



In-Year Reporting

Reporting member events throughout the year

April 3, 2025





Agenda

1. Retirement
2. Termination
3. Reporting non-contributing members
4. Pre-retirement death
5. Disability leaves
6. Change of employment

Retirement



Retirement eligibility

- DBprime members
 - Age 55 or over
 - Age 50 and 20 years of service
- DBplus members
 - Age 50 or over
- Members with both DBprime and DBplus
 - Age 50 or over

The latest a pension can start is December 1 of the year that the member reaches age 71, whether or not they continue to work

Retirement process

1. Employer completes a *Pension Application* using PAL
2. CAAT calculates the member's pension and provides the retirement package directly to the member
3. The member returns their completed *Retirement Option Document* with any supporting documentation to CAAT using **My Pension** or by mail
4. CAAT sets up the member's monthly payment, and the member receives it for life

Retirement process *(continued)*

- Three months in advance of retirement date
 - Complete retirement process through PAL
- Refer to the payment schedule in the Employer Manual
 - Retirement > Pension processing dates
- Pension revision thresholds:
 - DBprime – Threshold of \$150 for earnings
 - DBprime – Two working days for service
 - DBplus – Member and employer contributions of \$140

Vacation pay – DBprime only

- Vacation pay is given to a member for accrued vacation
- If requested by the member
 - Only vacation pay earned in the current benefit year may be pensionable at retirement

Retroactive payments – DBprime only

- Retroactive payment
 - Include retroactive payment in the *Pension Application*
- Revised retroactive payment
 - Submit a revised *Pension Application*

Pension application process

- Select **Pension application** and find the member

The screenshot shows a web application interface. On the left is a vertical sidebar with a 'Quick Search' bar at the top. Below it are menu items: 'Dashboard', 'Find a member', 'Message Centre', 'Document Centre', 'Member enrolment', 'Termination of employment', 'Report a leave', 'Purchase requests' (with a notification icon), and 'Pension application' (highlighted with a green box). The main content area has a header '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 the main area are 'Submit' and 'Reset' buttons.

Quick Search

Dashboard

Find a member

Message Centre

Document Centre

Member enrolment

Termination of employment

Report a leave

Purchase requests 0

Pension application

Start a pension application

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

Find a member

Social Insurance Number

Member ID

First name

Last name

Submit

Reset

Pension application process

- 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

Use to confirm a member's intention to retire.

Member ID: 012345A

Current Plan design: DBprime

Jurisdiction of employment: ON

Member employment information

Last day worked
DD-MMM-YYYY

Retirement date (must be the last day of the month)
DD-MMM-YYYY

Member personal information

First name
FNAME

Middle initial

Last name
FNAME

Social Insurance Number
001499979

Date of birth
12-Feb-1960

Pension application process

Do you have any new earnings to report?

☒ YES ☐ NO

Start date of pay period for the first pay of the year

DD-MMM-YYYY

Do you have current year earnings to report?

☒ YES ☐ NO

Current year - 2025

Pay Frequency

Bi-weekly 26 pay ✓

From To

DD-MMM-YYYY DD-MMM-YYYY

Pensionable service	#.#####	Regular contributory earnings	###
Lump sum contributory earnings	###	Vacation contributory earnings	###
Retroactive pay	###	Total earnings	0.00
Basic contributions	###	CAAT RCA contributions	###
Annual rate of salary	###	Pension adjustment (PA)	##

Pension application process

Earnings, contributions, and pensionable service for DBprime

Do you have any new earnings to report?

☒ YES ☐ NO

Start date of pay period for the first pay of the year

30-Dec-2024 ✓

Do you have current year earnings to report?

