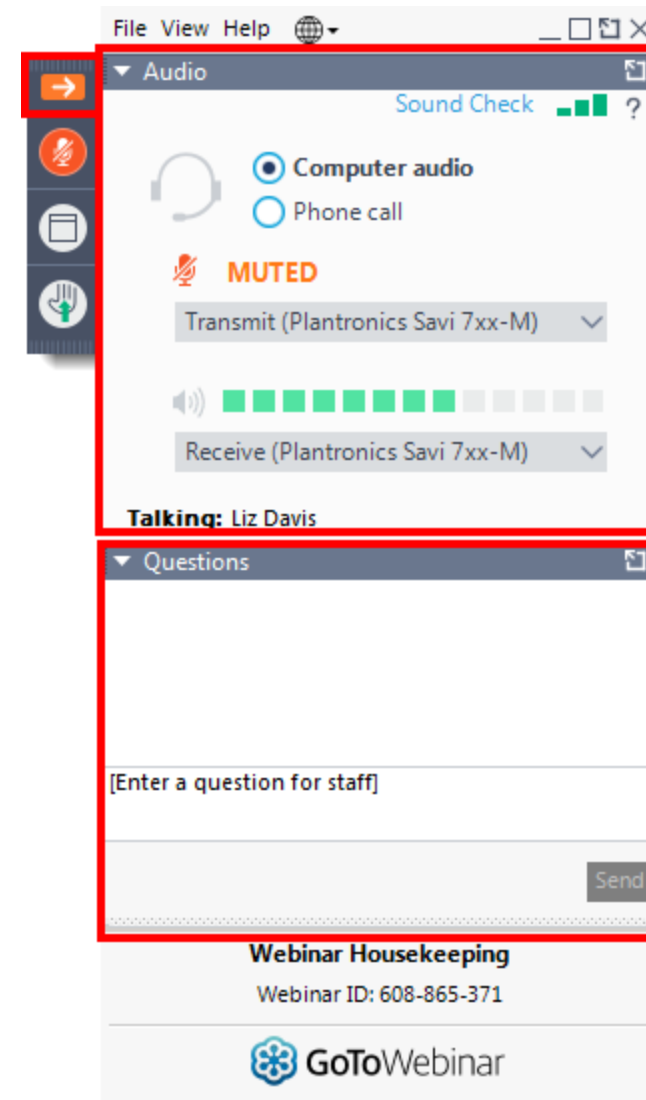


While we wait – audio instructions

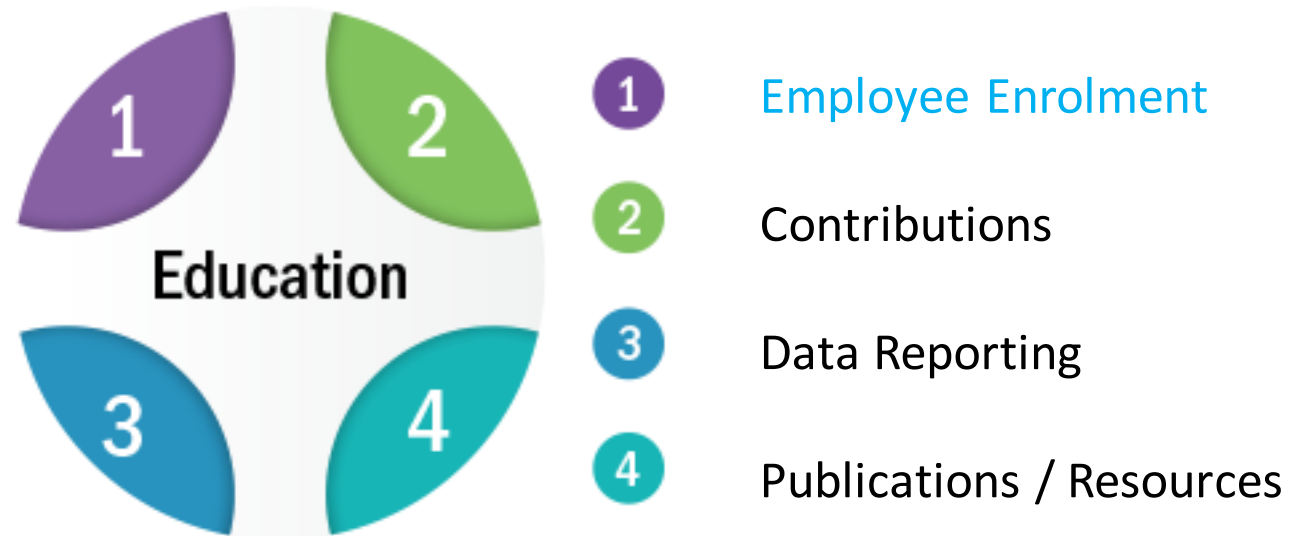
1. Select the *Audio* section of the GoToWebinar control panel
2. Select *Computer audio*
3. To submit a question or comment, type it in the Questions panel



