

# Retirement Process & Retiree Benefits



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# Introduction

Ready to retire? We know this is one of the most important life events you will ever experience, from both a personal and professional perspective. Retirement can be the best time of your life; it is your reward as you wind down your professional career with The City of Calgary.

This booklet provides information about retiring from The City of Calgary. It is also a guide to understanding the major provisions of the various benefit/pension plans. Should any questions arise concerning the interpretation or administration of benefit/pension plans referred to in this booklet, the official plan document will govern in all cases.

The contents of this booklet are subject to change. We encourage you to take the time to review the information, and refer questions to the contacts listed on page four.

# Thinking about retiring from The City?

1. Determine if and when you are eligible to retire.

When can I retire and at what age?

*Members of the Local Authorities Pension Plan (LAPP):*

- *Once members have participated in the pension plan for two years, they become eligible to retire and can start receiving a reduced or unreduced pension once they reach age 55.*
- *Members must start their pension by December 31 of the year they reach age 71.*

*Members of the Special Forces Pension Plan (SFPP):*

- *Once members have participated in the pension plan for five years, they become eligible to retire and can start receiving a pension at age 55 or any age with 25 years of pensionable service.*
- *Members must start their pension by December 31 of the year they reach age 71.*

*Members of the Firefighters Supplementary Pension Plan (FSPP):*

- *Members can retire with a pension at age 55, or at any age with at least 30 years of pensionable service.*
- *Members must retire no later than the first day of the month immediately following their 60<sup>th</sup> birthday.*
- *Members can retire with a reduced pension if they have at least 25 years of pensionable service.*

2. Get an estimate based on a potential retirement date you have in mind. Get a few estimates for comparison. How?
  - If you are a member of **LAPP**, go to the [My Pension Plan](#) and login to complete a pension estimate on your own or call **1-877-649-5277**.
  - If you are a member of **SFPP**, go to the [My Pension Plan](#) and login to complete a pension estimate on your own or call **1-877-809-7377**.
  - If you are a member of **FSPP**, contact Morneau Shepell at **1-877-351-5911**.
  - If you are a member of **SPP** or **OCP**, go to the on-line calculator or contact Aon at **403-303-1516**.
3. Contact [Canada Pension Plan \(CPP\)](#) at **1-800-277-9914** for an estimate.
4. Review the steps involved in "[I've decided to retire – what do I do?](#)". A checklist has been provided to help you.

5. Review information on your pension plan provider(s):
  - Local Authorities Pension Plan ([LAPP](#))
  - Special Forces Pension Plan ([SFPP](#))
  - Firefighters Supplementary Pension Plan ([FSPP](#))
  - Supplementary Pension Plan ([SPP](#))
  - Overcap Pension Plan ([OCP](#))
6. Attend an [Employee Pension Plan Presentation](#).
7. If you are considering continuing to work after retirement, learn about [Re-employment after Retirement](#).
8. Additional financial advice is available through [The City of Calgary - Employee and Family Assistance Program \(EFAP\)](#). Contact them to talk with a financial advisor.

## Contacts

Here is a list of people to help you with the retirement process:

Resource	Contact Number	Comments
Pay Services	403-268-5800	To submit your intent to retire and finalize your last day of pay.
HR Support Services	403-268-5800	To book an appointment to finalize your retirement paperwork or to update your beneficiary(ies).
HR Support Services	403-268-5800	Retiree Benefit enquiries.
Alberta Pension Services - LAPP	1-877-649-5277	External pension administrator for the Local Authorities Pension Plan (LAPP).
Alberta Pension Services – SFPP	1-877-809-7377	External pension administrator for the Special Forces Pension Plan (SFPP).
Aon	403-303-1516	External pension administrator for City Supplementary Pension Plan (SPP), Overcap Pension Plan (OCP), Fire Chief & Deputy Overcap Pension Plan (FCDOPP), Police Chief & Deputy Overcap Pension Plan (PCDOPP), Elected Officials Pension Plan (EOPP), Executive Pension Plan (EPP), and Contractual Pension Plan (Contracts).
Morneau Shepell	1-877-351-5911	External pension administrator for Fire Supplementary Pension Plan (FSPP).
Canada Pension Plan	1-800-277-9914	Government pension plan administrator.
Old Age Security	1-800-277-9914	Government pension plan administrator.

