

OPTrust

PRIVACY MATTERS AT OPTRUST

APRIL 2021

A guide to understanding OPTrust's privacy policy for members and pensioners

Paying pensions today, preserving pensions for tomorrow.



INTRODUCTION



- OPTrust recognizes the value in protecting your personal information
- This booklet explains OPTrust's privacy principles and how we safeguard your personal information on record.
- It answers a number of questions on how we use, disclose and collect your personal information. It illustrates OPTrust's privacy principles ensuring our commitment to protecting your personal information.

OVERVIEW

- When you communicate with OPTrust – whether online, over the phone or by mail – our top priority is to ensure that your personal information is always protected.



OUR PRIVACY POLICY REQUIRES US TO

- Advise you as to why we collect your personal information and what we use it for
- Outline the conditions under which your personal information is disclosed to third parties
- Obtain your consent to collect personal information
- Ensure that your personal information is not used or disclosed for purposes other than administering pension benefits, without your consent.

PERSONAL INFORMATION - WHAT IS IT?

Personal information includes any factual or subjective information, recorded or not, about an identifiable individual. For example, a person's date of birth, Social Insurance Number, marital status, income, home address and home telephone number.

Personal information does not include the name, title or business address or telephone number of an employee of an organization.

OPTrust uses your personal information to administer and calculate your pension benefits and to comply with tax laws. OPTrust also requires personal information to keep you informed of changes to the OPSEU Pension Plan that may affect you. For example, every year we send out Annual Pension Statements and other communications which detail Plan provisions.

We inform you when there is an amendment to the Plan or important pension and tax legislation changes that may affect you or your survivors. This is why it is important for OPTrust to maintain up-to-date records, such as beneficiary information, home or email addresses for our over 98,000 members and pensioners. With correct personal information on record, OPTrust can administer your pension and pay your survivor's benefits according to your wishes when you die.

A vertical graphic on the left side of the slide. The top portion features a dark purple background with several out-of-focus, glowing circular bokeh lights in shades of purple and pink. Below this, a solid dark purple horizontal band contains the text "OPTRUST PRIVACY PRACTICES" in white, uppercase, sans-serif font.

OPTRUST PRIVACY PRACTICES

KEY ADVANTAGES TO OUR PRIVACY PROGRAM AND PRIVACY POLICY:

- Protects your personal information on record at OPTrust
- Enhances credibility and promotes continued confidence from members, pensioners and other stakeholders
- Allows OPTrust to efficiently manage your personal information



OPTRUST PRIVACY PRACTICES

HOW WE ENHANCE PRIVACY AT OPTRUST

- OPTrust reinforces a privacy philosophy and mindset, backed by a formal privacy compliance program. Through this process, OPTrust continuously reviews our privacy policies and practices to ensure that they are consistent with the stated privacy principles.
- We continue to provide comprehensive training to our staff about privacy practices at OPTrust. We regularly communicate to members, pensioners and employers about our approach to protect their privacy. Our staff regularly review OPTrust's privacy practices and further enhance the program, where required.



OPTRUST PRIVACY PRACTICES

SAFEGUARDING PERSONAL INFORMATION

- Protecting your privacy and ensuring the security of your information

We use three key measures to safeguard your personal information:

- **Physical measures.** Locking filing cabinets and restricting access to offices with security access cards.
- **Organizational measures.** Staff training and awareness initiatives, visitor controls, limiting access on a “need-to-know” basis and enforcing various policies and procedures such as the authentication of callers or clean and locked desk policies.
- **Technological measures.** Server security features, individual passwords and encryption.

A vertical graphic with a dark purple background. The top half features a bokeh effect of light purple circles. The bottom half is a solid dark purple rectangle containing the text "OPTRUST PRIVACY PRACTICES" in white, uppercase, sans-serif font.

OPTRUST PRIVACY PRACTICES



WHAT CAN YOU DO?

Here are some quick reminders to protect your personal information at OPTrust.

- ✓ Do not share your secure *Online Services* password or verification questions and answers with anyone
- ✓ When communicating with OPTrust electronically - send your message through your secure *Online Services* account or the “Contact Us” section on our website. Both options use encrypted technology unlike regular mail
- ✓ Use your OPTrust ID number when communicating with OPTrust
- ✓ Keep your personalized pension information, such as your *Annual Pension Statement* in a safe place along with other important financial documents
- ✓ Inform OPTrust of your new home address. If you move we can continue to provide you with important information about your pension

OPTRUST'S PRIVACY PROGRAM IS GUIDED BY THE FOLLOWING PRINCIPLES:

Accountability. OPTrust acknowledges it is responsible for personal information under its control.

Identifying Purposes. OPTrust identifies the purposes for which personal information is collected at or before the time the information is collected.

Obtaining consent. The consent of Plan members is required for the collection, use or disclosure of personal information (other than where disclosure is required by law). Consent to use information for purposes of administering the Plan may be implied from a member's enrollment in the Plan).

Limiting Collection. OPTrust limits the collection of personal information to that which is necessary for purposes identified by OPTrust. Personal information is collected by fair and lawful means.

Limiting Use, Disclosure and Retention. OPTrust does not use or disclose personal information for purposes other than those for which it is collected, except with the consent of the individual or as required by law. OPTrust retains personal information only as long as necessary for the fulfillment of those purposes, or as required by law.

Accuracy of Personal Information. OPTrust makes reasonable efforts to keep personal information as accurate, complete and up-to-date as is necessary to fulfil the purposes for which the information is to be used.

Security Safeguards. OPTrust protects personal information with security safeguards appropriate to the sensitivity of the information.

Openness Concerning Policies and Practices. OPTrust makes readily available specific information about its personal information management policies and practices to its members upon request. Questions or concerns of members will be addressed by OPTrust's Privacy Officer.

Access to Personal Information. OPTrust informs members of the existence, use and disclosure of his or her personal information upon request, and gives the individual access to that information. A member or employee is given the opportunity to challenge the accuracy and completeness of their information and have it amended as appropriate.

Challenging Compliance. OPTrust investigates any privacy complaints or inquiries and has procedures in place for ensuring that each complaint is considered and processed in a timely manner.

WANT MORE
INFORMATION?

For more information or questions regarding OPTrust's privacy policy and procedures, please contact OPTrust's Privacy Officer at privacy@optrust.com



(416) 681-6100 in the Toronto
1 800-637-0024 toll-free in Canada

email@optrust.com
optrust.com

OPSEU Pension Trust

1 Adelaide Street East, Suite 1200
Toronto, ON M5C 3A7