



Manitoba Home Care Employees Pension Plan Summary	
Administration/Investment Manager	Great-West Life- Group Retirement Services
Effective Date	April 1, 1989 (Joint Trusteeship effective October 20, 2014)
Legislation	Provincial Regulated - Pension Benefits Act, Manitoba - Office of the Superintendent - Pension Commission
Class of Employees	All Employees
Eligibility & Membership	<p>Full-time employees: All employees are eligible to join the Pension Plan upon hire and must join no later the first day of the month on or after the completion of 2 years of continuous employment.</p> <p>Other employees (Part-time and Casual): All employees are eligible to join the Pension Plan upon hire and must join no later the first day of the month on or after the completion of 2 years of continuous employment provided they have earned at least 25% of the Year's Maximum Pensionable Earnings (YMPE) under the Canada Pension Plan in each of the 2 calendar years before joining the Pension Plan.</p>
Required Contributions	<p>Employee: Required to contribute 4% of employee's gross earnings</p> <p>Employer: Will match the member's required contributions (4%)</p>
Withdrawals	While as an active Plan member, not permitted for withdrawals of required contributions except on relationship breakdowns or employee voluntary contributions.
Termination, Retirement or Death	Immediate vesting and locking-in. (Some exceptions where funds may not be locked-in)
Investments	<p>Determined by the Board of Trustees</p> <p>All Employees: Balanced Fund</p> <p>Employees over age 60: Conservative Fund is available for selection</p>
Questions	Contact your applicable Resource Coordinator or the RHA Benefits/Payroll Office

January 2018

This document is a brief description of the Pension Plan provisions and is not a legal document. The Plan Text will provide the specific benefit details and will be the governing document in the event of any questions as to interpretation.