# I've decided to retire – what do I do?

Once you make the decision to retire, there are a series of steps you need to take. The steps provided below will tell you what to do at least four months prior to your intended date of retirement.

1. Decide how to handle any accrued vacation and the retirement allowance.

- a. You may choose to have your accrued vacation taken as either:
  - i. Time off prior to your last day of pay, or;
  - ii. Cash payment on your last cheque, or;
  - iii. Transfer to your Registered Retirement Savings Plan (RRSP), or;
  - iv. Combination of the three choices above.

*Note: To transfer funds to your RRSP, you must have the RRSP room available as per your CRA Notice of Assessment. You must also complete the Declaration for Source Deduction Relief form (available from your Pay Services Administrator) if you choose this option.*

- b. A retirement allowance is payable when you retire immediately to a pension after your last day of pay. The allowance is equivalent to your current entitlement of annual vacation, and is paid over and above the normal vacation accrued at your date of retirement. You may choose to have your retirement allowance taken as either:
  - i. Time off prior to your last day of pay, or;
  - ii. Cash payment on your last cheque, or;
  - iii. Transfer to your Registered Retirement Savings Plan (RRSP), or;
  - iv. Combination of the three choices above.

**Note:** *The retirement allowance is considered by the CRA as a Retiring Allowance, and as such, has different RRSP eligibility rules. Provided you were hired prior to 1996, you may be eligible to transfer \$2,000 for each year of service up to and including 1995. You must complete the Direct Transfer of a Retiring Allowance form (available from your Pay Services Administrator) if you choose this option.*

**Note:** *Cash payments are subject to income tax deductions at source (on your cheque).*

2. Contact your business unit's [Pay Services Administrator](#) to inform them of your decision. You can call **403-268-5800** to determine your pay services contact. This person will also help you complete a letter of retirement, which clearly states your last day of 'work' and your last day of 'pay'. Your retirement date is the day following your last day of pay.

**Note:** *The last day of 'work' and the last day of 'pay' are not always the same if, prior to retirement, you have been on vacation, Workers' Compensation Board (WCB), Sickness and Accident (S&A), or Long-Term Disability (LTD).*

3. Complete the Intent to Retire form.

4. Obtain the required signatures on the Intent to Retire form and the letter of retirement. Forward the completed form and letter to your Pay Services Administrator.
5. A Retirement Advisor will provide you with the LAPP Retirement Application Form and submit to the pension plan.
6. Within 90 days of your retirement date a Retirement Advisor will contact you to set up an appointment to finalize documents for your pension.
7. Bring the following original documents to your meeting with the Retirement Advisor:
  - a. Your Options package provided by Alberta Pension Services.
  - b. Your birth certificate, passport, citizenship papers, driver's licence or Alberta Health Care card in order to provide proof of age and identity.
  - c. Your spouse's birth certificate, passport, citizenship papers, driver's licence or Alberta Health Care card to provide proof of age and identity.
  - d. Marriage certificate and any other documentation of name change.
  - e. Divorce decrees absolute or certificate of divorce.
  - f. Matrimonial Property Order.
  - g. Spouse's Social Insurance Card.
  - h. Void cheque.

**Note:** *The Retirement Advisor will photocopy and certify your documents and return them to you immediately.*

## Retiree Benefits

The City of Calgary offers a Retiree Benefit Plan up to age 65 for employees who take early retirement, regardless of years of service. These benefits are optional and provide a bridge between early retirement and access to government benefits at age 65.

The Retiree Benefit Plan is intended to supplement your provincial health care plan. It is your responsibility to ensure your provincial health care coverage continues into retirement. If you have questions regarding provincial health care coverage, contact the provincial health authority for your province of residence.

### Enrolment

The decision to enrol in the Retiree Benefits Plan should be considered as part of your overall retirement planning process. Enrolling in retiree benefits is optional.

You may select one, all or none of the following benefits:

- Extended Health Care
- Dental Care
- Basic Group Life Insurance

### Things to consider:

You should consult with your family members and financial planner before selecting your options.

- Does your partner have benefit coverage and for how long?
- What are you and your family's medical needs or dental requirements?
- How much life insurance do you really need? Are you adequately insured?
- How much would it cost if you purchased an individual benefits package elsewhere and what would it cover?

