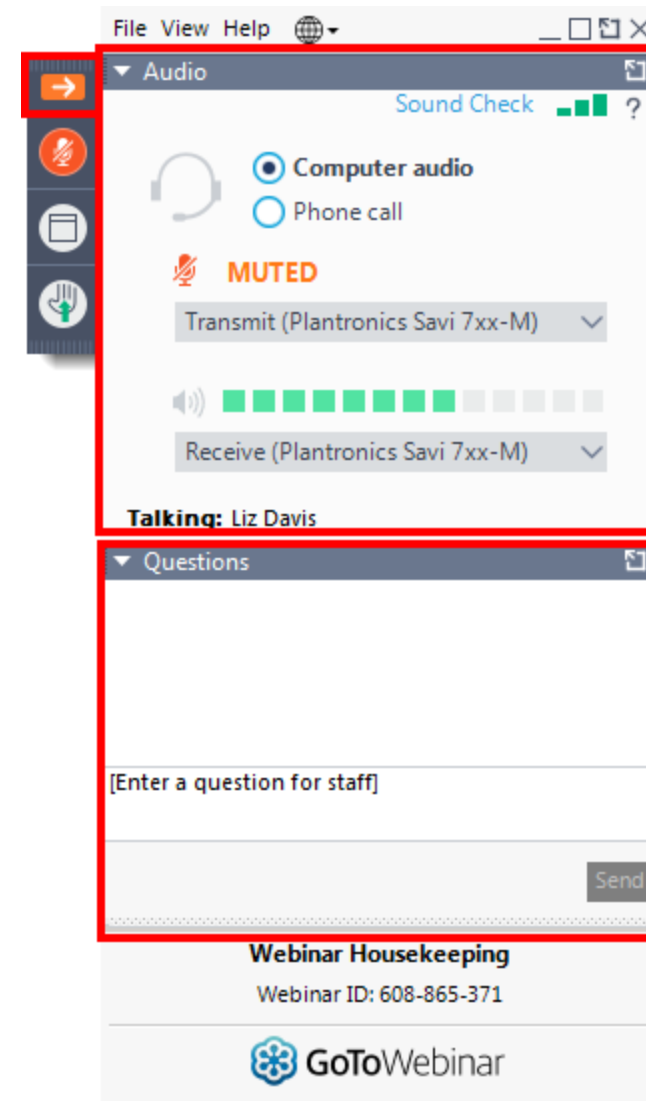


While we wait – audio instructions

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



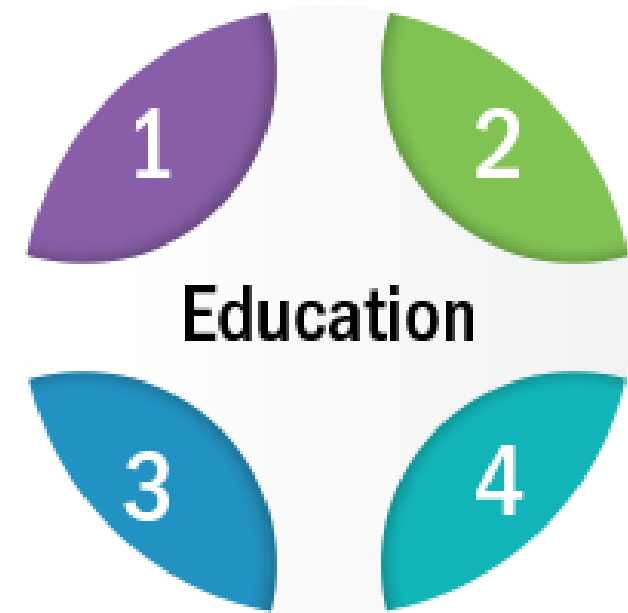


In-Year Reporting: Retirements, Terminations, Death, Long-Term Disability and Change of Employment

June 3, 2021



Employer Education Sessions



1

Employee Enrolment

2

Contributions

3

Data Reporting

4

Publications / Resources



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, with 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 a blue shirt, a white shirt, and a patterned shirt.

Retirement – Process

Retirement – Process

1. **Employer** completes a *Pension Application* form and submits it to the CAAT Plan via PAL or S-Doc
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 via 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
 - DBprime - Threshold of \$150 for earnings
 - DBprime - 2 working days for service
 - DBplus – member and employer contributions of \$140

Vacation Pay – DBprime members only

- Vacation pay is given to a member for accrued vacation
- If requested by the member
 - Vacation may be pensionable in the year of retirement or termination

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](#) (PDF)
 - [Video recording of the session](#) (YouTube)

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 two items highlighted in a green box: 'Pension Application Smart Form (updated February 2021)' and 'Pension Application - PDF version (updated November 2020)'. Other forms listed include Termination Benefit Application Smart Form, Termination Benefit Application - PDF Version, Deferred Pension Application, Allocation of Retroactive Pay to Prior Years, Death Benefit Application, Spousal Pension Application, Children's Pension Application, Survivor Pension Application - residual refund, and Statutory Declaration of Common-Law. A 'Change of Information forms' section is partially visible at the bottom.

caat
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)
- [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)

Change of Information forms

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 a blue shirt, a white shirt, and a patterned 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:
 - DBprime
 - Less than age 55
 - Does not have age 50 and 20 years of service
 - 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
 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 submit form via 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 via My Pension or by mail
5. **CAAT** processes the benefit payment

Vacation Pay – Reminder

The same rules apply for termination as they do for retirement

- Vacation pay is given to a member for accrued vacation
- If requested by the member:
 - Vacation may be pensionable in the year of retirement or termination
 - DBprime member only.

