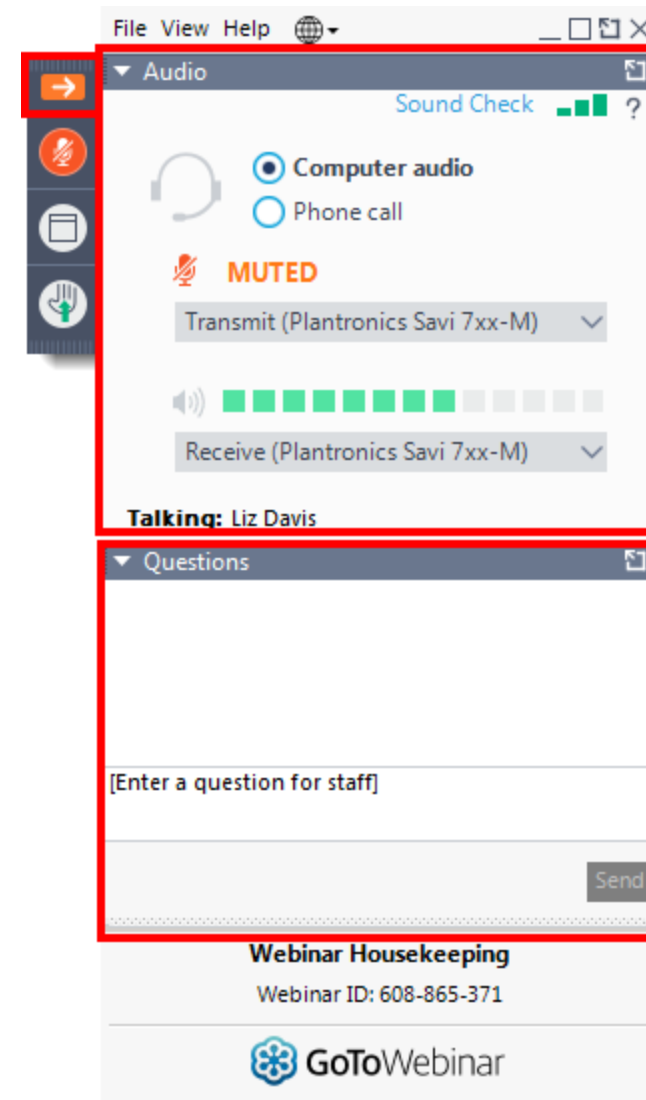


While we wait – audio instructions

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



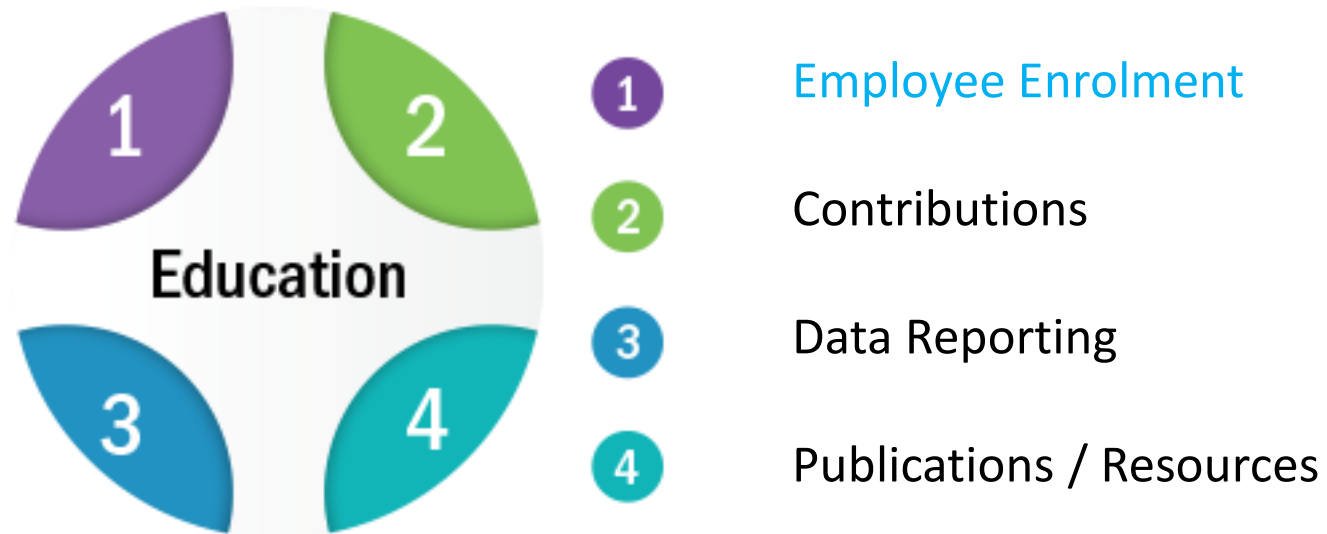


Eligibility and Enrolment of Plan Members

July 8, 2021



Employer Education Sessions





Agenda

1. Eligibility Rules
2. Enrolment Process

Eligibility rules

If a member enrolls

New members:

- Build a secure, lifetime pension
- Contribute with every pay
- **Cannot opt out once enrolled**

Eligibility for enrolment

- Employee type
 - Full-time
 - Other Than Regular Full-Time (OTRFT)
