

## **CPCO TERM LEGAL SERVICE PLAN *LEGAL BENEFITS FOR RETIREES***

**Are you retired and currently performing duties in the capacity of Principal or Vice-Principal on a daily or long-term basis?**



**Without CPCO Legal Benefits for Retirees you may find yourself financially liable for decisions you make and/or actions you take while back in the role.**

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**NEW!** Catholic Principals' Council | Ontario is pleased to offer this new CPCO service to ensure you have access to our Support Services Team and the Legal Benefits Plan with the peace of mind and financial security that you deserve.

## **Are you eligible to become a CPCO *Contracted Associate*?**

If you were a *Practising Associate* with CPCO prior to retirement and you are performing duties in the capacity of Principal or Vice-Principal on a daily or long-term basis, you may be eligible to apply to CPCO as a *Contracted Associate*.

If you are not a *Contracted Associate*, you do not have access to the services or advice of the Support Services Team (PST) or CPCO's legal counsel. This may result in a significant personal financial liability for the retired P/VP returning to the role.

## ***Contracted Associates* – Legal Benefits for Retirees**

*Contracted Associate* means an individual who is a retiree and who was a *Practising Associate* prior to retirement and who is currently performing duties in the capacity of Principal or Vice-Principal on a daily or long-term basis.

## ***Fees***

The fees for the 2018-2019 school year are:

- Up to the TPP\* prescribed limit (50 days) is 50% of current Practising Associate Service fees (currently \$657.50)
- More than the TPP\* prescribed limit (50 days) is 100% of current Practising Associate Service fees (currently \$1,315)

This fee shall ensure applicants all of the benefits of the CPCO Legal Benefits plan for that school year, provided that the definition of *Contracted Associate* is met and that applicants do not work beyond the month in which they reach the limits prescribed by the Teachers' Pension Plan (TPP) in any school year.

\*Teachers' Pension Plan

## **What are the legal implications of not being a *Contracted Associate* of CPCO?**

Legal and professional advice and services as detailed in our Legal Benefits Plan are exclusive to CPCO. If you are not a *Contracted Associate*, you do not have access to the services or advice of the Support Services Team (PST) or CPCO's legal counsel. This may result in a significant personal financial liability for the retired P/VP returning to the role.

## **If I retire from my role as a Principal or Vice-Principal and then return to supply in an administrative role, can I once again become a *Practising Associate* of CPCO?**

You may apply to be a *Contracted Associate* provided that you were a CPCO *Practising Associate* prior to your retirement and provided that you are not a member of a teacher's union.

## **Does my previous status as a *Practising Associate* provide me with legal coverage if I return to work on a term contract as a retiree? Is the legal coverage extended for retired former CPCO *Practising Associates* when they come back to work as supply/term administrators?**

On the date of retirement, your status with CPCO as a *Practising Associate* ends. As per our Legal Benefits Plan – (Who is Eligible For the Legal Benefits Plan?), retired *Practising Associates* of CPCO maintain entitlement to historical legal coverage: this means that they will have access to the services of the PST for occurrences that happened when they were *Practising Associates* (i.e. before they retired).

While retired Principals and Vice-Principals may become *Non-Practising Associates* of CPCO, *Non-Practising Associate* status does not provide access to the PST and CPCO's Legal Benefits Plan. Only services purchased from CPCO as a *Contracted Associate* provide that level of service and legal coverage.

## **How is the CPCO Term Legal Service Plan changing to reflect the Teacher's Pension Plan rule change?**

As of September 2012, retired administrators were allowed to work 50 days in a school year for an indefinite number of years and still be able to collect pension. You can work until the end of the month in which you exceed your 50 day limit without affecting your pension. If you continue to work after the month in which you exceed the limit, even if for only part of day, you will not receive your pension for that month. You should contact the Ontario Teachers' Pension Plan for further information on Working After Retirement.

As of September 2015, *Contracted Associates* who purchase a term service plan in the school year will be required to pay half of the annual fees. If you exceed the limits prescribed by the TPPB, you will be required to pay CPCO the full year service fees.

**Catholic Principals' Council | Ontario (CPCO)** is a voluntary, professional association for Principals and Vice-Principals in Ontario's 29 publicly-funded Catholic school boards. CPCO represents the needs and perspectives of local Principals/Vice-Principals in Catholic school boards and is their exclusive representative to the provincial government.

CPCO is called to leadership in Catholic education through service and advocacy with a commitment to gospel values. CPCO values:

- Catholic education and its commitment to gospel values;
- the leadership of Catholic Principals and Vice-Principals;
- independence as an organization; and
- partnerships in education and business.

**Call or visit [www.cpco.on.ca/ContractedAssociates](http://www.cpco.on.ca/ContractedAssociates) today to learn how you can become a CPCO *Contracted Associate*.**

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