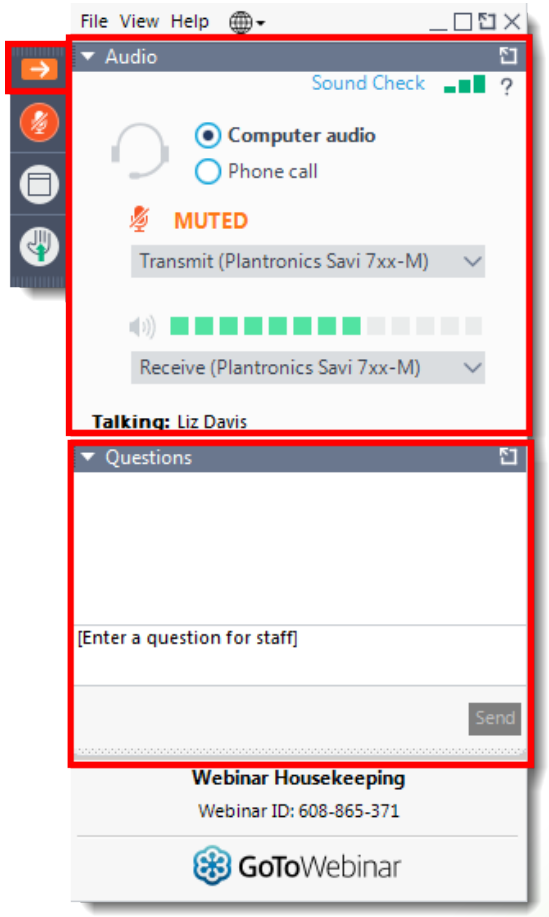
While we wait – audio instructions

1. Select the *Audio* section of the GoToWebinar control panel
2. Select *Computer audio* or *Phone call*
3. To submit a question or comment, type it in the Questions panel



Land Acknowledgement

“We acknowledge that our office sits on the traditional territory of many nations, including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples, and is now home to many diverse First Nations, Inuit, and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit.”

Pronunciation

Anishnabeg: (ah-nish-naw-bek)

Haudenosaunee: (hoodt-en-oh-show-nee)

Métis: (may-tee)

caat
PENSION PLAN

Employer Education session

Data Collection Tool – Full Training Session

January 17, 2023

Agenda

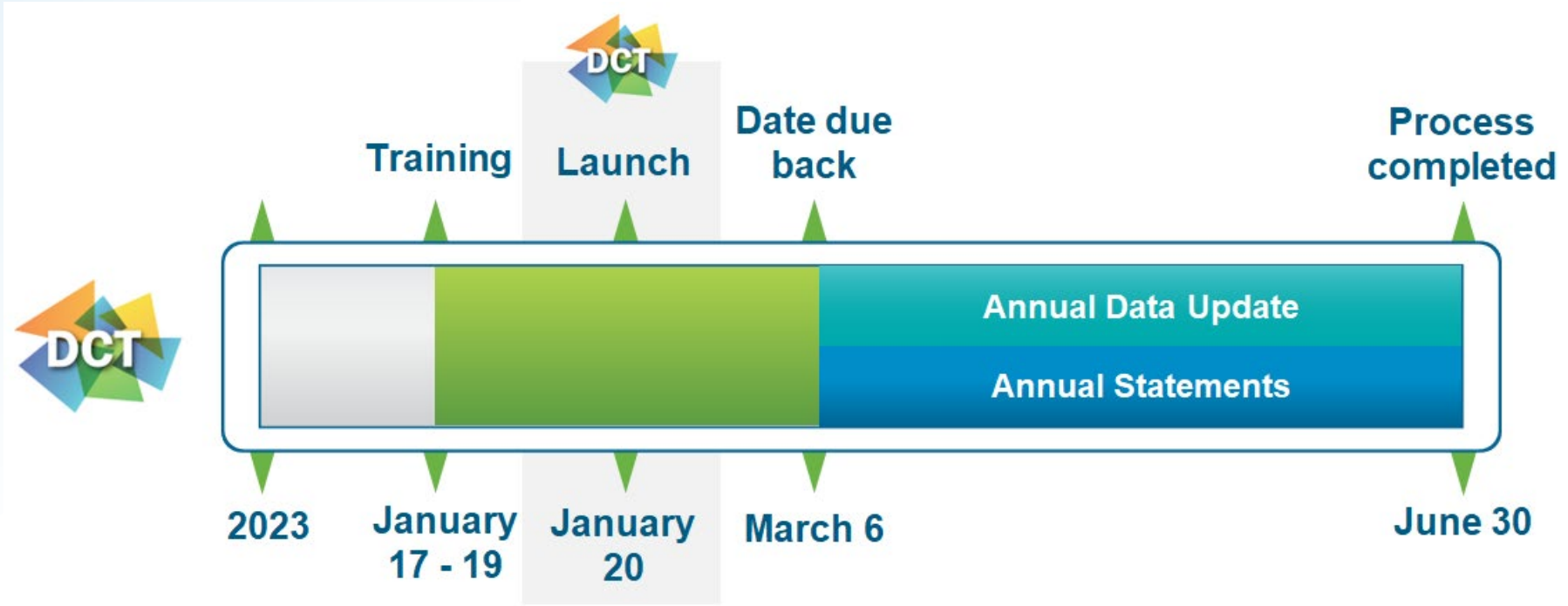
1. DCT overview
   - Navigating
   - Exporting
   - Importing
   - Validating
   - Submitting
2. Finance Contributions Reconciliation process

DCT overview

What is DCT?

- DCT = Data Collection Tool
- Data collection site used to collect member data from our employers
- Data collection year is from January 1st to December 31st

DCT Timeline

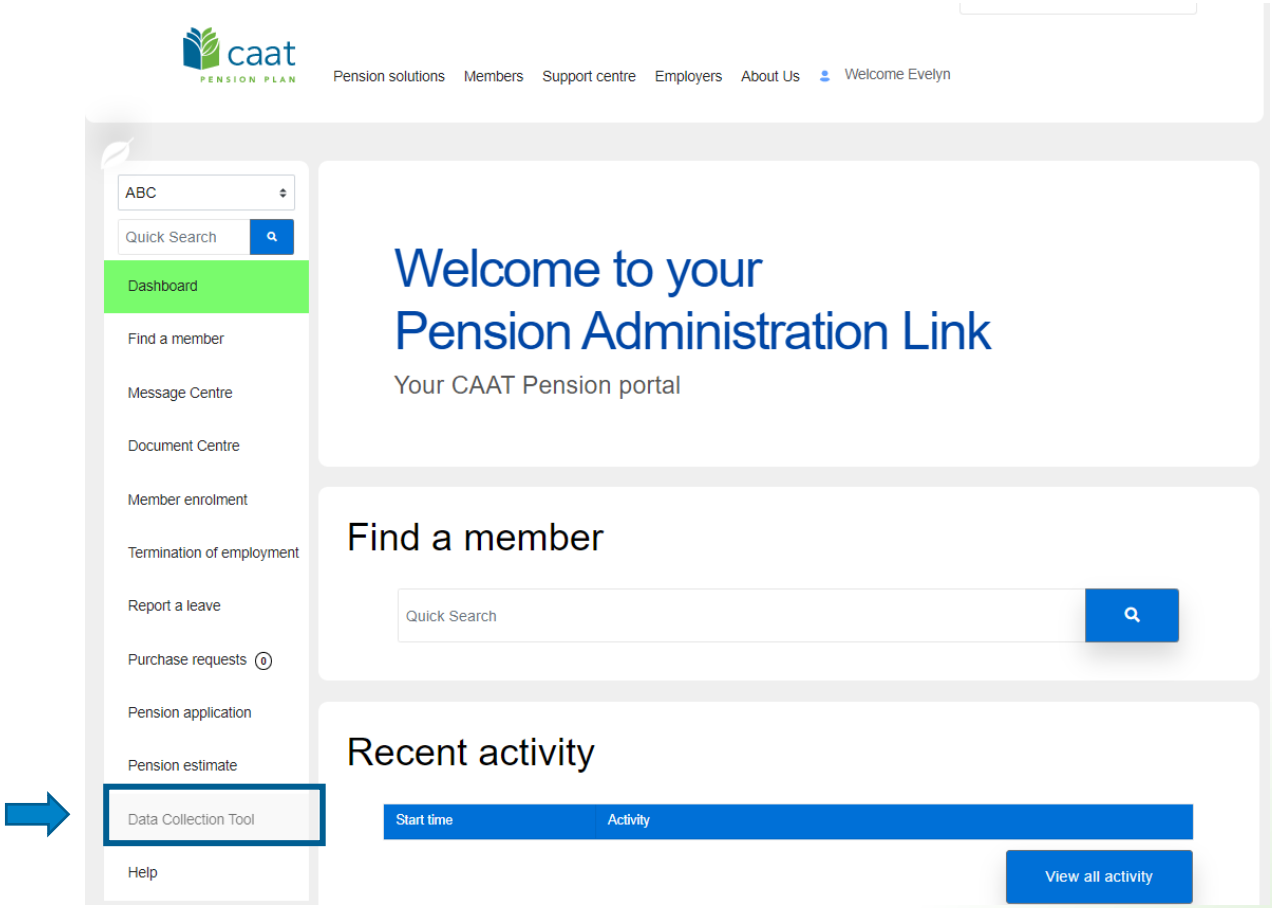


Deadline: March 6, 2023

Final DCT data submission

New to 2022 DCT – PAL Users

- If you are a PAL user, log into PAL and select Data Collection Tool in the left menu

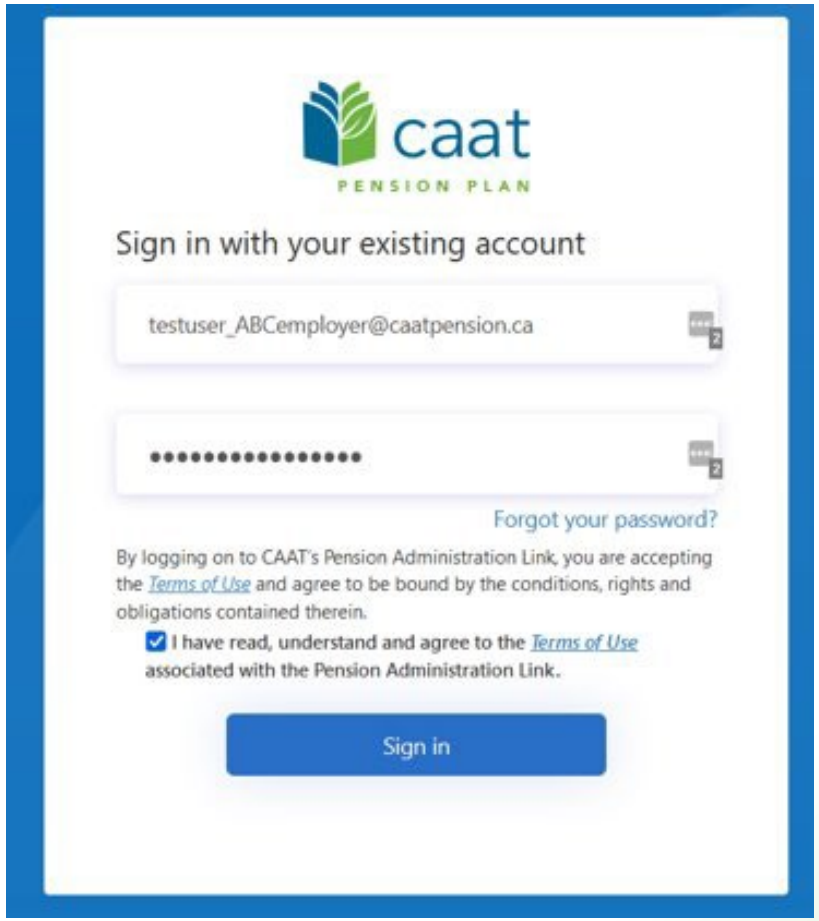


New to 2022 DCT – Non-PAL Users

Employers that do not have PAL access, can access the DCT using the following link:

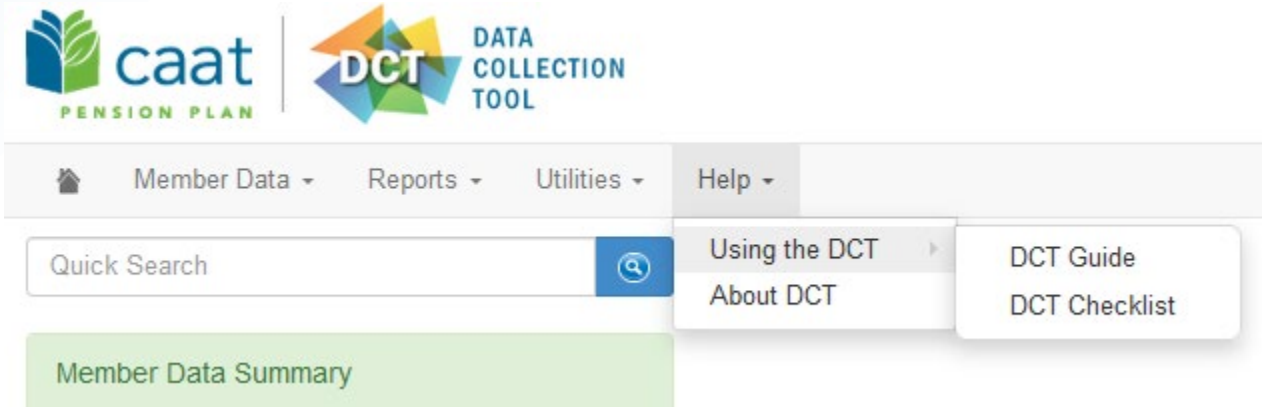
https://dct.caatpension.ca/

Use your existing
DCT credentials to login and set up Multi-Factor Authentication.



New to 2022 DCT continued

- The DCT Data Submission Checklist has been added to the Help dropdown



Employer DCT Process

Step 1: Employers receive DCT Data from CAAT

Step 2: Employers Export and Review Data

Step 3: Employers import data into DCT in this order:

- Status Update File **
- Earnings and Contributions File **
- Member Information and Year-end Updates (YTD) File
- Prior Year Retroactive Payments File
- Last Day Worked File

** to be done if in-year data was not submitted

Employer DCT Process continued

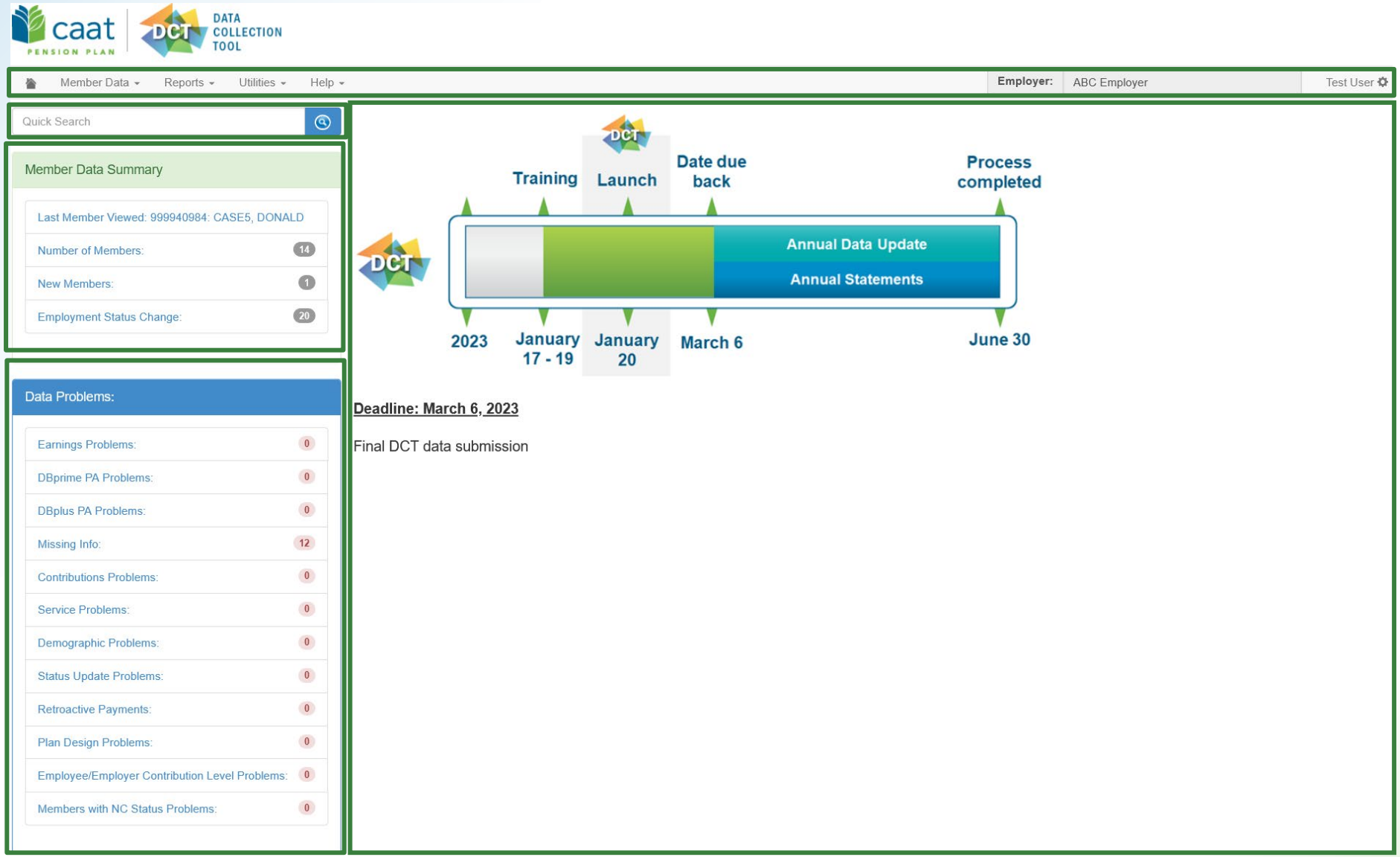
Step 4: Review and investigate data and correct any errors

Step 5: Run Validations

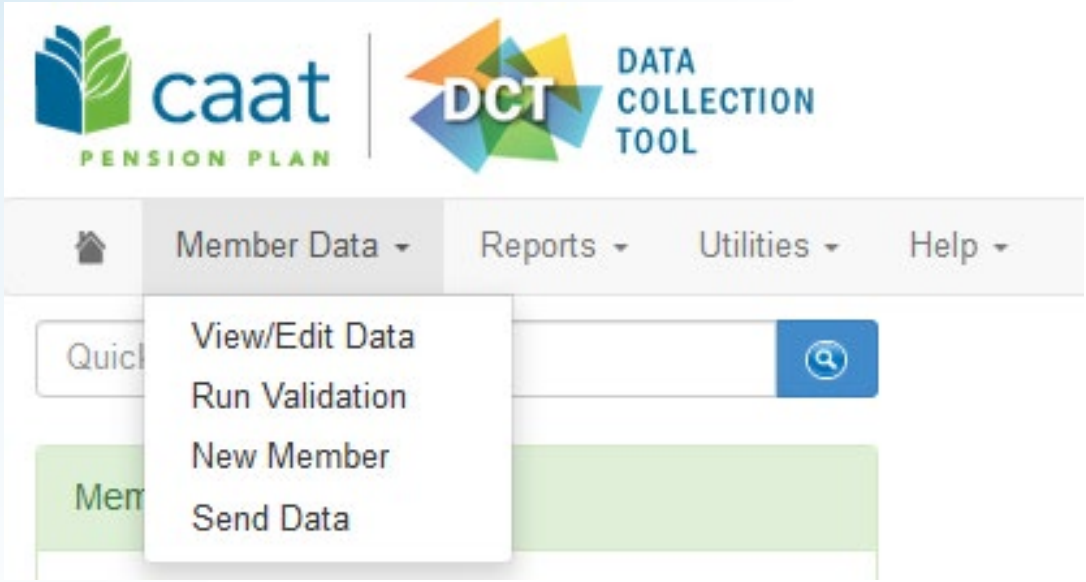
Step 6: Submit Data

Tip: Both the DCT Guide and DCT Submission checklist are available on our CAAT website under Employer Education Guide - Data Reporting and in the DCT under the Help dropdown.

DCT Home Screen



Navigating DCT – Member Data



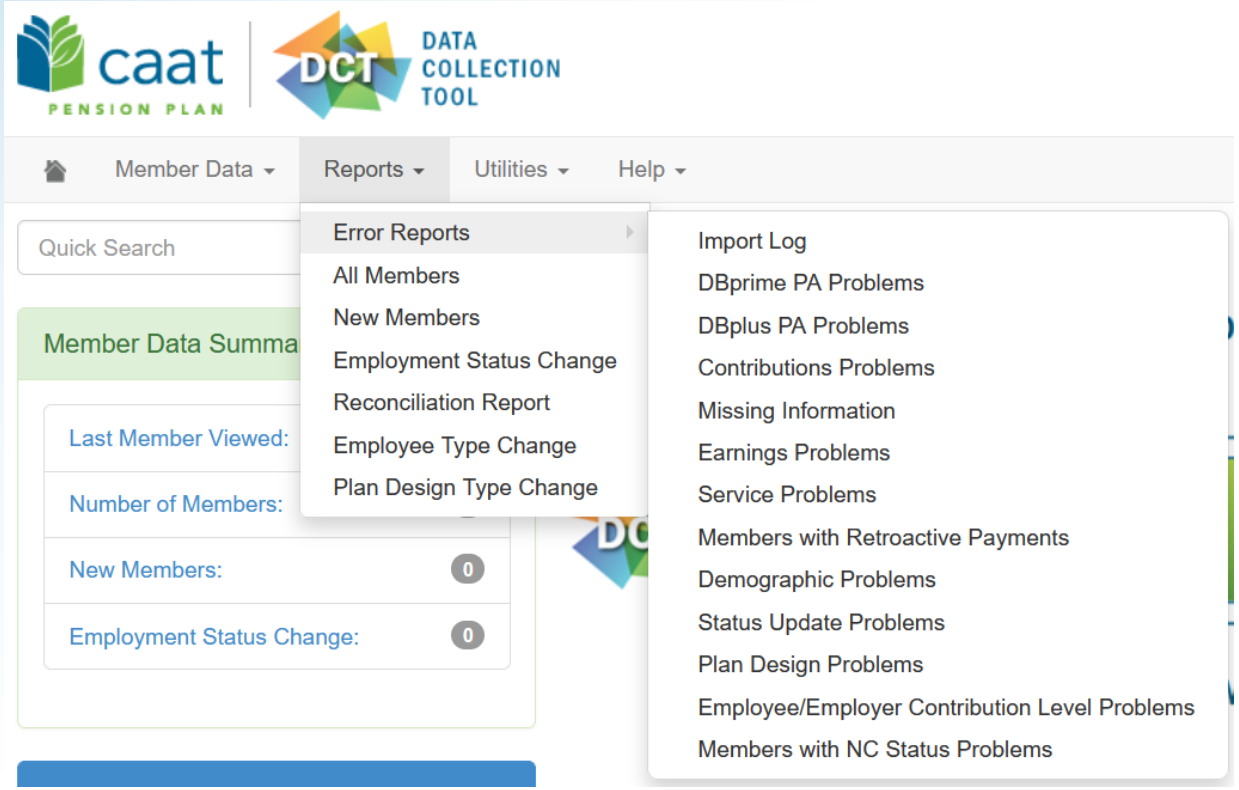
View/Edit Data – list all members on record

