

Reduced
workload due to
childcare or
disability amendment
to the Ontario Teachers'
Pension Plan

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INTRODUCTION

As of September 1, 2022, eligible members may choose to purchase pension credit for reduced workload due to childcare or disability.

The amendment applies to reduced workload periods that ended on or after September 1, 2017. (For example, if a reduced workload period began in 2008 and ended in 2019 it would be eligible, but if the period of reduced workload ended in June of 2017, it would not be eligible.)

PAYMENT

Members have five years from the end of the month in which their period of reduced workload ends or until the date of their first pension payment, whichever comes first. If the member's reduced workload ended on or after September 1, 2017 and before September 1, 2022, they will have some extra time to pay for this credit. (For those periods, payment must be received by the later of September 1, 2023 or the five-year deadline.)



This benefit is not available to members who have already started to receive their pension, and it is not available to occasional members.

Members can pay for all, or a portion of the period of reduced workload. If the member does not purchase the entire period, they will receive proportionate credit based on completed payments made within the deadline.

Just like other buybacks, members can pay with cash (online banking or cheque), RRSPs or a combination of both, once their application has been approved. Members cannot pay with a credit card or through payroll deduction. Interest will be charged for the cost of pension credit purchase from the first of the month following the end of the complete reduced workload period.

CHILDCARE ELIGIBILITY

The employer must approve the member's reduced workload for reasons related to childcare responsibilities.



The member must have worked for the employer who approves the reduced hours for at least three months prior to the beginning of their period of reduced workload.

Note: The period of reduced work ends as soon as the member changes employers, changes positions with the employer or makes the reduction in hours permanent rather than temporary.

DISABILITY ELIGIBILITY

The employer must approve the reduced workload for reasons related to disability and has arranged for accommodation due to the disability.



The member must also provide OTPP with the following:

- A report about the member's medical condition signed by a medical doctor or a nurse practitioner licensed in Ontario. The report will need to show that the member is suffering from a physical or mental impairment that prevents them from performing the duties of the employment they were engaged in immediately before the disability.
- A letter signed by the employer documenting the details of the accommodation plan and reduced hours.

Note: The period of reduced work ends as soon as the member changes employers.

APPLYING FOR THIS BENEFIT

Members cannot apply for this benefit until they return to a period of unreduced work or the end of the school year in which a continuous period of reduced workload occurs. Members must complete an application based on the type of their reduced workload:



- Childcare – complete [Reduced Workload: Childcare](#) (e-signature enabled)
- Disability – complete [Reduced Workload: Disability](#) (e-signature enabled)

OTPP will automatically receive the e-signature enabled forms. If the member or their doctor are unable to complete the e-signature version of the disability application:

- Print the application form and medical report
- Complete the application form and member information section of medical report
- Give medical report to your doctor to complete
- Upload the completed application, medical report, and letter of accommodation using the uploader tool in your Document Centre

Check out [this video](#) for instructions on how to use OTPP's document uploader tool.

Link to [OTPP Q&A regarding Reduced Workload](#)



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Call service hours: 9 am to 4:30 pm, Monday to Friday