- Employment relationship
 - New hire
 - Rehires
 - Concurrent employment

New hires - Full-time

- Full-time employees
 - Required to join the Plan immediately upon hire
 - Enrolled in DBprime Plan design

New hires - Other than Regular Full-Time (OTRFT)

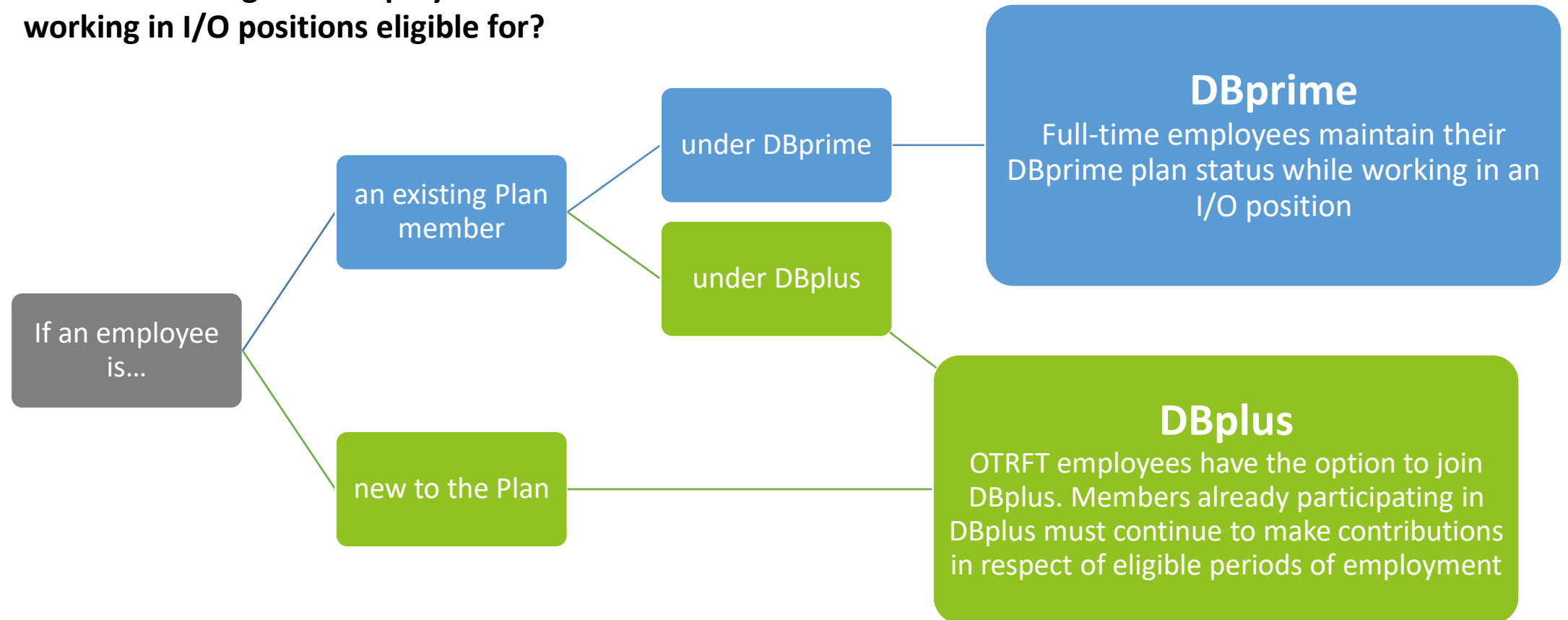
- OTRFT includes:
 - Temporary
 - Contract
 - Part-time employees
 - Student employees
- Can join at any time during employment
- Effective date can't be before effective date of first pay period
- Enrolled in the DBplus Plan design

