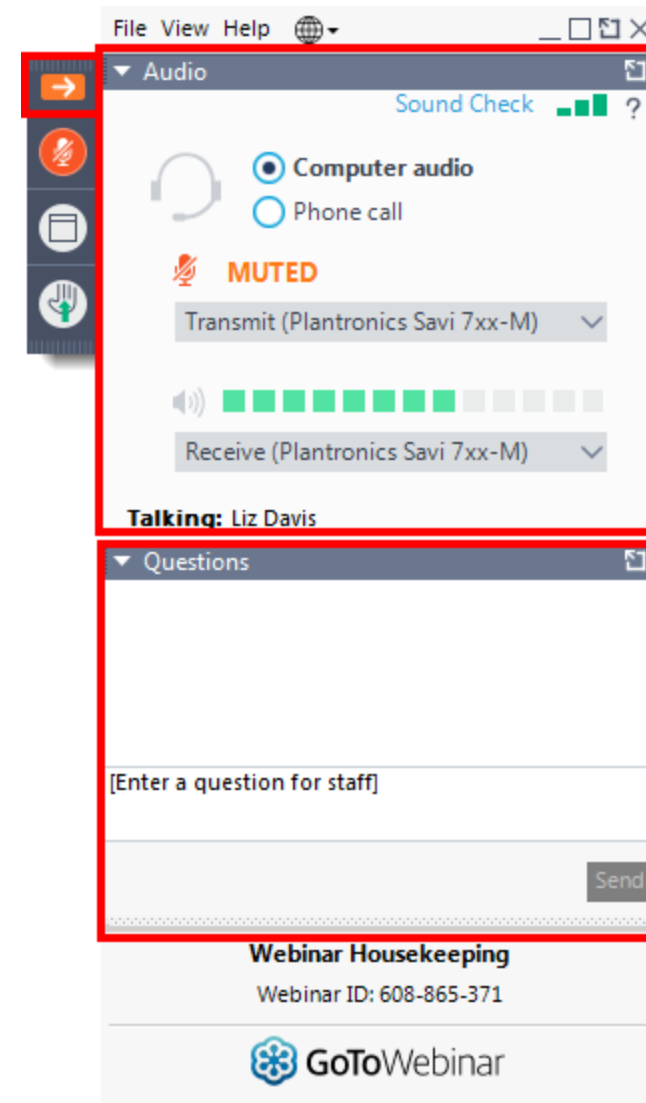


While we wait – audio instructions

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



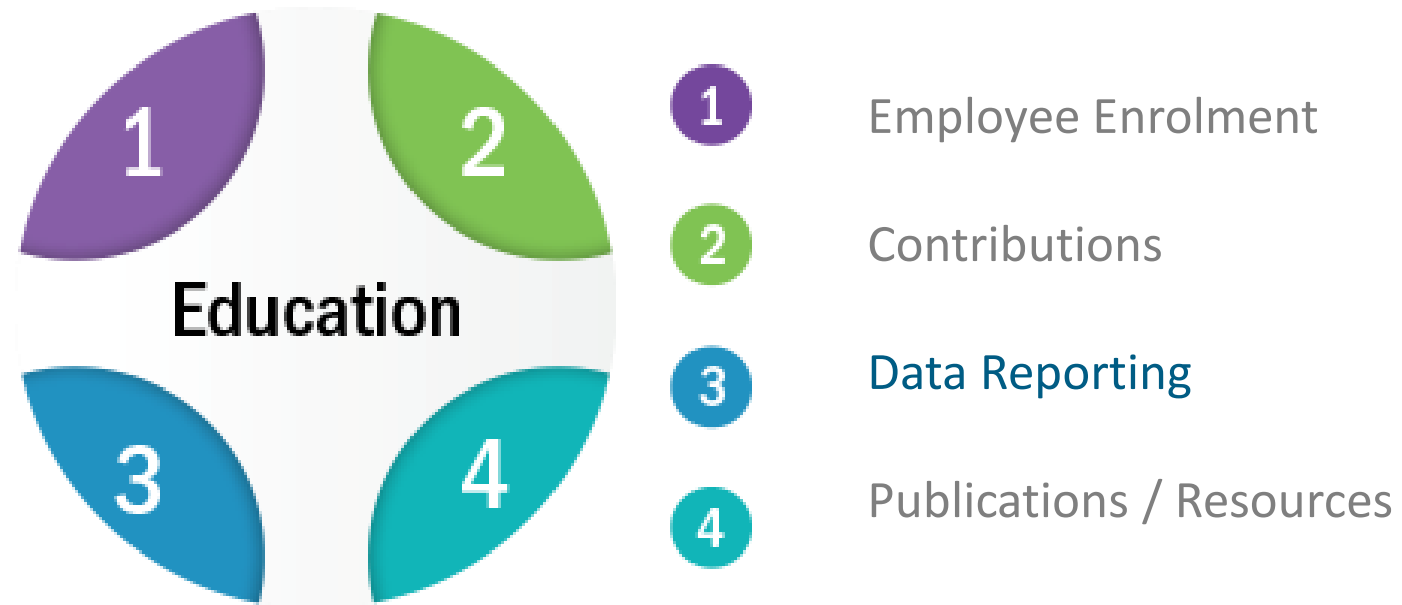


**In-Year Reporting –
DBplus employers**
Retirements, Terminations
Death, Long-Term Disability and
Change of Employment

June 3, 2021



Employer Education Sessions





Agenda

1. Retirement Process
2. Termination Process
3. Pre-Retirement Death Process
4. Long-Term Disability
5. Change of Employment Form

A group of people is seated around a table, their arms and hands visible. A large white rectangular overlay is positioned in the center of the image, containing the text 'Retirement – Process' in a bold, blue, sans-serif font. The background shows various clothing items like blue shirts, a patterned shirt, and a light blue shirt.

Retirement – Process

Retirement – Process

1. **Employer** completes a *Pension Application* form and submits it via PAL or send form via S-Doc to the CAAT Plan
2. **CAAT** calculates the member's pension and mails the retirement package directly to the member
3. **The member** returns the completed *Retirement Option Document* with any supporting documentation to the CAAT Plan through My Pension or by mail
4. **CAAT** sets up the member's monthly payment, and the member receives it for life

Retirement – Process

- 3 months in advance of retirement date
 - Send retirement applications to the Plan
- Refer to the [payment schedule](#) in the Employer Manual
- Pension revisions
 - Threshold of \$140 in total member and employer contributions

Last Day Worked and Retirement Dates

Last day worked = last day for which a member is paid for their work with employer

Retirement Date = last day of the month in which member last contributes to the Plan

Employer Portal Training – Terminations and Retirements

- Training was provided via webinar on January 14, 2021
 - [Slides for the session](#)
 - [Video recording of the session](#)

Pension application process

- Select “Pension application” to start the process

The screenshot shows a web application interface. On the left is a vertical navigation menu with the following items: "Mother Ribbon" (with a dropdown arrow), "Quick Search" (with a search icon), "Dashboard", "Find a member", "Message centre", "Document centre", "Member enrolment", "Change of employment", "Termination of employment", and "Pension application" (highlighted in green). The main content area is divided into two sections. The top section is titled "Start a pension application" in large blue text, with the subtitle "Report a member's upcoming retirement, and start their pension" below it. The bottom section is titled "Find a member" and contains four input fields: "Social Insurance Number:" (with a calendar icon), "Member ID:", "First name:", and "Last name:".

