



In-Year Reporting

For DBplus-only employers

April 3, 2025





Agenda

1. Retirement
2. Termination
3. Pre-retirement death
4. Disability leaves
5. Change of employment

Retirement



When can members retire?

- Members can retire
 - As early as age 50
 - Up to November 30th of the year they reach age 71



Retirement process guidelines

- Report up to three months prior to the retirement date
 - No earnings or contribution projections are 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

Retirement process

1. Employer reports retirement status using the options available:
 - **Option 1:** Report **RET** status code in PBR file (use a separate file if reporting in advance of the retirement date with DR and Parameter tabs only)
 - **Option 2:** Complete a *Pension Application* through PAL
2. CAAT calculates the member's pension and delivers the retirement package to the member by mail or through member portal, **My Pension**
3. The member returns the completed *Retirement Option Document* with any supporting documentation to CAAT through **My Pension** or mail
4. CAAT sets up the member's monthly lifetime pension payment

Retirement – PBR

- Example on how to report a retirement on the PBR file:

- On **DR tab**

EMPNO	SIN	ESTATUS	ESTATUS_EDATE	D2PA	D2PAYEAR
136	XXXXXXXXXX	RET	4/30/2025	2009	12/31/2025

- On **Parameters tab**

PAYDATE	ERNO
April 30, 2025	XXX

- Report up to three months in advance of retirement date

Pension application process in PAL

Start a pension application

Report a member's upcoming retirement, and start their pension

Find a member

Social Insurance Number

Member ID

176953C

First name

Last name

Submit

Reset

Search results

First name	Middle initial	Last name	Social Insurance Number	Date of birth	Member ID	Employment status
MLVTKJV	MM	FMKIUNR		11-Feb-1962	176953C	Active

8

Pension application process in PAL

Pension application
Use to confirm a member's intention to retire

Member ID: 176953C Current Plan design: DBplus Jurisdiction of employment: ON

Member employment information

Last day worked: 30-Jun-2025 Retirement date (must be the last day of the month): 30-Jun-2025

Member personal information

First name: MLVTKJV Middle initial: MM
Last name: FMKIUNR Social Insurance Number:
Date of birth: 11-Feb-1962

- On the **Pension application** page, complete the financial details for the member
- **Last day worked** is the last day that the member works for the employer
- **Retirement date** is the last day of the **month** in which the member last made contributions to the Plan

Pension application process in PAL

Earnings and contributions for DBplus

Do you have any new earnings to report?

☐ YES ☒ NO

Leaves reported

Report any leaves of absence and/or purchases for the current year (and the previous year if the financial information has not been submitted).

Select the leave type. Ensure the applicable service purchase form and the payment is submitted for all leaves included below, including leaves currently in process.

Leave start date	Leave end date	Leave type
<input type="text" value="03-Feb-2025"/> ✓	<input type="text" value="14-Feb-2025"/> ✓	<input type="text" value="Leave of Absence"/> ✓ ⌵

Report another leave purchase

☐ YES ☒ NO

Termination details

Is the member going to work at another participating employer?

☐ YES ☐ NO ☒ Unknown

Is the member currently employed at another participating employer?

☐ YES ☐ NO ☒ Unknown

Pension application process in PAL

Employer authorization

I confirm that this information is true and correct according to our records, and that any required supporting documents will be provided.

Employer HR representative

Sam Sample

Date

25-Mar-2025

Assign to

Save

Validate

Send to CAAT

Cancel

Pension application process in PAL

- 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 progress** sections
- Saved transactions in progress are purged after 45 days

Recent activity

Start time	Activity
25-Mar-2025 09:13 AM	130783LV - QRAL TIEE- Pension Application Assigned to
25-Mar-2025 09:00 AM	106047 - RAGRQTZOBL JAMIE- Pension Application Assigned to CAAT
24-Mar-2025 04:45 PM	106047 - RAGRQTZOBL JAMIE- Pension Application Assigned to
19-Nov-2020 03:21 PM	168376 - XZQNCCEXP ANUAEW- Pension Application Form Assigned to CAAT
19-Nov-2020 03:09 PM	152816 - OAQTTYFO HTIM- Pension Application Form Assigned to CAAT

[View all activity](#)

Transactions in progress

In progress	Member name	Type of transaction
15020	QRAL TIEE	Pension Application
14633	Test Stwo	Enrolment Request
14632	Test S	Enrolment Request

[View all in progress](#)

Pension application process – Submit

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

Recent activity

Start time	Activity
25-Mar-2025 09:43 AM	130783LV - QRAL TIEE- Pension Application Assigned to CAAT
25-Mar-2025 09:13 AM	130783LV - QRAL TIEE- Pension Application Assigned to
25-Mar-2025 09:00 AM	106047 - RAGRQTZOBL JAMIE- Pension Application Assigned to CAAT
24-Mar-2025 04:45 PM	106047 - RAGRQTZOBL JAMIE- Pension Application Assigned to
19-Nov-2020 03:21 PM	168376 - XZQNQCXP ANUAEW- Pension Application Form Assigned to CAAT

[View all activity](#)

Transactions sent to CAAT

Submitted	Case number	Tracking ID	Member name	Type of transaction
15020	CA0426892	2327195	QRAL TIEE	Pension Application
15015	CA0426890	2327193	RAGRQTZOBL JAMIE	Pension Application
14486	CA0382803	2298489	BGLSPACE MARIA	Pension Application

[View all sent](#)

Pension application process – Revision

- If a revision is required, open the original application sent to CAAT
- Under the **Revise information** section, check “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

15020

Revision date

25-Mar-2025

Termination



What is a termination?

