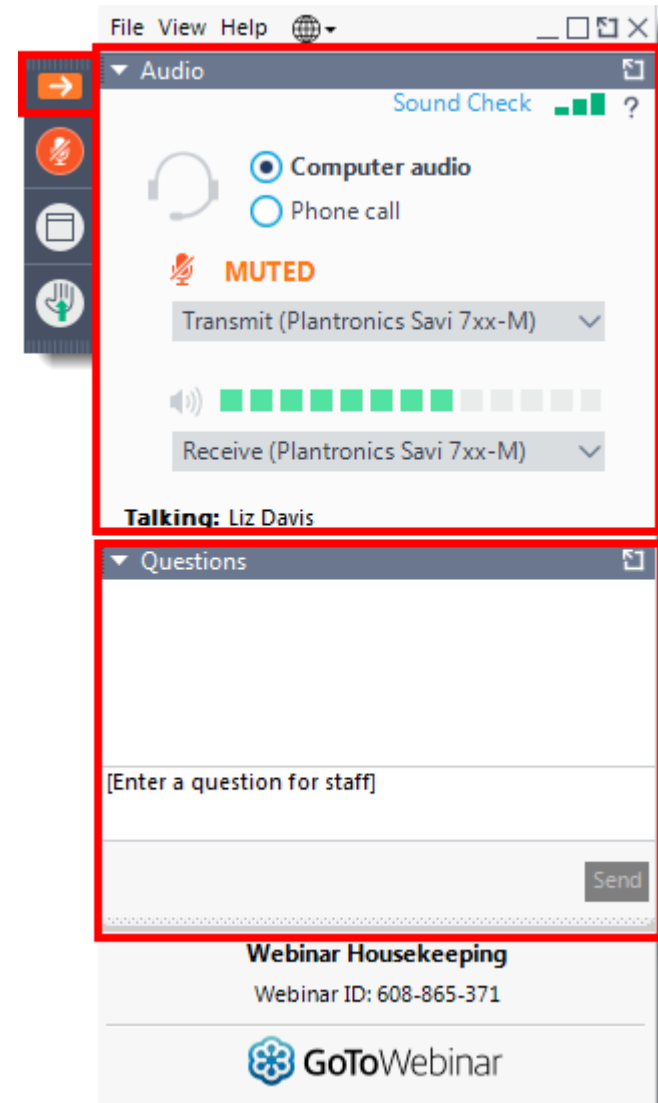


While we wait – audio instructions

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



Employer Manual Updates

Employer Education Session

December 17, 2020



Agenda

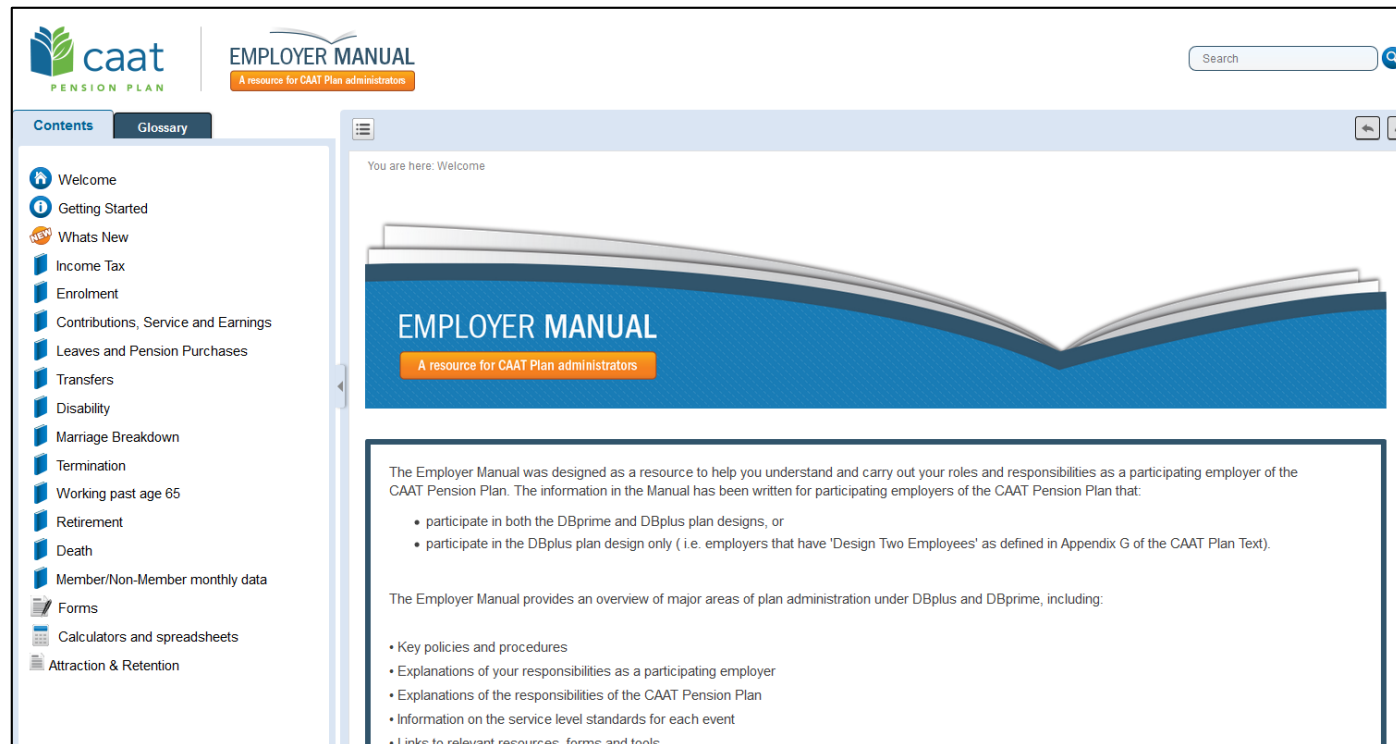
1. Employer manual refresher
2. DBprime vs. DBplus manual
3. Multi-Jurisdictional changes
4. Initiatives and Opportunities (I/O) members
5. Concurrent members
6. DBplus disability update
7. Q&A

A photograph of a diverse group of people with their hands stacked in a circle, symbolizing teamwork and unity. The image is overlaid with a semi-transparent blue rectangle. A solid green diagonal line runs across the bottom right corner of the blue rectangle.

Employer manual refresher

What is the Employer Manual ?

