SHEPPNews SPRING 2017

PARTICIPATING EMPLOYER NEWSLETTER

Calculating Contributions For WCB Net Pay Top-up Periods

If a member is collecting Workers' Compensation Board (WCB) benefits and is also receiving net pay top-up benefits from his or her employer, that member's regular gross pay is classified as pensionable earnings. This means that the employer must include both the WCB benefits and the net pay top-up benefit from the member's employer when calculating contributions. Calculating contributions correctly is extremely important, and remitting contributions that were calculated using incorrect amounts may result in contribution arrears.

If the member is collecting WCB benefits, but is not receiving net pay topup benefits from his or her employer, the benefits paid are not classified as pensionable earnings. Employees in this situation should apply to 3sHealth Disability for a waiver of premium. If approved they will be placed on approved disability status with SHEPP, and their earnings and service will continue to accrue even though they are not making contributions to the Plan.

For more information on this topic, refer to the WCB Net Pay Top-up Benefits Quick Reference Guide in the Resources section of SHEPPWeb.

SHEPP Thanks You For Another Successful Year



We would like to extend our gratitude to all employers for their cooperation during the 2016 Annual Data Verification (ADV) process. Due to your continued vigilance in this area, we continue to see improvement in variances each year, and again had one of our best years ever.

SHEPP would also like to thank those employers who utilised 3sHealth's Pre-Annual

Measurement in December to get a head start on enrolling eligible employees. This resulted in a significant decrease in current year arrears, which is a positive not just for SHEPP and employers who reduced their paperwork as a result, but also for those new members who didn't have to pay prior month's contributions. Thank you all for your hard work and cooperation!



SHEPP

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ANNUAL PENSION STATEMENTS HAVE BEEN MAILED

Each year, SHEPP provides all active Plan members with an Annual Pension Statement. This statement



summarises the benefit entitlements earned by the member up to December 31 of the preceding year. It also includes the primary beneficiary name(s) on record, as well as pension projections at milestone dates. Members will find a guide to understanding the information on the back of the statement and in the Mid-Career Members section at **www.shepp.ca**. Please encourage members to contact SHEPP if the information on their statement is incorrect.

BOOK A PENSION INFORMATION SESSION TODAY

Every year, SHEPP offers pension information sessions to our members that provide a general overview of the Plan and more specific information regarding the pension benefits SHEPP offers.

If you are interested in scheduling a presentation please contact:

Marilyn Leier Administrative Officer Email: mleier@shepp.ca

people. pensions. results.

Timeliness Is Key In Meeting Member Expectation

In order to meet the expectations of retiring members, SHEPP relies on the cooperation of participating employers in submitting retirement forms in a timely manner as we wrok to reduce late start payments.

All pension payments are made on the last banking day of the month, but SHEPP's payroll is due seven business days before then in order to have all pension cheques processed and delivered on time. Following the receipt of *Notice of Termination* for retiring members, SHEPP must also correspond with the member to finalise their pension which can sometimes take a week or longer.

In order to allow enough time to complete the retirement process and ensure our retiring members receive their first pension cheque on time, SHEPP asks that all employers—3sHealth and Non-3sHealth—submit retirement forms by the 15th of each month. If retirement forms are not provided on time, the members first pension payment will be delayed. SHEPP appreciates your cooperation in this regard as we work to diminish late start payments to our retiring members. Refer to the *Employer Administration Manual* on SHEPPWeb for more information.

Answers To Questions We've Received From You

You asked ...

How do I know when a process is automated and when I should be submitting forms through SHEPPWeb?

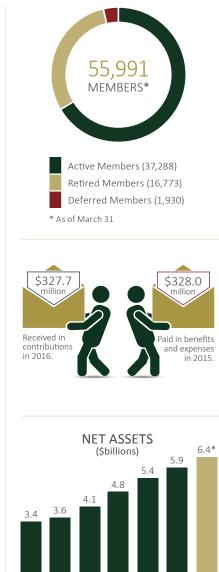
Because the automation process relies on a nightly data feed from 3sHealth, only employers who are subscribed to 3sHealth's payroll services are affected by automation. As a result of the upgrade to our pension information system last fall, three processes have been automated for 3sHealth payrollsubscribed employers: enrolments, leaves of absence (LOAs) and terminations.

For these automated processes, employers must enter the member's enrolment, LOA or termination information into iHRIS. SHEPP will receive that information through a nightly data feed from 3sHealth and notify you if any additional information is required. However, if a member passes away or retires, 3sHealth payrollsubscribed employers must still submit a *Notice of Termination* through SHEPPWeb.

Non-3sHealth payroll-subscribed employers are required to complete all pension related processes through SHEPPWeb for Employers by selecting the link in the web SERVICES menu. SHEPP no longer accepts mailed or faxed forms.

All forms submitted to SHEPP, whether through automation or entered manually, are retrievable through the Form Generator on SHEPPWeb. This system allows employers to search for previously submitted forms by member ID, name or social insurance number, or by form type and date. Employers can also audit all SHEPP processes using the Workflow History Report under the Reports tab in SHEPPWeb.

For more information, please refer to the *Employer Administration Manual* available on SHEPPWeb.



2010 2011 2012 2013 2014 2015 2016 *Unaudited preliminary financial results





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