



In-Year Reporting

April 4, 2024





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

Retirement process

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

Retirement process – New in 2024

1. New portal option will launch in May 2024
2. Members will be able to manage their retirement options and related documents through My Pension
3. Employer will be able to track and received status updates via PAL

Retirement process

- 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

Reporting retroactive payments

- New retroactive payment (not related to Bill 124)
 - Include retroactive payment in the *Pension Application*
- Bill 124 retroactive payments
 - Revised *Pension Application* is not required
 - Pension is recalculated based on data provided in the retroactive payment files
- Revised Bill 124 retroactive payment or other pension revision
 - Submit a revised *Pension Application*

Vacation pay – DBprime members 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

Last day worked and retirement date

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

Retirement date = last day of the month in which a 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

Find the member and select *Pension application*

The screenshot shows a web application interface. On the left is a vertical navigation menu with the following items: Quick Search (with a magnifying glass icon), Dashboard, Find a member, Message Centre, Document Centre, Member enrolment, Change of employment, Termination of employment, Report a leave, Purchase requests (with a notification icon), and Pension application (highlighted in green). The main content area has a header section 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).

Pension application process

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

Pension application

Use to confirm a member's intention to retire.

Member ID: █████ Current Plan design: DBprime Jurisdiction of employment: ON

Member employment information

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

Member personal information

First name Middle initial

Last name Social Insurance Number

Date of birth

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 - 2024

Pay Frequency
Bi-weekly 26 pay ✓

From DD-MMM-YYYY To 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 – Example

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
25-Dec-2023 ✓

Do you have current year earnings to report?
 YES NO

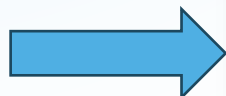
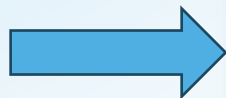
Current year - 2024

Pay Frequency
Bi-weekly 26 pay ✓ *

From
01-Jan-2024 ✓

To
30-Jun-2024 ✓

January 2024							Expected value: 0.49618	Regular contributory earnings
Su	Mo	Tu	We	Th	Fr	Sa	0.49618 ✓	60,555.00 ✓
31	1	2	3	4	5	6		
7	8	9	10	11	12	13		
14	15	16	17	18	19	20	0.00 ✓	1,200.00 ✓
21	22	23	24	25	26	27		
28	29	30	31	1	2	3	0.00 ✓	
4	5	6	7	8	9	10		
							Expected value: 7859.32	CAAT RCA contributions
							7,859.32 ✓	Expected value: 0.00
								0.00 ✓
Annual rate of salary							120,000.00 ✓	Pension adjustment (PA)
								Expected value: 8677
								8,677 ✓



Pension application process – Example

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
25-Dec-2023 ✓

Do you have current year earnings to report?
 YES NO

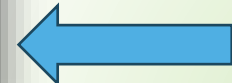
Current year - 2024

Pay Frequency
Bi-weekly 26 pay ✓

From: 01-Mar-2024 ✓ To: 30-Jun-2024 ✓

Pensionable service	Expected value: 0.32824	Regular contributory earnings	
0.32824 ✓		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: 3884.06	CAAT RCA contributions	Expected value: 0.00
3,884.06 ✓		0.00 ✓	
Annual rate of salary		Pension adjustment (PA)	Expected value: 4102
120,000.00 ✓		8,677 ⚠	

Warning: Input does not match expected value



Pension application 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

The screenshot displays two sections of a dashboard. The top section, 'Recent activity', features a table with two columns: 'Start time' and 'Activity'. The first row shows a timestamp '13-Jan-2021 03:33 AM' and an activity description '115286 - ciUZDhNx PfssS- Pension Application Form Assigned to Marsha mpattest1'. Below the table is a blue button labeled 'View all activities'. The bottom section, 'Transactions in process', features a table with three columns: 'In progress', 'Member name', and 'Type of transaction'. The first row shows '8006', 'ciUZDhNx PfssS', and 'Pension Application'. Below the table is a blue button labeled 'View all in process'.

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
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

[View all activities](#)

Transactions in process

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

[View all in process](#)

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
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](#)

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 “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
29577	24-Feb-2023

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 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
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)

Termination process

1. Employer completes *Termination of Employment* 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 via My Pension or by mail
5. CAAT processes the elected option

Vacation pay – DBprime members only

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:
 - 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. 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 two input fields: 'Social Insurance Number:' and 'Member ID:'. Each input field has a small square icon with a letter 'E' inside it.

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 via [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 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 processes payments

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 shows the 'caat employer manual' website. The top left features the 'caat PENSION PLAN' logo and the 'employer manual' logo. A search box is located in the top right corner. On the left side, there is a vertical 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 displayed: [Pension Application](#), [Termination Benefit Application](#), [Deferred Pension Application](#), [Allocation of Retroactive Pay to Prior Years](#), [Death Benefit Application](#) (highlighted with a green border), [Spousal Pension Application](#), [Children's Pension Application](#), [Survivor Pension Application - residual refund](#), and [Statutory Declaration of Common-Law Relationship at Death](#).

Disability Leaves

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 via 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*

The screenshot shows the 'Report a leave start' form in the PAL system. 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 (highlighted with a green box), Purchase requests (0), Pension application, and Pension estimate. The main content area is titled 'Report a leave start' and contains a dropdown menu with the following options: Authorized Statutory Leave, Unpaid Leave of Absence, Grievance, Temporary Lay Off, Strike, Parental Leave – Deductions, Parental Leave – No payroll deductions, **Disability** (highlighted with a green box), Long-Term Disability (LTD), WSIB – Full Disability, and WSIB – Partial Disability. To the right of the dropdown, the form shows 'Design: DBprime' and 'Jurisdiction of employment: ON'. Below this, there is a 'Leave reported date' field with the value '21-Mar-2023'. Further down, there is a 'Leave start date' field with a placeholder 'DD-MMM-YYYY' and a dropdown menu for 'Leave reported under:' with the value 'DBprime'.

Change of Employment

Change of employment

Select *Change 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: '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.

