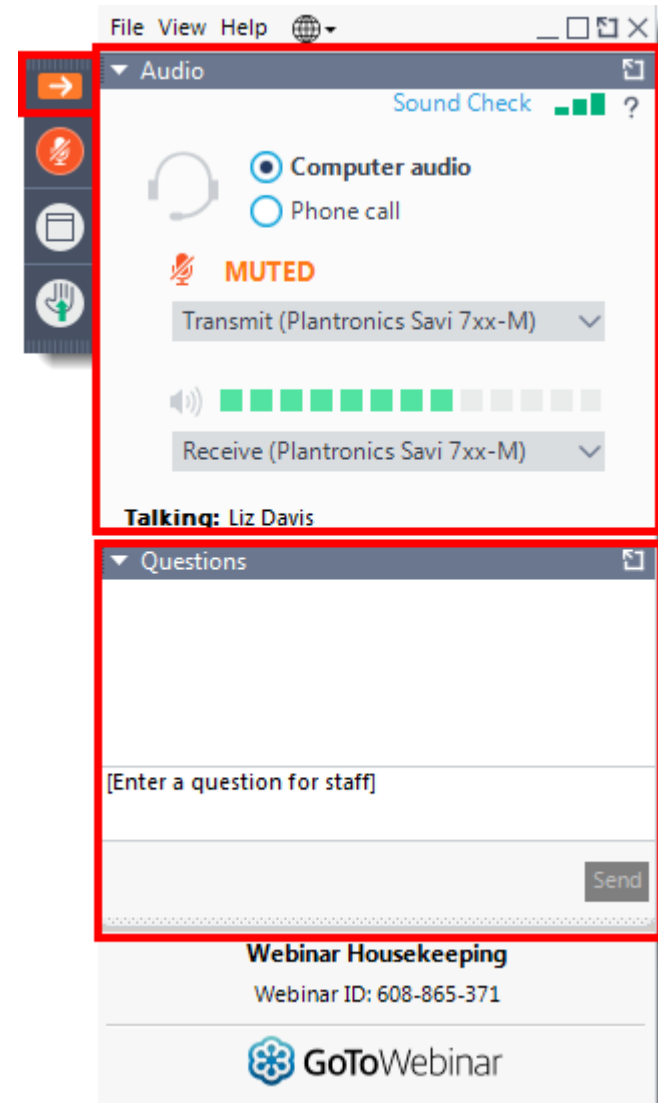



While we wait – audio instructions

- 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 – DBplus only

Employer Education Session

December 17, 2020



Agenda

1. Intro to Employer manual
2. DBprime vs. DBplus manual
3. Multi-Jurisdictional administration
4. Concurrent members and eligibility
5. DBplus disability update
6. Live demo

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.

Introduction to the Employer manual

What is the Employer Manual?