☒ YES ☐ NO

Current year - 2025

Pay Frequency

Bi-weekly 26 pay ✓

From To

01-Jan-2025 ✓ 30-Jun-2025 ✓

Pensionable service Expected value: 0.49425

0.49425 ✓

Regular contributory earnings

60,555.00 ✓

Lump sum contributory earnings

0.00 ✓

Vacation contributory earnings

1,200.00 ✓

Retroactive pay

0.00 ✓

Total earnings

61,755.00

Basic contributions Expected value: 7,228.92

7,228.92 ✓

CAAT RCA contributions Expected value: 0.00

0.00 ✓

Annual rate of salary

120,000.00 ✓

Pension adjustment (PA) Expected value: 8599

8,599 ✓

Pension application process

Earnings, contributions, and pensionable service for DBprime

Do you have any new earnings to report?

☒ YES ☐ NO

Start date of pay period for the first pay of the year

30-Dec-2024 ✓

Do you have current year earnings to report?

☒ YES ☐ NO

Current year - 2025

Pay Frequency

Bi-weekly 26 pay ✓

From To

03-Mar-2025 ✓ 30-Jun-2025 ✓

Pensionable service	Expected value: 0.32950	Regular contributory earnings	
0.32950 ✓		30,555.00 ✓	
Lump sum contributory earnings		Vacation contributory earnings	
0.00 ✓		1,200.00 ✓	
Retroactive pay		Total earnings	
0.00 ✓		31,755.00	
Basic contributions	Expected value: 3533.17	CAAT RCA contributions	Expected value: 0.00
3,533.17 ✓		0.00 ✓	
Annual rate of salary		Pension adjustment (PA)	Expected value: 4038
120,000.00 ✓		8,677 ⚠	



Pension application process

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 – Save

- 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

Recent activity

Start time	Activity
25-Mar-2025 09:13 AM	130783LV - QRAL TIEE- Pension Application Assigned to Sandy Cook
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 Sandy Cook
19-Nov-2020 03:21 PM	168376 - XZQNQCEXP 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 this submission 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 Sandy Cook
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 Sandy Cook
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 needed, 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 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 or more years of service
 - DBplus
 - Less than age 50

Extension of Membership (EOM)

- After terminating employment:
 - Members remain in the Plan for 24 months
 - Referred to as Extension of Membership
- Must terminate employment at all CAAT participating employers before being eligible for a benefit

Extension of Membership options

Options for members **during** the 24-month EOM period:

1. Start working at another CAAT employer (must enrol)
2. Transfer to another employer's registered pension plan (if the other plan accepts the transfer)
3. Start their 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)

Commutated value option is available for six months after termination of membership

Termination process

1. Employer completes **Termination of employment** process through PAL
2. CAAT mails a letter to the member explaining the 24-month Extension of Membership (EOM) 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 using **My Pension** or by mail
5. CAAT processes the elected option

Vacation pay – DBprime members only

The same rules apply for termination as apply for retirement

- Vacation pay is given to a member for accrued vacation
- If requested by the member:
 - Only vacation pay earned in the current benefit year may be pensionable at termination