### Benefit premiums

- Retirees will be setup on a pre-authorized debit plan to ensure premiums are taken monthly from their accounts. Retirees will receive a monthly invoice from The City of Calgary (this is for information purposes only).
- Extended Health and Dental Care benefit premiums paid by The City are non-taxable.
- The City-paid portion of Basic Group Life Insurance is taxable to the retiree.

## **Annual Premium Statements**

Each year, an Annual Premium Statement is sent out in January to advise retirees of the new premium rates for that year, as well as the total premiums paid in the previous year. If you are claiming health and dental expenses on your tax return, you can include the premiums you paid for Extended Health and Dental Care. This annual statement can be used as documentation for tax purposes.

The final Annual Statement you receive after reaching age 65 or 10 years of reduction of life insurance indicates the amount of your death benefit. Please keep this in a safe place with other estate papers.

## **Submitting Claims**

Claim forms are available from Alberta Blue Cross online at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) forms or by calling 1-800-661-6995. The mailing address is listed on the claim form.

### **Prescription drugs**

- Use Alberta Blue Cross ID card in most pharmacies.
- Claim the expenses you paid in full by submitting official receipts with a completed Health Services Claim form.

### **Hospital – semi-private or private accommodation**

- Direct bill by some hospitals.
- Claim the expenses you paid in full by submitting official receipts with a completed Health Services Claim form.

### **Extended Health services**

- Claim the expenses you paid in full by submitting official receipts with a completed Health Services Claim form.

### **Dental services**

- Direct bill by some dentists.
- Claim the expenses you paid in full by submitting official receipts with a completed Dental Claim form.

### **Out-of-province/Country emergency medical travel**

- Contact the Travel Assist phone number on the ID card immediately upon emergency.
- Claim the expenses you paid in full by submitting official receipts with a completed Out-of-province/Out-of-country Claim form.

## **Co-ordination of benefits for Extended Health and Dental claims**

Co-ordination of Benefits (COB) is a process where individuals, couples or families with more than one benefit plan combine their coverage. This allows you and your dependents to have coverage for up to 100% of the dollar value for eligible prescription drugs, dental and health services benefits. Generally, your plan pays first on your claims, and you recover the balance from your partner's plan.

For your dependent children's claims, your plan pays first if your birthday (e.g. March 20) is before your partner's (e.g. Oct. 10). Otherwise, it's your partner's plan that pays first.

Examples of how co-ordination can improve your coverage

You purchase:      Your plan covers:      Your partner's plan covers:

Prescription drugs              80%                              20%

Dental services                    80%                              20%

### **Beneficiaries**

Basic Group Life Insurance or the Death Benefit is paid out upon your death. The beneficiary should contact HR Support Services at 403-268-5800 for claim assistance.

#### **To change your beneficiary:**

Contact HR Support Services at 403-268-5800 to obtain a Designation of Beneficiary form. Return your completed form to HR Support Services #8107BN, City of Calgary, PO Box 2100, Station M, Calgary, AB T2P 2M5.

## Benefit Premiums 2019

Benefit	Single	Couple/Family
Extended health care (EHC)	\$44.52	\$89.14
Dental plan	\$24.29	\$49.24
Basic group life coverage example: \$50,000 would cost \$12.50 per month  The premiums are cost shared 50/50 by the City of Calgary and the Retirees.	\$0.27 cents per \$1,000 of coverage	

## Benefits Summary

### Extended Health Care Plan

Benefits	Coverage
Prescription drug	80% coverage on least cost alternative drugs - pay direct card *Least-cost alternative drugs are the lowest cost product within a set of interchangeable drugs as published by Alberta Blue Cross.
Hospital	100% private or semi-private room
<a href="#">Health services</a> 	100% on medical supplies and services with some limits on specific services
<a href="#">Paramedical services</a> 	\$300 per person/ per year maximum combined services including: acupuncture, acupressure, allergy testing, chiropractic, magnetic therapy, massage therapy, midwifery, naturopathy, nutritional counselling, phototherapy, physiotherapy, podiatry, speech language therapy, ultraviolet therapy
Registered Psychologist/Master of Social Work	\$75 per visit to \$750 annual maximum per family
Annual maximum	\$30,000 maximum per year combined on above services per participant
Vision	\$200 every 24 months per person for prescription
<a href="#">Out of province/country emergency medical travel plan</a> 	100% coverage for the first 30 days, 5 million maximum per incident