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

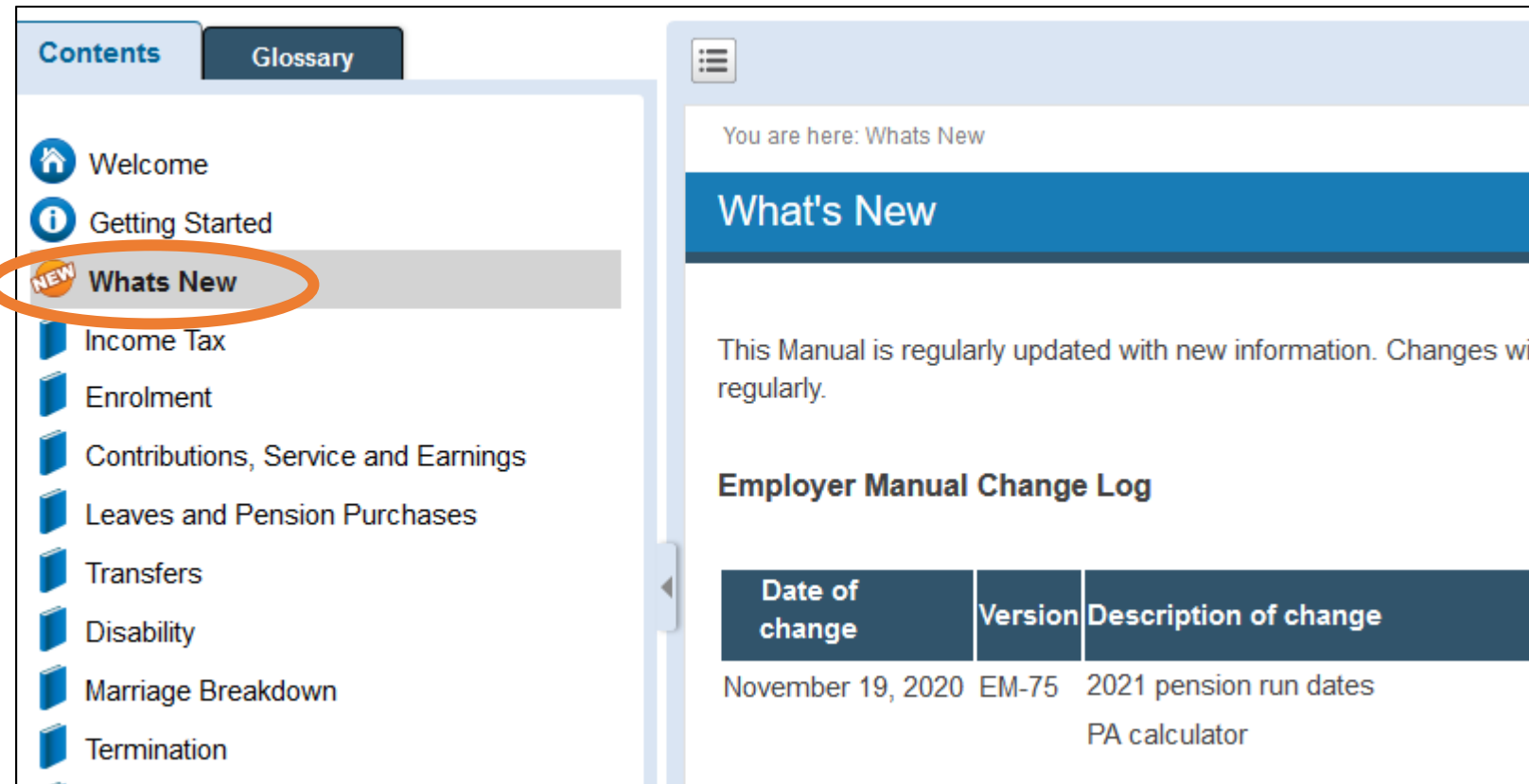
The screenshot displays the CAAT Pension Plan Employer Manual website. The header includes the CAAT Pension Plan logo, the title 'EMPLOYER MANUAL', and a subtitle 'A resource for CAAT Plan administrators'. A search bar is located in the top right corner. The left sidebar contains a 'Contents' menu with 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 features a large graphic of an open book with the title 'EMPLOYER MANUAL' and subtitle 'A resource for CAAT Plan administrators'. Below the graphic, the text reads: '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:'. This is 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)'. The text continues: 'The Employer Manual provides an overview of major areas of plan administration under DBplus and DBprime, including:'. This is followed by another 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 on concurrent members
- Added information on DBplus Disability benefits
- 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'. Under 'Contents', a list of menu items includes 'Welcome', 'Getting Started', 'What's New' (highlighted with an orange circle and a 'NEW' badge), 'Income Tax', 'Enrolment', 'Contributions, Service and Earnings', 'Leaves and Pension Purchases', 'Transfers', 'Disability', 'Marriage Breakdown', and 'Termination'. The main content area on the right shows a breadcrumb trail 'You are here: Whats New' followed by a blue header 'What's New'. Below this, a paragraph states: 'This Manual is regularly updated with new information. Changes will be made regularly.' A section titled 'Employer Manual Change Log' 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

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.