Where to find retirement forms

The screenshot displays the 'EMPLOYER MANUAL' for the 'caat PENSION PLAN'. The page is titled 'A resource for CAAT Plan administrators'. On the left, a 'Contents' sidebar lists various topics, with 'Forms' highlighted at the bottom. The main content area shows a list of 'Benefit Application forms' with the following items:

- [Pension Application Smart Form](#) (updated February 2021)
- [Pension Application - PDF version](#) (updated November 2020)
- [Termination Benefit Application Smart Form](#) (updated February 2021)
- [Termination Benefit Application - PDF Version](#) (updated November 2020)
- [Deferred Pension Application](#) (updated July 2020)
- [Allocation of Retroactive Pay to Prior Years](#) (updated December 2020)
- [Death Benefit Application](#) (updated November 2020)
- [Spousal Pension Application](#) (updated December 2017)
- [Children's Pension Application](#) (updated December 2017)
- [Survivor Pension Application - residual refund](#) (updated December 2014)
- [Statutory Declaration of Common-Law](#) (added January 2018)

Below this list, a section for '+ Change of Information forms' is partially visible.

A group of people is seated around a table, their arms and hands visible. A large white rectangular area is superimposed over the center of the image, containing the word "Termination" in a bold, blue, sans-serif font. The background shows various clothing items like blue shirts, a patterned shirt, and a light blue shirt.

Termination

What is termination?

- When a CAAT Plan member leaves their employment at a CAAT employer, before being eligible for an immediate pension.
- At the member's termination date:
 - **DBplus**
 - Less than age 50

Termination – Extension of Membership

- After terminating employment:
 - Members remain in the CAAT Plan for 24 months
- Must terminate employment at all employers before being eligible for pension
- Annual pension statements sent to members during the EOM period

Extension of Membership Options

- Options for members during the 24-month extension:
 1. Start working at another CAAT employer
 2. Transfer to another employer's pension plan (if they accept the transfer)
 3. Start pension if they become retirement eligible

Extension of Membership Options

- After the 24-month extension, member can choose:
 1. Deferred pension
 2. Commuted value transfer
 - To personal locked-in retirement savings vehicle
 - Another employer's pension plan (if they accept the transfer)

Termination – Process

1. **Employer** completes a Termination Benefit Application and submits to CAAT Plan via PAL or S-Doc
2. **CAAT** mails letter to member explaining the 24-month extension
3. **CAAT** will mail an Option Document directly to the member at the end of the 24-month EOM period
4. **Member** completes the Option Document and forwards it, along with applicable documentation, to the CAAT Plan
5. **CAAT** processes the benefit payment

Last day worked and termination date

Last day worked = last day for which a member is paid for their work with employer

Termination date = last day of employment with the employer

Termination of employment process

- Select “Termination of employment” to start the process.

The screenshot shows a web application interface. On the left is a vertical navigation menu with the following items: 'Mother Ribbon' (with a dropdown arrow), 'Quick Search' (with a search icon), 'Dashboard', 'Find a member', 'Message centre', 'Document centre', 'Member enrolment', 'Change of employment', and 'Termination of employment' (highlighted in green). The main content area is divided into two sections. The top section has the heading 'Start a termination of employment' in blue, followed by the subtitle 'Report a member's termination of employment'. The bottom section is titled 'Find a member' and contains a large empty text input field. Below this are two smaller input fields: 'Social Insurance Number:' with a small icon to its right, and 'Member ID:'.

Where to find termination forms

The screenshot displays the CAAT Pension Plan Employer Manual website. The header includes the CAAT logo and the text 'EMPLOYER MANUAL' with the subtitle 'A resource for CAAT Plan administrators'. A 'Contents' sidebar on the left lists various topics, with 'Forms' highlighted at the bottom. The main content area is titled 'Benefit Application forms' and lists several document links, each with its update date. The link 'Termination Benefit Application - PDF Version (updated November 2020)' is highlighted with a green box. Below this list, a section for 'Change of Information forms' is partially visible.

