



Protecting your personal information

Contents

Respecting your personal information.....	1
Our privacy policy in a nutshell.....	2
What is personal information?.....	2
What information we collect and why.....	3
Client number.....	3
Examples of the type of personal information we collect and why.....	4
Where and how we collect information..	5
Keep it confidential!.....	5
Why and how we share personal information.....	6
Special circumstances.....	7
When we won't share information.....	8
Your rights and your responsibilities.....	9
Getting it right.....	10
Questions and answers.....	11
If you have questions or concerns.....	14



About this booklet

This booklet provides a high-level summary of the key features of the Public Service Pension Plan (PSPP). A complete description of this valuable benefit is contained in the legal documents that govern the Plan (these can be viewed at the offices of OPB). All reasonable steps have been taken to ensure that this booklet is accurate. However, if there is any difference between the information provided in this booklet and the official Plan documents, the official Plan documents will govern.

Before making any decisions affecting your pension, please contact OPB to verify your rights, responsibilities and entitlements under the Plan.

OPB 8012 (2024-12)



Respecting your personal information

You have the right to have your personal information protected. The Ontario Pension Board (OPB) respects that right. That said, we need to gather, use and disclose certain information about you to administer the Public Service Pension Plan (PSPP) and your pension benefit.

To protect your personal information—and at the same time balance our need for information—OPB has a comprehensive privacy policy. This policy, which reflects best practices, is designed to meet or exceed the benchmarks set by the Canadian Standards Association and privacy legislation (including, where applicable, the Regulation (EU) 2016/679 (the General Data Protection Regulation)).

This booklet outlines your rights and our responsibilities under our privacy policy. More specifically, it outlines:

- what type of personal information we collect—and why
- how we collect that information
- when and why we disclose certain information
- how we maintain the accuracy, integrity and security of your personal information
- how we get your consent to use and disclose information
- how you can view your personal information, and which other rights you have regarding your personal information
- what you can do if you have concerns about your privacy.

We encourage you to read this booklet carefully. It sets out the ground rules governing the collection, use and disclosure (the “processing”) of your personal information. We want to make sure you are aware of—and more importantly understand—these rules.

If you have any concerns about the privacy policy or the use of your personal information, please feel free to contact our Client Care Centre at **416-364-5035** or toll-free at **1-800-668-6203** (Canada and USA). For more information on OPB (the controller in respect of the processing of your personal information), please see “If you have questions or concerns” on [page 14](#).

This booklet is subject to periodic review. You can review our current booklet at any time by visiting **OPB.ca** or by contacting our Client Care Centre at the number above.

Our privacy policy in a nutshell

Here is a high-level summary of OPB's privacy policy.

1. **Consent** – Where appropriate, we will obtain your consent to collect, use or disclose your personal information. Otherwise, we will only collect, use and disclose your personal information where there is lawful ground for doing so.
2. **Identifying purposes** – When we collect personal information from you, we'll tell you why we need it.
3. **Limiting collection** – We will collect only the personal information which is necessary to administer the pension plan and your benefit.
4. **Limiting use, disclosure and retention** – We will not use or disclose personal information except for the purposes of administering the pension plan and otherwise complying with our statutory, legal and contractual obligations. We will retain that information only as long as it's needed to administer your pension benefit and the PSPP.
5. **Accuracy** – We will make every reasonable effort to ensure personal information is accurate, complete and up-to-date.
6. **Safeguards** – We will ensure appropriate safeguards are in place to protect the confidentiality of the personal information we collect.
7. **Openness** – Information about our policies and practices related to the management of personal information will be made available to you.
8. **Individual access** – You can arrange to review your personal information. You can also confirm the accuracy and completeness of that information and, if necessary, have it updated. For more rights regarding your personal information, please see [page 9](#).
9. **Accountability** – We are responsible for the personal information under our control. A Privacy Officer has been appointed to ensure that OPB complies with the principles of the privacy policy.
10. **Challenges** – If you have any concerns about the handling of your personal information, you can ask the Privacy Officer to address those concerns.



