

Article 29: Pension Plan (UNA Provincial Collective Agreement 2024-2028)

UNA members urged to claim their 2-per-cent RRSP or TFSA supplement

Members of the United Nurses of Alberta need to be aware their Employer has agreed to contribute to a supplemental pension plan in the form of a Registered Retirement Savings Plan or Tax Free Savings Account contribution.

UNA strongly recommends that all members who are regular Employees act to take advantage of this provision if they haven't done so. It is a benefit they cannot receive without taking specific action to enroll. So without acting, employees are going without a 2 per cent retirement income supplement to their salary that they are entitled to receive under the collective agreement.

Article 29.05 of the UNA Provincial Collective Agreement

- 29.05 (a) The Employer shall provide a supplemental pension plan in the form of a Registered Retirement Savings Plan (RRSP) or Tax-Free Savings Account (TFSA). Employees shall determine the allocation to either a RRSP or TFSA. Employees may change their allocation effective April 1st of each year.
 - (b) Effective on the Employee's date of enrollment, a Regular Employee shall have the right to contribute up to 2% of his or her regular earnings into the RRSPor TFSA until December 31st of the year the Employee turns 71. The Employer shall match the Employee's contributions into the RRSP or the TFSA.
 - (c) A Regular Employee who, by virtue of his or her age, no longer qualifies under Article 29.05(b), shall receive an additional 2% of her or his regular earnings.
 - (d) "Earnings" as defined in Article 29.05(b) above, will include WCB earnings until such time that the Employee exhausts his or her sick leave credits and is deemed to be on sick leave without pay.

The agreement does require that employees contribute 2 per cent of their salary for the employer to match, and employees need to enroll in the program for the employer to contribute this money. No UNA member should go without funds for their retirement that their Employer has agreed to contribute.

This supplemental pension is not available to temporary or casual employees.



If you have any questions or concerns, please contact your UNA local executive or Labour Relations Officer at 1-800-252-9394.

Read your Collective Agreement online or on the App

