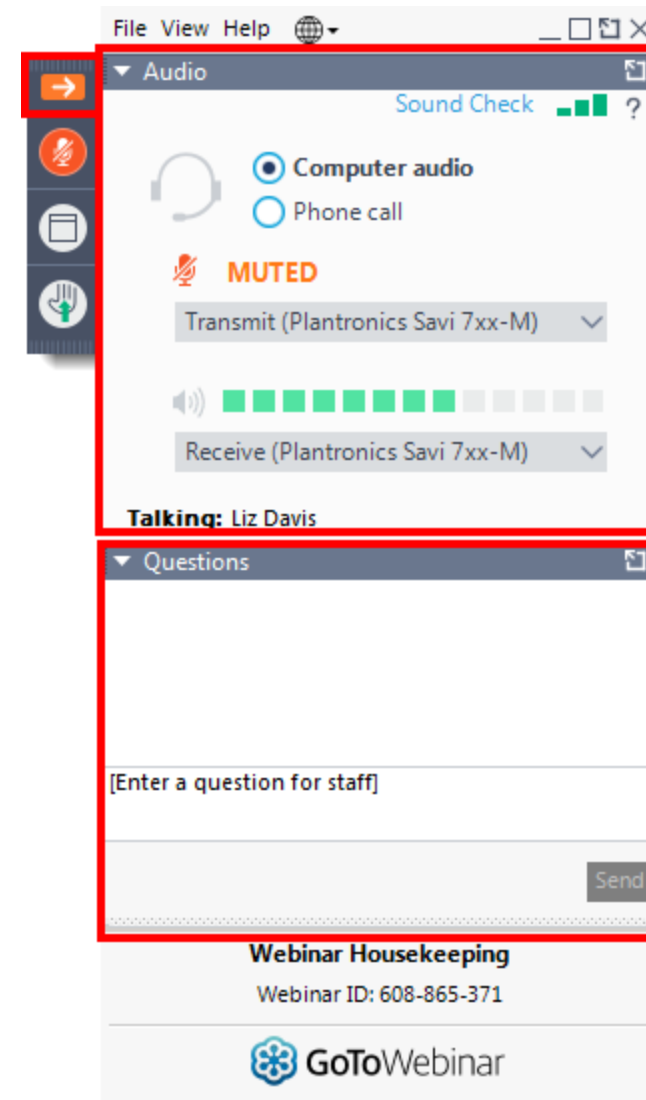


While we wait – audio instructions

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



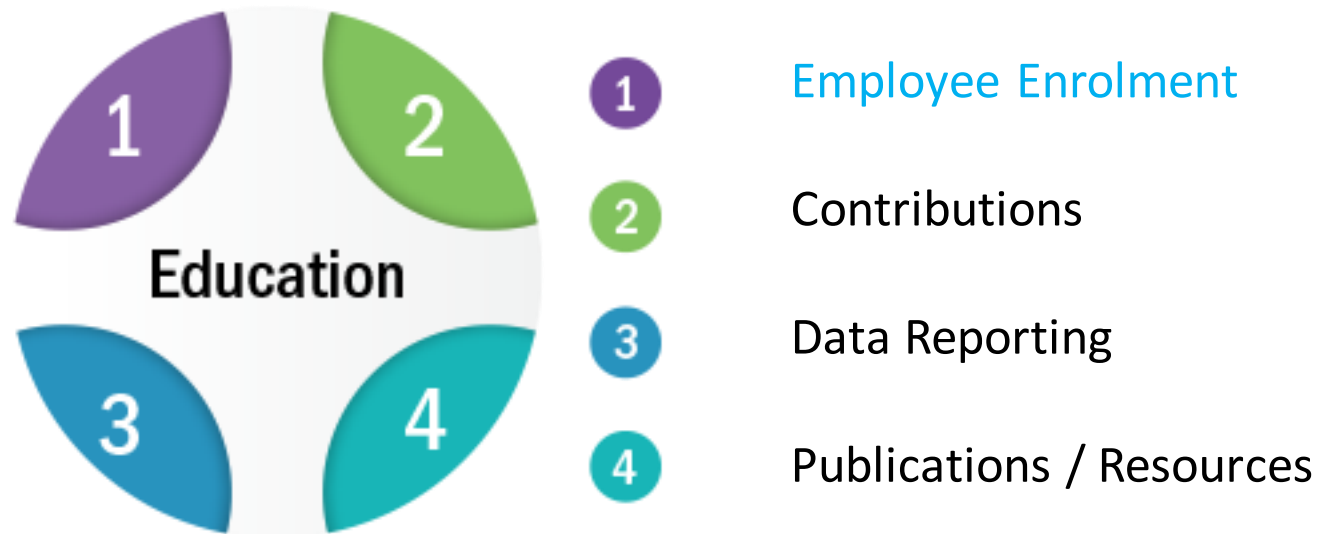


Eligibility and Enrolment of Plan Members

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

- 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)