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 sub-heading "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. Two links are highlighted with a green border: 'Termination Benefit Application Smart Form' (updated February 2021) and 'Termination Benefit Application - PDF Version' (updated November 2020). Other links include 'Pension Application Smart Form', 'Pension Application - PDF version', 'Deferred Pension Application', 'Allocation of Retroactive Pay to Prior Years', 'Death Benefit Application', 'Spousal Pension Application', 'Children's Pension Application', 'Survivor Pension Application - residual refund', and 'Statutory Declaration of Common-Law'. A 'Change of Information forms' link is partially visible at the bottom.

caat
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)
- [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)

Change of Information forms



A group of people are seated around a table, their arms and hands visible. A large white rectangular box is superimposed over the center of the image, containing the text 'Pre-retirement death' in a bold, blue, sans-serif font. The background image 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

Vacation pay & pension adjustment

- Vacation pay is not pensionable in the event of a member's death – DBprime only
- Pension Adjustment is not required in the member's year of death

Where to find *Death Benefit Application*

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 is titled 'Benefit Application forms' and lists several application forms with their respective update dates. The 'Death Benefit Application' link is highlighted with a green border.

caat 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)
- [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)

Change of Information forms

A background image showing the lower halves of several people sitting around a table. They are wearing various casual clothing like t-shirts and button-down shirts. The image is partially obscured by a large white rectangular area in the center.

Long-Term Disability (LTD)

DBprime members - LTD

- A member receiving LTD or a full loss of earnings Workers' Compensation (WC) benefits:
 - Stops contributing to the Plan
 - Continues to accrue pensionable service and related benefits based on their deemed earnings
- A member receiving a partial loss of earnings benefit under the *Workplace Safety and Insurance Act* (Ontario):
 - Continues to accrue pensionable service and related benefits based on the member's deemed earnings for the first 12 months the member receives these benefits.

After the 12-month contribution waiver period, a member receiving a partial loss of earnings benefits is:

- Required to resume contributing to the Plan based on their Contributory Earnings actually being received
- The member's employer will also make the required employer contributions in respect of that member.

DBprime members - LTD - Process

- **Employer** completes **Notice of LTD/WSIB** form by checking the Start box and complete Section A . Employer signs and submits via S-doc
- **CAAT** updates the member's record and will deem earnings and service for member from their LTD start date
- Upon return from Disability **Employer** sends back the original **Notice of LTD/WSIB** form and checks Stop box and completed Section B. Employer signs and submits via S-doc
- **CAAT** further updates member's record.

DBprime members – LTD – Important notes

- Please ensure that the LTD start date does not overlap with the last day worked
- Provide the current salary rate for member at the time their LTD started
- Member retiring at age 65 does not require LTD stop form

DBplus Members - 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.

DBplus members - Disability - Process

1. **Employer** completes applicable ***START Notice & Election*** form and submits via S-doc (must contain member's election)
2. **The CAAT Plan** updates the member's record
3. If member elects to contribute, the **employer** collects member's contributions and submits member's and employer's contributions to the CAAT Plan
4. 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)
5. **The CAAT Plan** 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. A 'Contents' sidebar on the left lists various topics, with 'Forms' highlighted. The main content area on the right lists several categories of forms, with the 'Disability forms' category expanded and highlighted by a green border. The expanded list includes links to various forms with their respective update dates.

caat
PENSION PLAN

EMPLOYER MANUAL
A resource for CAAT Plan administrators

Search

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**
- Calculators and spreadsheets
- Attraction & Retention

+ Benefit Application forms

+ Change of Information forms

- Disability forms

- [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)

+ Remittance forms

+ Pension Estimate Request form

A background image showing the lower halves and arms of several people sitting around a table, suggesting a meeting or collaborative work environment. The image is partially obscured by a large white rectangular overlay.


Change of Employment form

Change of employment in PAL

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

The screenshot displays the PAL system interface. On the left is a navigation menu with the following items: 'Determined Rainbow' (with a dropdown arrow), 'Quick Search' (with a search icon), 'Dashboard', 'Find a member', 'Message centre', 'Document centre', 'Member enrolment', and 'Change of employment' (highlighted in green). The main content area is divided into two sections. The top section is titled 'Start a change of employment' in large blue text, with the subtitle 'Report a change or correction to a member's employment' below it. The bottom section is titled 'Find a member' and contains two input fields: 'Social Insurance Number:' and 'Member ID:'. The 'Social Insurance Number' field has a small icon to its right.

Change of Employment form

		<h2>Change of Employment</h2>		
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		
<p>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.</p>		
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 the *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'. Below the header, there are two tabs: 'Contents' (selected) and 'Glossary'. The left sidebar contains a navigation menu with the following items: Welcome, Getting Started, Whats New (marked with a 'NEW' badge), 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** (highlighted), Calculators and spreadsheets, and Attraction & Retention. The main content area on the right lists several form categories, each with a plus sign icon: Enrolment forms, Leave, Purchase and Transfer forms, Benefit Application forms, **Change of Information forms** (which is expanded to show three sub-items: [Change of Employment](#) (updated July 2019), [Member Change of Information](#) (updated February 2018), and [Retired Member Change Request](#) (updated December 2017)), Disability forms, Remittance forms, and Pension Estimate Request form. Above the 'Change of Information forms' section, there are three bullet points: 'Return to this page often and ensure you are using the most recent forms.', 'Signature fields can not be filled in electronically. Print completed forms for signing.', and 'Scan completed and signed forms and use [S-Doc](#) to submit them to the Plan.' Below these bullet points is a link for 'French forms'.





PENSION PLAN