



Leaves and pension purchases

Employer Education Session

October 26, 2023





Agenda:

1. Reporting Leaves
2. Reporting Leaves in PAL
3. Purchase Requests in My Pension and PAL
4. Pre-enrolment cost shared purchases
5. Periods of employment before enrolment purchases

Reporting Leaves

Reporting leaves

- Eligible leave types
- Roles and responsibilities
- Pension Adjustments (PA) vs Past Service Pension Adjustments (PSPA)



Reporting leaves

Eligible periods

- Statutory leaves including (shared cost):
 - Pregnancy / parental / adoption
- Unpaid leave of absence including (100% member paid):
 - Grievance
 - Temporary Layoff
 - Strike

Reporting leaves – payroll leaves (pregnancy/parental)

- Ongoing payroll deductions from the SUB plan payment, with contributions remitted to the Plan during the leave, or;
- Lump sum payment within six months of the end of the leave

Reporting Leaves in PAL

Reporting Leaves in PAL

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

Contribution remittance

Data Collection Tool

Help

Report a leave

Begin reporting a member's leave

Find a member

Social Insurance Number

Member ID

First name

Last name

Search results

First name	Middle initial	Last name	Social Insurance Number	Date of birth	Member ID	Employment status

Reporting Leaves in PAL continued

The screenshot displays the PAL system interface. On the left is a navigation menu with the following items: 'Change of employment', 'Termination of employment', 'Report a leave' (highlighted in green), 'Purchase requests' (with a notification icon), 'Pension application', 'Pension estimate', 'Contribution remittance', 'Data Collection Tool', and 'Help'. At the top right, there are two blue buttons: 'Report a leave start' (highlighted with a red border) and 'Report a leave end'. The main content area is titled 'Leave records – select to view or update'. Below the title is a table with the following columns: 'Process ID', 'Status', 'Type of transaction', 'Leave type', and 'Leave date'. The table is currently empty. At the bottom of the table, there is a pagination control showing '0' items, a dropdown menu set to '5' items per page, and the text 'No items to display'.

Change of employment

Termination of employment

Report a leave

Purchase requests 0

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Help

Report a leave start

Report a leave end

Leave records – select to view or update

Process ID	Status	Type of transaction	Leave type	Leave date
------------	--------	---------------------	------------	------------

5 items per page

No items to display

Reporting Leaves in PAL continued

Termination of employment

Report a leave

Purchase requests (0)

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Help

Before the start of the leave, the member was earning a pension under: DBprime

Leave type

- 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

Leave start date

DD-MMM-YYYY

Employment status

Reporting Leaves in PAL continued

Leave type: Unpaid Leave of Absence | Leave start date: 06-May-2022 | Leave reported date: 08-Sep-2022

Earnings, contributions, and pensionable service for DBprime

Active period start date (First work day of the first pay period worked in the year, before the leave): 01-Jan-2022

Active period end date (Last work day before the leave started): 05-May-2022 | Pay Frequency: Bi-weekly 26 pay

Current year - 2022

Basic pensionable earnings (Excluding lump sum payments)	29,156.22	Lump sum/Bonus earnings	0.00
Basic contributions	3,515.33	RCA contributions	0.00
Pensionable service	0.34231	Expected value: 0.34231	

Employer HR representative: [redacted] | Date: 08-Sep-2022

Buttons: Save, **Validate**, **Send to CAAT**, Cancel

Leave type: Unpaid Leave of Absence | Leave start date: 06-May-2022 | Leave reported date: 08-Sep-2022

Earnings and contributions for DBplus

Active period start date (First work day of the first pay period worked in the year, before the leave): 01-Jan-2022

Active period end date (Last work day before the leave started): 05-May-2022

Current year - 2022

Current year eligible earnings (Do not include taxable benefits)	18,936.45	Employer contributions	1704.28	Expected value: 1704.28
Member contributions (Does not include purchased leaves)	1704.28	Expected value: 1704.28		

Employer HR representative: [redacted] | Date: 08-Sep-2022

Buttons: Save, **Validate**, **Send to CAAT**, Cancel

Reporting Leaves in PAL continued

Change of employment

Termination of employment

Report a leave

Purchase requests ①

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Help

Report a leave start

Report a leave end

Leave records – select to view or update

Process ID	Status	Type of transaction	Leave type	Leave date
------------	--------	---------------------	------------	------------