<b>DENTAL PLAN</b>																							
<b>Benefits</b>	<b>Coverage</b>																						
<a href="#">Dental Plan</a>  Fee Schedule	<i>The Alberta Blue Cross Usual and Customary fee schedule is based on the current Alberta Provincial Fee Guide.</i>																						
<b>BASIC LIFE INSURANCE PLAN</b>																							
Election at retirement	Decline or elect coverage based on ½, 1, 1½ or 2x the annualized base pay most worked 60 days prior to the last day of pay before retirement or last day actively at work.																						
<a href="#">Reduction schedule</a> 	The life insurance coverage amount reduces in equal increments on the 1st of the month following each anniversary date of retirement until age 65 or 10 years of retirement whichever occurs first at which time a death benefit takes effect. Premiums are no longer required. The following is the reduction schedule.																						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Age at retirement</th> <th style="text-align: left;">Annual reduction</th> </tr> </thead> <tbody> <tr> <td>• 55 or less</td> <td>• 1/10<sup>th</sup></td> </tr> <tr> <td>• 56</td> <td>• 1/9<sup>th</sup></td> </tr> <tr> <td>• 57</td> <td>• 1/8<sup>th</sup></td> </tr> <tr> <td>• 58</td> <td>• 1/7<sup>th</sup></td> </tr> <tr> <td>• 59</td> <td>• 1/6<sup>th</sup></td> </tr> <tr> <td>• 60</td> <td>• 1/5<sup>th</sup></td> </tr> <tr> <td>• 61</td> <td>• 1/4<sup>th</sup></td> </tr> <tr> <td>• 62</td> <td>• 1/3<sup>rd</sup></td> </tr> <tr> <td>• 63</td> <td>• 1/2<sup>nd</sup></td> </tr> <tr> <td>• 64</td> <td>• no reduction</td> </tr> </tbody> </table>	Age at retirement	Annual reduction	• 55 or less	• 1/10 <sup>th</sup>	• 56	• 1/9 <sup>th</sup>	• 57	• 1/8 <sup>th</sup>	• 58	• 1/7 <sup>th</sup>	• 59	• 1/6 <sup>th</sup>	• 60	• 1/5 <sup>th</sup>	• 61	• 1/4 <sup>th</sup>	• 62	• 1/3 <sup>rd</sup>	• 63	• 1/2 <sup>nd</sup>	• 64	• no reduction
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Death benefit at age 65	Coverage reduces to a death benefit based on employment service: <ul style="list-style-type: none"> <li>• &lt;5 years-\$0</li> <li>• More than 5&lt; 10 years-\$1500</li> <li>• &gt;10 years-\$3000</li> <li>• there is no death benefit if the retiree does the following: <ul style="list-style-type: none"> <li>• is age 65 or older at retirement</li> <li>• decline the Basic Life Insurance at retirement</li> <li>• at the request from the retiree to terminate their basic insurance at a later date</li> <li>• at age 65 if the retiree has less than 5 years of eligible service, coverage ceases on the retirees 65 birthday</li> </ul> </li> </ul>																						
Beneficiaries	Upon your death, proceeds to your life insurance are paid to your designated beneficiary. Review your beneficiary designations regularly to ensure they are up-to-date for life insurance, pension and any other personal insurance. This ensures that your wishes are carried out and avoids undue delay in settling your estate.																						

Conversion	<p>Firefighters - may convert to an individual policy within 31 days of retiring if they had the 1 X times Enhanced Basic coverage prior to retiring or declined retiree basic life coverage.  Contact Sun Life of Canada at 1-877-893-9893 for more information.</p> <p>General – May convert to an individual policy within 31 days of retiring if Basic Group Life coverage was declined at retirement or if the employee retires at age 65 or older.  As a retiree When your Basic Group Life Insurance is reduced each year, you may also replace the amount of insurance with an individual policy. The total amount of conversion cannot exceed the original amount of insurance held at retirement or \$200,000 maximum (\$400,000 for Firefighters). Contact Great West Life Assurance Company at 403-750-2100 for more information.</p>
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**Eligibility Provisions**

