



## To contact us

### Online

[retraitequebec.gouv.qc.ca](http://retraitequebec.gouv.qc.ca)

### By phone

418 643-4881 (Québec region)

1 800 463-5533 (toll-free)

### By mail

Retraite Québec  
Régimes de retraite du secteur public  
Case postale 5500, succursale Terminus  
Québec (Québec) G1K 0G9

*Version originale française disponible sur demande*

**Retraite Québec**  
Partenaire de votre  
sécurité financière

**RETRAITE QUÉBEC**  
Public-Sector Pension Plans

## Integration of your public-sector pension plan with the Québec Pension Plan (QPP)



Your public-sector pension **will change** as of your **65th birthday**. Find out why.

**Votre gouvernement**

**Québec**

## Understanding your current situation

If, during your career, you worked in the public service, the education sector, or the health and social services sector, you contributed to a public-sector pension plan such as the Government and Public Employees Retirement Plan (RREGOP) or the Pension Plan of Management Personnel (PPMP).

And like all Québec workers 18 years of age and over whose annual income exceeds \$3500, you also contributed to the Québec Pension Plan (QPP).

## What is integration?

During your career, you were exempt from contributing to your public-sector pension plan on a portion of your salary because you were also contributing to the QPP. When you retire, the two plans complement each other in a similar manner. Consequently, the pension you receive under your public-sector pension plan is reduced to take into account your QPP pension. This process is called integration.<sup>1</sup>

Since 1 January 2019, the QPP is composed of two plans: the base plan and the additional plan. The introduction of the additional plan did not change the current provisions of the public-sector pension plans. Therefore, only the portion of the pension payable under the base plan is taken into account when calculating the amount of the reduction caused by the integration.

1. Note that integration is also referred to as 'coordination' in certain publications.

## When does integration with the QPP take effect?

When you retire, integration with the QPP takes effect as of the month following your 65th birthday (when your unreduced QPP pension becomes payable). Integration will also take effect at that time if you decide to receive your QPP pension before age 65.

If you retire after age 65, it will apply as of the month following the effective date of your pension.

If you continue working after December 30th of the year of your 69th birthday (the latest date of participation under most public-sector plans),<sup>2</sup> it will apply as of the following January 1st.

Note that integration with the QPP applies to the portion of the pension that corresponds to the years credited, to a maximum of 35 years.

## Is integration with the QPP mandatory?

Integration with the QPP is provided for in the act governing your pension plan. Note that, similar to plans offered by many employers, most public-sector plans are integrated with the QPP.

## What effect does integration with the QPP have on your public-sector retirement pension?

Integration with the QPP entails a reduction in the amount of the pension you will receive under your public-sector pension plan to take into account your pension under the QPP.

The amount of your integrated pension, which is calculated at the time your pension is confirmed, is indicated in your pension confirmation letter. The integrated amount is indexed annually as of the year following the one in which it takes effect. Each year, you will also receive a Statement of Benefits (entitled Your Pension) indicating the change in the amount of your integrated pension.

## What effect does integration with the QPP have on the partition of benefits accrued under a public-sector pension plan?

If your public-sector pension plan is subject to the partition of accrued benefits, the integrated amount does not change. Integration with the QPP applies to the full amount of your pension, not just on the amount of a pension that has been reduced following the partition of your benefits resulting from the breakdown of your union, whether it was a marriage, civil union or de facto union.

## How is the integrated amount calculated?

Like the amount of your retirement pension, the amount of your integrated pension is different from that of other beneficiaries since it is calculated using, among other things, your years of credited service and certain provisions of your pension plan.

In the case of the RREGOP, for example, the reduction takes into account the lowest amount between:

- the average maximum pensionable earnings for the QPP (e.g., \$56 440 in 2020) for the last five years.
- your average pensionable salary for the last 5 years you work.

and

Your QPP pension is calculated using **all the contributions you have paid to the QPP during your entire career.**

Consequently, the amount of reduction due to integration with the QPP that applies to your retirement pension will differ from the amount of pension paid under the QPP. The total amount that you will receive under both plans will be reduced (see Example 1). Also, if you apply for your QPP pension before age 65, the difference between the pension paid under the QPP and the reduction applied to your public-sector pension will increase (as shown in Example 2).

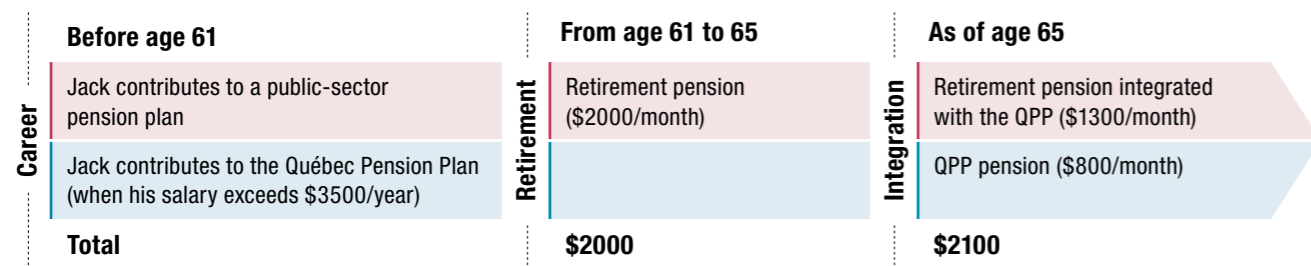
## What other sources of income can you have?

Other sources of income can help you maintain your standard of living after retirement. That is the case, in particular, with the QPP pension and the Old Age Security pension from the Government of Canada. Personal savings can also increase your income.

2. The maximum age of participation may differ for the PPMP and certain other plans.

## Examples of how integration with the QPP is applied

- 1 Jack retires at age 61.** Under his public-sector pension plan, he is entitled to an immediate pension without reduction. **He applies for his QPP pension at age 65.** Jack will receive his non-integrated retirement pension from age 61 to 65. His public-sector retirement pension will be integrated with his QPP pension only as of the month following his 65th birthday.



- 2 Jack retires at age 61.** Under his public-sector pension plan, he is entitled to an immediate pension without reduction. **He also applies for his QPP pension at age 61.** Jack will receive his non-integrated retirement pension from age 61 to 65, and his reduced QPP pension for the rest of his life. His public-sector retirement pension will be integrated with the QPP pension only as of the month following his 65th birthday.