< >

◀ 0 ▶ 5 items per page

No items to display

Reporting Leaves in PAL continued

The screenshot shows the 'Report a leave' interface. A modal titled 'Report a leave end' is open, prompting the user to 'Select an existing Leave start or continue without selection to report a leave end.' The modal contains a table with the following data:

Leave type	Leave start date	Case number	Process ID	Sent to CAAT
Unpaid Leave of Absence	03-Aug-2022	CA0214343	7005	21-Sep-2022
Authorized Statutory Leave	04-Jul-2022	CA0214340	7000	21-Sep-2022

Below the modal, a table of existing leave records is visible:

Process ID	Status	Leave Type	Leave Start/End
7005	Submitted	Unpaid Leave of Absence	03-Aug-2022
7000	Submitted	Authorized Statutory Leave	04-Jul-2022
7002	Submitted	Authorized Statutory Leave	29-Jul-2022
7007	Submitted	Unpaid Leave of Absence	26-Aug-2022

Reporting Leaves in PAL continued

The screenshot shows the 'Report a leave' page in the PAL system. A modal dialog box titled 'Report a leave end' is open, prompting the user to 'Select an existing Leave start or continue without selection to report a leave end.' The dialog contains a table with the following columns: Leave type, Leave start date, Case number, Process ID, and Sent to CAAT. Below the table is a pagination control showing '0' items. At the bottom right of the dialog, there are two buttons: 'Continue without selection' (highlighted with a red border) and 'Cancel'.

Quick Search

Dashboard

Find a member

Report a leave

Begin reporting a member's leave

Report a leave end

Select an existing Leave start or continue without selection to report a leave end.

Leave type	Leave start date	Case number	Process ID	Sent to CAAT
------------	------------------	-------------	------------	--------------

« ‹ 0 › »

Continue without selection Cancel

Leave records – select to view or update

Process ID	Status	Type of transaction	Leave type	Leave date
------------	--------	---------------------	------------	------------

« ‹ 0 › » 5 items per page No items to display

Employment History

Reporting Leaves in PAL continued

Termination of employment

Report a leave

Purchase requests ①

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Help

Before the start of the leave, the member was earning a pension under: DBprime

Leave start process ID

Leave end date (day prior to return to work)
DD-MMM-YYYY

Has member returned to work?
 YES NO

Employer authorization

Leave type

- 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

Reporting Leaves in PAL continued

Termination of employment

Report a leave

Purchase requests (0)

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Before the start of the leave, the member was earning a pension under: DBprime

Leave start process ID

Leave type: Unpaid Leave of Absence

Leave end date (day prior to return to work): 17-Oct-2023

Leave reported date: 17-Oct-2023

October 2023						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21

Reporting Leaves in PAL continued

Termination of employment

Report a leave

Purchase requests ①

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Help

Before the start of the leave, the member was earning a pension under: DBprime

Leave start process ID

Leave type

Leave end date (day prior to return to work) DD-MMM-YYYY

Leave reported date 17-Oct-2023

Has member returned to work?

YES NO

Reason

- Termination
- Retirement
- New leave started
- Death

Save Validate Send to CAAT Cancel

Purchasing Leaves

Purchasing Leaves – employer calculated

Employer responsibilities:

- Communicate the option to purchase
- Calculate contribution cost and complete form
- **NEW** Communicate the option to remit cash payment through member's online banking
- Request pre-authorized T2033 for RRSP purchases
- Remit matching portion, if required

Purchasing Leave – **NEW** Electronic Member Payment

- Member can remit payment through online banking: CAAT Pension Plan - Members
- Member submits the signed election form to the employer
- No regular contributions

Important note for DBplus:

- Only statutory leaves may be purchased using cash if purchased within 6 months of return to work

PA vs. PSPA

- **PA triggered through DCT if:**

- Purchase was made from January 1 to December 31 for the same calendar year, or;
- Purchase was made from January 1 to April 30 for the previous calendar year

- **PSPA is triggered if:**



- Purchase is made between May 1 to December 31 for a period that is in a previous calendar year

PSPA approval and sending payment

- Send payment to CAAT when completing form
- CAAT will calculate PSPA and request approval
- Most PSPAs are approved so this will speed up the process