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PENSION PLAN

EMPLOYER MANUAL
A resource for CAAT Plan administrators

Contents

- 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**

Benefit Application forms

- [Pension Application Smart Form](#) (updated February 2021)
- [Pension Application - PDF version](#) (updated November 2020)
- [Termination Benefit Application Smart Form](#) (updated February 2021)
- [Termination Benefit Application - PDF Version](#) (updated November 2020)**
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Change of Information forms



A group of people is seated around a table, with their arms and hands visible. A large white rectangular area is overlaid on the image, containing the text "Pre-Retirement Death" in a bold, blue, sans-serif font. The background shows various clothing items like a blue shirt, a white shirt, and a patterned shirt.

Pre-Retirement Death

Pre-Retirement Death

- All members are entitled to some form of survivor benefit
- Pre-retirement death:
 - Actively contributing members
 - Leaves and Disability
 - Terminated and on an EOM with Plan
 - Deferred members

Death – Survivor Benefits

Paid according to specific order of eligibility		
Ontario/Nova Scotia		Other jurisdictions
1	Eligible Spouse	Eligible spouse
2	Eligible children under age 18	Designated beneficiary
3	Designated beneficiary	Estate
4	Estate	----

Death Application – Process

1. **Employer** completes *Death Benefit Application* and submits it to the CAAT Plan
2. **Employer** submits proof of death with the application form
3. **CAAT** calculates survivor benefits
4. **CAAT** mails the pre-retirement death option package to member's eligible survivor
5. **The eligible survivor** forwards completed, signed Option Document and supporting documentation to CAAT
6. **CAAT** will process payments

Pension Adjustment

- Pension Adjustment is not required in the member's year of death

Where to find *Death Benefit* application

The screenshot displays the CAAT Pension Plan Employer Manual website. The header includes the CAAT logo and the text 'EMPLOYER MANUAL' with a subtitle 'A resource for CAAT Plan administrators'. A 'Contents' sidebar on the left lists various topics, with 'Forms' highlighted at the bottom. The main content area is titled 'Benefit Application forms' and lists several application forms, with 'Death Benefit Application' highlighted in green. The 'Death Benefit Application' link is accompanied by the text '(updated November 2020)'. Other forms listed include Pension Application Smart Form, Pension Application - PDF version, Termination Benefit Application Smart Form, Termination Benefit Application - PDF Version, Deferred Pension Application, Allocation of Retroactive Pay to Prior Years, Spousal Pension Application, Children's Pension Application, Survivor Pension Application - residual refund, and Statutory Declaration of Common-Law.

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Change of Information forms

A group of people is seated around a table, with their arms and hands visible. A large white rectangular box is overlaid on the image, containing the text "Long Term Disability" in a bold, blue, sans-serif font. The background shows various clothing items like a blue shirt, a white shirt, and a patterned shirt.

Long Term Disability

Disability

- Members on disability leaves have a choice to contribute or not*
- Contributions are based on actual disability income received
 - If member chooses to contribute, the employer must also contribute at the applicable rate
 - If member chooses **not** to contribute, they cannot elect to contribute at a later date
 - Member may choose to stop contributing at any time

*Members receiving benefits under Ontario's Workplace Safety and Insurance Act do not contribute to DBplus during the first 12 months and will continue to earn a pension during this period.

Member events – Disability – Process

- **Employer** completes applicable ***START Notice & Election*** form and submits via S-Doc (must contain member's election)
- **CAAT** updates the member's record
- If member elects to contribute:
 - The **employer** collects member's contributions and submits member's and employer's contributions to CAAT
- Upon return from Disability or if Member elects to stop contributing:
 - **Employer** completes a ***STOP Notice & Election*** form and submits via S-doc (must contain member's election)
- **CAAT** further updates member's record

Where to find the disability forms

The screenshot displays the CAAT Employer Manual website. The top left features the CAAT Pension Plan logo, and the top center shows the 'EMPLOYER MANUAL' title with the subtitle 'A resource for CAAT Plan administrators'. A search bar is located in the top right corner. On the left side, a 'Contents' sidebar lists various topics, with 'Forms' highlighted. The main content area on the right is titled 'Benefit Application forms' and includes a sub-section for 'Disability forms'. This sub-section lists several forms, with the last four items highlighted by a green box:

- [DBprime Members - Notice of LTD/WSIB](#) (updated October 2017)
- [DBprime Members - Notice of WSIB Partial Disability Benefit](#)
- [DBplus Members - START Notice & Election form LTD and WCB](#) (updated November 2020)
- [DBplus Members - STOP Notice & Election form](#) (updated November 2020)
- [DBplus Members - START form Workplace Safety and Insurance Board \(WSIB\)](#) (updated November 2020)
- [DBplus Members - Contribution Election form Workplace Safety and Insurance Board \(WSIB\)](#) (updated November 2020)

Other forms listed in the sidebar include 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, Calculators and spreadsheets, and Attraction & Retention.






Change of Employment Form

Change of Employment information – Process

1. **Employer** completes *Change of Employment* information using the form in the Employer Manual
2. **Employer** submits the form via S-Doc
3. **CAAT** updates information on their system

Change of Employment form

		Change of Employment		
Please complete all applicable sections of this form		Note: Date format is dd-mmm-yyyy for all date fields		
Member is currently earning a pension under:	<input type="checkbox"/> DBprime <input type="checkbox"/> DBplus	Employer Name		
A Member Information				
Last Name	First Name	Initial	Social Insurance Number	Date of Birth
B Change of plan design				
Member's plan design has changed				
New plan design:	End date of previous plan design	Start date of new plan design		
<input type="checkbox"/> DBprime <input type="checkbox"/> DBplus				
C Change of employment information				
Member's employment type has changed				
New employment type:	End date of previous type	Start date of new type		
<input type="checkbox"/> Full-time <input type="checkbox"/> OTRFT				
Member's employee group has changed				
Change of employee group		Date of change		
<input type="checkbox"/> Administration <input type="checkbox"/> Faculty <input type="checkbox"/> Support				
Corrections to Members' date of hire or enrolment date				
Hire Date on File	Revised Hire Date	Enrolment Date on File	Revised Enrolment Date	Date of Change

Change of Employment form

D Earnings, Contributions and Service for DBprime	
Complete if there has been any change to employment information. Provide the basic contributions and earnings information below for the period from January 1st to the workday before the employment change. If you are reporting a change in pensionable earnings for DBprime members, report basic pensionable earnings, excluding any lump sum payments. Refer to the Employer Manual for additional information regarding pensionable earnings.	
Pensionable earnings (excluding any lump sum payments)	\$
Lump sum	\$
Annual salary rate (immediately prior to change)	\$
Basic contributions (does not include purchased leaves)	\$
RCA contributions	\$
Pensionable service (total service, excluding purchased service, used for PA calculation) (5 decimals)	

E Earnings and Contributions for DBplus	
T4 earnings	\$
Employee contributions (does not include purchased leaves)	\$
Employer contributions (does not include purchased leaves)	\$

F Employer Authorization		
_____ Employer HR Representative Name	_____ Employer HR Representative Signature	_____ Date

Where to find *Change of Employment* form

The screenshot displays the CAAT Employer Manual website. The top left features the CAAT Pension Plan logo, and the top right shows the 'EMPLOYER MANUAL' title with the subtitle 'A resource for CAAT Plan administrators'. A 'Contents' sidebar on the left lists various topics, with 'Forms' highlighted. The main content area on the right shows a list of form categories, with 'Change of Information forms' expanded to show three links: 'Change of Employment (updated July 2020)', 'Member Change of Information (updated July 2020)', and 'Retired Member Change Request (updated July 2020)'. The 'Change of Employment' link is highlighted with a green border.

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- Calculators and spreadsheets

+ Benefit Application forms

- Change of Information forms

- [Change of Employment \(updated July 2020\)](#)
- [Member Change of Information \(updated July 2020\)](#)
- [Retired Member Change Request \(updated July 2020\)](#)

+ Disability forms

+ Remittance forms

+ Pension Estimate Request form

+ Direct Deposit form





PENSION PLAN