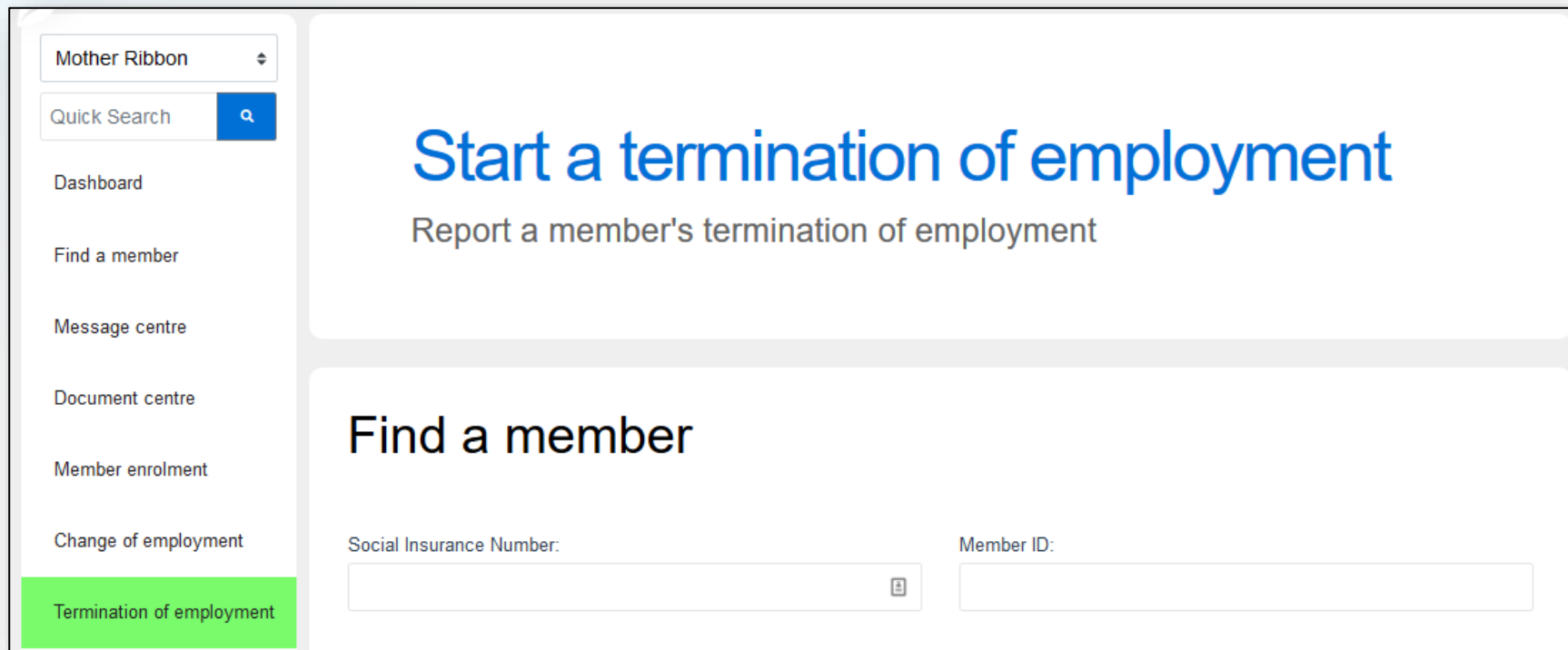
Last day worked and termination date

Last day worked = last day for which a member is paid for their work with the employer and made contributions to the Plan

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 for managing employment. On the left is a vertical sidebar with a 'Mother Ribbon' dropdown and a 'Quick Search' button. Below these are menu items: 'Dashboard', 'Find a member', 'Message centre', 'Document centre', 'Member enrolment', 'Change of employment', and 'Termination of employment' (which is highlighted in green). The main content area has a large blue heading 'Start a termination of employment' and a subtitle 'Report a member's termination of employment'. Below this is a section titled 'Find a member' containing two input fields: 'Social Insurance Number:' and 'Member ID:'. The 'Social Insurance Number' field has a small icon to its right.

Mother Ribbon

Quick Search

Dashboard

Find a member

Message centre

Document centre

Member enrolment

Change of employment

Termination of employment

Start a termination of employment

Report a member's termination of employment

Find a member

Social Insurance Number:

Member ID:

Reporting non-contributing members



Reporting non-contributing members

- **Who is affected?**

- College employers
- Non-contributing (NC) members – OTRFT members who have not contributed to the Plan during the last 12 months

- **Why report this information?**

- Members to receive option documents in a timely manner
- Better record keeping
- Saves time during year-end activities

Reporting non-contributing members

- **How to report?**

- Fewer than 25 members – submit application using PAL
- 25 members or more – submit an Excel file including the members name, SIN and the last day worked

- **How often to report?**

- Three times per year – by **May 31**, **October 31** and **December 31**
- No longer accepted annually in the DCT

Pre-retirement death



Pre-retirement death

- CAAT pays a pre-retirement death benefit if the member dies before they retire
- Applicable to:
 - Active members
 - Members in Extension of Membership period
 - Former members eligible for a deferred pension