Purchases – Contribution Remittance

Payroll contributions Purchases

Change of employment
Termination of employment
Report a leave
Purchase requests 
Pension application
Pension estimate
Contribution remittance
Data Collection Tool
Employer Manual 
Help

Member ID	Purchase Type	Amount
<input type="text"/>	<input type="text"/>	<input type="text" value="###"/>

Comments

Purchases total

Payment date

Total payment amount: \$0.00

Will you be submitting your remittance payment electronically?
 YES No, will send cheque

Members who switch Plan designs

- If the member purchases their leave period **after** switching Plan designs:
 - Purchase will be made in their **current Plan design** (even if the leave occurred when they were under the prior Plan design)
- Exception:
 - Members that switch Plan designs can purchase leave in the prior plan design if purchased within 6 months of return to work

Purchase Requests in **My Pension and PAL**

Member Portal: Purchase your leave

Eligibility

- Registered Member Portal user
- Member belongs to an Employer who is registered on PAL
- Member with Active Plan status
- Leave periods within 6 months after Leave End Date

Member Portal: Purchase your leave

Dashboard

Member Information

Estimate your pension

Purchase your leave

Document Centre

Message Centre

Help

Purchase your leave

Find eligible purchase periods, start a purchase and view your purchase history

Purchase periods

Your purchase is a valuable way to increase the amount of pension you receive when you retire. Below are the eligible periods of purchase within six months from your recent leave end date.

You may also have other eligible periods of time that can be purchased. To learn more about purchases, visit the webpage ["Increasing your pension with a purchase"](#).

Purchase type	Employer	Leave start date	Leave end date	Action
Statutory Leave of Absence	Flaky Bleach	20-Aug-2022	24-Aug-2022	Start a purchase
Strike	Flaky Bleach	15-Aug-2022	16-Aug-2022	Start a purchase
Unpaid Leave of Absence	Flaky Bleach	01-Jun-2022	10-Aug-2022	Purchase request submitted
Pregnancy, Parental or Adoption Leave	Flaky Bleach	19-Aug-2021	30-Apr-2022	Purchase request under review

1 10 items per page 1 - 4 of 4 items

Member Portal: Purchase request

Dashboard

Member Information

Estimate your pension

Purchase your leave ?

Document Centre

Message Centre

Help

Purchase request

Start the purchase process by submitting a quote request to your employer.

Member information

If the information below needs to be updated, go to your [Member Information](#) page to edit before proceeding.

Before the start of the leave, you were earning a pension under:

DBplus

Employer: _____

First name: EKYHPIZY

Last name: HYRGKGDUWXPR

Initial: Q

Date of birth: 10-May-1964

Phone number: _____

Email: EKYHPIZY@gmail.com

Mailing address: 0 PREBZFL WHXYX, AAAAAA, ON, H0H0H0, CAN

Purchase type: Unpaid Leave of Absence

Leave start date: 01-Jul-2022

Leave end date: 15-Jul-2022

I intend to purchase the leave period reported above within six months of my leave end date.

It is your choice whether you want to purchase your **Unpaid Leave of Absence**. If you choose not to purchase the leave period during the first six months after your return to work, you retain the right to make a purchase of a past leave at any time before you terminate employment. For more information on purchasing after six months, see the CAAT Pension Plan website.

NOTE: After reviewing your submitted request, your employer will provide you with a purchase form and explain your cost and payment options. You are under no obligation, deciding whether to proceed with the purchase is entirely up to you.

Member Signature: _____

Date: _____

Cancel Submit

I intend to purchase the leave period reported above within six months of my leave end date.

It is your choice whether you want to purchase your **Unpaid Leave of Absence**. If you choose not to purchase the leave period during the first six months after your return to work, you retain the right to make a purchase of a past leave at any time before you terminate employment. For more information on purchasing after six months, see the CAAT Pension Plan website.

NOTE: After reviewing your submitted request, your employer will provide you with a purchase form and explain your cost and payment options. You are under no obligation, deciding whether to proceed with the purchase is entirely up to you.