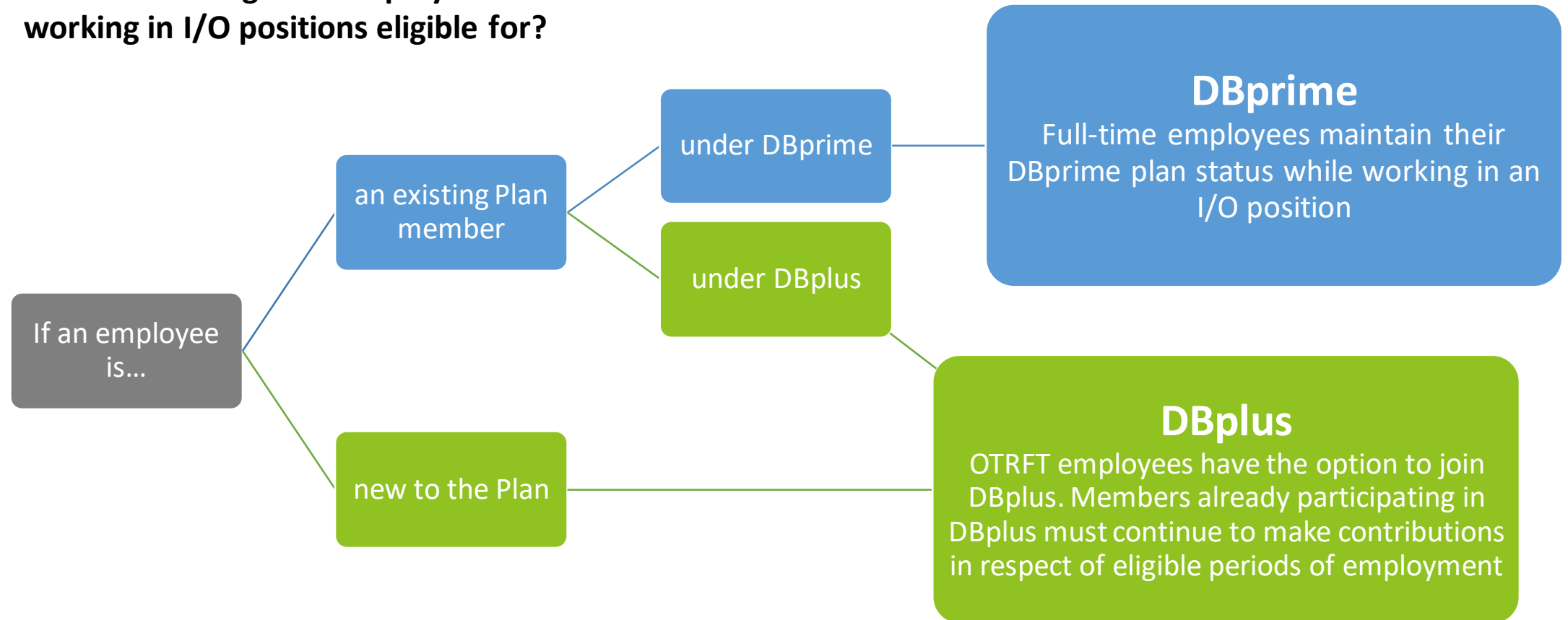
- OTRFT includes:
 - Temporary
 - Contract
 - Part-time employees
 - Student employees
- Can join at any time during employment
- Effective date can't be before effective date of first pay period
- Enrolled in the DBplus Plan design

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 fixed-term positions and considered OTRFT

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
 - 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 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
 - 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 submits the enrolment to the Plan via 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
 - 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

Part-time enrolment date

31-day window from hire date

- New hires
 - If part-time employee completed enrolment using intent to enrol link (<https://member.caatpension.ca/enrolnow>) 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