- Guide for employers to help administer the plan
- Central hub for CAAT Forms



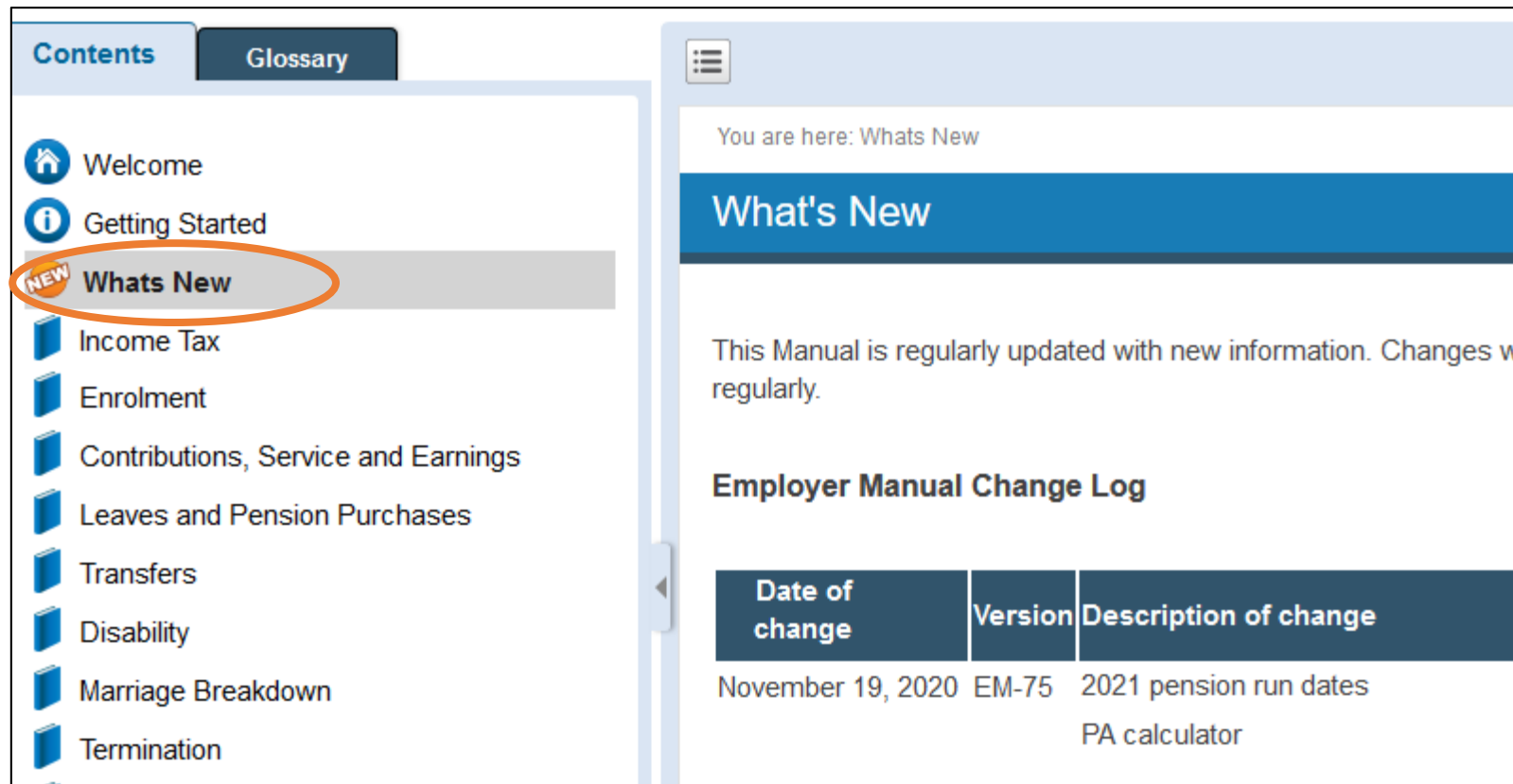
The screenshot shows the CAAT Pension Plan Employer Manual website. The header includes the CAAT Pension Plan logo and the title 'EMPLOYER MANUAL' with the subtitle 'A resource for CAAT Plan administrators'. A search bar is located in the top right corner. The left sidebar contains a 'Contents' menu with the following items: Welcome, Getting Started, Whats New, Income Tax, Enrolment, Contributions, Service and Earnings, Leaves and Pension Purchases, Transfers, Disability, Marriage Breakdown, Termination, Working past age 65, Retirement, Death, Member/Non-Member monthly data, Forms, Calculators and spreadsheets, and Attraction & Retention. The main content area displays the title 'EMPLOYER MANUAL' and the subtitle 'A resource for CAAT Plan administrators'. Below this, there is introductory text: 'The Employer Manual was designed as a resource to help you understand and carry out your roles and responsibilities as a participating employer of the CAAT Pension Plan. The information in the Manual has been written for participating employers of the CAAT Pension Plan that:' followed by a bulleted list: 'participate in both the DBprime and DBplus plan designs, or' and 'participate in the DBplus plan design only (i.e. employers that have 'Design Two Employees' as defined in Appendix G of the CAAT Plan Text)'. Below this, there is another section: 'The Employer Manual provides an overview of major areas of plan administration under DBplus and DBprime, including:' followed by a bulleted list: 'Key policies and procedures', 'Explanations of your responsibilities as a participating employer', 'Explanations of the responsibilities of the CAAT Pension Plan', 'Information on the service level standards for each event', and 'Links to relevant resources, forms and tools'.

New Content in manual

- Additions and clarifying statements
- Clarifications to DBprime vs. DBplus processes and calculations
- Added information for Incentives and Opportunities members and concurrent members
- Expanded types of leaves to account for different jurisdictions
- Removed references to some Ontario-specific terms
- Additional information about pre-retirement death benefits

What's New?