Run Validation - run validations for all members on record

New Member - add a new member

Send Data – submit final data to CAAT

Navigating DCT – Reports



Error Reports – list all possible errors in the data

All Members - list all members on DCT

New Members - list all new members added by employer

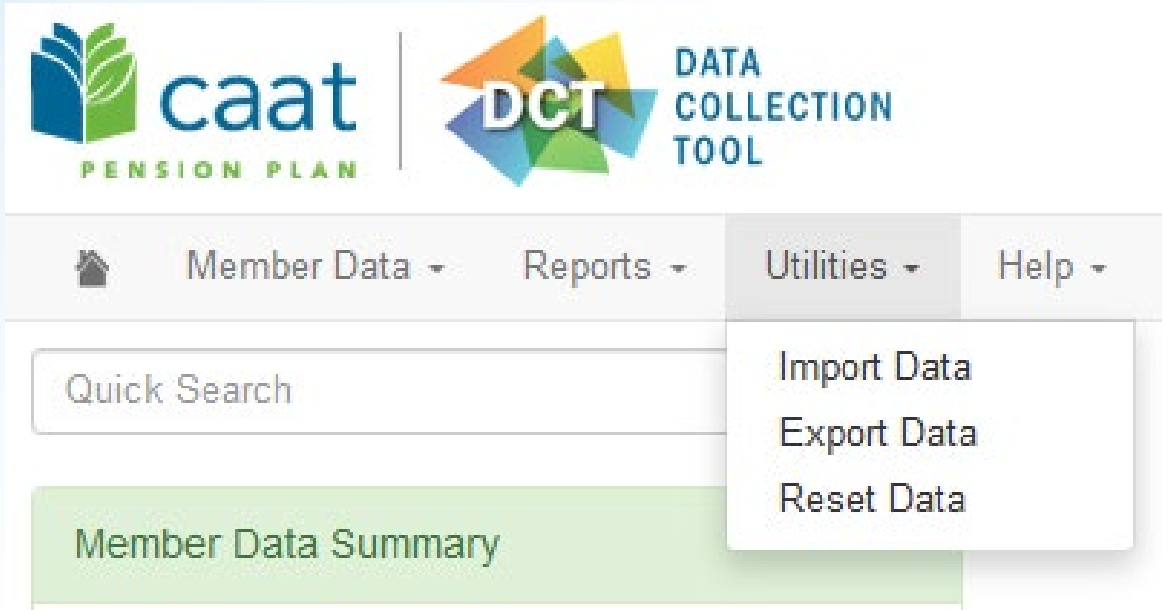
Employment Status Change - list all members with in-year status changes

Reconciliation Report - list all members on record and provides total contributions, earnings and member count

Employee Type Change - list all members with changes to their Employment Type

Plan Design Type Change - list all members with changes to their Plan Design Type

Navigating DCT – Utilities

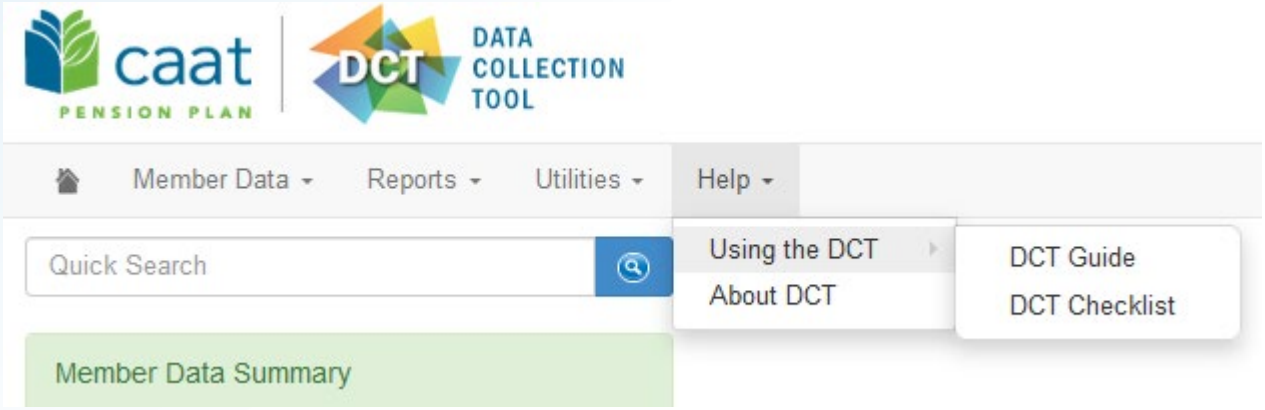


Import Data – load import files

Export Data – extract various information from the DCT, including Member Demographic Information

Reset Data – reset data to original state. This will erase any import data or manual changes you have made.

Navigating DCT - Help



Using the DCT – DCT Guide and DCT Checklist

Navigating DCT – Employer Menu

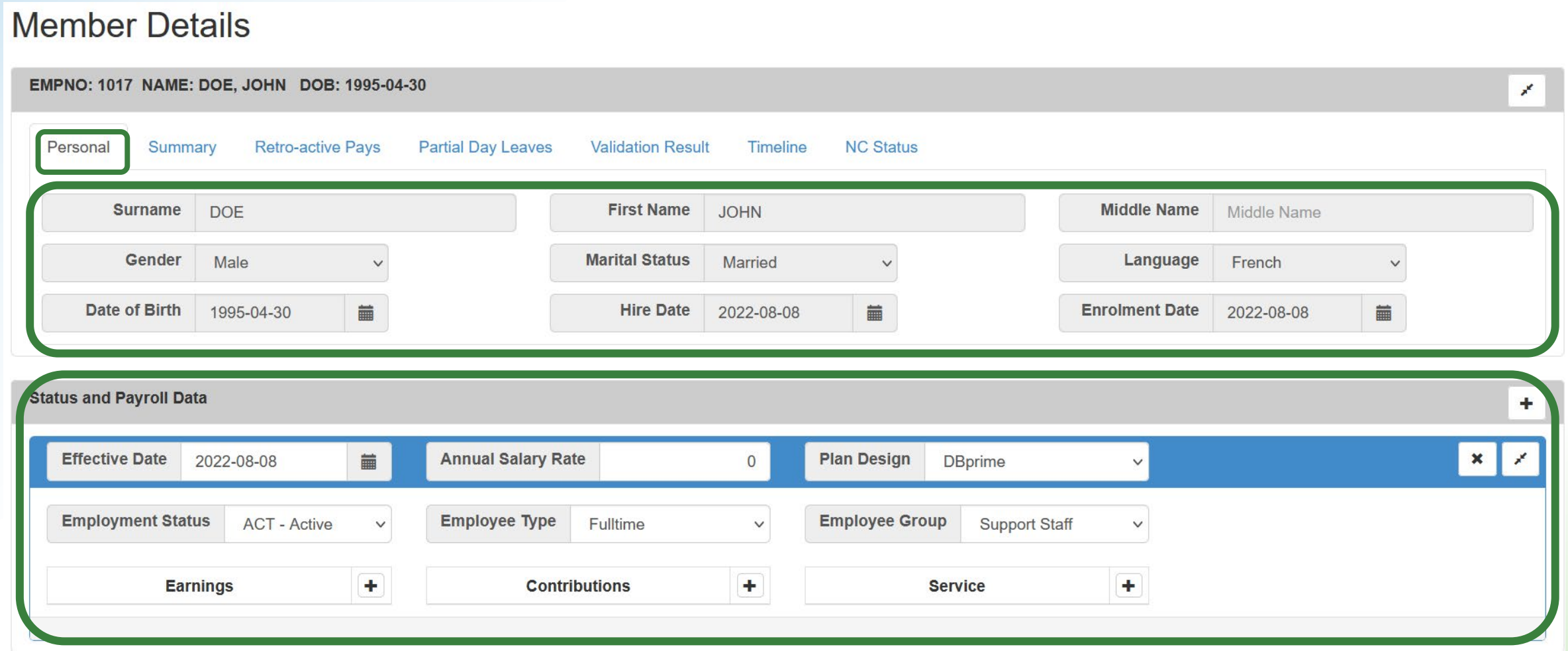
- Member Data
  - **View/Edit Data** – *list all members on record*
  - **Run Validation** – *runs validations for all member records*
  - **New Member** – *add a new member*
  - **Send Data** – *data submission*

- Reports
  - **Error Reports** – *provides summaries of all possible errors in the data*
  - **All Members** - *list all members on record*
  - **New Members** - *list all new members added by employer*
  - **Employment Status Change** – *list all members with in-year status changes*
  - **Reconciliation Report** - *list all members on record and provides total contributions, earnings and member count*
  - **Employee Type Change** – *list all members with changes to their Employment Type, in-year*
  - **Plan Design Type Change** - *list all members with changes to their Plan Design Type, in-year*

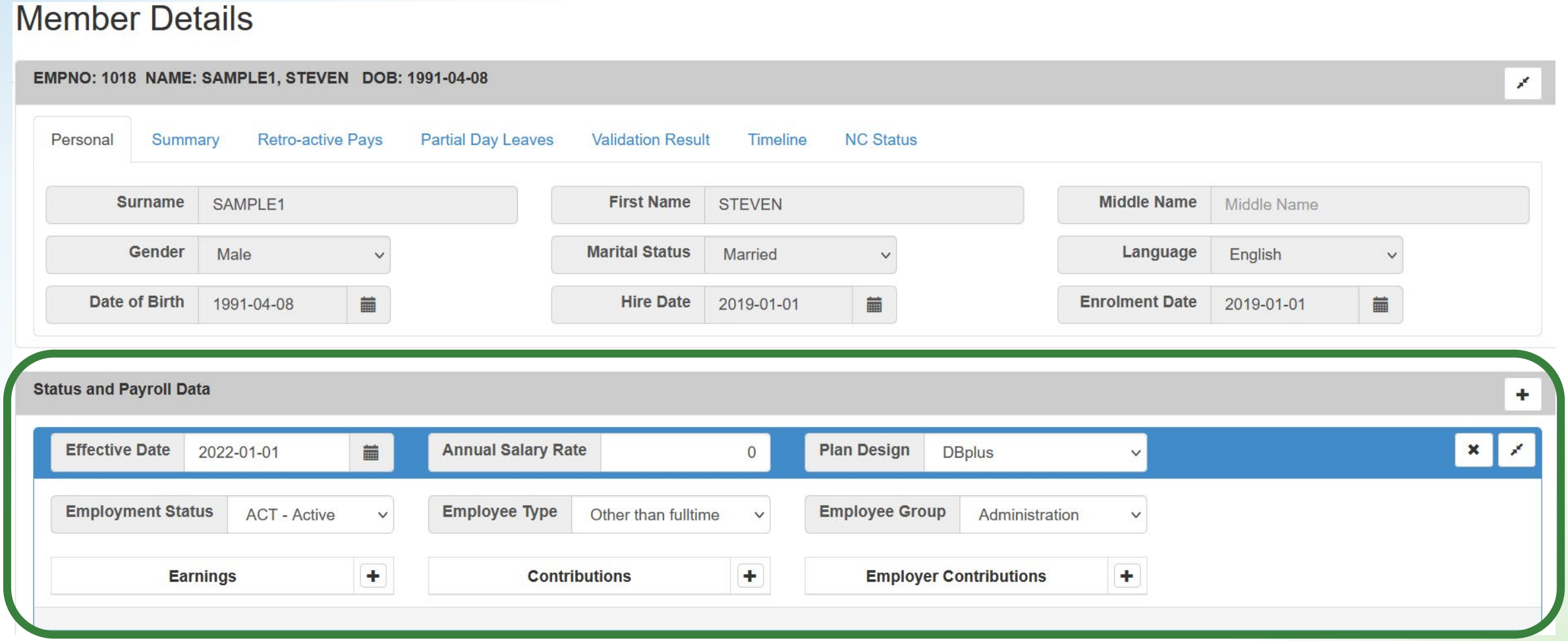
- Utilities
  - **Import Data**
  - **Export Data** – *Member Demographic Information, Member Status Updates; Member Earnings, Contributions and Service, Member Prior Year Retroactive Payments, Member Partial-Day Leave, Members with NC Statuses and a last day worked, Member Data, Expected Amounts and Difference, All Member Data*
  - **Reset Data**