What is personal information?

Personal information means any information relating to you by which you can be identified, directly or indirectly considering any information we or other individuals hold about you or could gain access to, such as through public sources. This includes your name and information that is not readily available to the public, such as your date of birth, salary, spousal status, home address and home telephone number.

What information we collect and why

OPB needs to collect personal information about you to administer the PSPP and your pension benefit. In fact, pension law states that you and your employer must provide us with the information we need to administer the Plan.

Information about your date of birth, earnings, and periods of work are used to ensure that the correct contributions are submitted on your behalf and to determine your period of PSPP membership. This information, in turn, is used to ensure you receive the correct pension benefit when you retire and to help us assess the financial status of the PSPP.

Other examples of our use of your personal information include the following:

Based on our legal, contractual and statutory obligations:

- Verifying your identity when responding to communication from you
- Verifying eligibility for benefits
- Paying pensions and other benefits to your spouse and other beneficiaries
- Providing you with information or services you have requested or have an interest in, such as pension estimates, annual statements, and cost of purchasing past pension credit
- Preparing plan valuations and experience and funding studies
- Providing income tax reporting and maintaining related records
- Invoicing the Government of Ontario for additional services delivered on their behalf
- Responding to legal orders
- Providing information to public authorities
- Maintaining appropriate records, including validating information received from your employer
- Complying with law
- Facilitating general administration of the plan.

Based on your consent:

- Registering you for e-services to view and manage your account and using its self-service features
- Registering you for meetings and online presentations with us
- Subscribing you to a newsletter
- Soliciting your opinion and feedback
- Other purposes to which you consent.

Based on our legitimate interests:

- Evaluating and improving the performance and quality of our products, services and websites
- Ensuring effective operation and interoperability of our systems and applications
- Facilitating safety and security of our facilities, systems and applications
- Conducting internal audits and investigations
- Enforcing our legal rights.

Client number

OPB assigns you a unique client number. This number is used as your personal identifier. While administering your benefit and the PSPP, OPB shares this number with third parties, such as Canada Life and your employer.

The number will also appear on any personalized correspondence we send you. On its own, your client number will not provide access to your personal information; however, it's important that you keep it confidential. Your client number qualifies as personal information.

Examples of the type of personal information we collect and why

- **Home address** – We use your address to send you information about your pension. For example, each year we send active members their Annual Pension Statement (APS), deferred members their Deferred Pension Statement and retired members their Retired Member Statement (RMS).
- **Home/personal phone number** – Your phone number is kept on file so that we can, if necessary, contact you to discuss your pension.
- **E-mail address** – We use your e-mail address to send you information about your pension and benefits, the PSPP and our services to you in general.
- **Social Insurance Number (SIN)** – Your SIN is required, by law, for tax- reporting purposes. It is not used as a personal identifier or as a client account number.
- **Spousal status** – Information on your spousal status is used to determine how much the PSPP needs to set aside now to pay pensions in the future. (It typically costs more to fund pensions that include a spousal survivor benefit.)
- **Date of birth** – Your date of birth is used to determine your eligibility for benefits (i.e., when you can retire). It is also used to project the PSPP's future cash- flow requirements (i.e., how much money the PSPP will need — and when — to pay pensions).
- **Employer** – We need to know your employer so that we can, among other things, collect your pension contributions, pension credit, and salary information.
- **Banking information** – When you retire, we will ask you for your banking information. This information is needed so that we can deposit your monthly pension benefit directly into your account.
- **Plan membership date** – Your Plan membership date is used to calculate your pension credit. Pension credit, in turn, is used to calculate the amount of your pension. It is also used to determine what benefits, if any, you are eligible to receive if you leave the pension plan before retirement.
- **Gender** – Gender information is used to help calculate actuarial valuations of the plan to understand the PSPP's future cash-flow requirements.
- **Salary** – Your salary is used to calculate your pension contributions. It is also used to determine your average annual salary — a figure that is used to calculate your pension.
- **Health status** – When needed, information about your health (including your medical history) is collected to determine your eligibility for disability benefits and post- retirement survivor benefits.