- The “What’s New” section gives a chronological overview of recent updates



The screenshot displays a web application interface. On the left, a navigation sidebar is visible with tabs for 'Contents' and 'Glossary'. The 'Contents' tab is active, showing a list of menu items: 'Welcome', 'Getting Started', 'Whats New', 'Income Tax', 'Enrolment', 'Contributions, Service and Earnings', 'Leaves and Pension Purchases', 'Transfers', 'Disability', 'Marriage Breakdown', and 'Termination'. The 'Whats New' item is highlighted with a grey background and a red 'NEW' badge, and is circled in orange. The main content area on the right has a breadcrumb trail 'You are here: Whats New' and a blue header 'What's New'. Below the header, there is a paragraph: 'This Manual is regularly updated with new information. Changes will be made regularly.' This is followed by a section titled 'Employer Manual Change Log' which contains a table with the following data:

Date of change	Version	Description of change
November 19, 2020	EM-75	2021 pension run dates PA calculator



DBprime vs. DBplus manual

Navigating the employer manual: DBprime vs. DBplus

- Designed to streamline information retrieval
- For employers who participate in DBprime
 - “Employers that participate in DBplus only” does not apply

Enrolment

Eligibility

The CAAT Pension Plan offers two plan designs: DBprime and DBplus.

A member can only accrue a benefit under one Plan design at a time. However, over the course of their membership, a member may accrue a benefit under one or both of these Plan designs.

Employees who are employed or continue to be employed after November 30th of the year in which they turn 71 are no longer eligible to contribute to the Plan, and must start collecting their pension, even if they continue to work.

Eligibility for membership is based on the criteria described below.

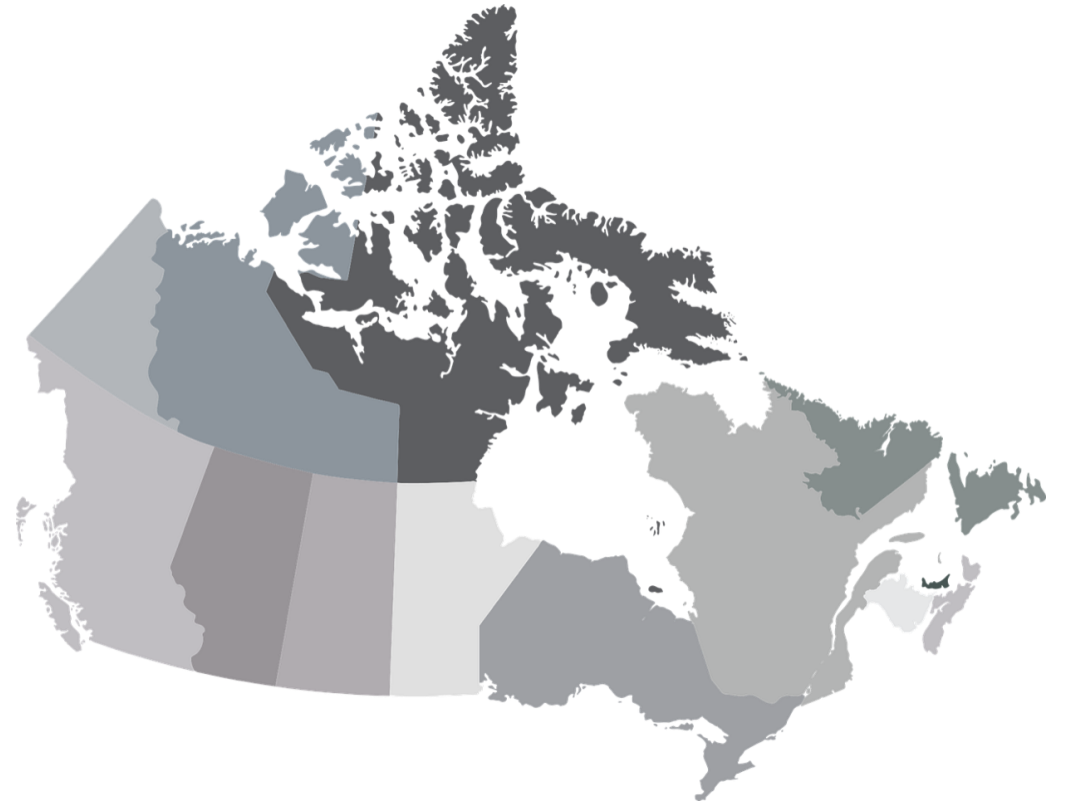
- + For employers with members in the DBprime Plan design
- + **DBplus Plan design (applicable to employers that participate in both DBprime and DBplus)**
- + Employers that participate in DBplus only

A photograph of a diverse group of people's hands stacked in a circle, symbolizing teamwork and collaboration. The image is overlaid with a semi-transparent blue rectangle. A green diagonal line runs across the bottom right corner of the blue rectangle.