Members hired under Initiatives and Opportunities (I/O) positions

- **Applies to College-sector employers only**
- Employees who are already members under DBprime (full-time employee) prior to I/O position remain in DBprime
- New employees (or if they were in another OTRFT position prior to I/O position), have choice to enrol in the DBplus design
- Existing employees already enrolled in DBplus will remain in DBplus
- I/O are a fixed-term positions and considered OTRFT under the Plan

Members hired under Initiatives and Opportunities (I/O) positions

What Plan Design are employees working in I/O positions eligible for?



Rehired members

- A member is “rehired” if they have a past relationship with the Plan:
 - **Concurrent**
 - Employed at another participating employer
 - **EOM**
 - On extension of membership with the Plan
 - **Past member**
 - Paid out
 - Deferred
 - **Retired member**

Concurrent employment

- Part-time member begins working at another employer
 - Must begin contributing
- Full-time member working at more than one employer at a time
 - Full-time service/contributions at employer A
 - No service/contributions at employer B
- Maximum pension accrued for DBprime is the DB limit
- Annual contributions to DBplus from all participating employers are limited by the Money Purchase Limit
 - In 2021, it is set to \$29,210

Rehired employees – within 24 months EOM

- Applies to all members
- Must resume participation in the Plan
- A completed, new enrolment is required

Rehired employees – Transferred to another pension plan

- Employee should be treated as a new hire
 - Full-time
 - Immediate enrolment
 - OTRFT
 - Choose to join

Rehired employees – After 24 months EOM

- Transferred the commuted value (CV) out of the Plan
 - Treat as new employee
 - Full-time or OTRFT criteria apply
- Did not transfer the commuted value out of the Plan
 - Deferred pension
 - Must resume participation in the Plan
 - Applies to all members

Rehired retired members – under age 65

■ Full-Time

- Pension payments stop.
- Resume participation in the Plan.
- Contact employer PA to ensure pension stops and member enrolled

■ OTRFT

- Have the choice to:
 - Continue to receive their pension
 - Suspend pension payments and contribute to the Plan as a member

Rehired retired members – age 65 - 70

- **Options available for all members**

- Have the choice to:
 - Continue to receive their pension
 - Suspend pension payments and contribute to the Plan as an active member

Best practices

- Ask all new hires:
 - Currently a member of the CAAT Pension Plan?
 - Have they ever been a member of the CAAT Pension Plan?

If you need assistance contact your Employer PA



Enrolment process

Enrolment process overview

1. Employer sends enrolment form to the Plan via PAL of S-Doc
2. Employer begins deducting contributions
3. CAAT Pension Plan sends member a welcome package with a membership certificate

Enrolment process – part-time employees

- Upon hire, provide information on right to join the Plan
 - Employment contract or employment letter
- Part-time enrolment resources
 - CAAT Website
 - DBplus Evaluation Tool

Enrolment process – Part time employee

If the employee decides to enrol:

- Remind them that they cannot opt out
- Submit the enrolment via PAL or send the form via S-Doc

Part-time enrolment date

31-day window from hire date

- New hires
 - If part-time employee returns completed enrolment form in under 31 days from date of hire, enrol them in Plan effective their date of hire.
- After 31 days
 - The date for part-time enrolment is the start of the next payroll period.