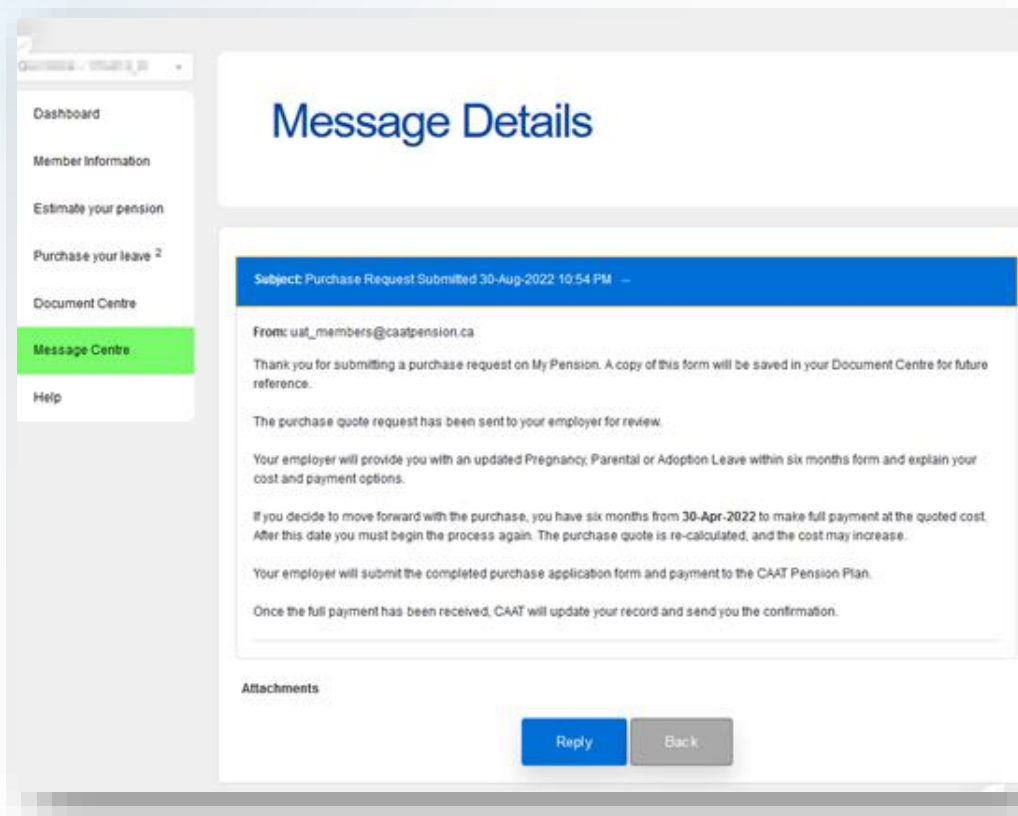
Member Signature: _____

Date: _____

Cancel Submit

Member Portal: Email notification

Message Centre



Outbound Email

There has been an update to your My Pension account.

Please log in to [My Pension](#) to view the details.


CAAT Pension Plan

Visit www.caatpension.ca for pension information and tools.

Email Member Services at member@caatpension.ca.

You are receiving this email because you are a member of the CAAT Pension Plan.

Employer Portal: Purchase Request Notifications

Pension solutions Members Support centre Employers About Us  Welcome 

- Administration Console
- Notification Preferences**
- Sign Out



Notification preferences

	Message Centre	Activity Log
Notify me when a request is received from an employee		
Select all	<input type="checkbox"/>	<input type="checkbox"/>
Enrolment Request	<input type="checkbox"/>	<input type="checkbox"/>
Purchase Request	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Update](#)

Employer Portal: Purchase requests

Purchase requests
Select a new request or review quotes prepared for a member

Enter search term

Purchase type: From: To:

First name: Last name:

New purchase requests

Process ID	Purchase type	First name	Last name	Leave start	Leave end	Request date
<input type="text"/>	Unpaid Leave of Absence	<input type="text"/>	<input type="text"/>	01-Jun-2023	09-Jun-2023	16-Aug-2023

1 - 1 of 1 items

Employer Portal: Purchase quote

**Purchase quote request - EKYHPIYZY
HIYRGKGDUXPR**

Statutory Leave of Absence - within six months from end of leave

Plan design DBplus	Purchase type Statutory Leave of Absence
Request date 30-Aug-2022	Social Insurance Number
Member ID PS176433F	First name EKYHPIYZY
Last name HIYRGKGDUXPR	Date of birth 10-May-1964
Leave start date 17-Jun-2022	Leave end date 20-Jun-2022

Member purchase information

Leave start date 17-Jun-2022	Leave end date 20-Jun-2022		
Deemed earnings 5,000.00	Deemed service #.#####	Member contributions 450.00	Employer contributions 450.00
Total cost			900.00
Payment deadline			20-Dec-2022

I confirm a copy of this purchase quote will be provided to the member.