This is by no means a complete list of the personal information collected and used by OPB to administer your pension or the PSPP. If you have questions about why a specific piece of information is collected, contact our Client Care Centre.

OPB and its service providers may anonymize personal information and aggregate it for other business purposes such as internal and external reporting, workflow management, and statistical and analytical purposes for business and systems development.

It is important to note that OPB keeps information on file only as long as it's needed to administer your pension benefit and the PSPP. Information that is no longer required will be disposed of in a secure manner to prevent unauthorized access.

Where and how we collect information

The personal information used by OPB is typically collected from one of two sources — you or your employer.

1. **Information from you.** Most of the information that we gather from you is collected using forms. At various points in your plan membership, you will have to fill out a form that provides personal information we need to administer the PSPP. For example, a form must be filled out to designate persons you wish to appoint as your beneficiaries under the pension plan. Forms also need to be filled out to report various “life events” that can affect your pension. These can include events such as:

- a change in marital status
- a maternity or parental leave
- transferring in or out of the PSPP
- purchasing past service
- a disability leave
- leaving your employer
- retirement

OPB forms may ask for your **express** consent to collect, use and disclose your personal information. This can be through a signed authorization or by asking you to actively tick a box on a website.

2. **Information from your employer.** Your employer will generally enroll you in the pension plan and provide us with the information we need to establish your pension file including your name, address, social insurance number, WIN ID, date of birth, gender, plan membership date, and continuous employment date. Your employer will also regularly provide OPB with information about your salary, contributions, and service. Typically, this information is provided electronically when your employer processes payroll information. However, in certain situations, your employer will use forms to provide personal information.



Keep it confidential!

Messages sent over the Internet are never 100% secure. Take care when deciding what information to send to us by email and how to secure it.

It is never our first choice to send sensitive personal information (such as your social insurance number and beneficiary information) when communicating with you by email; if you've asked us to email you the information, we'll encrypt it to reduce the risk if it's intercepted inappropriately.

Never open or click on any link in an email if you have any doubts that the email is from OPB.



Why and how we share personal information

From time-to-time, OPB needs (or is asked) to share your information with a “third party.”

Third parties include:

- **Actuarial advisors** – External actuaries are hired by OPB to determine the funded status of the PSPP. Actuaries use the personal data collected by OPB to assess the PSPP’s financial status, as required under the Pension Benefits Act. The information is needed to fulfill a legal requirement OPB is subject to. We only provide actuarial advisors with the minimum amount of information needed to perform this task.
- **Our legal advisors** – OPB hires external legal advisors to assist with a variety of legal issues. On occasion, it is necessary to provide our legal advisors with personal information so we can protect the interests of members, retired members and OPB.
- **Medical advisor** – When necessary, OPB will hire an external medical advisor to review the health information of a certain member or retired member to determine eligibility for benefits. Before releasing personal information to a medical advisor, OPB will provide you with a form explaining what information we need to disclose and why, and asking for your express consent. Information will not be disclosed until we receive your signed authorization.
- **Other pension plans** – If you transfer into the PSPP from another pension plan, or transfer from the PSPP to another pension plan, the two plans will need to share information. At the time of your transfer, you will be asked to provide consent for information sharing. The exception will be if the transfer is between the PSPP and the OPSEU Pension Plan. In this case, the transfer is required by law.

