

# LABOR RELATIONS: RETIREMENT

## **Government and Public Employees Retirement Plan (RREGOP)**

The RREGOP covers regular and casual employees working full or part-time in the health and social services network, the education network and the Quebec civil service.

Employees in the health and social services network benefit from the RREGOP. This is a defined-benefit pension plan (i.e., the amount of the pension is set in advance according to a precise formula) providing a lifetime pension of up to 80% of your average eligible salary for the 5 years of service during which your salary was the highest.

## **When am I eligible to retire?**

You are eligible for a reduced pension as early as age 55, unless you have completed 35 years of qualifying service before that age. To obtain an unreduced pension, you must meet one of the following three eligibility criteria: have 35 years of qualifying service, or be 61 years of age, or be at least 60 years of age and have a minimum of 30 years of qualifying service [eligibility factor 90] (see the notion of service on page 2 of this document).

## **Once I've decided on my retirement date, how much time should I allow to apply?**

It's best to allow a minimum of 90 days before the first day of the month of your retirement to apply for retirement, since this is the usual processing time for your application at Retraite Québec.

## **How do I apply for a pension?**

- Complete form 079 - Demande de prestation de retraite d'un régime de retraite du secteur public, which you can find on the Retraite Québec website, and send it to Retraite Québec.
- Retraite Québec will send you an answer sheet with options for your future pension, which you must complete and return.
- Notify your employer's human resources department and your manager at least 2 weeks before your retirement date. For CIUSSS Centre-Ouest, the contact person is Ms Aggie Sbardì: [asbardi@jgh.mcgill.ca](mailto:asbardi@jgh.mcgill.ca) (buyback, progressive retirement & retirement requests)
- Shop around for insurance while you're applying for retirement. Since you will no longer be an employee of the health and social services network, you will no longer be eligible for group insurance.

Questions? Contact us:

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## DEFINITION OF SERVICE

Service is the measure of the time during which you have had an employment link with an employer subject to the RREGOP. It is expressed in years or fractions of a year.

## ELIGIBILITY SERVICE

Eligibility service is the PERIOD during which you were a member of the pension plan.

Since 1987, whether you are a part-time or full-time employee, it is this period that is taken into account, regardless of the number of days worked in the year.

Eligibility service is mainly used to count years of participation in the pension plan. The age of the participant and the period of participation in the pension plan are decisive criteria for obtaining a pension and determining the benefit level.

Therefore, the service for eligibility is the accumulation of time to establish your retirement date, without reduction.

## SERVICE FOR PENSION CALCULATION

Service for pension calculation is used to establish the percentage to determine your retirement pension. Each completed year is equal to 2% of your best five-year average salary. Note that the service used to calculate your pension is based on TIME WORKED, not on the period during which you worked. So, if you have 32 years of service for calculation purposes, your pension will be equivalent to 64% of your best five years.

Therefore, service for pension calculation is the accumulation of time used to calculate your pension, and is based on time worked.

## How can I find out how much my pension will be?

You can contact the APTS Social Security Sector to obtain an estimate of your pension based on the different scenarios you have chosen. To do so, send an e-mail to [retraite.assurance@aptsq.com](mailto:retraite.assurance@aptsq.com).

## Good to know:

- The retirement pension to which you will be entitled is a life pension. This means that it will be payable until your death. The contribution rate varies from year to year. In 2021, the contribution rate was set at 10.33% of your eligible salary.
- Please note that your Québec Retirement pension is deposited on the 15th of each month, or on the preceding business day.
- The new 2023-2028 collective agreement provides for an increase in the maximum age for participation in the RREGOP from 69 to 71.

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## PROGRESSIVE RETIREMENT PROGRAM

### Article 41 of the national provisions

The purpose of the progressive retirement program is to enable full-time or part-time employees working more than 40% of a full-time schedule to reduce their workload in the final years before retirement.

**Good to know:** Under the new 2023–2028 collective agreement, the initial progressive retirement agreement can be extended from 5 to 7 years!



- Progressive retirement is granted, subject to prior agreement with the Employer, taking into account the needs of the center of activities.
- An employee may request the program only once, even if it is cancelled before the agreement expires.
- The request must be made, in writing (e-mail), at least 90 days before the start of the agreement; it must also specify the duration of the agreement;
- Write to your manager and the CIUSSS contact person, Ms Aggie Sbardi: [asbardi@jgh.mcgill.ca](mailto:asbardi@jgh.mcgill.ca)
- The agreement is for a minimum of 12 months and a maximum of 60 months; The employee may agree with the Employer, in writing, and more than 6 months before the end of the agreement, to extend this agreement. Any extension must be for a minimum of 12 months and a maximum of 60 months. Notwithstanding any extension, the total term of the agreement may not exceed 7 years.
- The percentage of work performed must be, on an annual basis, at least 40% or at most 80% of that of a full-time employee;

### **Rights & benefits:**

- For the duration of the agreement, you will receive compensation corresponding to your work performance;
- You continue to accumulate seniority as if you were not participating in the program (for part-timers, this is a weekly average of seniority days accumulated over the last 12 months);
- Your service (full-time or part-time) prior to the agreement is considered for retirement eligibility and pension calculation purposes.
- During the term of the agreement, the employee and the Employer make contributions to the pension plan on the basis of the evolving eligible salary and work performed (full-time or part-time) by the employee prior to the start of the agreement;

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