingly. Refer to the next section for information about involuntary terminations.

Involuntary termination

If the termination is involuntary, ensure the **Event file – Termination** is flagged as such, and indicate whether the termination was with or without cause. This is important because, in some cases, members who are involuntarily terminated without cause may be eligible for additional benefits under UPP based on the Pension Benefits Act (PBA).

Grievance/Termination Dispute

A member may challenge their termination through a grievance or a formal dispute with their employer. Since each situation is unique, please contact our Employer Experience team for assistance.

The Pension Benefits Act (PBA) does not extend the timeline for providing a member with their options if a dispute or grievance has been filed. As such, if the grievance or dispute is successful, we may need to reissue their options or reinstate their pension record to reflect their return to work.

Pre-retirement death

If an active member dies, report their death within five business days of being notified. If you have a copy of their death certificate, please include it with your submission.

How to report a pre-retirement death

Submit an **Event file – Death** that includes the member's:

- Employee ID
- Last name
- Event type (Death)
- Date of death

Refer to the File Specifications Guide for file formatting requirements. File templates are available in the myUPP Employer Portal.

Once we receive the information, we will contact the survivors on file and provide information about any survivor benefits that may be available from UPP.

Note: If you become aware of the death of a deferred or retired member, please ask the next of kin to contact us directly. You are not required to report these deaths to us, although we appreciate being advised of the event.

Historical records from prior plans

When your organization joined UPP, you were required to provide historical plan records and beneficiary information. These requirements are outlined in your Participation Agreement.

Historical plan records

Historical plan records may be needed to validate deferred member entitlements. If you haven't previously provided this information, please do so. We may contact you if additional documentation is required to support a member claim related to a deferred pension established before conversion.

Historical beneficiary information

Historical beneficiary information may be needed to determine a survivor's entitlement following the death of a member.

If beneficiary documentation was not provided during conversion, it is important to provide it to us when a member dies. We may contact you if we are notified of a member's passing and do not have documentation supporting their historical beneficiary designation, provided a newer beneficiary designation is not on file.

Get support from UPP

We value our partnership with you and are here to support you with your administration needs, to provide a positive experience for both participating employers and members.

Whether you have a question about the Plan or its administration, need guidance on a member event or reporting requirement, or need to provide other information to us, our Employer Experience team is available to help.

The myUPP Employer Portal

The myUPP Employer Portal is your central hub for the tools, resources, and support you need to administer UPP, including file submission templates and the File Specifications Guide.

Through the portal, you can get direct support from our Employer Experience team via secure messages, whether you have a general inquiry or need to share member information with us. This channel helps protect member data when sharing sensitive information.

Use secure messages whenever you are:

- Submitting data files or attachments;
- Sharing documents or information that contain a member's personally identifiable information; or
- Sending a message that contains member personal information.

This is also the primary way we contact you to request member information or documentation.

Additional ways to contact us

Email

If you prefer email, you can also send general questions that do not contain a member's personal information to our Employer Experience team here. For sensitive or personal information, please use secure messages in the myUPP Employer Portal.

Phone

If you prefer to contact us by phone, call our Member Services team at 1-877-627-7877. A Member Services specialist will take your message and arrange for a member of our Employer Experience team to call you back.

Hours

Our team is available from Monday to Friday, 8:30 am to 5 pm ET.

You can also visit myupp.ca/employers/administration-and-support for additional UPP administration information and resources.