- **Participating employers** – If your employer asks OPB to confirm the accuracy of your salary rates, the information will be provided. However, if your employer requests personal information for business planning purposes, such as forecasting staffing needs, this information will not be released without your express consent. That said, “aggregate data” may be provided if does not identify a specific employee (there are some exceptions to this rule — see ‘Special Circumstances’ later on this page).
- **Financial institutions and payment processors** to deliver pension-related payment to your designated account.
- **Canada Revenue Agency (CRA)** – Under tax law, OPB is required to report certain personal information to the CRA, such as your pension adjustment and Social Insurance Number.
- **Locator firms** – Should we lose contact with you, we may provide your information to a third-party firm to help us locate you.
- **Financial Services Regulatory Authority of Ontario (FSRA)** – If we are unsuccessful in locating you, we may provide your information to FSRA for placement on their list of missing pension plan beneficiaries.
- **Debt collection agencies** should we need to engage them in recovering money owed to the pension fund.
- **Research firms** – we employ a third-party research firm to assist us in soliciting feedback on our services, for the purpose of improving our services. You may ask to be put on our “Do Not Contact List” for these surveys, in which case your contact details will not be provided to our research firm.
- **IT providers** – OPB relies on third-party service providers to help maintain, develop, assess, and secure our business processes, systems and applications, store data and conduct processing activities on our behalf.

Special circumstances

There may be circumstances when OPB needs to provide employers with certain personal information about you. This information is used to notify you of eligibility for benefits under special plan-wide programs (e.g., “Factor 80 Surplus”). However, before sharing this personal information, we will send out a plan-wide communication explaining the program and the information to be shared.

Retired members may be eligible to participate in a post-retirement benefits program administered by a third party such as Canada Life. If you participate in this program, OPB will provide the administrator with certain personal information that is required to administer the program. This information is used to set premiums, make premium deductions, determine eligibility and pay benefits.

Retired Justices of the Peace and Associate Judges (previously Case Management Masters) may be entitled to a pension more than the amount allowed under the federal *Income Tax Act* payable from the Supplemental Pension Plan for Justices of the Peace or the Associate Judges Supplemental Pension Plan, respectively. Personal information about these retirees is forwarded to the Ontario Government each month to ensure that these pension benefits are paid correctly.

OPB is subject to Ontario’s *Archives and Recordkeeping Act, 2006*. The Archivist of Ontario may request that certain OPB record types be transferred to them once we no longer have a business need to retain them. Depending on the record type, certain types of your personal information may be provided. OPB takes steps to anonymize this information, where possible.



When we won't share information

OPB ensures that all employees and third-party service providers comply with our privacy policy and take appropriate steps to safeguard personal information.

Unless we have your express consent we will not release personal information to:

1. **Legal advisors (other than OPB's)** – There may be an occasion when your lawyer or the lawyer for a third party asks for your personal information. Typically, these requests are received during a marriage breakdown. Whatever the reason, your signed authorization is required before any information is released to any legal advisor, with the exception of OPB's legal advisor.
2. **Financial planners** – If you use a financial planner, they may want to obtain personal information about your pension. Any request received from a financial planner must be accompanied by a signed authorization from you.
3. **Medical advisors** – If you are applying for certain benefits (e.g., disability benefits or post-retirement survivor benefits), OPB's medical advisor will need to gather information about your health status. However, no information will be released to our medical advisor unless we have your signed authorization.

Under no circumstances will your personal information be shared with any charities or direct marketing groups.

Your information may, however, be shared with research firms hired by OPB to measure or enhance client service. You may ask to be put on our "Do Not Contact List" for these surveys, in which case we will not provide your contact details to our research firm.



Your rights and your responsibilities

You have some specific rights and responsibilities under OPB's privacy policy.

Your rights

- In accordance with, and subject to, applicable laws:
- You can withhold any information that is not required to administer the PSPP.
- You can ask to review your personal information at any time.
- You have the right to rectify or delete your personal data.
- You can request us to restrict the processing of your personal data or to object to further processing.
- Where the processing is based on consent, or for the execution of a contract between you and OPB, you have the right to receive your personal data in a structured, commonly used and machine-readable format, or to have us transfer this data to another controller.
- Where the processing is based on consent, you have the right to withdraw this consent at any time, without affecting the lawfulness of processing based on consent before such withdrawal.
- You have the right to file a complaint with the relevant privacy / data protection supervisory authorities. For more information, contact OPB's Privacy Officer.