- Help
  - **Using the DCT** – *DCT Guide, DCT Checklist*
  - **About DCT**

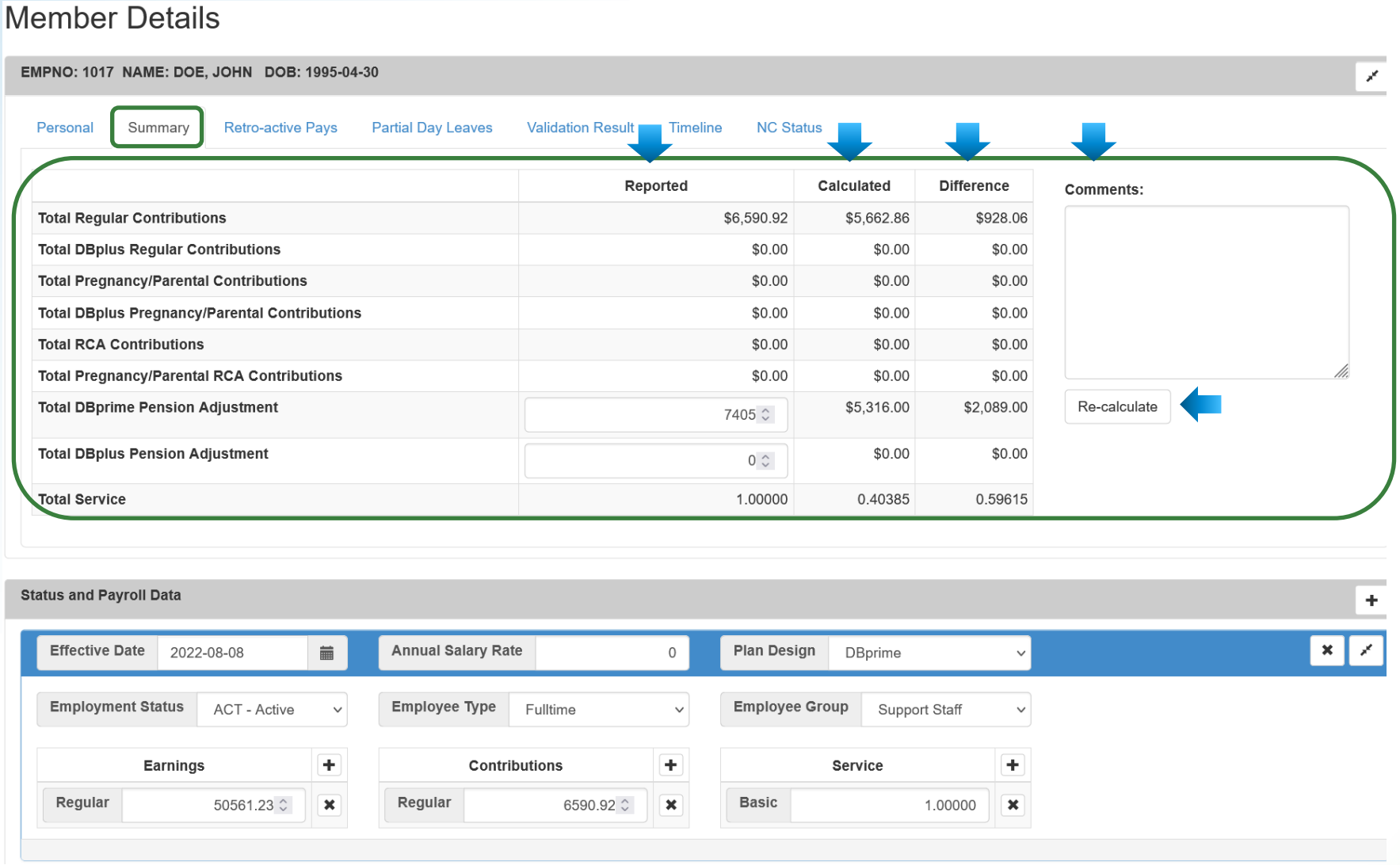
Member Details – Personal (DBprime)



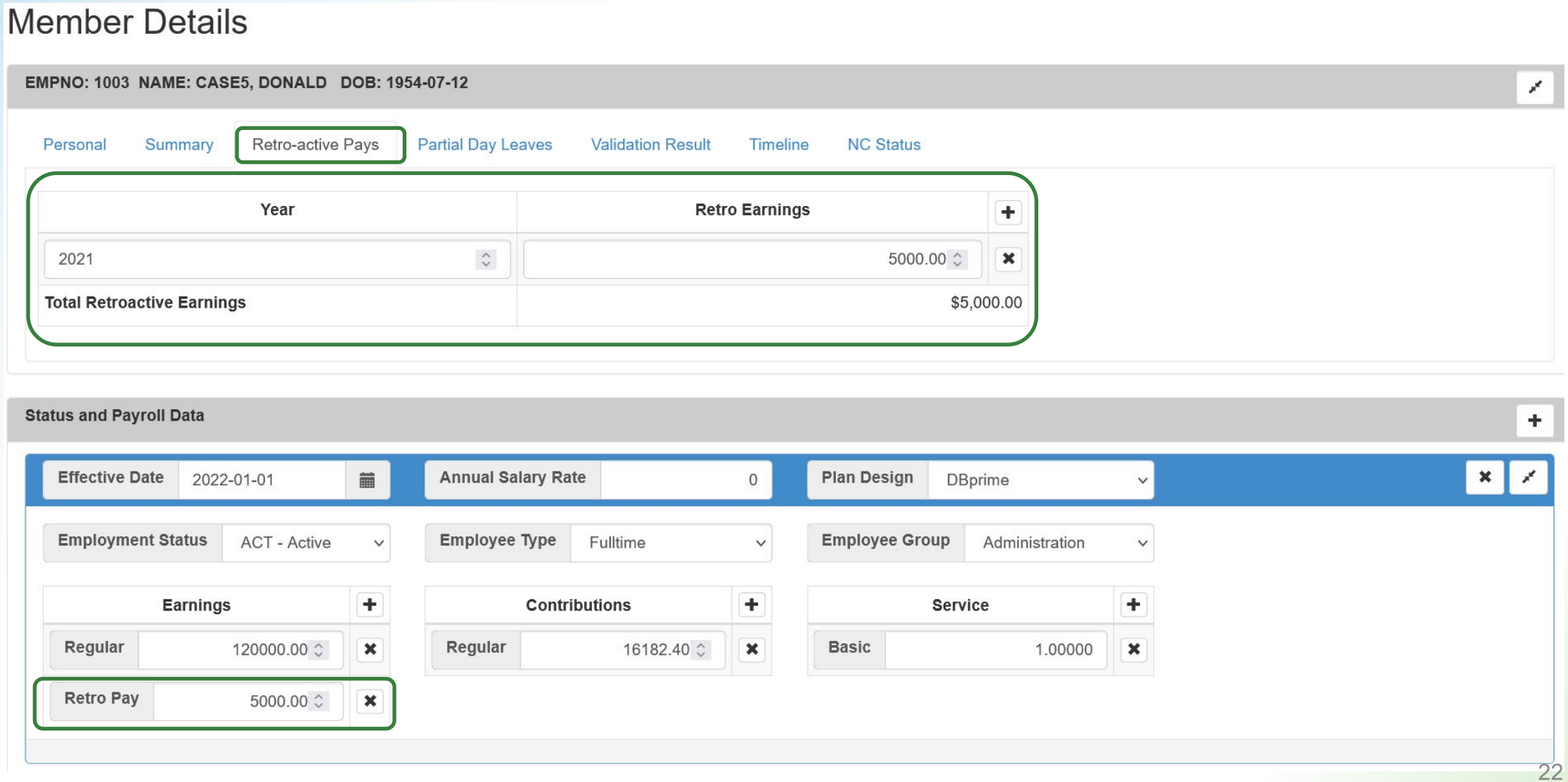
Member Details – Personal (DBplus)



