



Insured Benefits in Retirement for OPP Employees

As a retired member, or a surviving spouse of a member of the PSPP, you may be eligible to receive insured medical benefits in retirement depending on your length of service and your ability to meet certain criteria. In this booklet, we provide you with general information about these benefits, your eligibility, and how to best access them. **This information is unique to retired members of the Ontario Provincial Police.**

Definitions

Here are some key definitions you should know:

- Date of hire – This is the date when you first became employed by the Ontario government either with your current or a prior employer.
- Immediate unreduced pension – This is the type of pension you’ll receive if you retire after reaching your earliest unreduced retirement date or age 65. It is not subject to any reductions for early retirement and payment starts the month after you end your employment with your PSPP employer.

Eligibility for Officers, Commissioned Officers, Uniformed Deputy Commissioners, and Commissioners

| Date of hire | Criteria | Responsibility for premiums |
|-----------------------------|---|--|
| Before January 1, 2018 | <ul style="list-style-type: none"> • No pension credit requirement • Retire with any type of pension | 100% paid by the Government of Ontario |
| On or after January 1, 2018 | <ul style="list-style-type: none"> • 20 years of pension credit at retirement • Retire with an immediate unreduced pension | 50/50 cost-share |
| On or after January 1, 2018 | <ul style="list-style-type: none"> • 20 years of pension credit at retirement • Retire with a reduced pension or from a deferred status | 100% paid by the retiree/survivor |

Eligibility for Civilians

| Date of hire | Criteria | Responsibility for premiums |
|-----------------------------|---|--|
| Before January 1, 2018 | <ul style="list-style-type: none"> • 10 years of pension credit at retirement • Retire with any type of pension | 100% paid by the Government of Ontario |
| On or after January 1, 2018 | <ul style="list-style-type: none"> • 20 years of pension credit at retirement • Retire with an immediate unreduced pension | 50/50 cost-share |
| On or after January 1, 2018 | <ul style="list-style-type: none"> • 20 years of pension credit at retirement • Retire with a reduced pension or from a deferred status | 100% paid by the retiree |

Please note: If you are a part-time, seasonal, or unclassified employee, when we say “pension credit” in the description above, we mean “continuous service with some pension credit in each year”.

Insured Benefits Coverage

Target Benefit Administrators Ltd is a third-party administrator of insured benefits coverage for retired OPP employees. Please contact them directly for coverage information and any questions you may have regarding claims reimbursement.

Target Benefit Administrators Ltd

Telephone: 416-740-1335

Toll Free: 1-888-660-6055