



In-Year Reporting

For DBplus employers

April 4, 2024





Agenda

1. Retirement
2. Termination
3. Pre-Retirement Death
4. Disability Leave
5. Change of Employment

Retirement

When can members retire?

- In the CAAT Pension Plan, members can retire when the time is right for them
- Members can retire
 - as early as age 50
 - up to November 30th of the year they reach age 71



Retirement process

1. Employer reports retirement status by completing the *Pension Application* process via PAL
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 CAAT via My Pension or mail
4. CAAT sets up the member's monthly payment, and the member receives it for life

Retirement process guidelines

- Three months prior to the retirement date
 - Complete retirement process via PAL
 - No contributions or earnings projection is required
 - Adjustments will be made when final data is reported
- Refer to the payment schedule in the Employer Manual
 - Retirement > [Pension processing dates](#)
- Pension recalculation threshold
 - Must be more than **\$140** in total combined member and employer contributions

Last day worked and retirement date

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

Member employment information

Last day worked

DD-MMM-YYYY

Retirement date (must be the last day of the month)

DD-MMM-YYYY

Pension application process in PAL

The screenshot shows the PAL system interface. On the left is a navigation menu with the following items: Quick Search, Dashboard, Find a member, Message Centre, Document Centre, Member enrolment, Change of employment, Termination of employment, Report a leave, Purchase requests (0), and Pension application (highlighted in green). The main content area is titled "Start a pension application" with the subtitle "Report a member's upcoming retirement, and start their pension". Below this is a section titled "Find a member" containing four input fields: Social Insurance Number, Member ID, First name, and Last name. At the bottom of this section are two buttons: "Submit" (blue) and "Reset" (grey).

Navigate to *Pension application* and find a member

Pension application process in PAL

Pension application

Use to confirm a member's intention to retire

Member ID: 176961A

Current Plan design: DBplus

Jurisdiction of employment: ON

Member employment information

Last day worked

19-Jun-2024

Retirement date (must be the last day of the month)

30-Jun-2024

Member personal information

First name

FNAME

Middle initial

Z

Last name

XVBKM

Social Insurance Number

XXXXXXXXX

Date of birth

19-Jul-1960

You will be directed to the *Pension application* page to complete the employment information and financial details for the member

Pension application process in PAL

Recent activity

Start time	Activity
13-Jan-2021 03:33 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to Marsha mpattest1
13-Jan-2021 03:33 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to Marsha mpattest1
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[View all activities](#)

Transactions in process

In progress	Member name	Type of transaction
8006	ciUZDhNx PfssS	Pension Application
8006	ciUZDhNx PfssS	Change of Address
8006	ciUZDhNx PfssS	Change of Address

[View all in process](#)

- Once the transaction is successfully saved, you will be redirected to the dashboard
- In the dashboard, you can view the transaction in both the *Recent activity* and *Transactions in process* sections
- Saved transactions in process are purged after 45 days

Pension application process in PAL

Recent activity

Start time	Activity
13-Jan-2021 03:37 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to CAAT
13-Jan-2021 03:37 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to CAAT
13-Jan-2021 03:37 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to CAAT
13-Jan-2021 03:37 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to CAAT

View all activities

Once the transaction is submitted, you can view this submission on the dashboard under the *Recent activity* and *Transactions sent to CAAT* sections.

Transactions sent to CAAT

Submitted	Case number	Tracking ID	Member name	Type of transaction
8006	CA0012138	1855310	ciUZDhNx PfssS	Pension Application
8006	CA0012138	1855310	ciUZDhNx PfssS	Pension Application
8006	CA0012138	1855310	ciUZDhNx PfssS	Pension Application

View all sent

Pension application process – Revision

- If a revision is needed, open the original application sent to CAAT
- Under the *Revise information* section, check the box “Are you reporting a data change?” and update the applicable information
- Revisions through PAL can be made up to May 31 of the year following the date of retirement

Revise information

Are you reporting a data change?

Revision of

Revision date

Retirement process – New in 2024

1. New portal option to launch
2. Members will be able to manage their retirement options and related documents through My Pension
3. Employer will be able to track and receive status updates via PAL

Termination

What is a termination?

- When a CAAT member leaves their employment at a CAAT employer, before being eligible for an immediate pension
- Member's age is less than 50 at the termination date



Extension of Membership (EOM)

- After terminating employment:
 - Members remain in the CAAT Plan for 24 months
 - Referred to as Extension of Membership
- Must terminate employment at all CAAT participating employers before being eligible for a benefit
- Annual pension statements sent to members during the EOM period

Extension of Membership options

Options for members during the 24-month EOM period:

1. Start working at another CAAT employer
2. Transfer to another employer's pension plan
(if the other plan accepts the transfer)
3. Start pension if they become retirement eligible

Extension of Membership options

Options for members after the 24-month EOM period:

1. Deferred pension
2. Commuted value transfer
 - To a personal locked-in retirement savings vehicle
 - To another employer's pension plan (if that plan accepts the transfer)

Termination process

1. Employer reports termination status in the Payroll-Based Reporting file or completes *Termination of Employment* process through PAL
2. CAAT mails a letter to the member explaining the 24-month Extension of Membership period
3. CAAT mails 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 CAAT via My Pension or by mail
5. CAAT processes the elected option