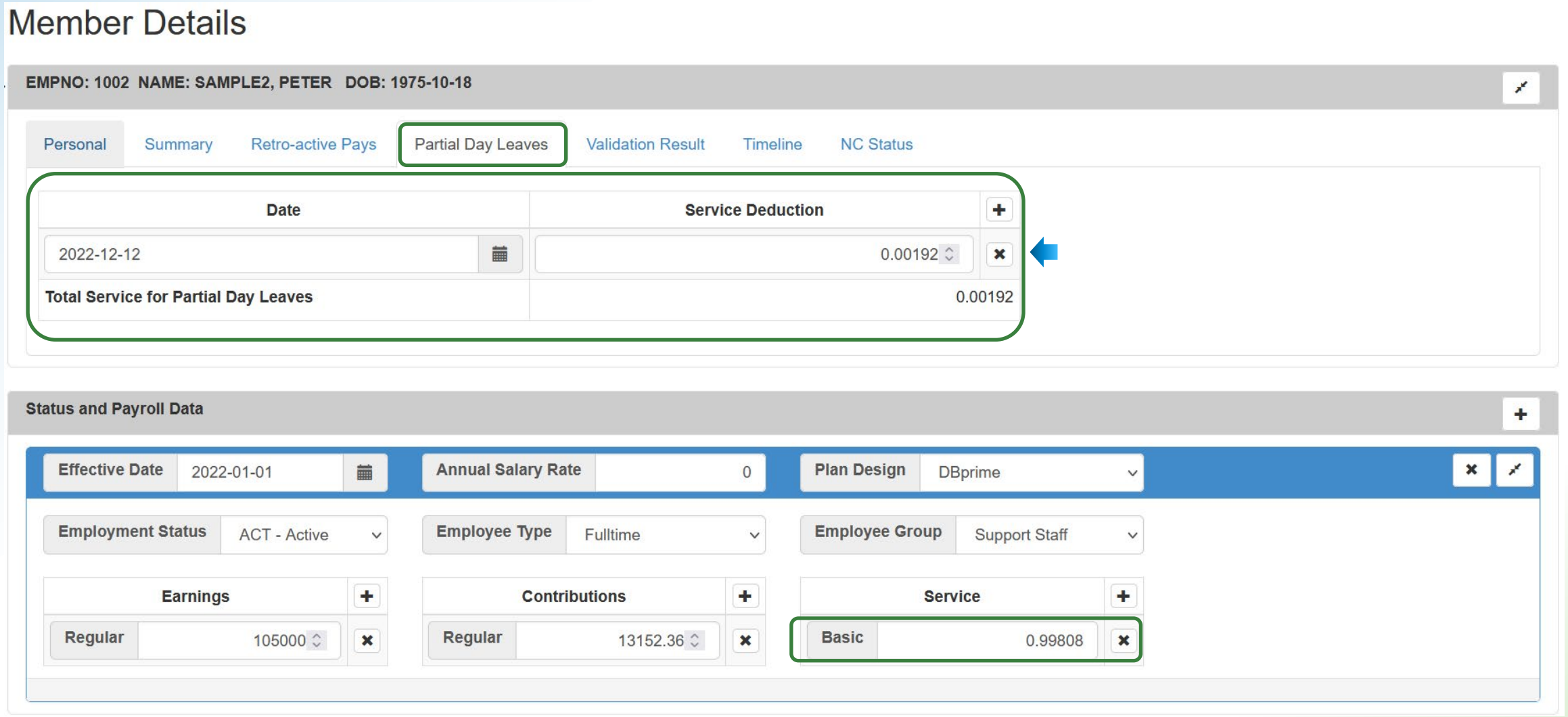
Member Details – Summary



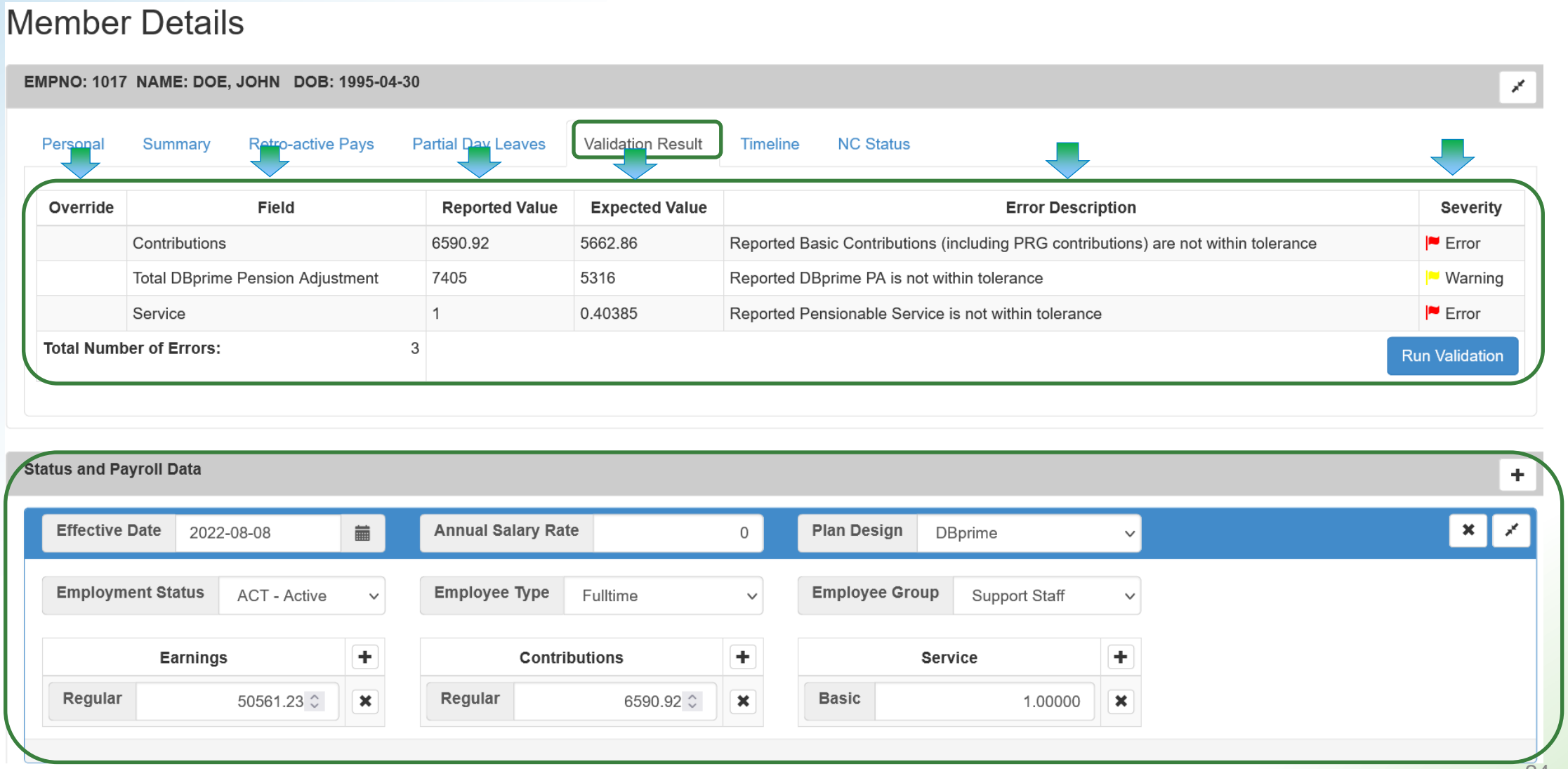
Member Details – Retro-Active Pays



Member Details – Partial Day Leaves

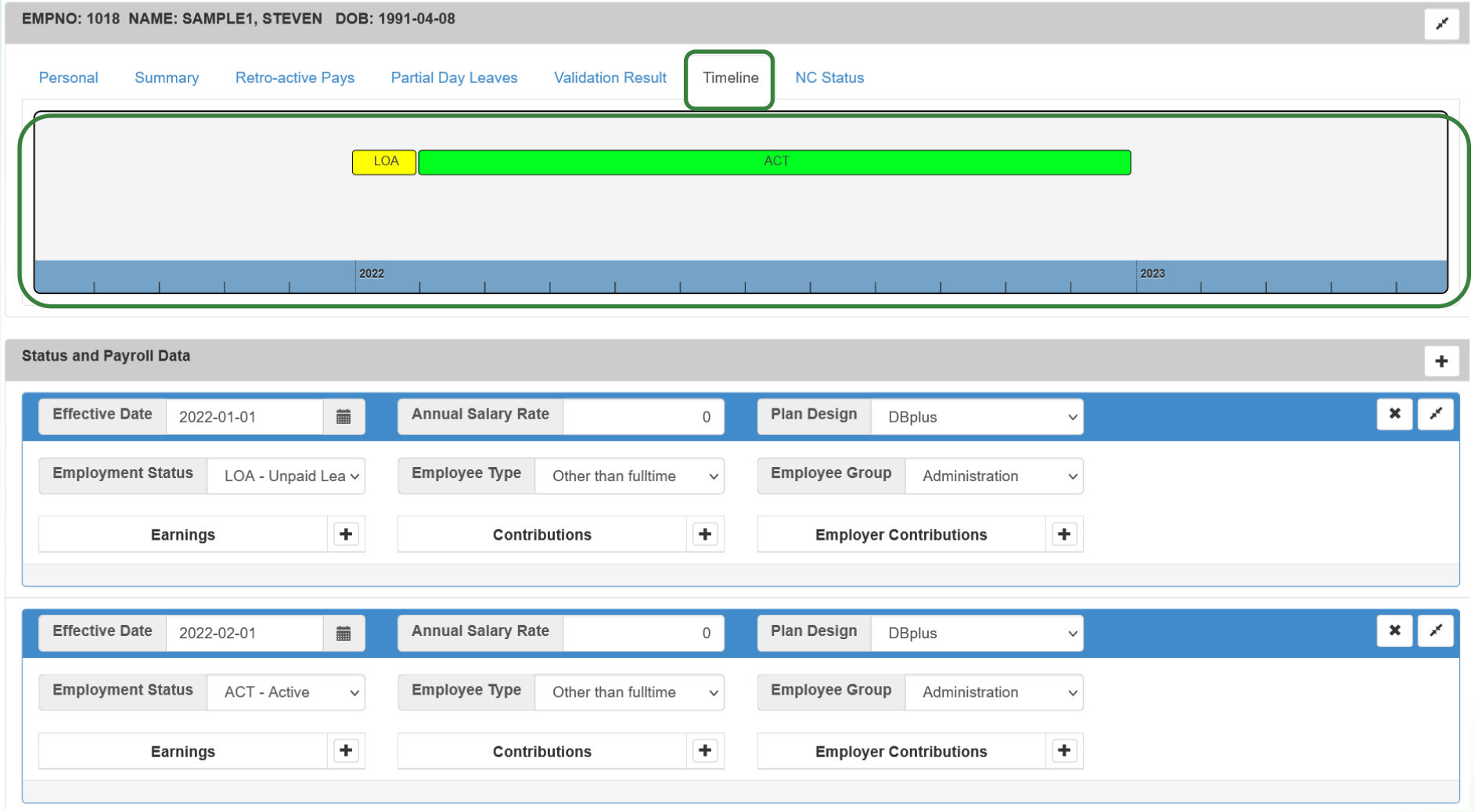


Member Details – Valuation Result

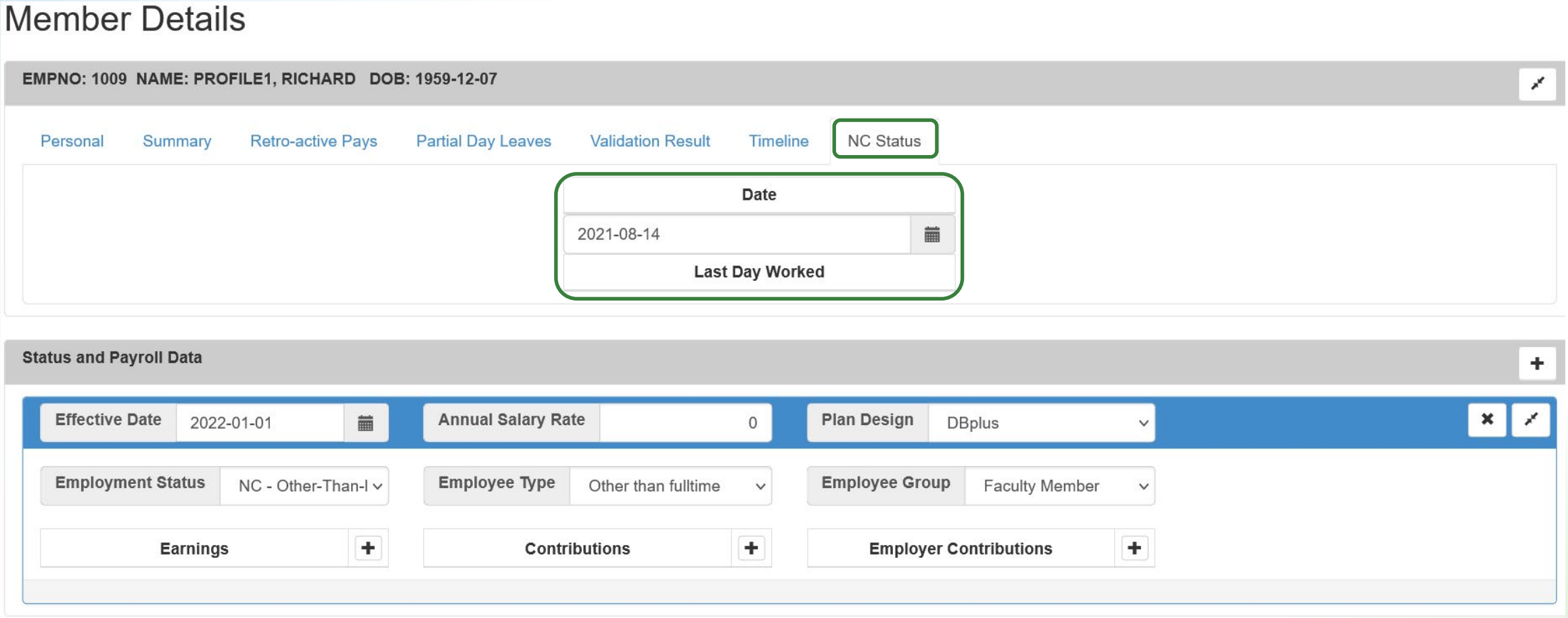


Member Details – Timeline

Member Details



Member Details – Non-Contributing (NC) Status



Questions?

DCT Demo – Navigating Member Details

DCT Examples

1 - Member who has no in-year data

2 - Member who has in-year data – on leave

3 - FT to OTRFT status change

Exporting DCT Data

Exporting Data – Reconciliation Process

- Employers should export the Member Demographic Information and compare it to their own records, for member reconciliation

Extracting Member Data

- The export option is found under “Utilities” -> “Export Data”
- Employers can export any or all of the following files:
  - Member Demographic Information
  - Member Status Updates
  - Member Earnings, Contributions and Service
  - Member Prior Year Retroactive Payments
  - Member Partial-Day Leave*
  - Members with NC Statuses and a last day worked
  - Member Data, Expected Amounts and Difference
  - All Member Data

*Employers must enter Partial-Day Leaves manually as they are not part of the Import Data utility. If there are any, you will have to manually add in the Partial-Day data first, before exporting this type of data. **This will not apply for DBplus members**

These data files can be exported at any point during the data sharing process.