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

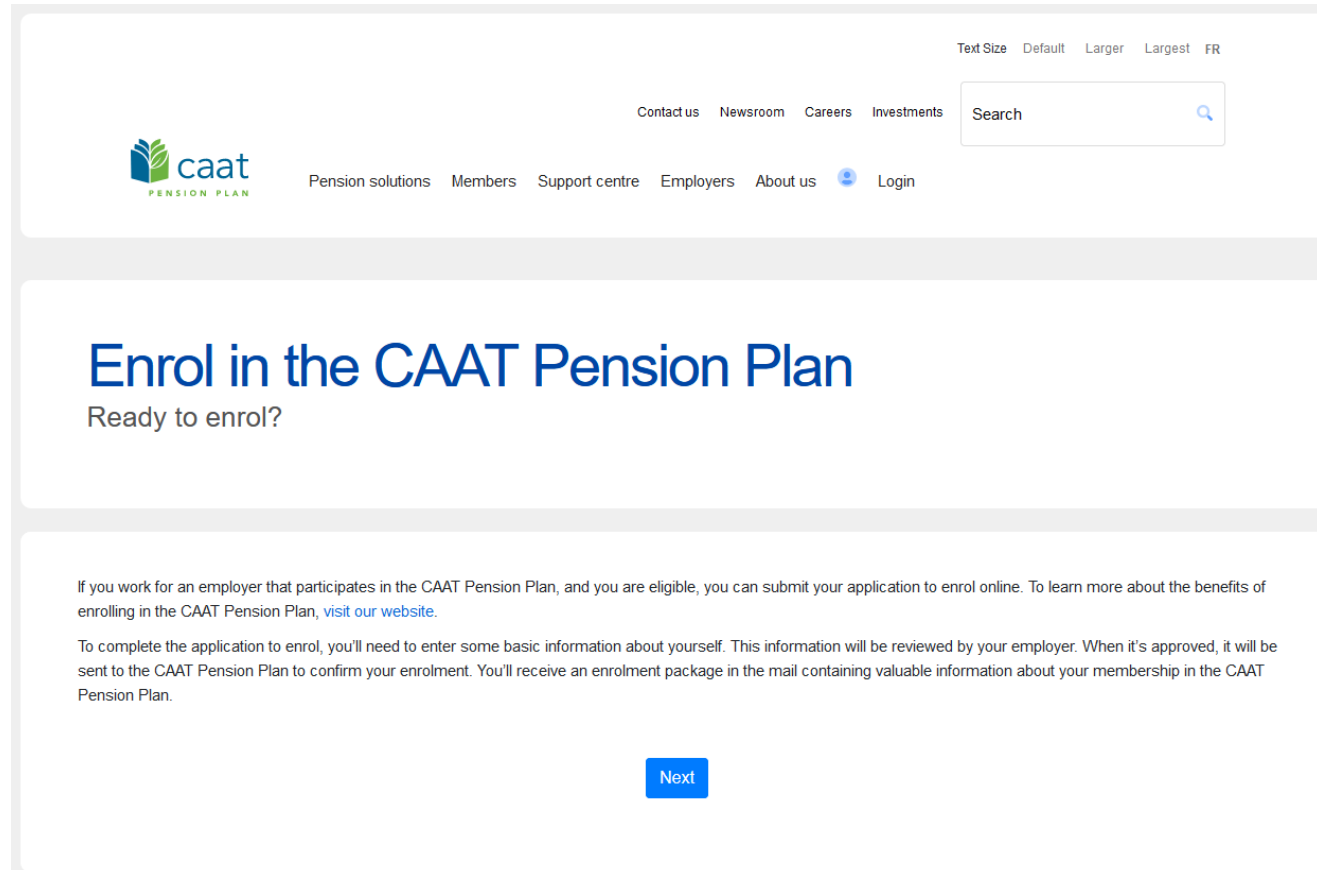
CAAT Plan processes enrolment:

- Within 10 business days of receipt of completed enrolment


Intent to Enrol Process - Employee Completes Request

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

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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. The top navigation bar includes the CAAT logo, "Pension solutions", "Members", "Support centre", "Employers", "About Us", and a user profile icon with the text "Welcome Bill". A left sidebar contains a search bar with "CAAT" and a "Quick Search" button, followed by 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 heading "Member Enrolment" with the subtext "Start or continue an enrolment for a new member". Below this is a section titled "Enrol a new member" which contains a form for "Social Insurance Number:" with a text input field labeled "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".

caat
PENSION PLAN

Pension solutions Members Support centre Employers About Us Welcome Bill

CAAT

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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