Your responsibilities

- You must provide any personal information that OPB needs to administer the PSPP and your pension benefit. This information cannot be withheld.
- When providing us with personal information about another person, you must have the necessary authority and/or obtained the necessary consent from that person for us to process that information.
- It is up to you to help ensure that any personal information held by OPB is accurate.
- You should review the personal information shown on your APS, RMS, Deferred Pension Statement or any other personal correspondence and report any inaccuracies to our Client Care Centre.



Getting it right

You have a responsibility to make sure that the personal information OPB has on file for you is accurate and up to date. Why is this so important? It helps to ensure your benefits are properly administered. And, it eliminates any delays in processing your benefits.

There are several ways you can check to ensure your personal information is accurate and up to date:

1. **You should check the personal information** shown on your APS, RMS, or Deferred Pension Statement.
2. **If you are a member** you can ask to review your personal information at any time. Simply contact a Client Care Associate to set up a time to visit our office during regular business hours. Alternatively, you can ask us to send you a written report.

If you notice any inaccuracies in your personal information, please complete and return an OPB 1061 – Member Information Change Form or an OPB 1004 – Retired Member Information Change Form, available online at **OPB.ca**.

You can also make certain changes online using e-services or send us a message using the “Contact Us” section of **OPB.ca** – both of these options use encryption technologies to protect your personal information.

If the Information Change Form does not address the information you want to change or update, contact a Client Care Associate.



Questions and answers

Why does OPB need personal information?

We need to gather, use and disclose personal information to effectively administer the PSPP and your pension benefit.

What kind of personal information does OPB collect?

OPB collects only the information that is required to administer your benefit and the pension plan. This includes information such as your address, date of birth, social insurance number, marital status, earnings, and the name of your employer.

How will OPB obtain my consent?

When needed, OPB will obtain your express consent before gathering, using or disclosing certain personal information. Consent occurs when you sign a statement giving us permission or actively tick a box on a website (so the box will not be pre-ticked).

Can I withhold personal information?

You must provide any information that is required to administer your pension benefit and the PSPP. Withholding information may result in a delay in providing a service or paying your benefit. If you have any concerns about the collection of your personal information, please speak to a Client Care Associate or to OPB's Privacy Officer.

Where we have collected your express consent, you can withdraw it at any time. Once we receive your notification, we will stop processing your personal information for the purpose(s) you originally agreed to. Withdrawal of your consent does not affect the lawfulness of our processing of your personal information prior to notification of withdrawal of your consent.

Does OPB share my personal information?

Yes. To administer your benefit and the PSPP, OPB will, from time-to-time, need to share information with select "third parties." Third parties can include:

- service providers (e.g., the PSPP's actuary, auditor, legal advisor, medical advisor, and payment processor),
- your employer, and
- another pension plan (i.e., if you are transferring into or out of the PSPP)

OPB ensures that third-party service providers comply with legal requirements relating to privacy, our privacy policy, and only use the information entrusted to them for the purposes of providing services to us. Under no circumstances will your personal information be shared with any charities or direct marketing groups. It may, however, be shared with research firms hired by OPB to measure or enhance client service.

Does OPB use my Social Insurance Number (SIN)?

Your SIN is used for tax-reporting purposes only. It is not used as a personal identifier (i.e., to track your pension); a separate client number has been created for that purpose.

How does OPB ensure my personal information is protected?

OPB safeguards personal information by meeting or exceeding the privacy standards set by the Canadian Standards Association and privacy legislation (including, where applicable the EU General Data Protection Regulation). Under these standards, OPB employees and third-party service providers are held accountable for maintaining the confidentiality of any personal information they handle. These third-party service providers may be located outside of

Canada and we use contractual clauses to ensure they meet our privacy and security standards. Appropriate steps are taken to ensure the security of offices and electronic systems and applications for OPB and its third-party service providers. Safeguards are periodically reviewed to ensure that they continue to be appropriate.

Can I review the personal information that OPB has on file for me?

Yes. You can view this information at any time. Simply contact our Client Care Centre to set up a time to visit our office during regular business hours. Alternatively, you can ask us to send you the information in question.

