



## Introduction

There are limits on the number of days you can teach after retirement without affecting your pension. If you are thinking about returning to work in education, here's what you need to know about the rules.

## The limits

### Rules in effect until Aug. 31, 2006

A window that opened Sept. 1, 2001, to allow for extended teaching is scheduled to close Aug. 31, 2006. During the window, you can teach for up to 95 days in a school year without affecting your pension, no matter how many days you may have taught in the past.

### Rules in effect after Aug. 31, 2006

After Aug. 31, 2006, we return to the old plan provisions that restrict how much you can teach after retirement. Under the old plan provisions, you can teach for up to 95 days in each of the first three school years in which you return to teach (these don't need to be consecutive years) and 20 days each school year after that.

When determining the first three school years, the following rules apply:

1. The school years you taught as a pensioner before the window was opened Sept. 1, 2001, are included in the teaching limits.
2. The five-year window – Sept. 1, 2001 to Aug. 31, 2006 – is a black out period. Any days you taught during this period are excluded from the total you can teach after Aug. 31, 2006.
3. Each school year you teach outside the window uses up one of your 95-day school years. This applies even if you teach for only one day.

### How the 95-day limit works

Here's an example of how the teaching limits will affect four pensioners who return to work after Aug. 31, 2006.

Pensioners	School years taught before Sept. 1, 2001, even if for one day only	School years taught during the window - Sept. 1, 2001, to Aug. 31, 2006	Remaining 95-day school years after August 31, 2006
Allan	0	1	3
Beth	1	2	2
Carole	2	3	1
Tony	3	0	0

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**The limits  
(continued)****Age exemptions**

If you turn 69 while teaching after retirement, the teaching limits apply to you until the end of November of the calendar year in which you turn 69. After that, you can teach as much as you want without affecting your pension. If your pension had been suspended, it will be reinstated in December. If you were contributing to the pension plan, you stop contributing in December and your contributions will be returned after we reconcile records with your employer.

If you are 70 or older when you return to work, the teaching limits do not apply to you. You will continue to collect your pension no matter how many days you teach and you will not be allowed to contribute again to the pension plan.

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**Exceeding the limits**

It is your responsibility to count the number of days you work. When you reach the teaching limit, notify your employer. Your employer will begin deducting pension contributions from your pay the day after you reach the limit.

If you continue to teach the month after you exceed the limit, notify us and your pension will be suspended. For example, if you reach the teaching limit Feb. 15, you begin contributing to the plan on Feb. 16 and your March pension payment will be suspended provided you continue to teach in March. Your pension will remain suspended for every month in which you teach, even if for only one day.

Any pension payments you were not entitled to receive after reaching the limit must be returned with interest.

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**What counts as  
re-employment?**

For pension plan purposes, you are considered re-employed in teaching if you:

- work in any capacity for a school board in Ontario
- work in a designated capacity for an organization, such as a teachers' federation, which participates in the plan under a special agreement
- work as a teacher
  - under an authorized exchange program;
  - for one or more of approximately 40 designated private schools in Ontario;
  - for an Ontario government ministry; or
  - for the Metropolitan Toronto and Region Conservation Authority.

If you don't know whether your position is covered by the re-employment rules, contact us.

If you aren't sure whether your employer participates in the Teachers' plan, ask your employer or consult the list of designated schools in the pension info section of our website at [www.otpp.com](http://www.otpp.com).

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**What counts as a day**

Count all work days, including paid non-teaching days, such as professional development days and sick days. Statutory holidays should also be included if you are re-employed as a 12-month employee.

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**What counts as a day  
(continued)**

Do not count days you worked before you retired. For example, if you retire and return to teach in the same school year, the days you worked before you retired do not count toward the limit.

**Contract employees:** Days count in direct proportion to your contract percentage. For example, if you are on a 50 per cent contract and work half days, you will accumulate one-half day for every calendar day you work. If you are on a 50 per cent contract and work a full day every other day, you will count a full day for every calendar day you work.

**Hourly employees:** If you are paid by the hour, ask your employer to define a normal work day. We recognize a day to be anywhere from 5.5 to 9 hours of work. For example, if your employer reports that your normal work day is 12 hours and that you have worked 135 hours, you will accumulate the equivalent of 15 teaching days (135 hours ÷ 9 hours = 15 days).