Termination of employment process – Payroll-Based Reporting (PBR) file

- Report termination status by filling in the appropriate columns
- Demographic record = DR tab
 - ESTATUS = Employment status
 - ESTATUS_EDATE = Employment status effective date
 - D2PA = Pension adjustment
 - D2PAYEAR = Pension adjustment year

EMPNO	SIN	ESTATUS	ESTATUS_EDATE	D2PA	D2PAYEAR
xxxxxx	xxxxxxxxx	TER	12/15/2024	6047	12/31/2024

Termination of employment process – Payroll-Based Reporting (PBR) file

- Payroll record = PR tab
 - FDATE = Period start date
 - TDATE = Period end date must align with termination date in the demographic record
 - PENEARN = Eligible earnings for the reporting pay period
 - D2_EECONTRIB = member contributions
 - D2_ERCONTRIB = employer contributions

EMPNO	FDATE	TDATE	PENEARN	D2_EECONTRIB	D2_ERCONTRIB
xxxxxx	12/1/2024	12/15/2024	5000	200	250



Questions?

Pre-Retirement Death

Pre-retirement death

- CAAT provides a pre-retirement death benefit in the event of a member's passing before retirement
- Employers are responsible for reporting the death of active members or members on leave, including disability leave
- Pre-retirement death benefits also apply to terminated members on an Extension of Membership or members with a deferred pension with the Plan

Pre-retirement death – Survivor benefits

Paid according to a specific order of eligibility

	Ontario/Nova Scotia	Other jurisdictions
1	Eligible spouse	Eligible spouse
2	Eligible children	Designated beneficiary
3	Designated beneficiary	Estate
4	Estate	----

Pre-retirement death process

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

Where to find *Death Benefit Application*

The screenshot displays the 'caat employer manual' website interface. The top left corner features the 'caat PENSION PLAN' logo and the 'employer manual' logo. A search bar is located in the top right corner. The left sidebar contains a navigation menu with the following items: 'Death benefits', 'Payroll-based reporting (PBR)', 'Calculators and tools', 'Forms library' (highlighted in green), 'Learning resources', 'Service standards', and 'Glossary'. The main content area is titled 'Benefit applications' and lists several application forms: 'Pension Application', 'Termination Benefit Application', 'Deferred Pension Application', 'Death Benefit Application' (highlighted with a green border), 'Spousal Pension Application', 'Children's Pension Application', 'Survivor Pension Application - residual refund', 'Statutory Declaration of Common-Law Relationship at Death', and 'Statutory Declaration of Common-Law Relationship at Retirement'.

Disability Leave

Disability leave

- A member on a disability leave has a choice whether to contribute*
- Contributions are based on actual disability income received:
 - If the member chooses to contribute, the employer must also contribute at the applicable rate
 - If the member chooses **not** to contribute, they **cannot** elect to contribute at a later date
 - The 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

This represents our standard disability provisions.

Disability leave process

1. Report disability status in the PBR file, complete applicable *START Notice & Election* and submit it via Message Centre (include member's election)
2. CAAT updates the member's record
3. If the member elects to contribute, collect the member's contributions and submit the member's and employer's contributions to CAAT
4. On return from leave, or if member elects to stop contributing, update status in the PBR file. If member elects to stop contributing, but is still on disability leave, complete a *STOP Notice & Election* form and submit it via Message Centre (include member's election)
5. CAAT updates the member's record

Where to find Disability forms

The image shows a screenshot of a website's navigation menu. On the left is a vertical sidebar with several menu items: 'Payroll-based reporting (PBR)' with a dropdown arrow, 'Calculators and tools', 'Forms library' (highlighted in green), 'Learning resources', 'Service standards', and 'Glossary'. The main content area on the right shows a sub-menu under 'Forms library'. The first item is 'Change of information forms' with a plus sign. The second item, 'Disability leaves forms', is highlighted in blue and has a minus sign. Below this are four blue hyperlinks: '[DBplus Members - START Notice & Election form LTD and WCB](#)', '[DBplus Members - STOP Notice & Election Form](#)', '[DBplus Members - START form Workplace Safety and Insurance Board \(WSIB\)](#)', and '[DBplus Members - Contribution Election form Workplace Safety and Insurance Board \(WSIB\)](#)'.

Change of Employment

Change of Employment



- To change hire or enrolment date, complete a *Change of Employment form* found in the Employer Manual and submit it via Message Centre
- Changes will be updated in CAAT's administration system and immediately accessible to your members in My Pension

Where to find *Change of Employment* form

The screenshot shows a navigation menu on the left with four items: "Payroll-based reporting (PBR)" with a dropdown arrow, "Calculators and tools", "Forms library" (highlighted in green), and "Learning resources". To the right, a dropdown menu is open, showing a blue header "Change of information forms" and three links: "Change of Employment" (highlighted with a green border), "Member Change of Information", and "Retired Member Change Request".

- Payroll-based reporting (PBR) ▾
- Calculators and tools
- Forms library
- Learning resources

- Change of information forms
 - Change of Employment
 - Member Change of Information
 - Retired Member Change Request