Eligibility and Enrolment of Plan Members - DBplus- only

June 2, 2022

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

- Eligibility rules are determined within your Participation of Agreement or Memorandum of Agreement
- Employment Relationship
 - New Hire
 - Rehires
 - Concurrent employment

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

- Member begins working at another employer
 - Must begin contributing
- Annual contributions from all participating employers are limited by the Money Purchase Limit
 - In 2022, it is set to \$30,780

Rehired employees – within 24 months EOM

- Applies to all rehired 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 (as per eligibility requirements)

Rehired employees – After 24 months EOM

- Transferred the commuted value out of the Plan
 - Treat as new employee
 - Eligibility criteria applies
- Did not transfer the commuted value out of the Plan
 - Deferred pension
 - Must resume participation in the Plan

Rehired retired members

- **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 Pension Analyst





Enrolment process

Enrolment process overview

1. Employer sends enrolment to the Plan via payroll file or PAL
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 as outlined in your participation agreement
- Part-time enrolment resources
 - Websites
 - DBplus Evaluation Tool

Enrolment process – Part time employee

If a part time employee has enroled:

- Remind them that they cannot opt out
- Submit enrolment via PAL or payroll file

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 [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:

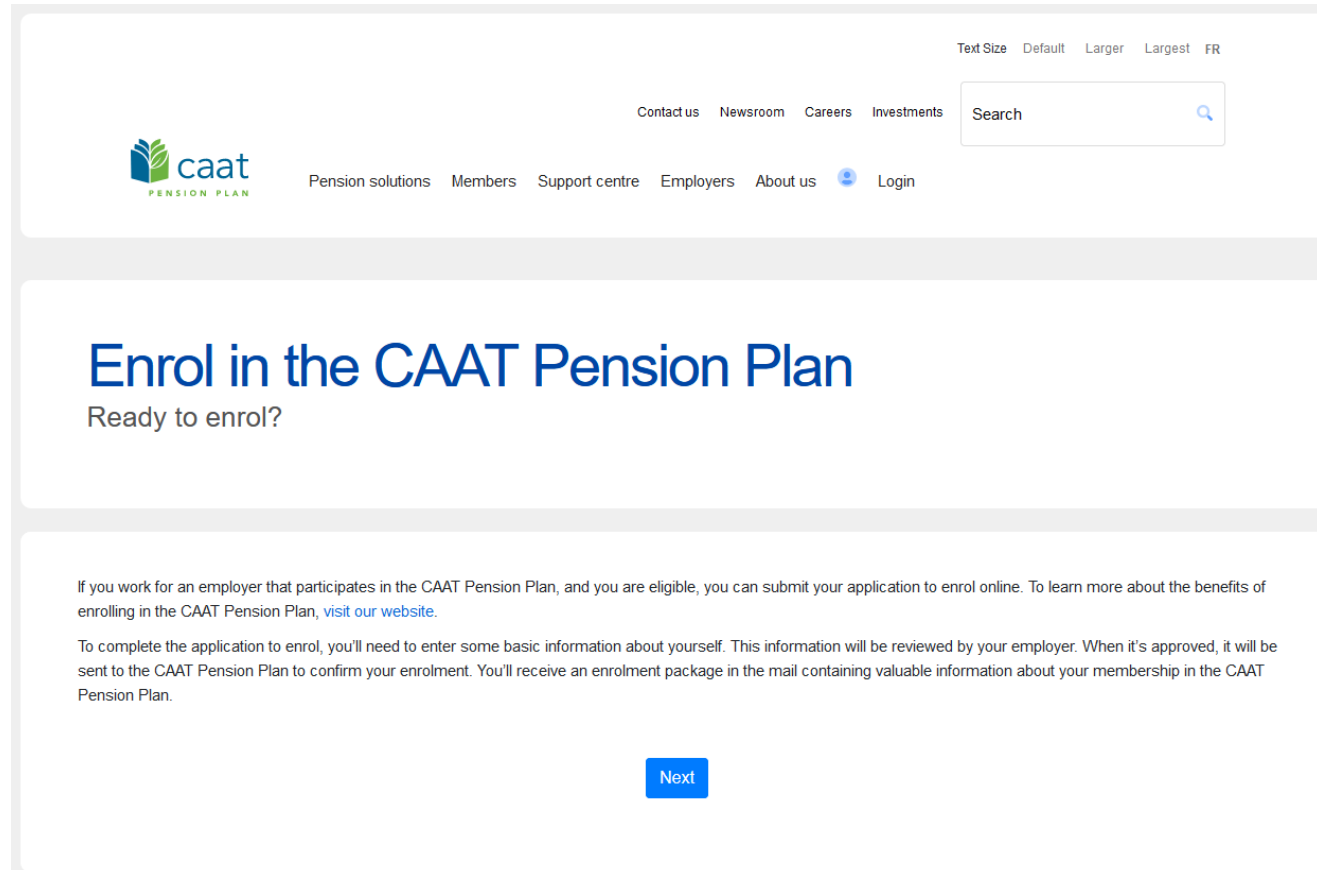
- Within 10 business days of receipt of signed enrolment form