[Save](#) [Finish quote](#) [Cancel](#)

Member purchase information

Leave start date 17-Jun-2022	Leave end date 20-Jun-2022		
Deemed earnings 5,000.00	Deemed service #.#####	Member contributions 450.00	Employer contributions 450.00
Total cost			900.00
Payment deadline			20-Dec-2022

I confirm a copy of this purchase quote will be provided to the member.

[Save](#) [Finish quote](#) [Cancel](#)

Reminder: Print and provide a copy of this purchase quote to the member

Employer Portal: Purchase quote

Recent activity

Start time	Activity
------------	----------

[View all activity](#)

Transactions in progress

In progress	Member name	Type of transaction
6900	HIYRGKGDUWXPR EKYPHIYZY	Purchase Request
6897	HIYRGKGDUWXPR EKYPHIYZY	Leave Start
6895	HIYRGKGDUWXPR EKYPHIYZY	Leave Start

[View all in progress](#)

Transactions sent to CAAT

Submitted	Case number	Tracking ID	Member name	Type of transaction
7138			HIYRGKGDUWXPR EKYPHIYZY	Purchase Request
6899	CA0214283		HIYRGKGDUWXPR EKYPHIYZY	Leave Start
6840	CA0214248		HIYRGKGDUWXPR EKYPHIYZY	Leave Start

[View all sent](#)



This has not been sent to CAAT through PAL as there is no Case number or Tracking ID

Additional resources – Employer Manual

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 search bar is located in the top right corner. A left-hand navigation menu lists various topics, with 'Leaves and Pension Purchases' currently selected. The main content area shows the breadcrumb 'You are here: Leaves and Pension Purchases' and a blue header for the section. A highlighted box contains a link to 'Employer guidelines for non-statutory and statutory leaves of absence (PDF) (applicable for Employers that participate in DBprime and DBplus)'. Below this, a paragraph states: 'This document provides a summary of the treatment of leaves and layoffs arising from the ongoing COVID-19 situation.' Further down, a note explains that members may be eligible to increase their pension by making a purchase before their termination date. A specific section for 'Employers that participate in DBplus only' states that members can elect to increase their pension by making a purchase for a period of eligible employment, including pre-enrolment or a leave of absence. It also notes that any pension purchased will continue to grow with conditional AIW enhancement increases, and that periods prior to January 1, 1991 are not eligible for purchase under DBplus.

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PENSION PLAN

EMPLOYER MANUAL
A resource for CAAT Plan administrators

Search

Contents

- Welcome
- Getting Started
- What's New
- Income Tax
- Enrolment
- Contributions, Service and Earnings
- Leaves and Pension Purchases**
- Process
- Forms and Tools
- Training Resources
- Service levels
- FAQs
- Transfers
- Disability
- Marriage Breakdown
- Termination
- Working past age 65
- Retirement

You are here: Leaves and Pension Purchases

Leaves and Pension Purchases

[Employer guidelines for non-statutory and statutory leaves of absence \(PDF\) \(applicable for Employers that participate in DBprime and DBplus\)](#)

This document provides a summary of the treatment of leaves and layoffs arising from the ongoing COVID-19 situation.

A member, prior to reaching their termination of employment date, may be eligible to increase their pension by making a pension purchase. This page contains important information on topics related to pension purchases in the Plan. Select the items in the list to view the applicable section.

Note: All purchases are subject to the applicable maximums set out in the *Income Tax Act* (Canada) (ITA).

