

Getting Started Checklist

Setting up your payroll system...

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

2018 Contribution Rates		
	Up to YMPE	Over YMPE
Normal retirement age 65	9.0%	14.6%
Normal retirement age 60	9.2%	15.8%
YMPE for 2018	\$55,900	
2018 OMERS earnings threshold	\$175,223.10	
2018 contributory earnings cap	\$391,300	

- Review all earnings types for your group and determine whether they are contributory or not
 - For a comprehensive list of earnings types, please refer to section **3.1.1 – Contributory earnings defined** of the Employer Administration Manual
 - If unsure, contact your Education and Training Specialist(s)
- Set up payroll system indicators that will allow you to distinguish between CFT and OTCFT employees
 - Ensure you can easily review OTCFT eligibility criteria – to offer voluntary enrolment for OTCFT employees
 - If not possible through your payroll system, determine alternate method

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 This text is a legal document that governs how the pension plan is administered and cannot be superseded by employer or collective-bargaining agreements.

Contribution Remittance

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

Set up for Administration

- Ensure you are able to log in to your e-access account
 - If you do not have your login information, please contact your Education and Training Specialist(s)

Enrol Members

- Using the ***Offer of OMERS Membership (new of amalgamating employers) (Form 103)***, offer existing eligible employees (as of organization's participation date) the option to enrol
 - Continuous full-time (CFT) and mandatory other-than-continuous full-time (OTCFT) (if applicable)
 - Voluntary OTCFT if employee has met *Pension Benefits Act* (PBA) criteria in the preceding two calendar years
- Submit ***Enrolling a Member (e-Form 102)*** through e-access if employee elects to enrol
- As proof of offering enrolment, the signed Form 103, indicating the eligible employee's enrolment election, should be retained indefinitely
- Enrol all eligible CFT and mandatory OTCFT employees after participation date, as a condition of employment
 - Optional enrolment is available only through the voluntary enrolment provision

Schedule Training

- Familiarize yourself with available training options
- Schedule e-Tutoring sessions for initial administration training
 - e-access walkthrough
 - Enrolment
 - Contribution remittance
 - Leave period
 - Disability
 - Member events
 - Annual reporting
- Familiarize yourself with member education services
 - Consider offering an OMERS information session or webinar to your members