Importing Data files

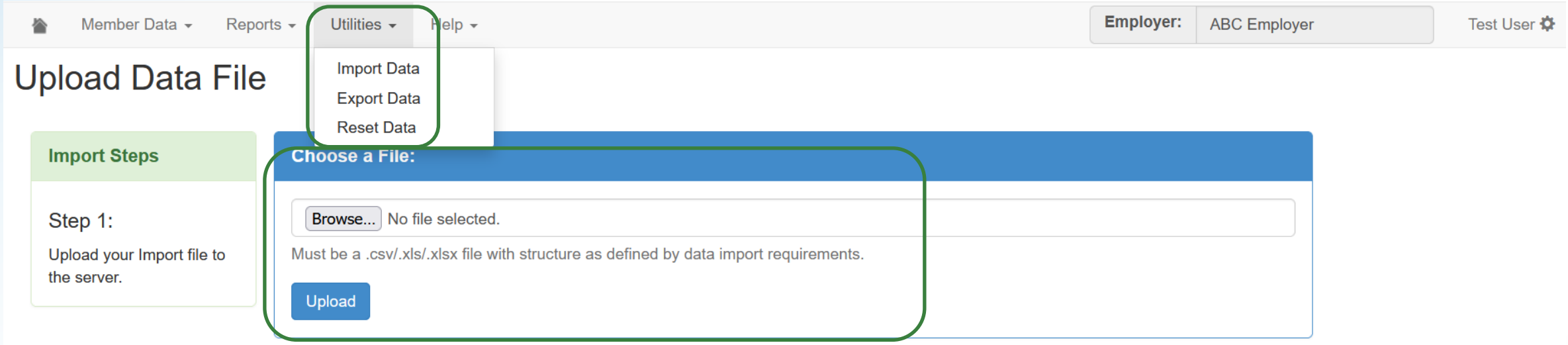
Import Files

- Import data into the DCT in this order:
  - A) Status Update File
  - B) Earnings and Contributions File
  - C) Member Information and Year-end Updates (YTD) File
  - D) Prior Year Retroactive Payments File
  - E) Last Day Worked File

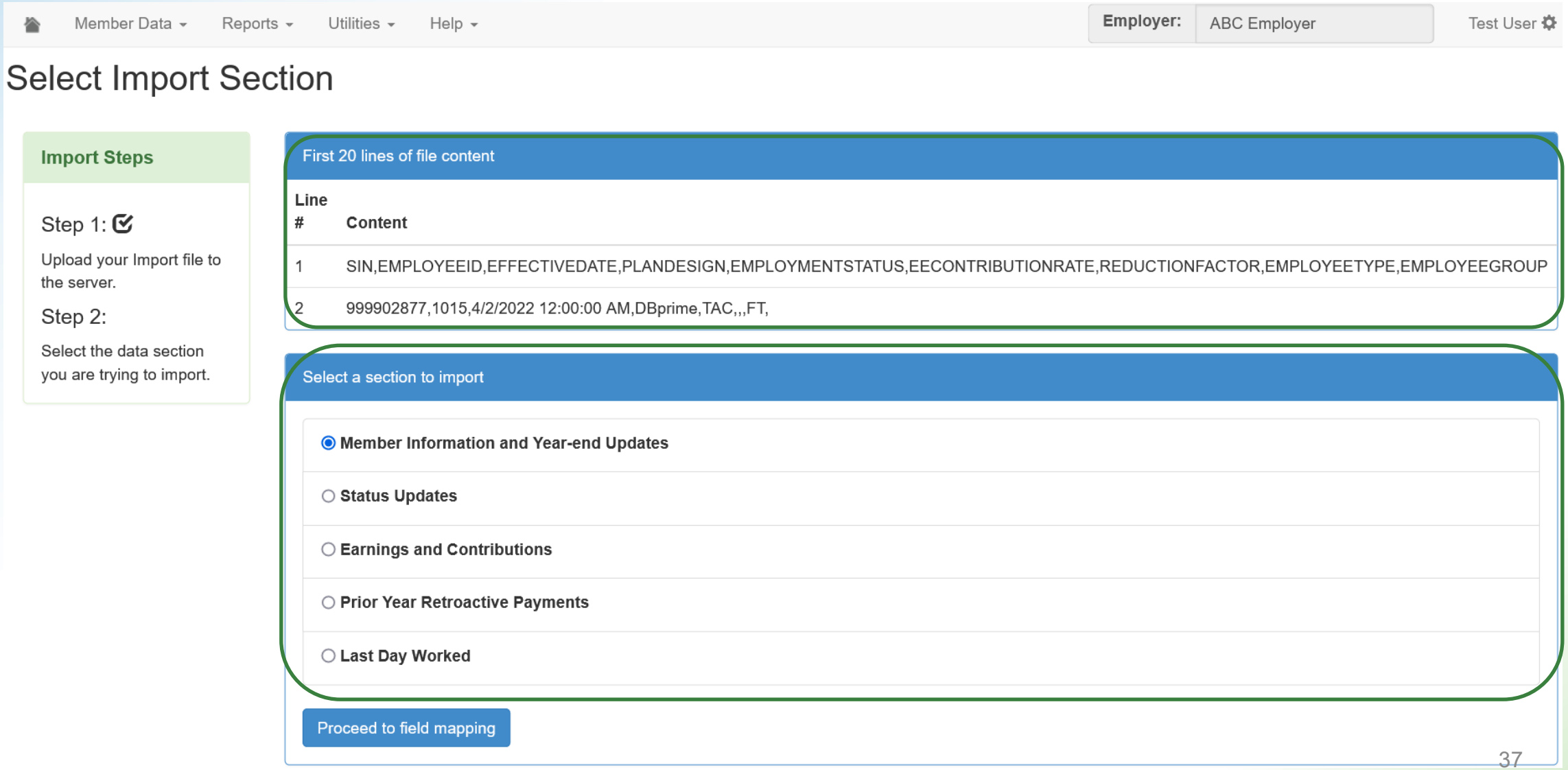
Reporting Employer Contributions

	Description	YTD_CONTRIBUTION_PRG	YTD_CONTRIBUTION_REG	YTD_CONTRIBUTION_DBPLUS_ER_PRG	YTD_CONTRIBUTION_DBPLUS_ER_REG
1	$5,550 DBprime REG contributions		**5,550**		
2	$6,800 DBprime PRG contributions	**6,800**			
3	$2,000 DBplus REG contributions		**2,000**		**2,000**
4	$3,700 DBplus PRG contributions	**3,700**		**3,700**	
5	$4,000 DBprime REG contributions + $1,000 DBplus REG contributions		**5,000**		**1,000**
6	$5,000 DBprime PRG contributions + $600 DBplus REG contributions	**5,000**	**600**		**600**