Employers that participate in DBplus only

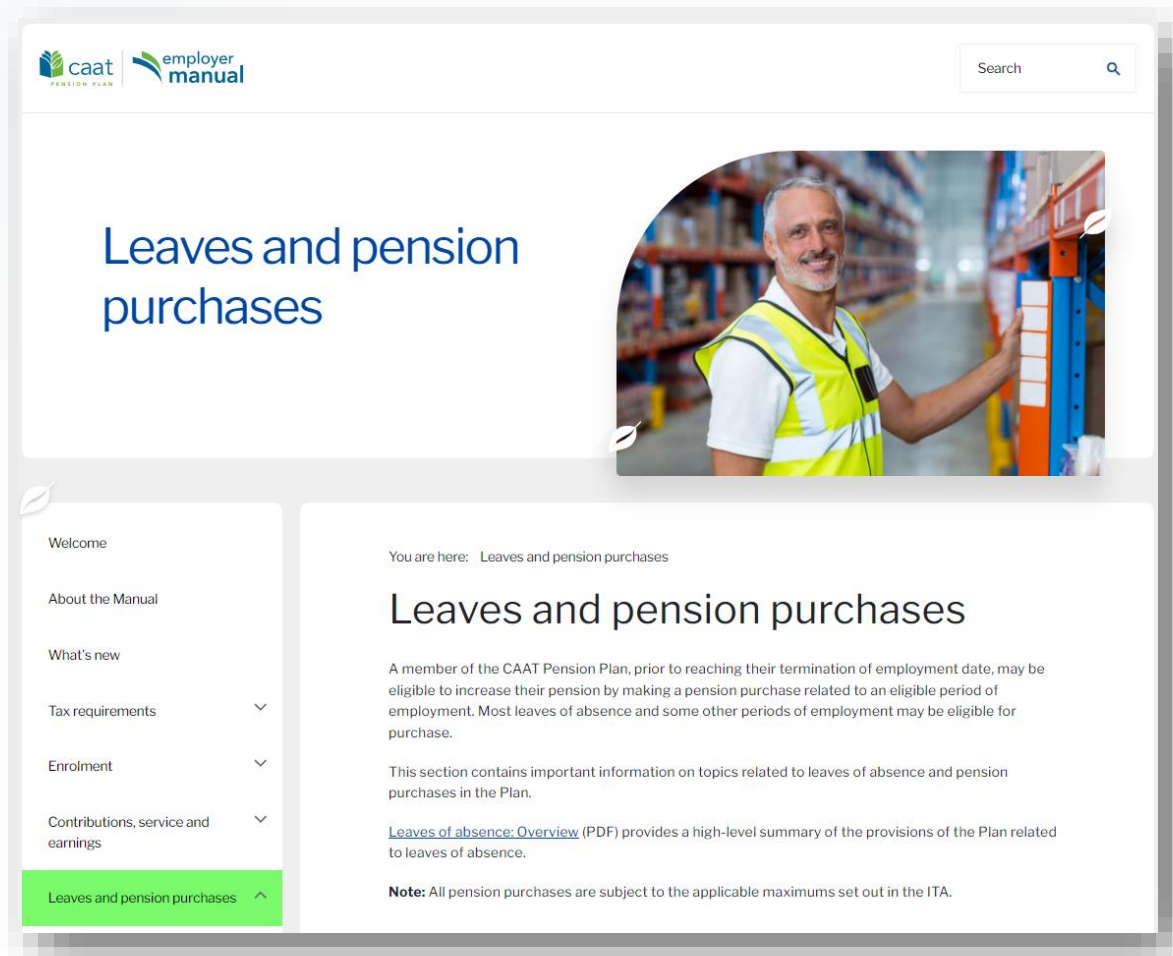
Under DBplus, a member may elect to increase their pension by making a pension purchase for a period of eligible employment, including pre-enrolment employment or a leave of absence.

Any pension purchased will continue to grow with conditional AIW enhancement increases.

Periods prior to January 1, 1991 are not eligible for purchase under DBplus.

Additional resources – Employer Manual

NEW After October 31




The screenshot shows the 'Leaves and pension purchases' page on the CAAT Pension Plan Employer Manual website. The page features a search bar at the top right, a navigation menu on the left, and a main content area with a header image of a man in a warehouse. The main content area includes a breadcrumb trail, a title, an introductory paragraph, a sub-section header, a paragraph of text, a link to a PDF overview, and a note about pension purchase maximums.

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Search

Leaves and pension purchases



Welcome

About the Manual

What's new

Tax requirements

Enrolment

Contributions, service and earnings

Leaves and pension purchases

You are here: Leaves and pension purchases

Leaves and pension purchases

A member of the CAAT Pension Plan, prior to reaching their termination of employment date, may be eligible to increase their pension by making a pension purchase related to an eligible period of employment. Most leaves of absence and some other periods of employment may be eligible for purchase.

