

**CUPE EMPLOYEES' PENSION PLAN
JOINT BOARD OF TRUSTEES**

COMMUNICATIONS POLICY

EFFECTIVE April 11, 2018

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1. Purpose

This policy sets out guidelines to ensure that the CUPE Employees' Pension Plan (CEPP) communication program:

- a) Meets legislated disclosure requirements.
- b) Provides members and eligible members (including active, deferred vested, retirees, prospective, and former members, survivors and beneficiaries) with the timely, accurate, and complete information they need to: understand their rights and responsibilities under the CEPP; and make informed decisions about their pension.
- c) Educates members about broader pension and retirement issues, including pension costs and value, market and demographic changes, legislative developments, funding, and pension security.
- d) Promotes full transparency around governance, including the role of the Joint Board of Trustees (JBT).
- e) Positions the JBT as a "go-to" for member issues and answers (other than day-to-day administration handled by the Administrative Agent).
- f) Promotes the defined benefit pension model and the success of the CEPP.
- g) Fosters trust and confidence in the JBT.

2. Stakeholder responsibilities

a) Responsibilities of the JBT

The JBT is responsible for:

- i) Approving this policy.
- ii) Approving the direction, strategy, and resource allocations recommended by the Benefits and Member Communications Sub-Committee.
- iii) Reviewing and authorizing communications of a sensitive nature.

b) Responsibilities of the Benefits and Member Communications Sub-Committee

The JBT has delegated the following responsibilities to the Benefits and Member Communications Sub-Committee (see also Benefits and Member Communications Sub-Committee Terms of Reference, Appendix A):

- i) Develop this policy and recommend updates as needed.
- ii) Set direction and develop both longer-term and annual communication strategies, including the following (as appropriate):
 - (1) Establish objectives/success measures
 - (2) Obtain member input
 - (3) Develop tools, strategies, and messages
 - (4) Conduct pre-release testing
 - (5) Evaluate results
- iii) Procure resources necessary to implement communication strategies approved by the JBT.
- iv) Ensure all communications go through a rigorous quality assurance review before release, including:
 - (1) Adherence to this policy
 - (2) Accuracy
 - (3) Clarity and consistency of messaging

- (4) Appropriate handling of sensitive issues
- (5) Legislative compliance.
- v) Inventory and audit communication material on a regular basis, including communication between members and the Administrative Agent.
- vi) Provide recommendations on handling emerging issues.
- vii) Oversee brand development and application.

c) Responsibilities of the Administrative Agent

The JBT has delegated responsibility for day-to-day communications to the Administrative Agent (see also Trust Agreement). As such, it is the Administrative Agent's responsibility to:

- i) Coordinate and deliver all communications as requested by the JBT or Benefits and Member Communications Sub-Committee Terms of Reference in accordance with this policy.
- ii) Review communication materials (including booklets, website, forms, statements, etc.) to ensure accuracy and timeliness.
- iii) Provide friendly, timely, informed service to members, including:
 - (1) Answering questions related to an individual member's pension entitlement (and keeping a log)
 - (2) Processing all enrolments, retirements, terminations and reciprocal transfers.

d) Responsibilities of the Governance Committee

The JBT has delegated the following responsibilities to the Governance Committee (see also Governance Committee Terms of Reference):

- i) Review this policy on a regular basis for effectiveness and relevance.
- ii) Ensure compliance with this policy.
- iii) Monitor the effectiveness of the communication program.

e) Responsibility of members

Members are responsible for providing accurate, up-to-date information to their employer and the Administrative Agent of the CEPP about their date of birth, marital status, address, beneficiaries, and other required personal data.

3. Content guidelines

- a) All communications will:
 - i) use plain, simple and descriptive language; and
 - ii) incorporate personal, meaningful examples (where appropriate) to help members better understand the CEPP's plan provisions and help with decision-making.
- b) Communications to members should be personalized (where reasonable and meaningful) to improve understanding and help with decision-making.
- c) Communications must be impartial and factual and must not provide advice or recommendations.
- d) Wording and images used in communications should be inclusive, in particular:
 - i) Use of sex-distinct pronouns (he, she, his, her, etc.) should be avoided

- ii) Designations of sex and marital status should be avoided (unless required for legal or administrative reasons)
- iii) Images should reflect the diverse nature of the CEPP membership.