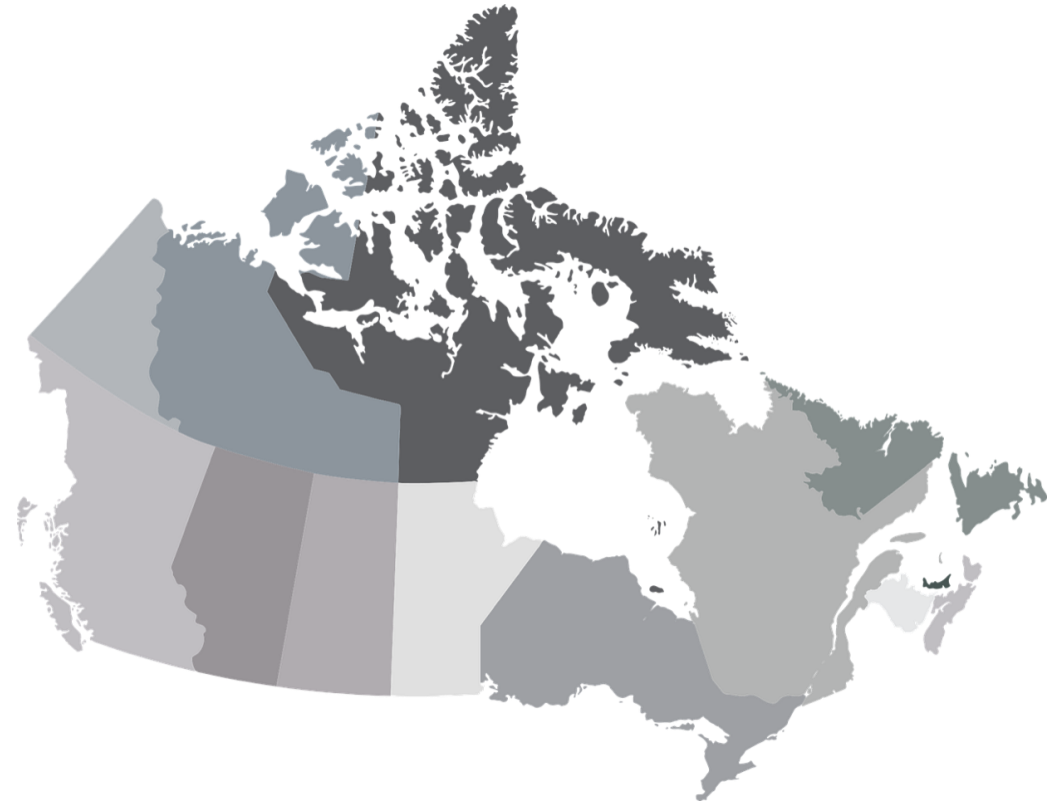
- + For employers with members in the DBprime Plan design
- + DBplus Plan design (applicable to employers that participate in both DBprime and DBplus)
- + Employers that participate in DBplus only

A photograph of a diverse group of people with their 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 administration

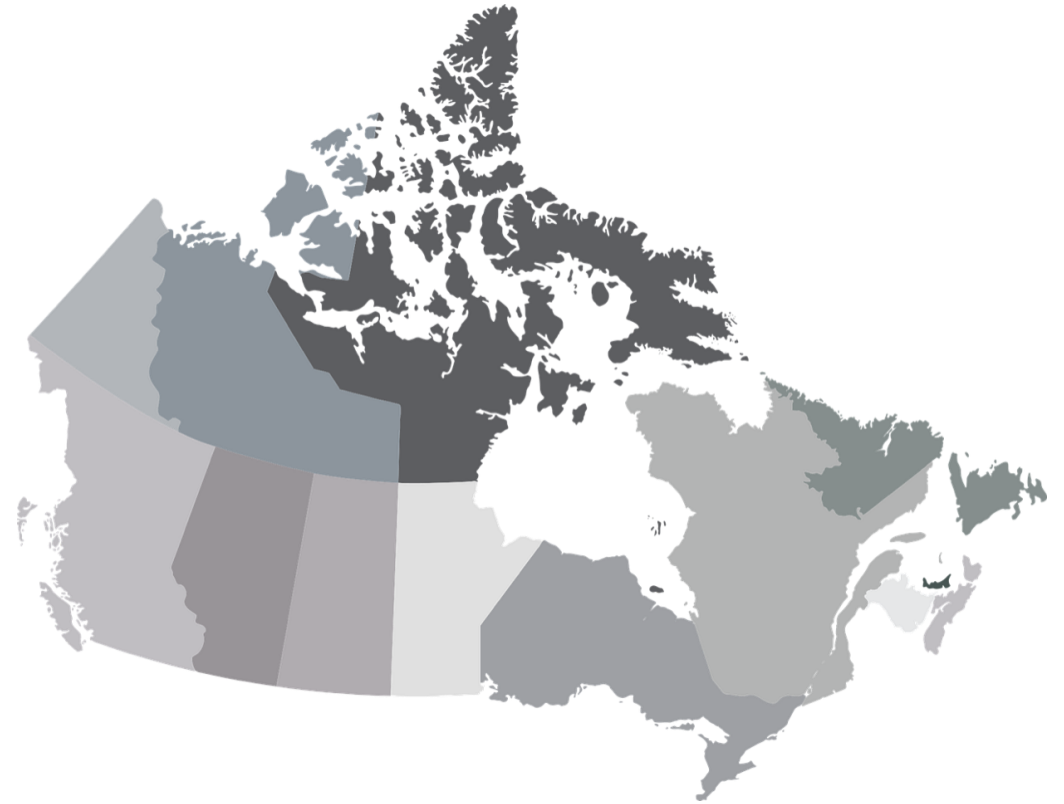
Multi-Jurisdictional Plan Administration - Background