This section contains important information on topics related to leaves of absence and pension purchases in the Plan.

[Leaves of absence: Overview](#) (PDF) provides a high-level summary of the provisions of the Plan related to leaves of absence.

Note: All pension purchases are subject to the applicable maximums set out in the ITA.

Pre-enrolment purchases
– shared cost

Pre-enrolment service purchase - shared cost

Qualifying service

- A full-time member who was employed at full-time hours (Sessional, Appendix D or full-time contract) prior to enrolling
- Worked in years prior to January 1, 2014 before enrolling
- Cost is shared 50/50 between member and current employer

Pre-enrolment service purchase - shared cost

Employer responsibilities

- Send completed Request to Purchase Service – Pre-enrolment service prior to January 1, 2014 application form
- Review quote package with member
- Proceed with payment to CIBC Mellon

Periods of prior
employment
before enrolment

Periods of prior employment before enrolment

- Eligible purchases
- Timing
- Roles and responsibilities



Periods of prior employment before enrolment

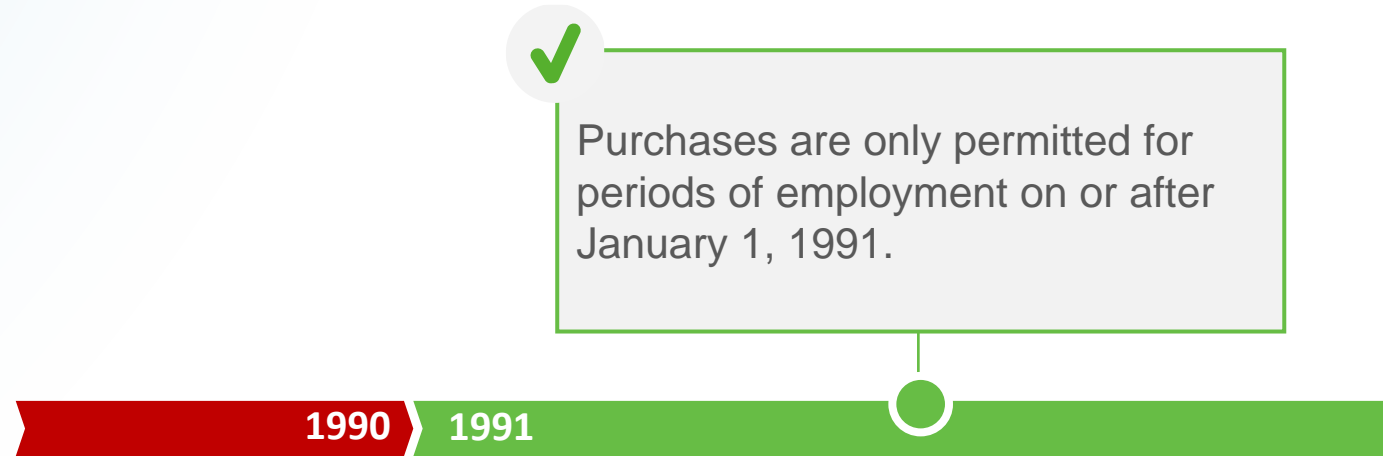
Eligible periods

- Employment with a non-participating employer's Canadian Registered Pension Plan
 - Direct Transfer from former employer's pension plan or;
 - A former benefit transferred to CAAT via a financial institution
- Other than regular full time (OTRFT) employment prior to enrolment
 - CAAT participating employer
 - 100% member cost