4. Privacy and confidentiality

All communications should be prepared and delivered in full compliance with the Joint Board of Trustees policy on privacy and confidentiality and document retention.

5. Branding

Communications will be consistently “branded” to be easily recognizable as coming from the CEPP. This includes the consistent use of logos, word marks, and email addresses, as well as the coordinated use of design elements across communication channels. All content of an editorial nature will be prepared on behalf of the JBT and speak with the voice of the JBT.

6. Preferred communication channels

Electronic communication is preferred. However, where reasonable, communications should accommodate the diverse preferences, learning styles, and access limitations of members.

7. Language of use

All official communications of the CEPP will be provided in both English and French.

8. Communications with the media

The JBT's Chair and Vice-Chair are the CEPP's designated spokespeople, and all media inquiries should be directed to them.

9. Crisis and emergency communications

In the event of a crisis – a situation that challenges members' sense of pension security or integrity of leadership – the JBT's Chair and Vice-Chair will communicate promptly to demonstrate leadership, counter misinformation, avoid confusion, and restore confidence.

In the event of an emergency – a situation that requires prompt action beyond normal procedures to limit damage – the Administrative Agent will keep all stakeholders informed of the actions it is taking to address the emergency.

10. Effective date of policy

This policy was adopted by the Board on June 11, 2014 and was revised on April 11, 2018.

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APPENDIX A

Benefits and Member Communications Sub-Committee
Terms of Reference

BENEFITS AND MEMBER COMMUNICATIONS SUB-COMMITTEE TERMS OF REFERENCE

Mandate

The Benefits and Member Communications Sub-Committee shall consider and make recommendations to the JBT on the following matters:

- Provide member education, communications with plan members, and monitor and report on benefit related issues as they arise, including:
 - Plan Text amendments referred by the Administrative Agent or collective bargaining;
 - Develop, implement and monitor Member education program(s) using internal and external resources (Plan member education includes pre-retirement and post retirement education and communications);
 - Develop, implement, monitor and assess the JBT communications program which includes but is not limited to:
 - Annual reports;
 - Annual meeting;
 - Website (on-line pension tools);
 - Newsletters;
 - Other member communications which includes plan amendments, legislative updates, etc.
 - Benefit and communication matters as assigned by the JBT.

Sub-Committee decisions shall form the basis of its recommendations to the JBT and are subject to final determination by the Joint Board of Trustees.

Membership

The Benefits and Member Communications Sub-Committee will be made up of five members who may be Trustees and/or Alternate Trustees where:

- (a) three Committee members are selected by Employer Trustees, and two Committee members are selected by the union/retiree Trustees (the term "union/retiree Trustee", for the purpose of committee membership means a Trustee who is appointed by CSU, COPE or Unifor or who is elected by the retirees), or
- (b) three Committee members are selected by the union/retiree Trustees, and two Committee members are selected by Employer Trustees.

Where three Benefits and Member Communications Sub-Committee members are selected by Employer Trustees, one of them shall be designated as a non-voting member of the Committee by the Employer Trustees. In the absence of a Committee

member who is a voting Employer Trustee, the Trustee designated as a non-voting member of the Committee by the Employer Trustees may exercise the vote of the absent Committee member.

Where three Benefits and Member Communications Sub-Committee members are selected by union/retiree Trustees, one of them shall be designated as a non-voting member of the Committee by the union/retiree Trustees. In the absence of a Committee member who is a voting union/retiree Trustee, the Trustee designated as a non-voting member of the Committee by the union/retiree Trustees may exercise the vote of the absent Committee member.

Committee members shall serve for a term of one year.

Frequency of Meetings

The Benefits and Member Communications Sub-Committee shall meet at least semi-annually.

Chair of Benefits and Member Communications Sub-Committee

The Sub-Committee shall elect a Chair from the members of the Sub-Committee.

Recording of the Meeting

The Chair or designate shall record the discussions of the Sub-Committee meeting.

Reports

The Sub-Committee Chair or designate shall prepare written reports to the JBT. Reports will include: work in progress; matters under consideration; recommendations; and/or options for decisions.

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