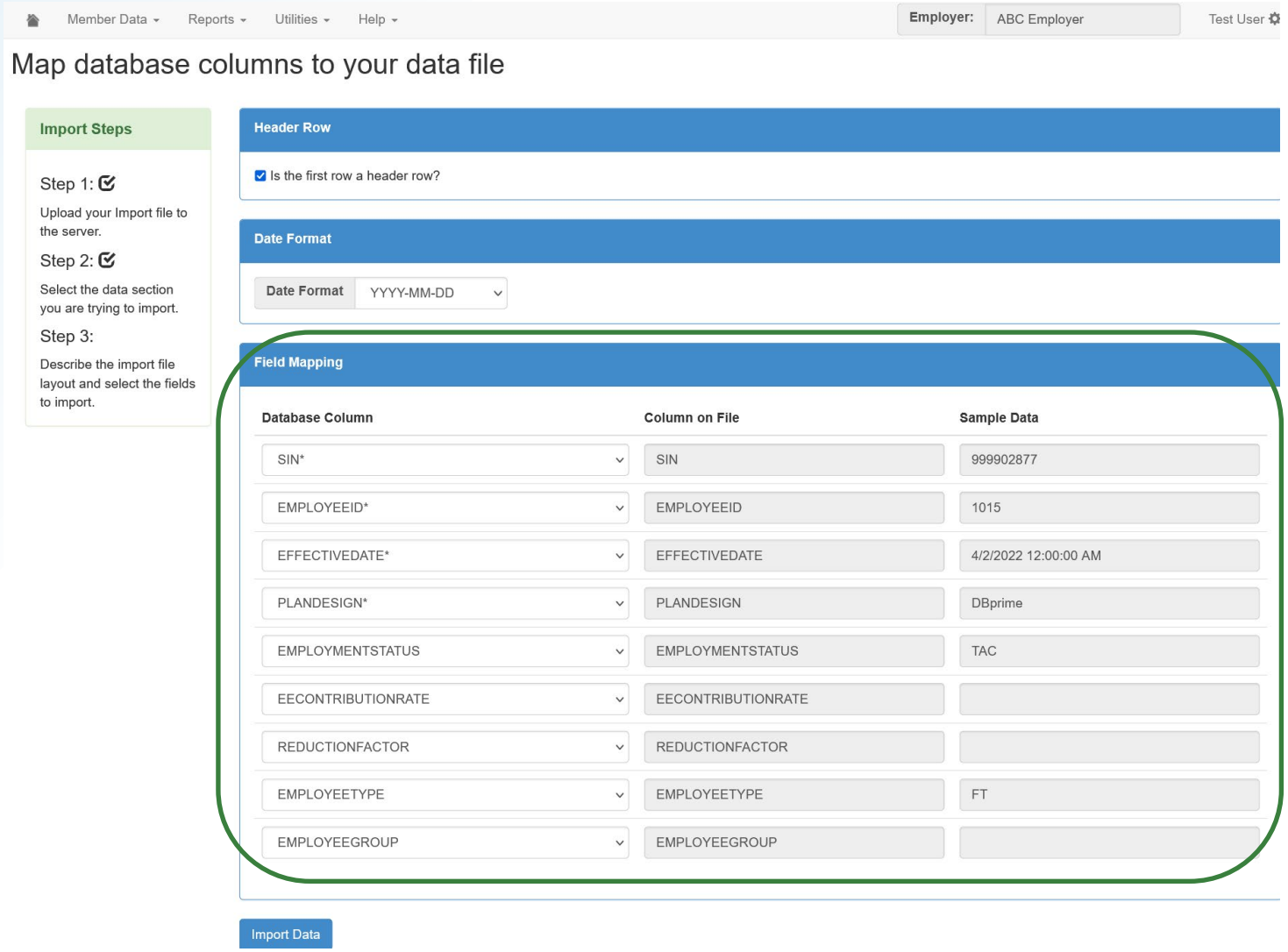
Employer Import Process



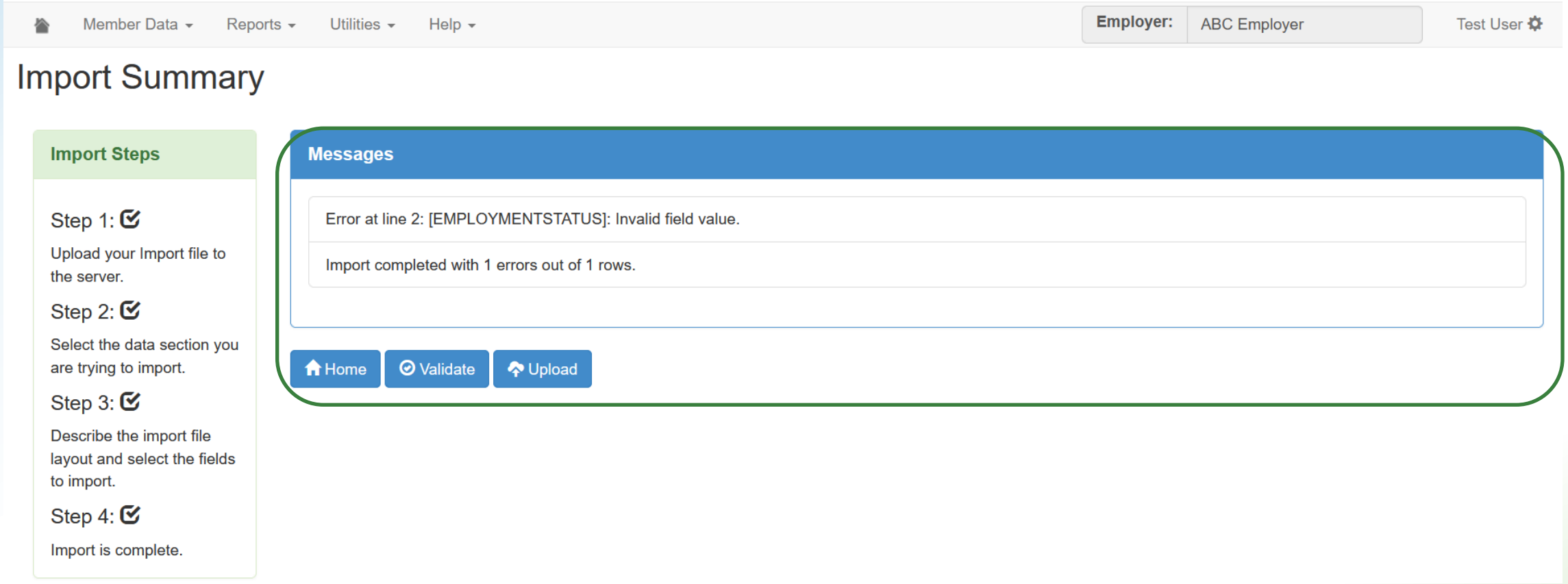
Import Section



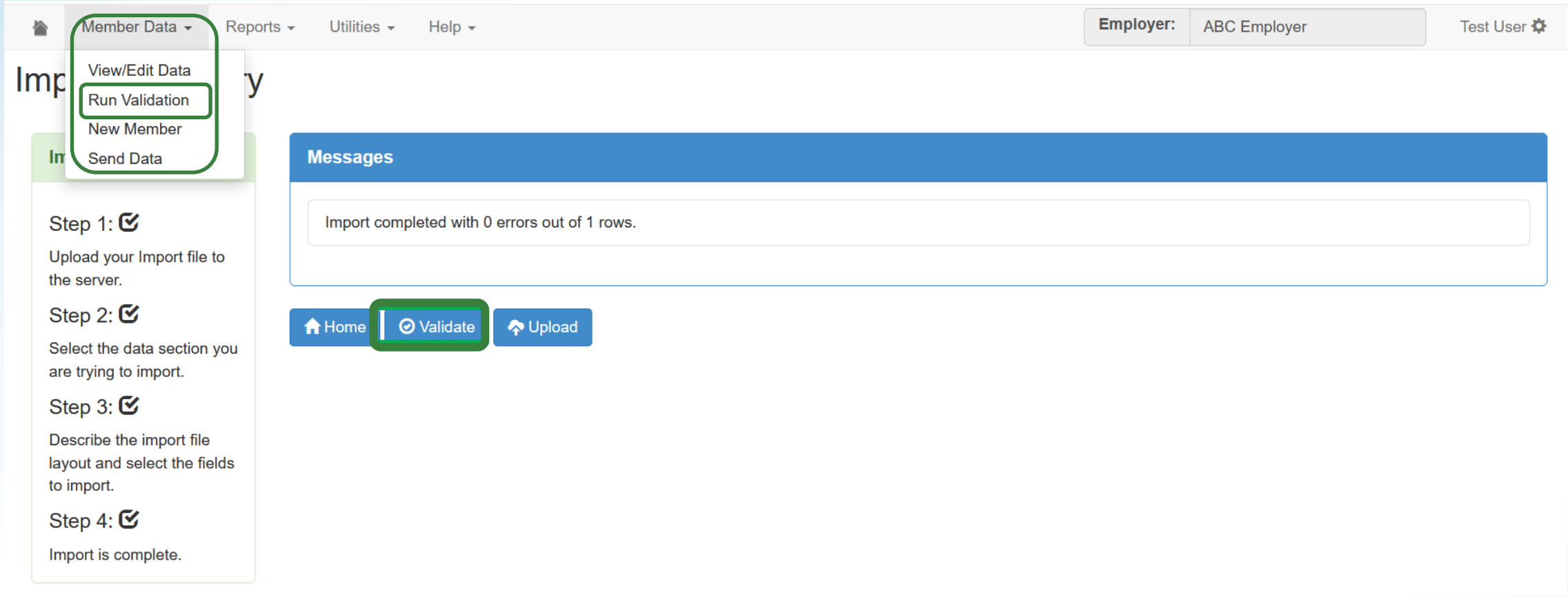
Field Mapping



Import Summary



Running Validations



DCT Demo

Exporting and Importing Data files
Running Data Validations

Questions?

Reminders

Reminders

- Reconcile data (including membership) before starting and submitting your DCT
- If you cannot find a member with a changed SIN, search the old SIN before adding again to the DCT
- Send all missed 2022 enrolments via PAL
- Send Change forms and Benefit Applications as necessary via PAL
- Review tolerances to determine if you need to submit a revised termination, retirement or death form
  - DBprime: $150 earnings tolerance for changes
  - DBplus: $140 change in total employee/employer contributions

Reminders continued…

- Change of Employee Group
  - For members who changed employee group throughout the year, the employment forms were not required. Update the employee group with a January 1st effective date under Status and Payroll Data.
  - If a Change of Employment form was previously submitted, provide the data for the remainder of the calendar year.

- If you are adding or ending an LTD/WSIB status for a member, send the appropriate Notice via PAL

Reminders continued…

- Under the Summary tab, the “Comments” section can be used if you want to bring anything to your pension analyst’s attention. For example, if you are making changes to the original data on DCT
- Provide contribution worksheets as requested
- Include 2022 retroactive payments for retirements and terminations, if applicable
- Check the Import Error Report for any rejected members

Additional Resources

- DCT Guide
- DCT Data Submission checklist
- Employer Pension Analyst

Questions?

Contributions Reconciliation CAAT Pension Plan / CAAT RCA

Initial reconciliation of contribution remittances

Each year the DCT is released to the employers by our Employer Services team

Initial reconciliation of contribution remittances

- Finance Department provides an Excel workbook (via Email) on March 31, 2023 showing all contributions remitted for both CAAT Pension Plan and the CAAT RCA (if applicable).

Initial reconciliation of contribution remittances

- The 2 workbooks contain:
  - CAAT Summary of 2022 Contributions
  - CAAT RCA Summary of 2022 Contributions

- Please check the information and confirm it’s accurate.

1. CAAT Summary of 2022 Contributions

SUMMARY OF CONTRIBUTIONS - 20xx - ABC Employer

Description	G/L Account Number	Source Class	January	February	March	April	May	June	July	August	September	October	November	December	Total
Basic	99999-000-061-1110-1	Member	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
Employer Basic	99999-000-061-1110-2	Employer	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
Pregnancy	99999-000-061-1120-1	Member	2,392.79	2,759.79	5,861.42	3,955.13	3,166.53	3,166.54	6,236.17	5,000.00	4,970.87	5,809.46	5,251.11	6,147.69	54,717.50
Employer Pregnancy	99999-000-061-1120-2	Employer	2,392.79	2,759.79	5,861.42	3,955.13	3,166.53	3,166.54	6,236.17	5,000.00	4,970.87	5,809.46	5,251.11	6,147.69	54,717.50
Pregnancy Service Purchase within prescribed period	99999-000-061-1120-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Pregnancy Service Purchase after prescribed period	99999-000-061-1120-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Employer Pregnancy Purchase	99999-000-061-1120-2	Employer	-	-	-	-	-	-	-	-	-	-	-	-	-
Pre-enrolment after prescribed period	99999-000-061-1115-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Pre-enrolment within prescribed period	99999-000-061-1115-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Employer Pre-enrolment	99999-000-061-1115-2	Employer	-	-	-	-	-	-	-	-	-	-	-	-	-
Leave of Absence after prescribed period	99999-000-061-1130-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Leave of Absence within prescribed period	99999-000-061-1130-1	Member	-	-	-	-	-	-	1,676.54	-	-	-	-	-	1,676.54
Vested Prior Service	99999-000-061-1135-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-vested Prior within prescribed period	99999-000-061-1140-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-vested Prior after prescribed period	99999-000-061-1140-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
50% Cost Excess	99999-000-061-1157-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Total			**84,785.58**	**85,519.58**	**91,722.84**	**87,910.26**	**86,333.06**	**86,333.08**	**94,148.88**	**90,000.00**	**89,941.74**	**91,618.92**	**90,502.22**	**92,295.38**	**191,111.54**

2. CAAT RCA Summary of 2022 Contributions

SUMMARY OF CONTRIBUTIONS - 20xx - ABC Employer RCA

Description	G/L Account Number	Source Class	January	February	March	April	May	June	July	August	September	October	November	December	Total
Basic RCA	99999-0-061-1110-1	Member	886.56	886.56	1,329.81	886.56	886.56	886.56	12,686.69	2,690.13	1,306.41	1,306.41	1,306.41	1,306.41	26,365.07
Employer RCA	99999-0-061-1110-2	Employer	448.04	2,659.67	3,989.43	2,659.68	2,659.67	2,659.67	38,060.07	8,070.36	3,919.23	3,919.23	3,919.23	0.67	72,964.95
RCA - Pregnancy Service Purchase after prescribed period	99999-0-061-1120-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Pregnancy RCA	99999-0-061-1120-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
RCA - Pregnancy Service Purchase within prescribed period	99999-0-061-1120-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
Employer Pregnancy RCA	99999-0-061-1120-2	Employer	-	-	-	-	-	-	-	-	-	-	-	-	-
Employer RCA Pregnancy Purchase	99999-0-061-1120-2	Employer	-	-	-	-	-	-	-	-	-	-	-	-	-
RCA Ineligible to Eligible Purchase	99999-0-061-1180-1	Member	-	-	-	-	-	-	-	-	-	-	-	-	-
RCA Employer Fee Paid	21101-0-000-1001	Employer	2,211.64	-	-	-	-	-	-	-	-	-	-	3,918.55	6,130.19
Total			**3,546.24**	**3,546.23**	**5,319.24**	**3,546.24**	**3,546.23**	**3,546.23**	**50,746.76**	**10,760.49**	**5,225.64**	**5,225.64**	**5,225.64**	**5,225.63**	**105,460.21**

Initial reconciliation of contribution remittances

Employer verification

- Cash sent by the employer or member during the year agrees with CAAT Plan's records
- CAAT reporting errors – reach out to CAAT Finance
- Employer reporting errors
  - Report them through DCT
  - If the error is noticed after DCT submitted, notify your Employer PA

Initial reconciliation of contribution remittances

Employer advises of any discrepancies

- Due date is **April 14, 2023**
- If no discrepancies are reported, we will consider these reports as approved

Annual reconciliation

From Pension Analyst:

- A **Schedule of Adjustments** reconciling contributions from the original DCT submissions made by the employer to the final reconciled totals (from Employer Services)

- A copy of the final **Summary Data Report** that shows all membership data after adjustments have been entered