Employee	<p>An employee is eligible for the Retiree Benefit Plan if the employee:</p> <ul style="list-style-type: none"> <li>• has retired from employment of The City of Calgary, the Calgary Police Commission, or as an Elected Official</li> <li>• resides in Canada</li> <li>• is under age 65</li> <li>• is in immediate receipt of a pension from: <ul style="list-style-type: none"> <li>○ Local Authorities Pension Plan (LAPP)</li> <li>○ Special Forces Pension Plan (SFPP)</li> <li>○ Firefighters Supplementary Pension Plan (FSPP)</li> </ul> </li> <li>• "immediate receipt of a pension" means that the employee must have applied for one of the above pensions and be eligible to receive these benefits the first day following termination of employment</li> <li>• this includes FSPP members who have 25 years of service, resign within 6 months of reaching age 50 and elect a commuted value (CV)</li> <li>• all employees eligible for coverage under this plan must apply prior to last day of employment</li> <li>• benefit coverage starts on the first day of retirement</li> <li>• if benefit coverage is declined at retirement, neither the retiree nor a surviving partner will be able to start coverage at a later date</li> <li>• if a retiree declines to cover a current spouse or dependents at retirement, they cannot be added to coverage at a later date</li> <li>• benefit coverage ends under the following circumstances: <ul style="list-style-type: none"> <li>• benefit coverage for the <b>retiree, spouse and dependent</b> terminates the first of the month following the month in which the retiree reaches the age of 65.</li> <li>• If the retiree's <b>spouse</b> reaches the age of 65 before the retiree, the <b>spouse's</b> coverage terminates the first of the</li> </ul> </li> </ul>
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	<p>month following the month the <b>spouse</b> reaches the age of 65. At this time the retiree remains on the Retiree Benefit Plan and the Alberta Blue Cross status is changed to single coverage (if no other dependents are to be covered) until the retiree reaches the age of 65</p> <ul style="list-style-type: none"> <li>• no longer reside in Canada</li> <li>• if a retiree becomes an active employee of The City and is covered for benefits under another City plan, the benefits under the Retiree Plan are suspended until such time as the retiree returns to retirement or coverage ends, whichever occurs first</li> <li>• out-of-province emergency medical travel coverage ends on the first of the month following the retiree's 65<sup>th</sup> birthday.</li> <li>• For pre-1995 retirees, coverage may continue for your life as long as you are in receipt of a pension and do not reside in Alberta</li> <li>• You can apply within 30 days of coverage termination for an individual Senior's Plus Health and Dental plan through Alberta Blue Cross at 1-800-661-6995. You must reside in Alberta and have Alberta Health Care Senior's benefits</li> </ul>
<p>Dependent eligibility (extended health &amp; dental plans only)</p>	<ul style="list-style-type: none"> <li>• "Dependent" shall mean and include: <ul style="list-style-type: none"> <li>• partner – the person under age 65 to whom the retiree is legally married or who has cohabited with the retiree for a minimum of 12 consecutive months</li> <li>• children - unmarried and financially dependent: <ul style="list-style-type: none"> <li>• biological, adopted, step or common-law, less than 21 years of age</li> <li>• less than 25 years of age who are in full time attendance at an accredited educational institute</li> <li>• dependent because of a physical or mental infirmity that occurred prior to the age of 21</li> </ul> </li> </ul> </li> <li>• benefit coverage for eligible dependents will begin on the same date as the retiree's coverage</li> <li>• if an eligible dependent is added later, dependent benefits will commence on the 1st of the month following the date of notification</li> <li>• any dependent for whom coverage was declined at retirement may not be added later</li> <li>• if the retiree terminates coverage for their current partner, a new partner under age 65 may be added effective the first of the month following the date of marriage or 12 consecutive months after the removal of the previous partner from the plan</li> </ul>
<p>Surviving partner eligibility</p>	<ul style="list-style-type: none"> <li>• a surviving partner and dependents may be eligible to continue extended health care and dental benefits upon the death of a retiree provided that they are: <ul style="list-style-type: none"> <li>• currently covered as a dependent under the plan</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>• under the age of 65</li> <li>• reside in Canada</li> <li>• eligible to receive a monthly pension from a City sponsored plan</li> <li>• coverage will continue for one year or until the surviving partner reaches age 65, whichever occurs first</li> <li>• for Pre-1995 retirees, coverage for health (minus travel coverage) and dental may continue for your life as long as you are in receipt of a pension and do not reside in Alberta</li> </ul>
Optional group life and spousal insurance	<ul style="list-style-type: none"> <li>• retirees are not eligible for optional or spousal group life insurance</li> <li>• an employee, who had optional group life coverage (employee and/or spousal) prior to retiring, may convert their insurance to an individual policy within 31 days of retirement</li> <li>• the amount of insurance that can be converted is less than or equal to the coverage in place at retirement, subject to a maximum of \$200,000</li> </ul> <p>For more information, contact <a href="#">Great West Life Assurance Company</a> at <b>403-750-2100</b> or if a Firefighter, Sun Life at <b>1-877-893-9893</b>.</p>
Employee and Family Assistance Program (EFAP)	To assist you and your family with the transition into retirement, the EFAP is available to you for three months after you retire. For more Information on this service, visit <a href="#">Calgary.ca/benefits</a> or call HR Support Services at 403-268-5800.
Retirement allowance for retiring employees	<p>To acknowledge your service to The City of Calgary or The Calgary Police Commission, when you retire to pension, you may be eligible to receive additional vacation credits equal to your annual entitlement. For example, if you currently receive six weeks' vacation per year, you would receive an additional six weeks' vacation on top of your normal entitlement. The retirement allowance is paid once you provide your official retirement notice to payroll services.</p> <p>You have the option to:</p> <ul style="list-style-type: none"> <li>• Use the time as paid vacation to extend your retirement date.</li> <li>• Receive the allowance as cash with applicable income tax deducted.</li> <li>• Transfer to an RRSP (providing the payment is eligible or you have the RRSP room).</li> </ul> <p>Consult your financial planner to fully understand the effect of each option on your personal situation.</p>