Multi-jurisdictional changes

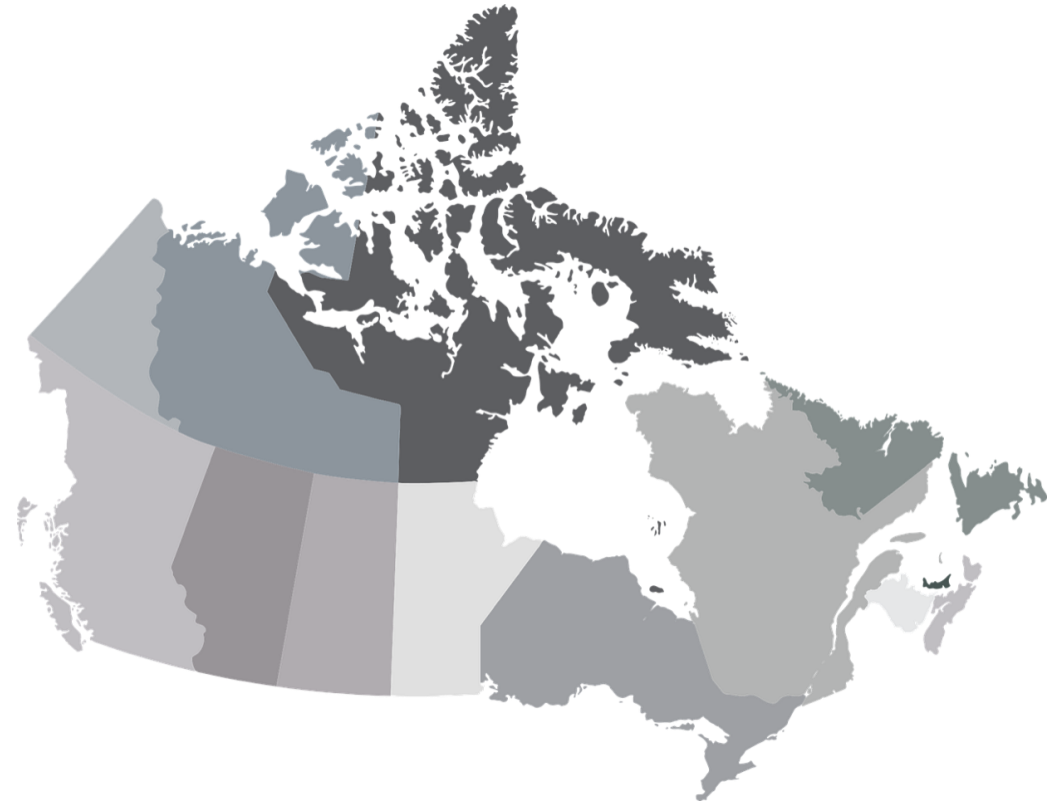
Multi-Jurisdictional Plan Administration - Background

- In 2020, most Canadian jurisdictions entered into a multi-jurisdictional pension agreement
- Different rules may apply depending on where the employer operates



Multi-Jurisdictional Plan Administration – 2020 Updates

- Genericized forms
 - Applicable for all Canadian jurisdictions
- Genericized plan terms and references
 - Applicable in all Canadian jurisdictions
- Where a provision or treatment is only applicable in a specific jurisdiction, it is stated