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	—

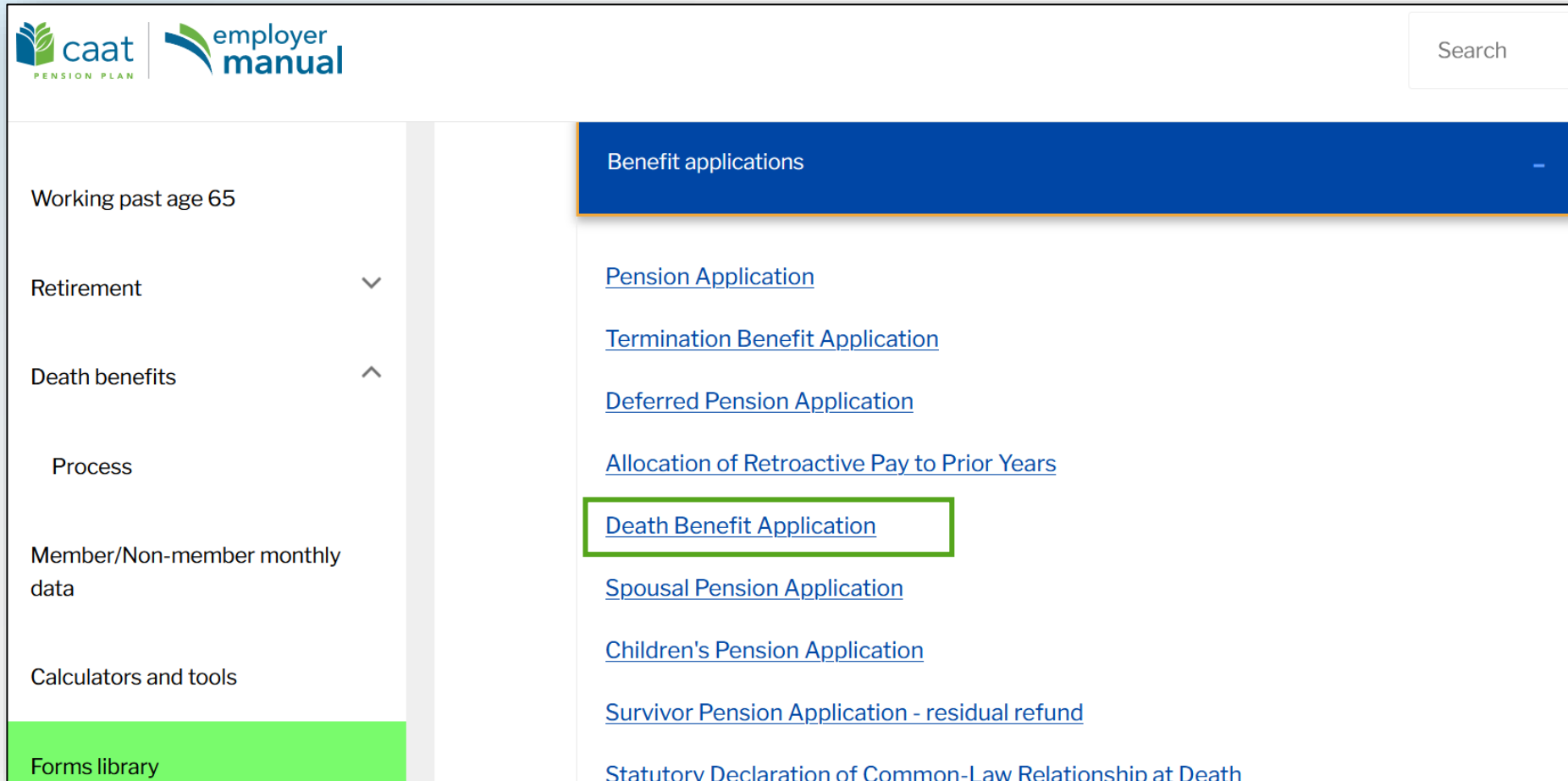
Pre-retirement death process

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 processes payment(s)

Vacation pay and pension adjustment

- Vacation pay is not pensionable in the event of a member's death – DBprime only
- Pension adjustment (PA) calculation is not required in the member's year of death