For more information contact HR Support Services at **403-268-5800**.

# Employee pension plan presentations

To learn more about the pension plan, several information sessions are held throughout the year. You may attend as many presentations as you wish, and are welcome to bring your spouse or partner. No registration is required, but space is limited.

## Before you attend the session

To relate more closely to your own circumstances, you may wish to obtain a Local Authorities Pension Plan (LAPP) pension estimate or a Special Forces Pension Plan (SFPP) pension estimate prior to attending one of these sessions:

- register and log in to the online pension calculator at [www.mypensionplan.ca](http://www.mypensionplan.ca)
- create and bring one pension estimate to the session with a relevant retirement date; this will allow you to have your personal data with you when the APS speaker explains what the different retirement options are
- if you require assistance with the online registration, or are not comfortable using the internet, please call the member services center at **1-877-649-LAPP (5277)** or **1-877-809-SFPP (7377)**
- bring your spouse or partner, and you may attend as many presentations as you wish

Your City pension is only one source of your retirement income. [Attending a presentation](#), in addition to consulting your personal financial advisor, will help you plan for the financial aspects of retirement. Additional financial advice is also available from through [The City of Calgary - Employee and Family Assistance Program \(EFAP\)](#).

# Re-employment after retirement

## Local Authorities Pension Plan (LAPP) and Special Forces Pension Plan (SFPP)

The Local Authorities Pension Plan (LAPP) and the Special Forces Pension Plan (SFPP) provide pension income after retirement. LAPP and SFPP pensioners are now able to work for any employer without the payment of their pension being suspended.

If you become employed with a LAPP or SFPP employer, you must let your employer know you are a LAPP or SFPP pensioner and cannot contribute to LAPP or SFPP.

Retirees from The City of Calgary *cannot* be re-employed by The City for a minimum of three months after the effective date of their retirement. Retirees who become re-employed after the three months are to be considered as a new hire.

### Rules:

- no minimum breaks period between retirement and re-employment; subject to our policy or collective agreement;
- pension continues no matter how many days you work;
- membership in the plan from which you have just retired is not allowed. However, if you are a retiree from SFPP and are rehired into a LAPP eligible position, you may participate in the LAPP plan, and vice versa;
- pension continues even if you work under contract for a LAPP or SFPP employer.

For more information, contact HR Support Services at **403-268-5800**.