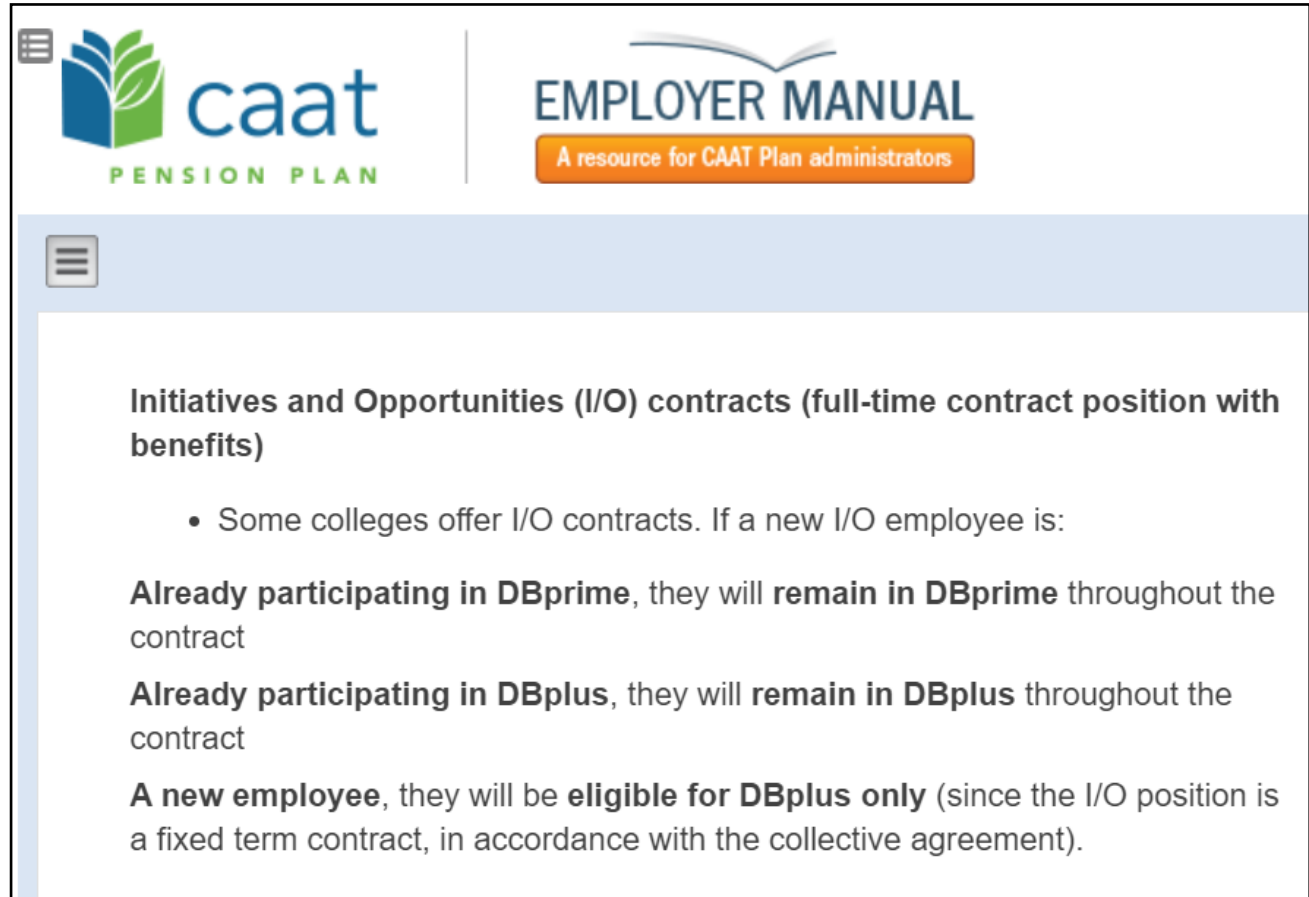




Initiatives and Opportunities (I/O) employees

Initiatives and Opportunities (I/O) members

- Information about Initiatives and Opportunities members is found under “Enrolment”



The screenshot shows the CAAT Pension Plan Employer Manual. The header includes the CAAT logo and the text "EMPLOYER MANUAL" with a sub-header "A resource for CAAT Plan administrators". The main content area is titled "Initiatives and Opportunities (I/O) contracts (full-time contract position with benefits)".

Initiatives and Opportunities (I/O) contracts (full-time contract position with benefits)

- Some colleges offer I/O contracts. If a new I/O employee is:

Already participating in DBprime, they will **remain in DBprime** throughout the contract

Already participating in DBplus, they will **remain in DBplus** throughout the contract

A new employee, they will be **eligible for DBplus only** (since the I/O position is a fixed term contract, in accordance with the collective agreement).