Finding the *Death Benefit Application*



The screenshot displays the CAAT Employer Manual website. The top left 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: "Working past age 65", "Retirement" (with a downward arrow), "Death benefits" (with an upward arrow), "Process", "Member/Non-member monthly data", "Calculators and tools", and "Forms library" (highlighted in green). The main content area is titled "Benefit applications" in a blue header. Below this header, a list of links is provided: "Pension Application", "Termination Benefit Application", "Deferred Pension Application", "Allocation of Retroactive Pay to Prior Years", "Death Benefit Application" (highlighted with a green box), "Spousal Pension Application", "Children's Pension Application", "Survivor Pension Application - residual refund", and "Statutory Declaration of Common-Law Relationship at Death".

caat | employer manual
PENSION PLAN

Search

Working past age 65

Retirement ▼

Death benefits ▲

Process

Member/Non-member monthly data

Calculators and tools

Forms library

Benefit applications

- [Pension Application](#)
- [Termination Benefit Application](#)
- [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](#)
- [Statutory Declaration of Common-Law Relationship at Death](#)

Disability leaves of absence



Disability leaves

- A member who is in receipt of long-term disability (LTD) benefits or a **full** loss of earnings workers' compensation (WC) benefit
 - Stops contributing to the Plan
 - Continues to accrue pensionable service and related benefits based on their deemed earnings

Disability leaves

- A member who is in receipt of a **partial** loss of earnings benefit under the *Workplace Safety and Insurance Act* (Ontario):
 - Stops contributing to the Plan
 - Continues to accrue pensionable service and related benefits based on their deemed earnings for the first 12 months

After the 12-month contribution waiver period:

- Resumes contributing to the Plan based on the contributory earnings they are actually receiving
- The employer makes the required employer contributions

DBprime members – Disability leave process

1. Employer completes *Report a leave* in PAL
2. CAAT updates the member's record and will deem the member's earnings and service from the leave start date
3. Upon return from disability leave, employer completes *Report a leave* in PAL to report a disability leave end date
4. CAAT updates member's record accordingly

DBprime members – Important notes

- The disability leave start date must not overlap with the last day worked
- Provide the current salary rate for the member at the time their disability leave started
- A member retiring at age 65 does not require a disability leave end date reported

