

Qualifying for Government of Ontario Insured Benefits

Eligibility Criteria for Retirement on or After January 1, 2017		Post-Retirement Benefit (PRB) Plan Options, Premiums and Payment Terms
Hired before January 1, 2017	Minimum 10 years of pension service* before January 1, 2017	Choice between: LEGACY PLAN Premiums costs are shared 50% Government paid 50% Retiree paid OR RETIREE-FOCUSED PLAN Premiums are 100% Government paid (Default option)
Hired before January 1, 2017 • Less than 10 years pension service before January 1, 2017	Minimum 20 years of pension service** AND Retire from active service to an immediate unreduced pension	

*or 10 years continuous employment with some pension service in each of the 10 years

**or 20 years continuous employment with some pension service in each of the 20 years

Eligibility Criteria for Retirement on or After January 1, 2017		PRB, Premiums and Payment Terms
Hired before January 1, 2017	Minimum 10 years of pension service* AND Retire from active service to an immediate unreduced pension	RETIREE-FOCUSED PLAN Optional Enrolment Premiums are 100% Retiree paid No access to the Legacy Plan
Hired on or after January 1, 2017	Minimum 20 years of pension service** AND Retire from active service to an immediate unreduced pension	

*or 10 years continuous employment with some pension service in each of the 10 years

**or 20 years continuous employment with some pension service in each of the 20 years