Enrolling a member via the PBR Template

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	
1	EMPNO	SIN	FNAME	LNAME	MNAME	DOB	SEX	LANG	MARITAL	STREET1	STREET2	CITY	PROVINCE	POSTAL	COUNTRY	PHTYPE1	PHONE1	EXT1	EMTYPE1	EMAIL1	EMPJUR	HIRE	ENROLMENT	JOBCODE	JOBCODE	EDATE	JOBCC
2		123	123456789																								
3		456	987654321																								
4		789	741852963																								
5		987	963852741																								
6		654	789456123	JOHN	DOE	7/15/1980	M	E	M	123 ANYWHERE STR	TORONTO	ON		M1X2L6	CA	HOME	4.16E+09				ON	5/25/2022	5/25/2022	FT		5/25/2022	
7																											
8																											
9																											

Intent to Enrol Process - Employee Completes Request

- <https://member.caatpension.ca/enrolnow>



The screenshot shows the 'Enrol in the CAAT Pension Plan' page. At the top, there is a navigation bar with the CAAT Pension Plan logo on the left and links for 'Contact us', 'Newsroom', 'Careers', 'Investments', 'Pension solutions', 'Members', 'Support centre', 'Employers', 'About us', and 'Login' on the right. A search bar is also present. Below the navigation bar, the main heading is 'Enrol in the CAAT Pension Plan' with the subtext 'Ready to enrol?'. The main content area contains two paragraphs of text explaining the enrolment process and a blue 'Next' button at the bottom.

Text Size Default Larger Largest FR

Contact us Newsroom Careers Investments Search

caat PENSION PLAN Pension solutions Members Support centre Employers About us Login

Enrol in the CAAT Pension Plan

Ready to enrol?