Non-member data

- If new hire chooses not to join:
 - Include them in the non-member data sent to the CAAT Plan
- The Plan will send a reminder 3-4 months from first date of pay if they are still employed

Identifying deferred, OTRFT and EOM members

- Quarterly report provided to each employer lists:
 - All former employees who retain a deferred pension in the CAAT Plan
 - All OTRFT members at that employer
 - All former employees who are terminated, and in the 24-month EOM period

Best practices

- Always ask the employee if they have been, or are currently, a member of the CAAT Pension Plan.
- If they have prior pension from a former pension plan:
 - They can transfer it into the CAAT Pension Plan if they choose
 - Refer them to the [ACE Tool](#) and [DBplus purchase Tool](#) if applicable

Enrolment Service Level Standards

Send enrolment to the Plan and start contribution deductions:

- Within 10 business days of member enrolment

CAAT Plan processes enrolment:

- Within 10 business days of receipt of signed enrolment form

Employer Portal Training – Enrolments

- Training was provided via webinar on December 10, 2020
 - [Slides for the session](#) (PDF)
 - [Video recording of the session](#) (YouTube)

Member enrolment process

- Select “Member enrolment” to start the enrolment process

The screenshot shows the CAAT Pension Plan website. The top navigation bar includes the CAAT logo, 'Pension solutions', 'Members', 'Support centre', 'Employers', 'About Us', and a 'Welcome Bill' link. A left sidebar contains a search bar with 'CAAT' entered, a 'Quick Search' button, and a list of menu items: 'Dashboard', 'Find a member', 'Message centre', 'Document centre', 'Member enrolment' (highlighted in green), 'Change of employment', 'Termination of employment', 'Pension application', 'Pension estimate', and 'Help'. The main content area has a 'Member Enrolment' header with the subtext 'Start or continue an enrolment for a new member'. Below this is a section titled 'Enrol a new member' with a 'Social Insurance Number:' label, an input field containing 'Enter SIN number', and a blue 'Verify' button. At the bottom is a section titled 'Search enrolments in progress' with four input fields: 'Process ID', 'Member first name', 'Member last name', and 'Type of form'.

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PENSION PLAN

Pension solutions Members Support centre Employers About Us Welcome Bill

CAAT

Quick Search

Dashboard

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Member Enrolment

Start or continue an enrolment for a new member

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Social Insurance Number:

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Member first name

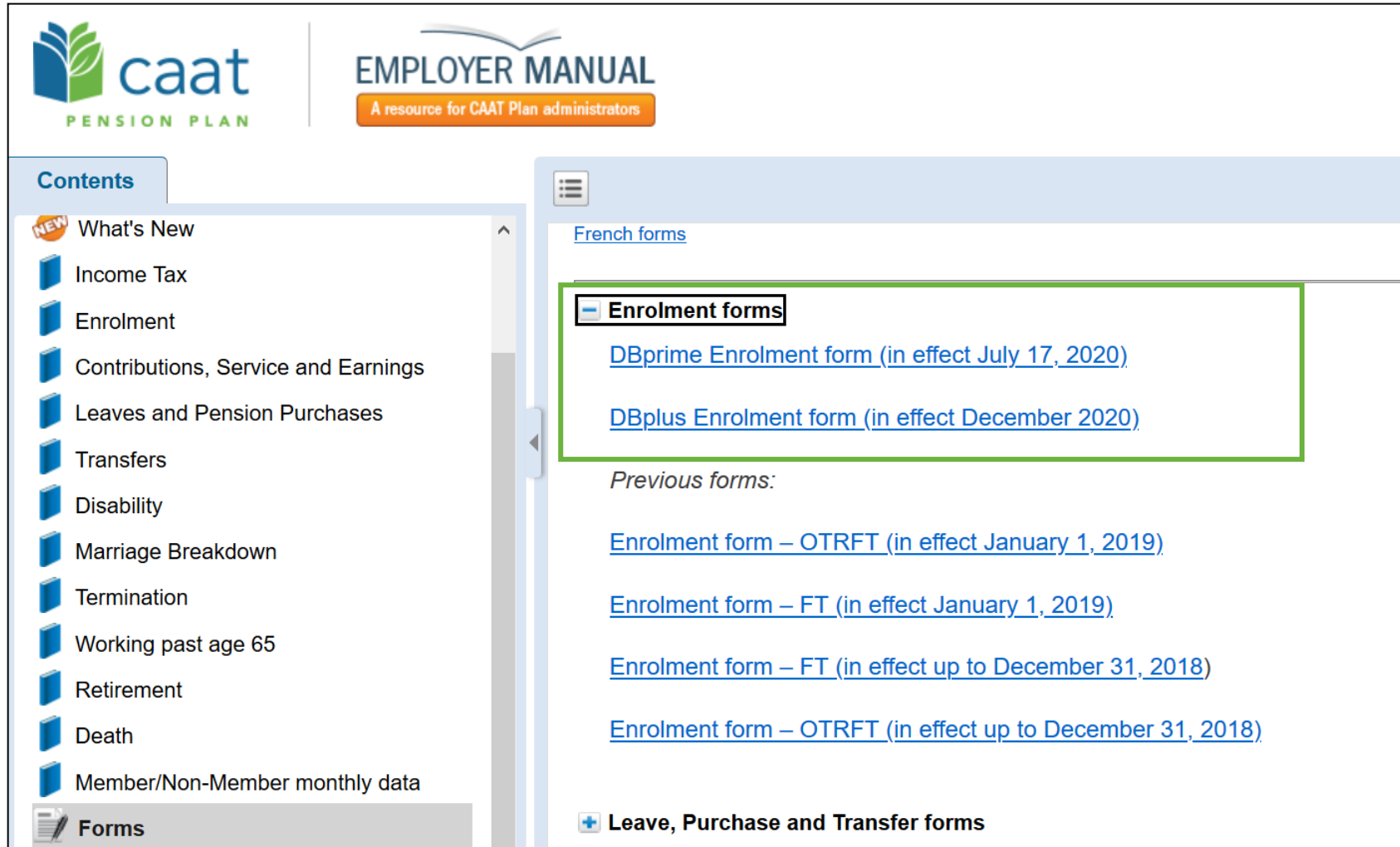
Member last name

Type of form

Enrolments - Using Portal versus Forms

- Enrolment is validated as it is completed in PAL
- Information is reflected correctly based on information provided
- No forms expiring in S-Doc

Where to find enrolment forms



The screenshot displays the CAAT Employer Manual website. The header includes the CAAT Pension Plan logo and the title '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, titled 'French forms', features a green-bordered box containing the 'Enrolment forms' section. This section lists two current forms: 'DBprime Enrolment form (in effect July 17, 2020)' and 'DBplus Enrolment form (in effect December 2020)'. Below these, under the heading 'Previous forms:', are four links to older forms: 'Enrolment form – OTRFT (in effect January 1, 2019)', 'Enrolment form – FT (in effect January 1, 2019)', 'Enrolment form – FT (in effect up to December 31, 2018)', and 'Enrolment form – OTRFT (in effect up to December 31, 2018)'. At the bottom of the main content area, there is a link for 'Leave, Purchase and Transfer forms'.

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PENSION PLAN

EMPLOYER MANUAL
A resource for CAAT Plan administrators

Contents

- NEW What's New
- 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**

French forms

Enrolment forms

- [DBprime Enrolment form \(in effect July 17, 2020\)](#)
- [DBplus Enrolment form \(in effect December 2020\)](#)

Previous forms:

- [Enrolment form – OTRFT \(in effect January 1, 2019\)](#)
- [Enrolment form – FT \(in effect January 1, 2019\)](#)
- [Enrolment form – FT \(in effect up to December 31, 2018\)](#)
- [Enrolment form – OTRFT \(in effect up to December 31, 2018\)](#)

Leave, Purchase and Transfer forms

Enrolments – Things to watch for when using paper forms

- Date of birth
- SIN
- Date of hire
- Enrolment date
- Incomplete address information
- Missing common-law start date
- Missing contribution rates

Using S-Doc:

- Include form name in subject line

Coming Soon - Intent to Enrol

- We are developing a process to have employees initiate enrolment via the CAAT website
- Employees initiate enrolment and send to their employer
- Employers are notified through PAL
- Employers review the enrolment that employee has started and completes required information then submits to CAAT

Batch Enrolments

- Batch process if there are a large amount of enrolments required
- Employer can enrol members via a batch file
- Contact your employer Pension Analyst if you need to complete a batch enrolment