What happens to personal information OPB no longer needs?

OPB keeps information on file only as long as it's needed to properly administer your benefit entitlements and the PSPP. Information that is no longer needed is destroyed in a secure manner.

Does OPB record telephone calls?

OPB records all telephone calls with Plan members, retired members, and former members for the purposes of quality assurance and training, verifying the information provided and administering the PSPP and your pension benefit. If you object to our recording the conversation, please contact our Client Care Centre about your concerns, visit our office, write us a letter, or complete your transaction online using our e-services.

Does OPB video record me when visiting their office?

OPB video records entry to its offices and activity in its reception area for the purposes of investigation should there be a safety or security incident within OPB's workplace.

Does OPB use cookies on its websites?

OPB uses cookies to ensure everyone who uses our websites and services has the best possible experience. A cookie is a small block of data that is placed on your device by a web server supporting our websites. The cookies we use do not contain personal

information about you nor are they used to track your movement across websites or to send targeted advertisements to you. The following types of cookies are used on our websites.

- **Session Cookies** – Session cookies are stored temporarily on your device(s) when you use our websites. Session cookies allow users to be recognized with a website so any page changes or item or data selection you do is remembered from page to page. They will be removed when your browsing session ends such as by logging out using the log out button or when the session has timed out. These cookies are used to maintain the browsing session as you move between pages.
- **Persistent Cookies** – These cookies continue to be stored after you have ended your browsing session. A persistent cookie helps us recognize you as an existing user, so it's easier to return to our website or interact with our services without signing in again. After you sign in, a persistent cookie stays in your browser and will be read by our website when you return to one of our sites.
- **Authentication Cookies** – Authentication cookies are used on our plan member (e-services) and employer portals for security purposes on our log-in pages to ensure that only authorized users are accessing our sites. The information collected by these cookies includes your IP address, device type, browser used and geographical information. This information is stored for 90 days.
- **Analytic and Research Cookies** – We use Google Analytics to help us analyze use of our website(s). Analytic cookies help us understand, improve, and research products, features, and services, including when you access the website, what parts of our website you visit and for how long, and what type of devices are used to access our website such as your work computer or your mobile device. This information is used to help us improve how the website works and understand the interests of our users. Google Analytics will capture information such as device type, pages viewed, and the date and time pages were visited.

Most web browsers allow some control of cookies through the browser settings. Please refer to your browser's "Help" option for details. Disabling cookies on our OPB.ca website will not affect the functionality of the site. Disabling cookies on the plan member (e-services) and employer portals will prevent you from being able to access the site. To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit wikipedia.org, allaboutcookies.org, or aboutcookies.org.

What should I do if I have a concern about the handling or accuracy of my personal information?

Please contact our Client Care Centre at **416-364-5035** or toll-free at **1-800-668-6203** (Canada and USA). While you can get answers to most questions without providing your client number, please have it ready in case we need to access your personal information. If you are not satisfied with the response, or if you have a concern about the accuracy of your personal information, you can contact OPB's Privacy Officer. (For details on how to contact the Privacy Officer, see [page 14](#)).



If you have questions or concerns

If you have any questions or concerns about the handling or accuracy of your personal information, please contact our Client Care Centre.

You can reach us Monday to Friday from 8 a.m. to 5 p.m. (EST) at 416-364-5035 or toll-free at 1-800-668-6203 (Canada and USA)

While you can get answers to most questions without providing your client number, please have it ready in case we need to access your personal information. If you are not satisfied with the response, or if you have further questions, you can write to us:

Privacy Officer

Ontario Pension Board

200 King Street West, Suite 2200

Toronto ON M5H 3X6

Tel: 416-364-8558 (or use the toll-free number above)

Fax: 416-364-7578

Alternatively, you can contact the Privacy Officer by email at: privacy@opb.ca.

It's the Privacy Officer's job to:

- ensure that OPB follows the principles outlined in its privacy policy; and
- investigate and respond to any questions or complaints related to the handling of personal information.