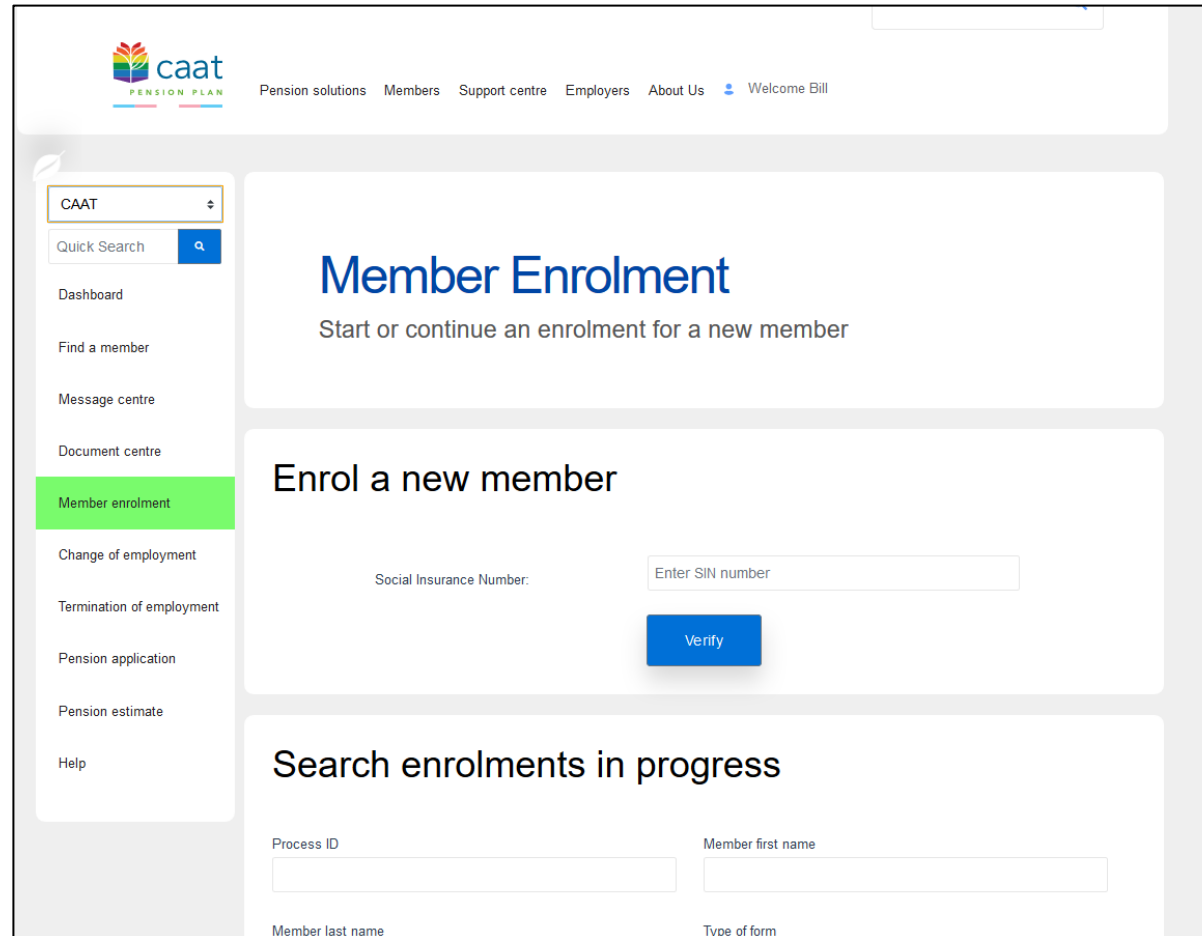
If you work for an employer that participates in the CAAT Pension Plan, and you are eligible, you can submit your application to enrol online. To learn more about the benefits of enrolling in the CAAT Pension Plan, [visit our website](#).

To complete the application to enrol, you'll need to enter some basic information about yourself. This information will be reviewed by your employer. When it's approved, it will be sent to the CAAT Pension Plan to confirm your enrolment. You'll receive an enrolment package in the mail containing valuable information about your membership in the CAAT Pension Plan.

Next

Member enrolment process

- Select “Member enrolment” to start the enrolment process



The screenshot shows the CAAT Pension Plan website interface. At the top, the CAAT logo is on the left, and navigation links for Pension solutions, Members, Support centre, Employers, About Us, and a Welcome Bill link are on the right. A left-hand 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 is titled 'Member Enrolment' with the subtitle 'Start or continue an enrolment for a new member'. Below this, there is a section 'Enrol a new member' which includes a 'Social Insurance Number:' label, an input field with the placeholder 'Enter SIN number', and a blue 'Verify' button. At the bottom, a section titled 'Search enrolments in progress' contains four input fields: 'Process ID', 'Member first name', 'Member last name', and 'Type of form'.

Batch Enrolments

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

