

Archdiocese of Vancouver Employees’ Pension Plan  
Process Change: Pension Contributions  
Frequently Asked Questions

Updated Sep 9, 2024

Last Revised Date	Reference	Questions and Answers
Sep 6, 2024	Q1.	<b>An employee works for multiple employers that participates in the same pension plan. Previous to this change, both pension and benefits was charged to one employer and the one employer who paid for the pension and benefits would re-charge other employers of the employee. What is the practice now?</b>
	A1.	Benefits invoicing is not impacted by this process change to pension contributions. Pension contributions should be calculated, withheld, and reported by the employer recording the earnings for the employee.  For example, an employee John Smith works for Parish A and in School Band is paid semi-monthly by both Parish A and Parish B. The employee’s pension contribution rate is 7%. For pay period Sep 1-15 (pay date Sep 15), Parish A pays the employee \$1,000 and the School pays the employee \$500. Parish A should calculate, withhold, and report pension contribution of \$70 for EE RPP and \$70 ER RPP for the Sep 15 pay period and School B should calculate, withhold and report pension contribution of \$35 for EE RPP and \$35 for ER RPP for the Sep 15 pay period. Pension by employer is consistent with pay by employer on T4’s.
Sep 6, 2024	Q2.	<b><u>Applicable to schools only:</u></b> <b>Our school office staff came back to work in August, where there pay was considered part of the 2024-2025 school year. No pension was submitted for the August 2024 pay. We didn’t know about this new process at the time. What do we do?</b>
	A2.	Calculate and report the August 2024 contribution with the September 2024 contributions in the Pension Contribution Template.
Sep 6, 2024	Q3.	<b>Some employees receive an Early Childhood Education wage enhancement funded by the provincial government. As the employer, we pay this to the employee and receive a grant from the government to cover the cost of the wage enhancement. How should this be treated?</b>
	A3.	This is part of earnings and pension should be calculated on this amount.

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Sep 6, 2024	Q4. A4.	<p><b>My parish/school has semi-monthly payroll, but we only deduct pension from employees once a month. In this case, what should we do?</b></p> <p>If you are only withholding pension contributions on one of the two semi-monthly periods, you will need to withhold pension contributions on the 2nd pay period of the month. This is because you will need to use the 1st semi-monthly pay period's earnings plus the 2nd semi-monthly pay period's earnings to calculate the total month's pension contribution.</p>
Sep 9, 2024	Q5. A5.	<p><b>Are fringe benefits included in the regular pay for pension calculations?</b></p> <p>Per the Pension Plan Text, fringe benefits are not included for pension contribution purposes.</p>
Sep 6, 2024	Q6. A6.	<p><b>What is "gross pay" in the Pension Contribution Template referring to? Does it include vacation pay, sick pay and paid family responsibility leave?</b></p> <p>"Gross Pay" refer the earnings that are pensionable (per Pension Plan Text, that is regular earnings excluding bonuses, overtime and fringe benefits. Vacation pay, paid sick leave, paid family responsibility leave are all considered part of regular earnings.</p>
Sep 6, 2024	Q7. A7.	<p><b>Do we download the Pension Contribution Template from Sync.com each month?</b></p> <p>No. You can re-use the Pension Contribution Template in subsequent months until a new version is distributed by the Pension Support Team. Employers will be notified when a new version is being distributed via Sync.com.</p>
Sep 6, 2024	Q8. A8.	<p><b>How does this process change impact how taxable benefits and deductions are shown on pay stubs?</b></p> <p>There is no change to the reporting of Employee Pension Contributions and Employer Pension Contributions in the pay stubs. Continue to report Registered pension plan (RPP) contributions in Box 20 of the T4 slips and Pension adjustment in box 52 of the T4 slips.</p>
Sep 9, 2024	Q9. A9.	<p><b>If an employee receives vacation pay on each pay cheque, should pension be calculated to include vacation pay?</b></p> <p>Pension contributions should be deducted when the vacation pay is paid.</p>
Sep 9, 2024	Q10. A10.	<p><b>In the submission of the Pension Contribution Template, do I need to group the same employee's first pay period and second pay period information together?</b></p> <p>If you have 30 employees for the 1<sup>st</sup> pay period and 30 employees for the 2<sup>nd</sup> pay period, the information in the Pension Contribution Template can be stacked so that the first 30 rows would be for the 1st pay period info for all employees and then followed by 30 rows of data for the 2nd pay period.</p>