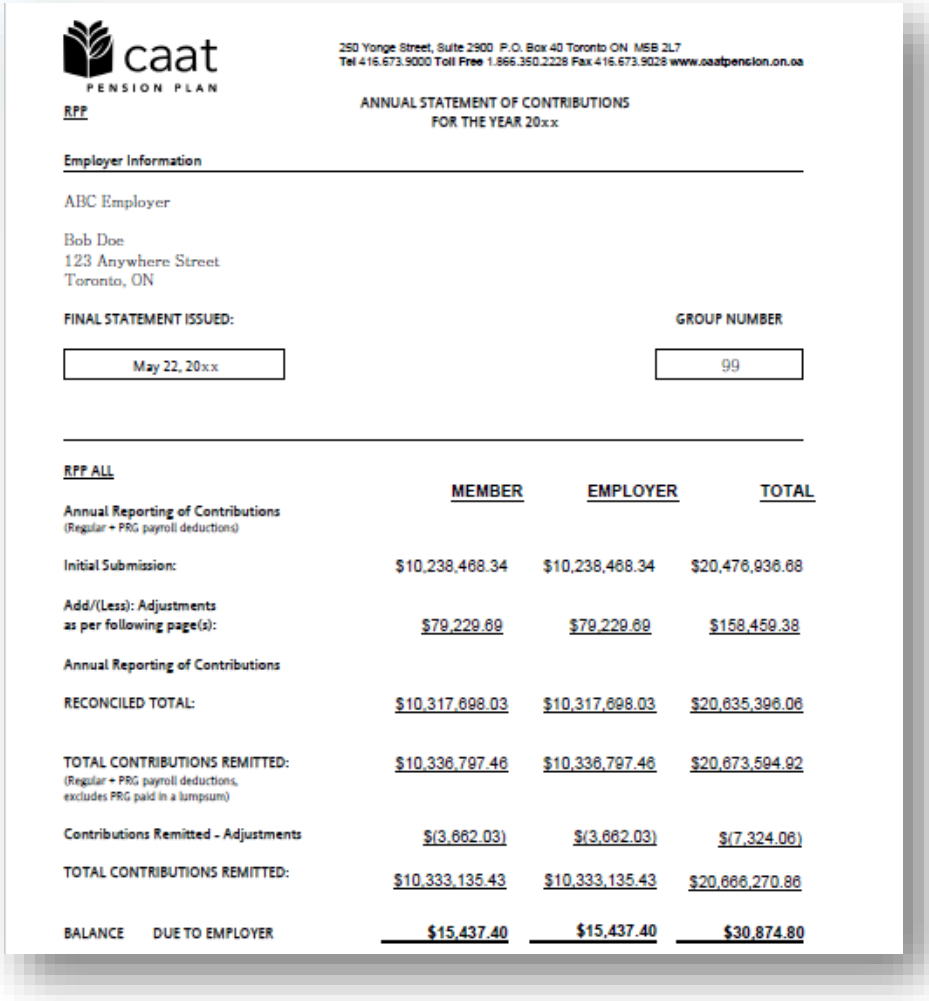
Annual reconciliation

From Finance:

- CAAT Pension Plan Annual Statement of Contributions
- CAAT RCA Annual Statement of Contributions

Annual Reconciliation

CAAT Pension Plan Annual Statement of Contributions



caat PENSION PLAN

250 Yonge Street, Suite 2900 P.O. Box 40 Toronto ON M5B 2L7
Tel 416.673.9000 Toll Free 1.866.350.2228 Fax 416.673.9028 www.caatpension.on.ca

RPP

ANNUAL STATEMENT OF CONTRIBUTIONS
FOR THE YEAR 20xx

Employer Information

ABC Employer

Bob Doe
123 Anywhere Street
Toronto, ON

FINAL STATEMENT ISSUED: May 22, 20xx

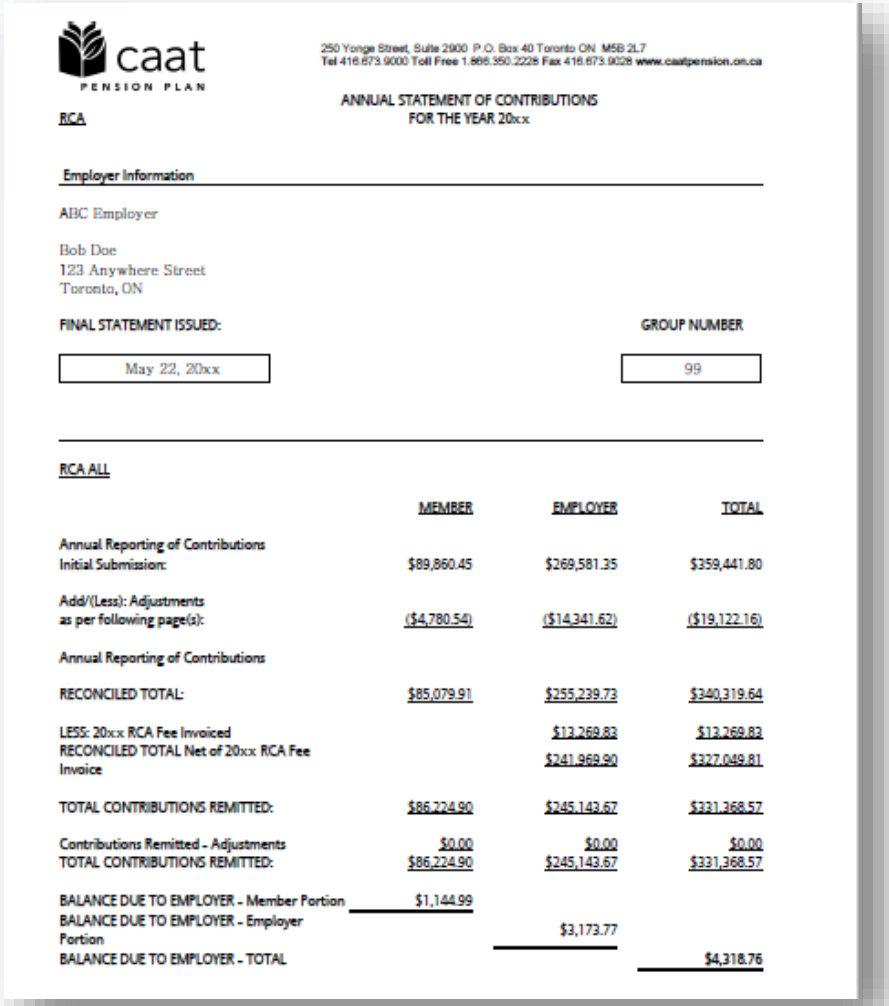
GROUP NUMBER: 99

RPP ALL

	MEMBER	EMPLOYER	TOTAL
Annual Reporting of Contributions (Regular + PRG payroll deductions)			
Initial Submission:	$10,238,468.34	$10,238,468.34	$20,476,936.68
Add/(Less): Adjustments as per following page(s):	$79,229.69	$79,229.69	$158,459.38
Annual Reporting of Contributions			
RECONCILED TOTAL:	$10,317,698.03	$10,317,698.03	$20,635,396.06
TOTAL CONTRIBUTIONS REMITTED: (Regular + PRG payroll deductions, excludes PRG paid in a lumpsum)	$10,336,797.46	$10,336,797.46	$20,673,594.92
Contributions Remitted - Adjustments	$(3,662.03)	$(3,662.03)	$(7,324.06)
TOTAL CONTRIBUTIONS REMITTED:	$10,333,135.43	$10,333,135.43	$20,666,270.86
BALANCE DUE TO EMPLOYER	$15,437.40	$15,437.40	$30,874.80

Annual Reconciliation

CAAT Pension Plan Annual Statement of Contributions



caat
PENSION PLAN

250 Yonge Street, Suite 2900 P.O. Box 40 Toronto ON M5B 2L7
Tel 416.673.9000 Toll Free 1.866.350.2228 Fax 416.673.9028 www.caatpension.on.ca

ANNUAL STATEMENT OF CONTRIBUTIONS
FOR THE YEAR 20xx

RCA

Employer Information

ABC Employer

Bob Doe
123 Anywhere Street
Toronto, ON

FINAL STATEMENT ISSUED: May 22, 20xx

GROUP NUMBER: 99

RCA ALL

	MEMBER	EMPLOYER	TOTAL
Annual Reporting of Contributions Initial Submission:	$89,860.45	$269,581.35	$359,441.80
Add/(Less): Adjustments as per following page(s):	($4,780.54)	($14,341.62)	($19,122.16)
Annual Reporting of Contributions			
RECONCILED TOTAL:	$85,079.91	$255,239.73	$340,319.64
LESS: 20xx RCA Fee Invoiced		$13,269.83	$13,269.83
RECONCILED TOTAL Net of 20xx RCA Fee Invoice		$241,969.90	$327,049.81
TOTAL CONTRIBUTIONS REMITTED:	$86,224.90	$245,143.67	$331,368.57
Contributions Remitted - Adjustments	$0.00	$0.00	$0.00
TOTAL CONTRIBUTIONS REMITTED:	$86,224.90	$245,143.67	$331,368.57
BALANCE DUE TO EMPLOYER - Member Portion	$1,144.99		
BALANCE DUE TO EMPLOYER - Employer Portion		$3,173.77	
BALANCE DUE TO EMPLOYER - TOTAL			$4,318.76

EFT Payments

- Send EFT payment together with invoice
- Send invoice by Email:
  - B1K@cibcmellon.com
  - Finance@caatpension.ca

Mailing Cheque Payments

- Mail cheque together with invoice to

  CIBC Mellon

  1 York Street, Suite 900

  Toronto, ON M5J 0B6

  Attention: IPA Department 7th Floor

DCT balance due to employer

- Please claim the balance owing against your next monthly remittance by showing a credit on the **CAAT RPP and RCA Contribution Remittance Summary form 034-A** under **‘Credits - Employer’** and reducing the total remittance amount.
- The regular monthly contribution remittance amounts should remain unaffected.

Reporting an overpayment – Form 034-A

Contributions Type	Amount - RPP (DBprime and DBplus)	Amount - RCA	Comments *(limited to 50 characters)*
Current Service - Employee	$ 4,000.00	$ 1,000.00	
Current Service - Employer	$ 6,000.00	$ 3,000.00	
Pregnancy/Parental - Employee			
Pregnancy/Parental - Employer			
DBplus LTD/WCB - Employee			
DBplus LTD/WCB - Employer			
DCT Credits - Employee	$ (700.00)	$ (200.00)	YYYY-DCT balance (overpayment)
DCT Credits - Employer	$ (200.00)	$ (100.00)	YYYY-DCT balance (overpayment)
RCA Fee - annual			

	Amount - RPP	Amount - RCA
PAYMENT SUBTOTAL	$ 9,100.00	$ 3,700.00

- **Overpayment –** please take a credit in the amount of the difference in the next monthly remittance and report it as *2022-DCT balance* in Form 034-A which will reduce the total remittance amount. The regular monthly contribution remittance amounts would remain unaffected.

Reporting an underpayment – Form 034-A

Contributions Type	Amount - RPP (DBprime and DBplus)	Amount - RCA	Comments *(limited to 50 characters)*
Current Service - Employee	$ 4,000.00	$ 1,000.00	
Current Service - Employer	$ 6,000.00	$ 3,000.00	
Pregnancy/Parental - Employee			
Pregnancy/Parental - Employer			
DBplus LTD/WCB - Employee			
DBplus LTD/WCB - Employer			
DCT Credits - Employee	$ 700.00	$ 200.00	YYYY-DCT balance (underpayment)
DCT Credits - Employer	$ 200.00	$ 100.00	YYYY-DCT balance (underpayment)
RCA Fee - annual			

	Amount - RPP	Amount - RCA
PAYMENT SUBTOTAL	$ 10,900.00	$ 4,300.00

Underpayment – please make a payment in the amount owed on the next monthly remittance and report it as *2022-DCT balance* in Form 034-A which will increase the total remittance amount. The regular monthly contribution remittance amounts would remain unaffected.

Finance contact information

Email: Finance@caatpension.ca

Questions?

caat

PENSION PLAN