DBplus members – 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

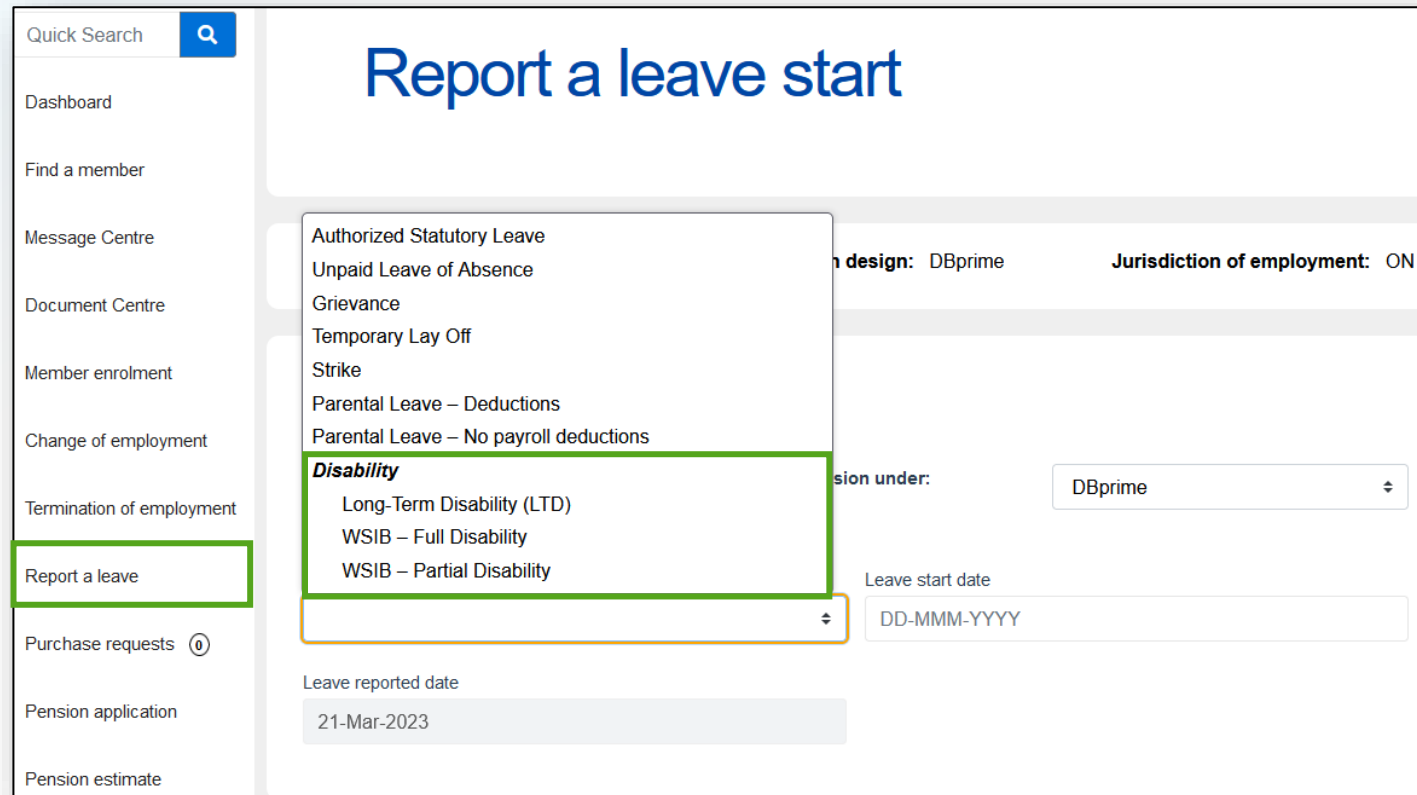
* Members receiving benefits under Ontario's *Workplace Safety and Insurance Act* do not contribute to DBplus during the first 12 months and will continue to earn a pension during this period

DBplus members – Disability leave process

1. Employer completes **Report a leave** in PAL, downloads the applicable form and submits using PAL (must contain member's election)
2. CAAT updates the member's record
3. If the member elects to contribute, the employer collects the member's contributions and submits member's and employer's contributions to CAAT
4. Upon return from disability leave, employer completes **Report a leave** in PAL to report the leave end date
5. CAAT updates the member's record

Reporting a disability leave in PAL

Find the member and select *Report a leave*



Quick Search

Dashboard

Find a member

Message Centre

Document Centre

Member enrolment

Change of employment

Termination of employment

Report a leave

Purchase requests 0

Pension application

Pension estimate

Report a leave start

Design: DBprime Jurisdiction of employment: ON

Leave reported under:

DBprime

Leave start date

DD-MMM-YYYY

Leave reported date

21-Mar-2023

- Authorized Statutory Leave
- Unpaid Leave of Absence
- Grievance
- Temporary Lay Off
- Strike
- Parental Leave – Deductions
- Parental Leave – No payroll deductions
- Disability**
 - Long-Term Disability (LTD)
 - WSIB – Full Disability
 - WSIB – Partial Disability