- The CAAT Plan is registered in Ontario, and serves employers across Canada
- In 2020, most Canadian jurisdictions entered into a multi-jurisdictional pension agreement
- Different rules may apply depending on where the employer operates
- Manitoba and Newfoundland & Labrador did not sign the agreement and there are additional differences



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

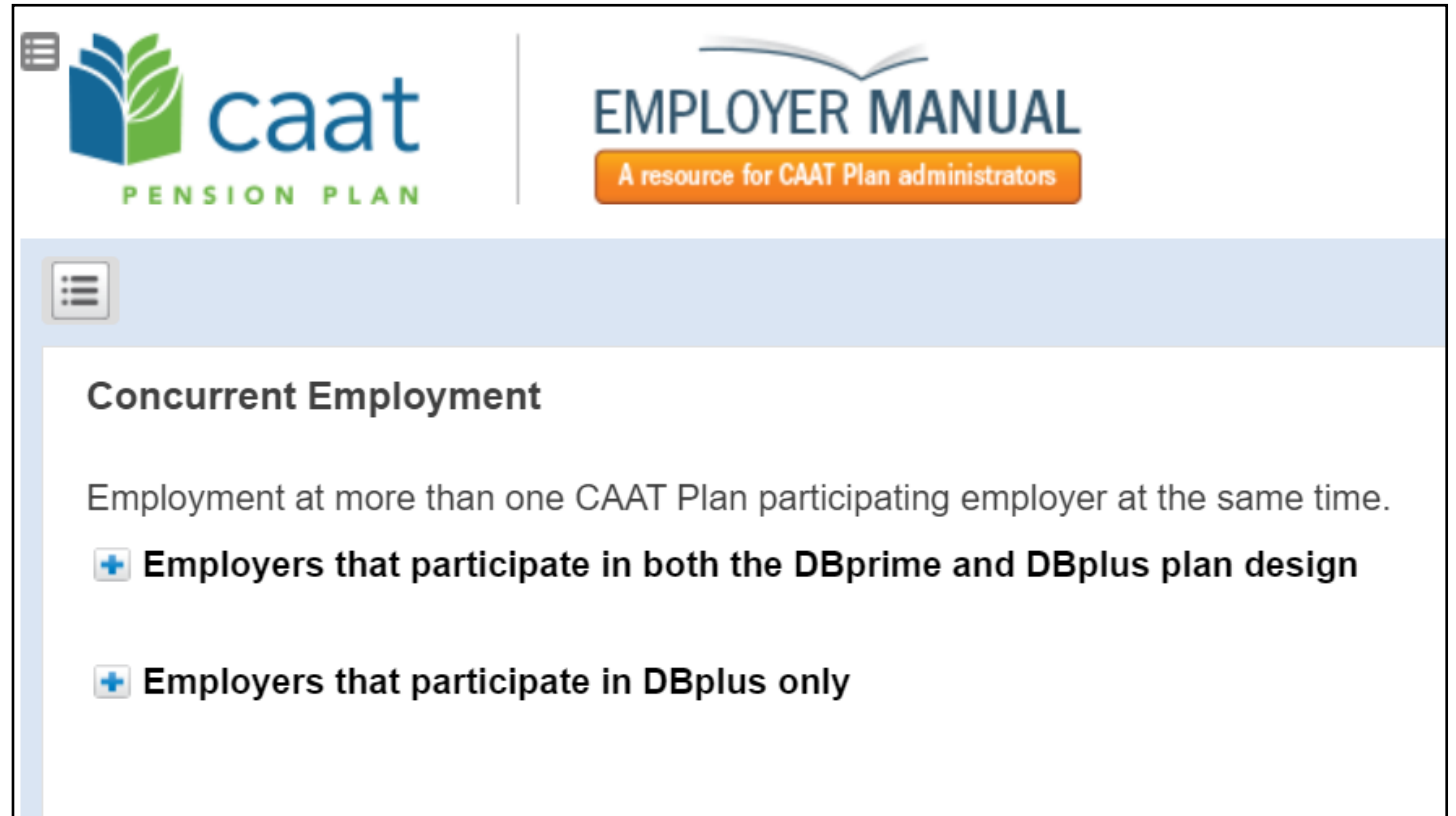


A photograph of a diverse group of people with their hands stacked in a circle, symbolizing teamwork and support. The image is overlaid with a semi-transparent blue rectangle. The text 'Concurrent members' is centered in white on this rectangle. A green diagonal line runs across the bottom right corner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

Concurrent members

Concurrent Members

- Information about Concurrent members is found under “Enrolment” section

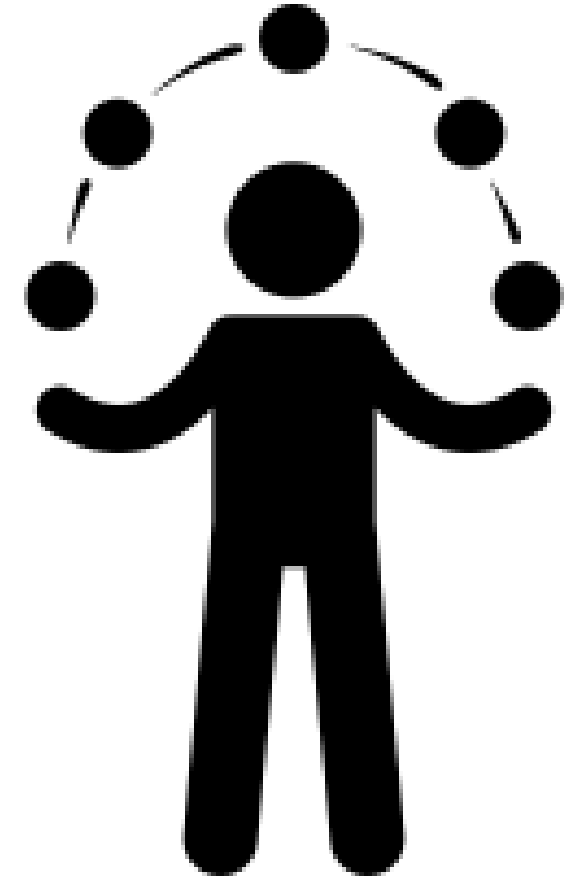


The screenshot shows the CAAT Pension Plan Employer Manual. The header includes the CAAT Pension Plan logo and the text "EMPLOYER MANUAL" with a subtitle "A resource for CAAT Plan administrators". The main content area is titled "Concurrent Employment" and defines it as "Employment at more than one CAAT Plan participating employer at the same time." Below this definition are two expandable sections, each marked with a blue plus icon in a square:

- Employers that participate in both the DBprime and DBplus plan design**
- 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 unity and support. The image is overlaid with a semi-transparent blue filter. The hands are of various skin tones and are wearing different styles of clothing, including long-sleeved shirts and blouses. The text "DBplus disability provisions" is centered over the image in a white, bold, sans-serif font.

DBplus disability provisions

DBplus disability provisions

- New 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

- Options to continue accruing pension benefits available for members receiving either:
 - Long-Term Disability (LTD) benefits through the employer-sponsored insurance provider
 - Benefits under the workers' compensation plan of the member's jurisdiction of employment
- One-time choice offered to continue contributing if member is receiving one of the benefits above
 - If member chooses not to contribute, they will not be able to opt in at a later date
 - Member and employer contributions will be based on the actual disability income received during the leave.

DBplus disability provisions (cont.)

- Employers are responsible for providing employees going on disability leave with information and election form
 - CAAT must receive the election form within 30 days from the date they become entitled to disability benefits.
 - Employers need to collect and remit member and employer contributions
- If member chooses to continue contributing, the employer is responsible for submitting the election form to CAAT
- Disability period ends when:
 - Member returns to work
 - Member stops receiving disability benefits and does not return to work
 - Retires



A top-down view of a group of people's hands stacked together in a circle, symbolizing teamwork and collaboration. The image is overlaid with a semi-transparent blue filter. The hands are of various skin tones and are wearing different styles of shirts, including solid colors and patterns like polka dots and stripes.

Live demo of employer manual