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



Extension of Membership

- After terminating employment:
 - Members remain in the Plan for 24 months
 - Referred to as Extension of Membership (EOM)
- 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 registered 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)

After a commuted value is transferred, no further benefit is payable from the Plan

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 through **My Pension** or by mail
5. CAAT processes the elected option

PBR – Terminations

- Example of how to report a termination on PBR file:
 - On **DR** tab

EMPNO	SIN	ESTATUS	ESTATUS_EDATE	D2PA	D2PAYEAR
135	XXXXXXXXXX	TER	1/21/2025	268	12/31/2025

- On **PR** tab

EMPNO	FDATE	TDATE	PENEARN	D2_EECONTRIB	D2_ERCONTRIB
135	1/1/2025	1/21/2025	3200	160	160

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

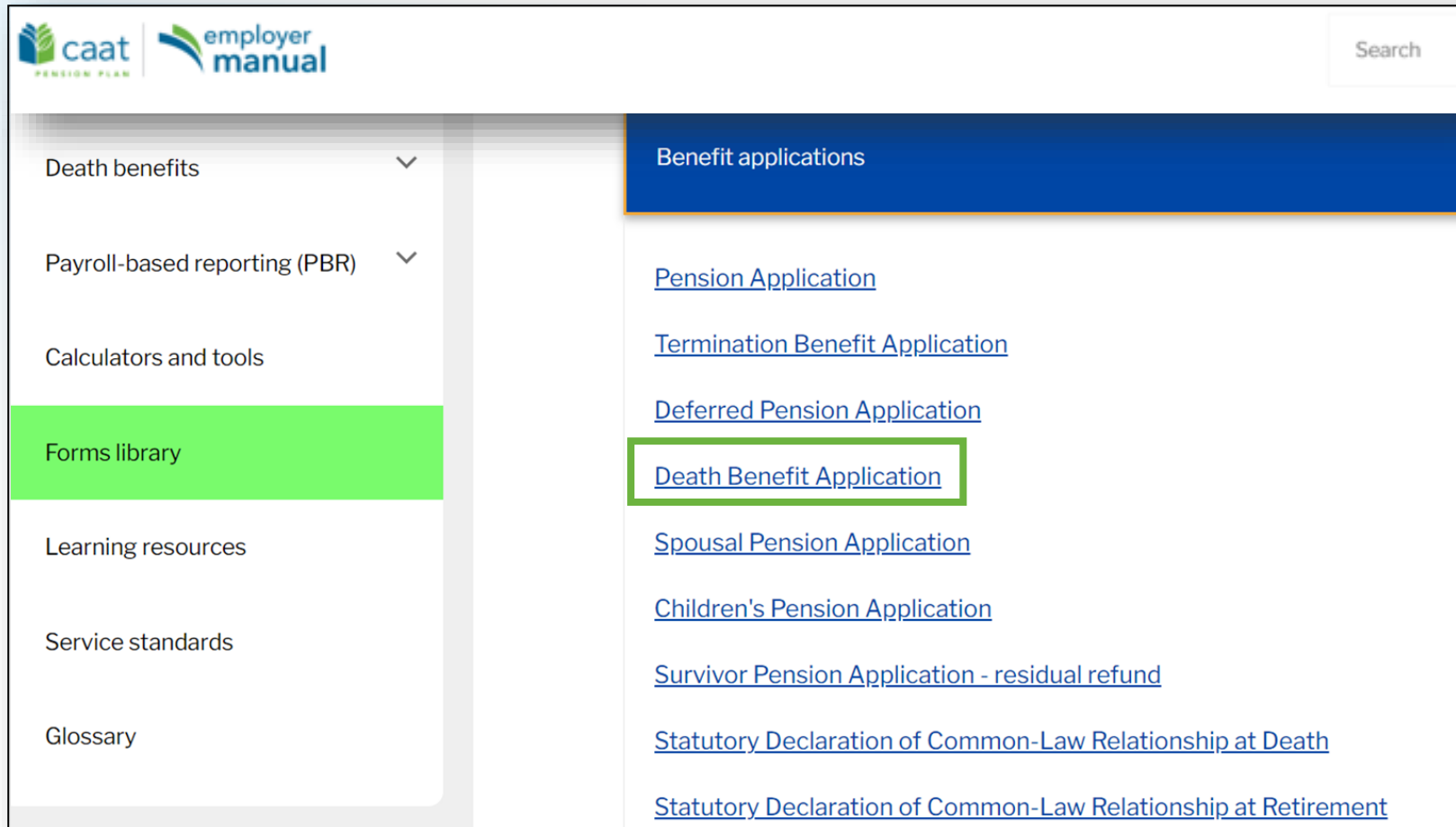
Pre-retirement death – Survivor benefits

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 using 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 the *Death Benefit Application*



Disability leaves of absence



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* form and submit it using 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 the 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 using Message Centre (include member's election)
5. CAAT updates the member's record

Where to find disability leave forms

Payroll-based reporting (PBR) ▼	Change of information forms +
Calculators and tools	
Forms library	Disability leaves forms -
Learning resources	DBplus Members - START Notice & Election form LTD and WCB
Service standards	DBplus Members - STOP Notice & Election Form
Glossary	DBplus Members - START form Workplace Safety and Insurance Board (WSIB)
	DBplus Members - Contribution Election form Workplace Safety and Insurance Board (WSIB)

Change of employment



Change of employment



- To change hire or enrolment date or jurisdiction of employment, complete a *Change of Employment* form found in the Employer Manual and submit it using 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