Change of employment

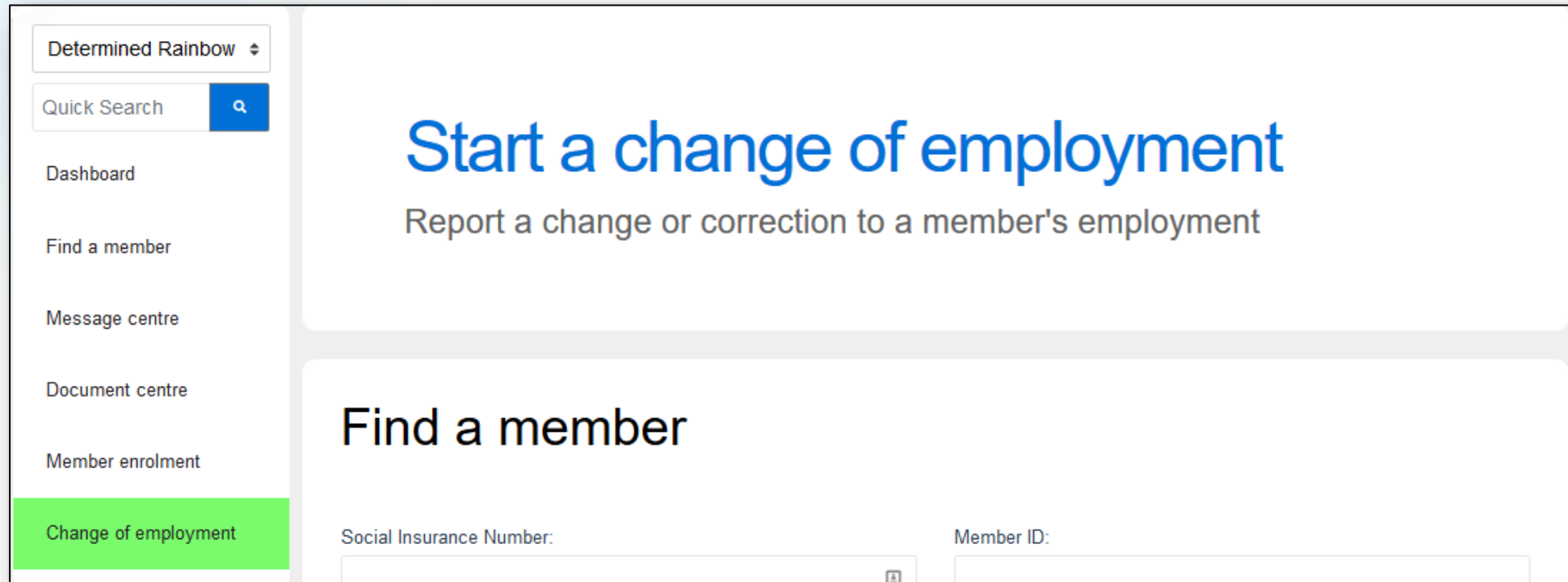


Change of employment

- You can change or correct the following employment information:
 - Changes to the member's employment
 - New Plan design
 - New employment type
 - Change to the member's jurisdiction of employment
 - Corrections to the member's date of hire or enrolment date

Change of employment

- Select **Change of employment** to start the process



The screenshot shows a web application interface for managing employment changes. On the left is a vertical sidebar with a navigation menu. The top of the sidebar has a dropdown menu set to 'Determined Rainbow' and a 'Quick Search' box with a magnifying glass icon. Below these are links for 'Dashboard', 'Find a member', 'Message centre', 'Document centre', and 'Member enrolment'. The 'Change of employment' link at the bottom is highlighted in green. The main content area on the right has a large blue heading 'Start a change of employment' followed by the subtitle 'Report a change or correction to a member's employment'. Below this is a section titled 'Find a member' which contains two input fields: 'Social Insurance Number:' and 'Member ID:'. The 'Social Insurance Number' field has a small icon at its end.

Determined Rainbow ▾

Quick Search

Dashboard

Find a member

Message centre

Document centre

Member enrolment

Change of employment

Start a change of employment

Report a change or correction to a member's employment

Find a member

Social Insurance Number:

Member ID:

Change of employment

Member ID: 1767ROACT

Current Plan design: DBplus

Jurisdiction of employment: ON

Information changes

Change to the member's employment

New Plan design

DBprime ✓ ▾

End date of previous Plan design

23-Mar-2025 ✓

Start date of new Plan design

24-Mar-2025 ✓

New employment type

Full Time ▾

End date of previous employment type

23-Mar-2025

Start date of new employment type

24-Mar-2025

