

Retirement Incentive for Teachers and Employees (RITE) Presentation – Frequently Asked Questions (FAQ)

1. I have been receiving Extended Disability Benefits (EDB) for several years. Who do I contact at my school division to let them know I plan to retire?

Your ASEBP Case Manager is a great resource for this. They typically have established contacts within your employer group and can advise on the best person to reach out to in your HR department.

2. At what age do disability benefits end?

Extended Disability Benefits end at age 65. Once you turn 65, your EDB coverage will conclude.

3. Will receiving CPP disability benefits affect my eligibility for Old Age Security (OAS) later on?

This is a question best directed to Service Canada, as they can provide the most accurate and up-to-date information based on your personal situation. You can contact them directly for guidance on how CPP Disability may impact your OAS eligibility.

4. Can my school board terminate my employment after I have been collecting EDB?

This is a legal and employment matter that may depend on your collective agreement and employment terms. Please contact your association representative or legal counsel for further guidance.

5. Is there a place where I can find details about the MyRetiree Plan?

Yes. You can find full details about the MyRetiree Plan, including a benefit comparison chart, at asebp.ca/RITE.

6. What happens to my Health or Wellness Spending Account if I accept a RITE offer?

Your Health and Wellness Spending Accounts will remain active and follow the usual rules until December 31. If your employer provides contributions, those will end on December 31 as well. You will have 60 days after that to submit any remaining eligible expenses.

Please note: Spending accounts do not continue into retirement under the MyRetiree Plan.

7. Can I still apply for MyRetiree benefits if I plan to move to another province after I retire?

Yes. The MyRetiree Plan is available to residents across Canada, except for Quebec. If you are moving to any other province, you can still apply for and participate in the plan.

8. Do I need to fill out forms to enrol in the MyRetiree Plan, or am I automatically enrolled once I accept the RITE offer?

If MyRetiree benefits are included in your RITE offer, you will be automatically enrolled—no forms are needed at that time. When your RITE coverage ends at age 65, you will need to re-apply for the MyRetiree plan to select the benefits that best fit your needs in retirement. About 90 days before your coverage ends, you will receive a letter with details on how to re-apply.

9. I have misplaced some of the documents that came with my offer package. What should I do?

If you have misplaced your RITE offer or any of the related documents, please email us at RITE@asebp.ca. We will be happy to send you another copy.

10. Will I need to report the offer amount I receive as income for the 2026 tax year?

No. The RITE offer is a non-taxable lump sum payment, so you do not need to claim it as income for 2026. ASEBP will not issue a T4A for this payment.

11. Do I have to pay for my benefits after accepting the RITE offer?

If general health benefits are included in your RITE offer, you will not need to pay premiums—those benefits will continue at no cost to you until the end of the month in which you turn 65. At that point, you will have the option to enrol in the MyRetiree Plan, and you will be responsible for paying the monthly premiums moving forward.

If your RITE offer does not include general health benefits, you are still eligible to apply for the MyRetiree Plan starting January 1. For questions specific to your offer or eligibility, please contact us at RITE@asebp.ca.

12. How do I find someone who can act as a Commissioner of Oaths?

Many professionals can act as a Commissioner of Oaths, including lawyers, legal assistants, and administrative staff at law firms. You can also find Commissioners at your local Motor Vehicle Registry or registry agent offices.