**Task-based employees:** If you are hired for a specific task, find out how your employer defines a normal work day for your position. With that information, you are in a position to count the days you work.

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**Returning to work  
right away**

If you plan on working, your “arrangement” to return to work in education has to be made after the later of the date we receive your application or the date of your resignation.

A resignation is considered valid only if:

- your Board of Education confirms acceptance of your resignation without condition;
- no arrangement has been made to return to work in education; and
- you have either received or arrangements have been made to pay any applicable gratuity.

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**Teaching for more  
than a year**

If you plan to teach for the equivalent of a full school year or more, let us know right away. You can choose to stop your pension and begin contributing to the plan as soon as you are re-employed. When you retire again, we will recalculate your pension with the additional credit, based on pension rules in effect at the time. While this will usually result in a higher pension, in rare circumstances it can lower benefits for you or your survivors. Before you decide to contribute immediately upon your return to work, contact us for information on the implications of your decision.

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**Disability pensions  
and re-employment**

If you are receiving a disability pension and return to work in the education field, your disability pension stops.

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**For more information**

If you have any questions, please telephone us toll free at 1-800-668-0105 or 416-226-2700, weekdays from 8 a.m. to 5:30 p.m.

## Teaching after retirement at-a-glance

Situation	What you need to do	What happens to your pension	What happens to your pension contributions
You are re-employed but don't exceed the teaching limit.	<ul style="list-style-type: none"> <li>■ Notify your employer that you are a retired teacher when you accept a job.</li> <li>■ Track the number of days you work.</li> </ul>	<ul style="list-style-type: none"> <li>■ You will continue to receive your pension without interruption.</li> </ul>	<ul style="list-style-type: none"> <li>■ Contributions will not be deducted from your pay .</li> </ul>
You continue to work until the end of the month in which you exceed the teaching limit.	<ul style="list-style-type: none"> <li>■ Notify your employer when you reach the teaching limit.</li> </ul>	<ul style="list-style-type: none"> <li>■ You will continue to receive your pension without interruption.</li> </ul>	<ul style="list-style-type: none"> <li>■ Your pension contributions resume the day after you reach the limit and continue until you stop working.</li> <li>■ After you stop working, we will refund the contributions you made while re-employed, with interest, after we reconcile pension records with your employer.</li> </ul>
You continue to work the month after you exceed the teaching limit.	<ul style="list-style-type: none"> <li>■ As soon as possible, notify us of the date you anticipate reaching the teaching limit, as well as your expected last day of work.</li> <li>■ Notify your employer when you reach the teaching limit.</li> <li>■ During your last month of re-employment, provide us with a completed Pension Reinstatement form. We need this form to start your pension again.</li> </ul>	<ul style="list-style-type: none"> <li>■ We will suspend your pension the month following the month in which you exceed the teaching limit.</li> <li>■ Your pension resumes without change the month following your last day of re-employment. (You cannot return to work again during the month in which your pension is reinstated.)</li> </ul>	<ul style="list-style-type: none"> <li>■ Your pension contributions resume the day after you reach the limit and continue until you stop working.</li> <li>■ After you stop working, we will refund the contributions you made while re-employed, with interest, after we reconcile pension records with your employer.</li> </ul>
You plan to work for a year or more and want us to recalculate your pension.	<ul style="list-style-type: none"> <li>■ Contact us right away to learn about the implications of accumulating pension credit during your entire period of re-employment.</li> <li>■ Let your employer know immediately that you will be contributing for your entire period of re-employment.</li> <li>■ During your last month of re-employment, provide us with a completed Pension Application form. We need this form to start your pension.</li> </ul>	<ul style="list-style-type: none"> <li>■ Your pension will be suspended during your entire period of re-employment.</li> <li>■ Your pension will be recalculated to include the additional credit you accumulated while re-employed and based on pension rules in effect when we receive your application.</li> <li>■ If you end up working for less than a year, your pension will not be recalculated when you retire again.</li> </ul>	<ul style="list-style-type: none"> <li>■ Contributions are deducted during your entire period of re-employment.</li> <li>■ If you end up working for less than a year, we will refund your contributions, with interest, after we reconcile pension records with your employer.</li> </ul>