Initiatives and Opportunities (I/O) members

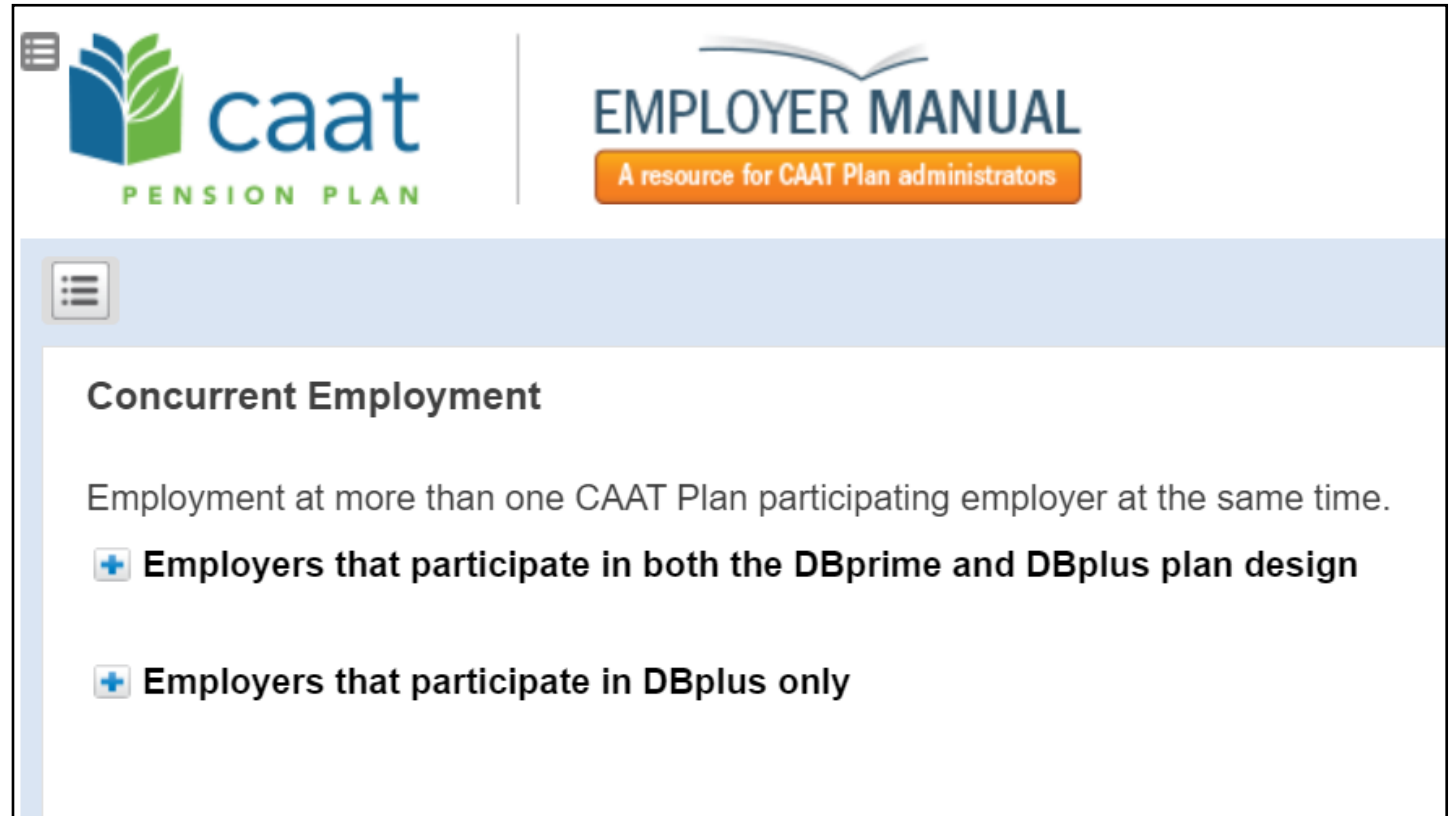
- Some college sector employers offer 6-24 month “Initiatives and Opportunities”(I/O) contracts (full-time contract position with benefits)
- If a new I/O employee is:
 - **Already participating in DBprime**, they will **remain in DBprime** throughout the contract
 - **Already participating in DBplus**, they will **remain in DBplus** throughout the contract
 - **A new employee**, they will be **eligible for DBplus only** (since the I/O position is a fixed term contract, in accordance with the collective agreement)

A photograph of a diverse group of people with their hands stacked in a circle, symbolizing teamwork and collaboration. The image is overlaid with a semi-transparent blue rectangle. The text 'Concurrent members' is centered within this rectangle in a white, bold, sans-serif font. A solid green diagonal line runs across the bottom right corner of the blue rectangle.

