



Knowing and Using Your Collective Agreement

Article 10: Retirement & Reduced Appointments

When it comes to retirement and pensions, everyone's situation is unique. Not all arrangements work in all situations. What follows is a brief description of sections of the CA that provide you the potential of working at a reduced load in the lead up to your retirement. These are options to consider when consulting with a financial advisor.

One of these options ("reduced appointments") is yours at the discretion of the administration, while the other ("pre-retirement election") is something that the administration is obliged to agree to if you are 65 or older. Reduced appointments are also available to Members not considering retirement, but are looking for limited-time flexible arrangements.

Reduced Appointments

Reduced Appointments, as described in sections 10.1-10.17, are when Members request a reduction of up to 50% in their duties. This can come in many different combinations of service, teaching, and research, as agreed upon between the Member, the head of the department, and the Dean/Director, who will make a recommendation to the Provost/VP Academic. The greatest amount by which the appointment can be reduced is 50%, but lesser reductions (e.g. by 25%) are also possible. Salaries are reduced accordingly.

These reductions are only available for tenured academics or Members on continuing appointments. They do not apply to Members on contingent or term appointments.

The longest a Member can be on a reduced appointment is 5 years, but shorter periods are allowed for. After 5 years have passed, the Member must either return to full time work, retire, or resign.

The advantage of reduced appointments is that a Member can work at a reduced rate while having their pension contributions continue as if they were collecting their full-time salary. Similarly, eligibility for research/study leaves continue to be counted by calendar year, rather than be pro-rated. Members on reduced appointments also have full access to their health benefits.

It's very important to note, however, that pay during sick leaves and the level of Long Term Disability benefits that one might need to collect while on a reduced appointment will be calculated based on the *reduced* salary the Member receives. This is also true of any research/study leave that is taken: the salary will be based on the Member's reduced salary. That is, if you are on a 50% reduced appointment, your research leave pay will be 80% of 50% salary for 6 months.

This means that taking sick leave while on a reduced appointment, or taking a reduction just before heading out on research/study leave, will have significant financial consequences.

Applications for reduced appointments have to be made *6 months in advance* of the desired start date, and are made in consultation with department heads and deans/directors. The administration should accept or deny the application 4 months prior to the requested date. Similarly, Members can return to full appointments prior to the expiration of the agreed-to reduction if they give 6 months' notice.

Pre-Retirement Election of reduced duties

You are eligible for a ***Pre-Retirement Election of reduced duties*** if you are 65 or older. This results in a 50% reduction of duties, and the administration *must* accept the request. However, only reductions of 50% are available, and the Member *must* retire at the end of 5 years. Members can also choose to retire before 5 years pass.

Applications must be made 6 months in advance, and at least 4 months prior to the beginning of the reduced load the dean/director must meet with the Members to discuss the new allotment of duties.

The advantages to the 'pre-retirement election' are in line with those of reduced appointments: Members can continue to contribute to the pension plan as if one were working at full load, and will receive full life insurance and other benefits. *However*, certain benefits cannot be collected past a certain age – Long Term Disability, for example, falls into this category. Similarly, pension contributions cannot be made beyond December 1st of the year the Member reaches age 69. Just as in reduced appointments, LTD benefits, pay on research/study leave, etc., are calculated based on one's *reduced* salary.

Exceptions

These provisions were bargained into the latest collective agreement (2013-2016). Those who went on 50% reduction appointments before the onset of the current language (which took effect in 2013) are eligible to remain at a 50% reduction indefinitely.

Programs like these can be complicated, and no one is expected to navigate them alone. Whenever you have a question on any aspect of a reduced appointment, or any other aspect of the CA, contact the UMFA office before doing anything else.

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