



# Enrolment & Eligibility

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## Enrolling a Member

Employees are enrolled in the [employer portal](#) within 30 days of their eligibility date. Go to the [Participation Eligibility](#) section to determine eligibility.

## Deducting Contributions

After the member is enrolled, regular payroll deductions are set up to pay for their contributions to the Plan. Employers are responsible for remitting both the member and employer contributions to PSPP's administrator, Alberta Pensions Services Corporation (APS), on a pay period basis. Remitting contributions occurs in two parts: reporting of the contributions through the [remittance](#) process in the Employer Portal, and delivery of the funds to PSPP via electronic funds transfer (EFT) or cheque.

Contributions are required to be remitted no later than 15 days following the payment date. Penalties are assessed if payment is received after 15 calendar days. Employers must report contributions annually before January 31st of the following year, or immediately when a member leaves employment, moves to a non-participating class or position; or joins the Management Employees Pension Plan or Universities Academic Pension Plan where a Combined Pensionable Service (CPS) relationship is formed.

APS maintains a separate account for each member. Contributions continue to be remitted until employment ends or until the member becomes ineligible to contribute, attains the maximum of 35 years of pensionable service (including CPS), reaches the end of the year in which they turn age 71, or they choose not to continue contributions while on a leave without salary.

[Click here for information](#) on how contributions are calculated.

## Welcome Letter

A welcome letter is mailed to new members within 30 days of being enrolled. The letter includes a QR code and asks members to view the [PSPP onboarding video](#). In the welcome letter and video, members are instructed to go to [PSPP.ca](#) and register for the member portal - Your Pension Profile (YPP).

Members should register for YPP using a personal email address, since corporate email addresses tend to change over the course of their career. The first time they log in to YPP, they can use their Member ID or the last four digits of their SIN with a personal email address. Registration is secure through a two-step process and only the member will have access to their pension information.

Through YPP, members will need to update their [pension partner](#) and [beneficiary\(ies\)](#) information. The member is responsible for keeping their relationship status and personal information up to date. Go to the [Overview of YPP](#) for more information.

## Participation Eligibility

### Mandatory Participation

Employees who work 30 or more hours per week on a continuous (permanent) basis must enroll in PSPP.

Employees who work 30 or more hours per week on a non-continuous basis where the contract term is greater than one year must also be enrolled.

### Elective Participation

Elective Participation rules are determined by employers and documented in their [Pension Policy](#). An employer can choose to allow employees who: work 30 or more hours per week non-continuous where the contract is less than one year, work 14 or more hours but less than 30 hours per week, continuous.

### Ineligible Participation

Employees who: work 14 or more hours but less than 30 hours per week on a non-continuous basis; work less than 14 hours per week; are in receipt of a PSPP, Management Employees Pension Plan (MEPP) or Public Service Management (Closed Membership) Pension Plan pension benefit; or have reached age 71 are not allowed to participate in the Plan.

### Participation Overview

| Mandatory  | Elective  | Ineligible   |
|--|---|--|
| <ul style="list-style-type: none"> <li>✓ Working 30 + hours per week, continuous.</li> <li>✓ Working 30+ hours per week, non-continuous where the contract term is greater than one year.</li> </ul> | <ul style="list-style-type: none"> <li>☐ Working 30+ hours per week non-continuous where the contract is less than one year.</li> <li>☐ Working 14+ hours but less than 30 hours per week, continuous.</li> </ul> | <ul style="list-style-type: none"> <li>✗ Working 14+ hours but less than 30 hours per week on a non-continuous basis.</li> <li>✗ Working less than 14 hours per week.</li> <li>✗ In receipt of a PSPP, Management Employees Pension Plan (MEPP) or Public Service Management (Closed Membership) Pension Plan pension benefit.</li> <li>✗ Has reached age 71.</li> </ul> |