



## Right of Recourse

Have you recently been denied a request that affects your pension?

If you disagree with any decision by Alberta Pensions Services Corporation (APS), PSPP's pension administrator, that affects your pension plan status or benefit payments, you may have that decision reviewed by APS. If you disagree with the results of that review, you may apply to have the Corporation's decision reviewed by the Public Service Pension (PSP) Board. This Information Sheet presents guidelines to use if you are not satisfied with a decision made by APS. However, before you ask for recourse from the PSP Board, there are two steps you should take.

### 1. Seek an explanation

If you have a concern with a decision made by APS, phone 1-877-453-1PSP (1777) to find out more about the decision made. APS staff may be able to answer your questions or explain the pension plan regulations.

### 2. Request an administrative review

Do you believe that APS may have overlooked some important information? A second look at your request may clarify either your request or the Corporation's decision.

Write a letter to:  
PSPP c/o Alberta Pensions Services Corporation  
5103 Windermere Blvd. SW  
Edmonton, AB T6W 0S9

Ask APS for an administrative review of the decision. Be sure to detail your concern with the decision and why you believe it should be reviewed. Be sure to include your name, address and employer name in your letter.

An administrative review is a more detailed look at the nature of the decision affecting your pension plan status. APS management will closely examine your submission, the information in your file and the decision. They will ensure legislation and/or administrative policy has been correctly applied. APS will then respond to you in writing with its findings.

Your request for an administrative review should be made **in writing, within 30 days from the date you received the written decision with which you disagree.**

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The PSP Board will only review those decisions of APS that involve the use of some judgment or discretion. It may be that your request has been denied by APS because legislated provisions are being followed or enforced and APS is not able to comply with your request. If that is the case, or if your request would require change to the legislated plan rules, then the PSP Board may not review the decision of APS.

Upon receiving your request for a review by the PSP Board, the Board will advise

you in writing of its decision about whether or not to hear your appeal.

Even if the PSP Board decides not to review the decision of APS, your request will still be forwarded to the PSP Board for their information. While not able to provide a remedy to you, the PSP Board will examine whether a change to the legislated plan rules ought to be considered.

**The request for a Board review must be made in writing within 60 days following the date of the letter advising you of the outcome of the administrative review.** (This time-limit may be extended by the Board.)

To request a Board review, you should include with your request a written statement explaining your position on the matter.

Your written statement should include:

- ✓ The grounds for the Board review – basically outlining your point-of-view and the reasons you believe the Board should deal with your case,
- ✓ The facts, and
- ✓ The remedy you are seeking.

If the PSP Board agrees to review the matter, it will ask APS to provide a written submission outlining the reasons why the decision was made. APS's submission will be provided to you so that you may add any information that you feel is missing.

The PSP Board will carefully review all of the materials provided by both you and APS. If you feel it is necessary that you attend the Board meeting to make a verbal presentation, you must include

that request with your request for a Board review. The Board will advise you of any necessary arrangements for your attendance.

### The decision

After reviewing all the information pertaining to your case, the PSP Board will make a decision. Once the decision is made, the Board will communicate that decision to you in writing.

It is important to remember, however, that the PSP Board cannot grant any remedy unless it is allowed by the legislation.

### Need information?

Alberta Pensions Services Corporation (APS) proudly serves PSPP and provides responsive and focused member service on behalf of the Plan.

If you have questions or need assistance with your request for an administrative review, or your right of recourse, please call APS through the Member Services Centre at 1-877-453-1PSP (1777).

### Our address is:

PSPP c/o Alberta Pensions Services Corporation  
5103 Windermere Blvd. SW  
Edmonton, AB T6W 0S9

E-mail: [memberservices@pspp.ca](mailto:memberservices@pspp.ca)  
Websites: [www.pspp.ca](http://www.pspp.ca)  
[www.apsc.ca](http://www.apsc.ca)

**This information package provides general information only. Should anything in the package conflict with governing legislation, the latter shall apply.**