Concurrent members

Concurrent Members

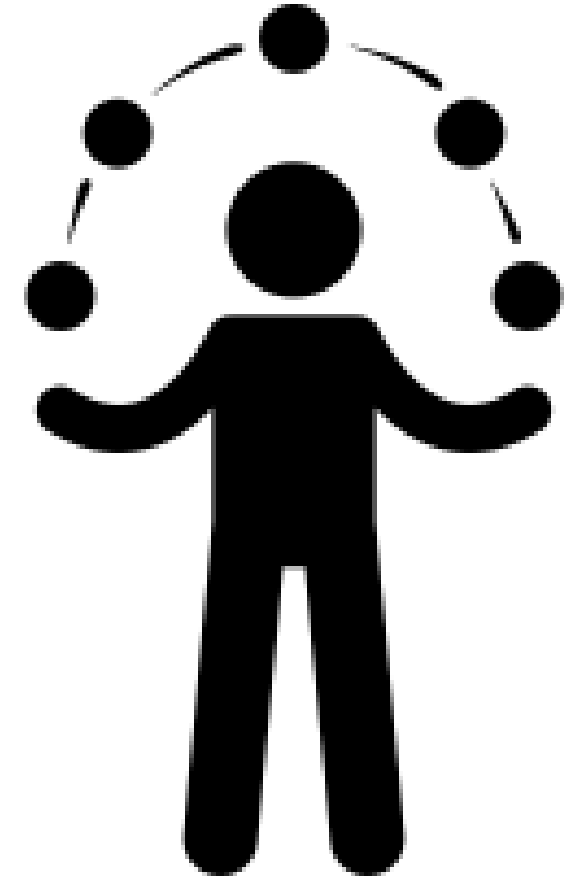
- Information about Concurrent members is found under “Enrolment” and “Contributions, Service and Earnings” sections



The screenshot shows the CAAT Pension Plan Employer Manual interface. At the top left is the CAAT Pension Plan logo, which includes a stylized green leaf icon and the text 'caat PENSION PLAN'. To the right is the 'EMPLOYER MANUAL' title with a book icon above it, and a subtitle 'A resource for CAAT Plan administrators' in an orange box. Below the header is a light blue navigation bar with a menu icon. The main content area is titled 'Concurrent Employment' and contains the following text: 'Employment at more than one CAAT Plan participating employer at the same time.' followed by two expandable sections: '+ Employers that participate in both the DBprime and DBplus plan design' and '+ Employers that participate in DBplus only'.

Concurrent Members

- Members who are employed at more than one participating employer
- If already enrolled in DBprime:
 - A concurrent employee may not contribute to DBplus
- If all employment is only eligible for DBplus enrolment:
 - The member must contribute on all eligible earnings received across all participating employers (up to the applicable Income Tax Act maximums)



A top-down view of a group of people's hands stacked together in a circle, symbolizing teamwork and support. The image is overlaid with a semi-transparent blue filter.

DBplus disability update

DBplus disability provisions

- New section in the manual for DBplus Disability information
- Disability forms also available in this section

Disability

Introduction

If a member becomes disabled and begins a disability leave, they are eligible to continue to earn a pension benefit under the disability provisions of the CAAT Pension Plan if they are determined to be disabled and in receipt of either:

- Long-Term Disability (LTD) benefits through an employer sponsored insurance provider, or
- Benefits under the workers' compensation (WC) plan.

Disability leave is considered to end when the member ceases to receive LTD or WC benefits, returns to work, reaches their termination of membership date, retires, or dies. For members who are not retirement eligible when the disability leave ends and the member does not return to active employment, Plan membership continues for the 24 months extension of membership period. Members who are retirement eligible when the disability leave ends will have retirement options.

Members on disability leave continue to receive Annual Pension Statements.

DBplus disability provisions

- Updated to reflect updated DBplus disability processes
- Distinguishes between DBprime and DBplus disability
- More information available here:
 - [DBplus Disability booklet](#)