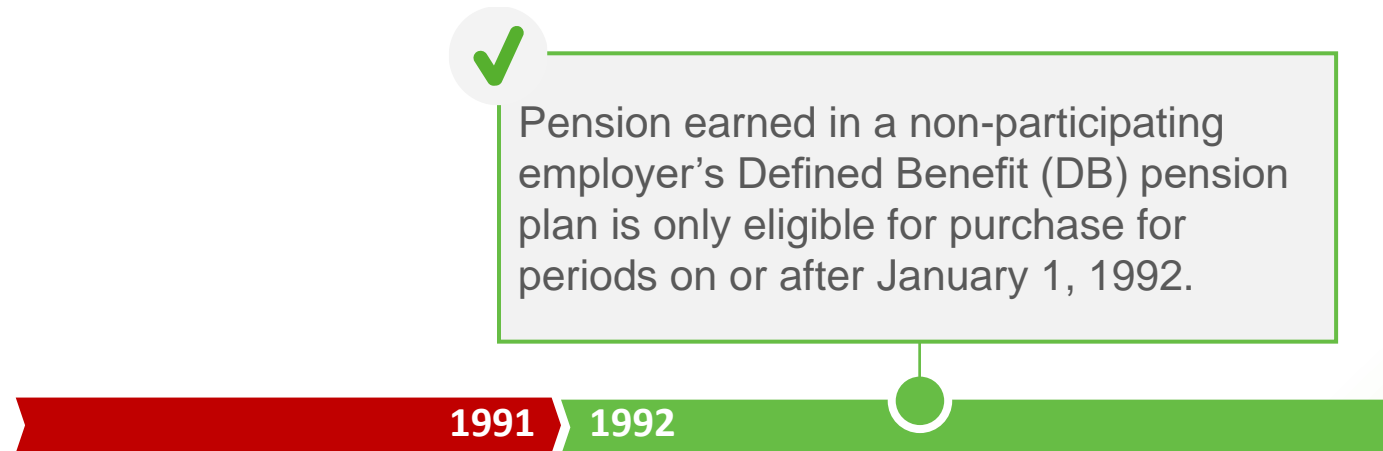
Periods of prior employment before enrolment

Eligible periods for DBplus purchases

Purchasing pension under DBplus



Purchasing pension earned in a non-participating employer's DB plan



DBplus pension purchases - Where can funds come from?

- Personal or Group RRSP
- Locked-in Retirement Account (LIRA)
- Defined Contribution Plan



Other types of eligible purchases

- Non-vested prior period - contribution refund
- Vested prior period - commuted value payment
- Pregnancy / parental / adoption / statutory leave (after 6 months)
- Unpaid LOA (after 6 months)

Periods of prior employment before enrolment and other types of purchases

- Direct members to the [Increasing your pension with a purchase](#)
 - [Actuarial Cost Estimator \(ACE\) Tool](#)
 - [DBplus Pension Purchase Tool](#)

Why is it important?

- Purchase costs can be quite high
- Helps members in decision-making
- Helps members understand the impact of a pension purchase

Periods of prior employment before enrolment and other types of purchases

Timing:

- Purchases **must** be initiated before termination or retirement
 - A purchase cannot be initiated during Extension of Membership (EOM) period
 - Previous employer's plan may have deadlines
 - Plans registered outside of Ontario may have legislative restrictions
- The member is responsible for the purchase

Periods of prior employment before enrolment

Costing methodology

- DBplus maximum contribution
 - 18% of T4 earnings (up to the Income Tax Act (ITA) maximum)
- DBprime cost
 - Two costing methods:
 - Actuarial cost or;
 - Higher of actuarial cost or two times contributions

Periods of prior employment before enrolment – roles and responsibilities

Employer role

- Complete applicable sections of application forms
- Ensure latest forms are used

Periods of prior employment before enrolment - applicable forms

Purchase Type	Form to be completed
Transfer from a former employer's pension plan – DBprime member	DBprime Service Purchase Application – Transfer from a former employer's pension plan
OTRFT prior to enrolment – DBprime member	DBprime Service Purchase Application – Other Than Regular Full Time Prior to Enrolment (including Pre-Enrolment service on or after January 1, 2014)
Other Types of purchases – DBprime member	DBprime Request to purchase service
DBplus member – Transfer in of funds related to former employer's pension plan	DBplus purchase application – Transfer in of funds related to a former employer's pension plan
DBplus member – Period of employment with a CAAT participating employer	DBplus purchase application – Period of employment with an employer that participates in the CAAT Pension Plan.

Periods of prior employment before enrolment and other types of purchases - CAAT RCA eligible members

- Purchases do not pertain to the CAAT RCA
- If requested, CAAT can provide a separate quote for a transfer/purchase into the CAAT RCA
 - If the employer agrees, they are responsible for at least 50% of the cost of the purchase

Periods of prior employment before enrolment and other types of purchases

NEW Electronic Member Payment

DBprime Members:

- Option to remit funds electronically
- CAAT will provide instructions to remit funds

DBplus Members:

- Option is not available
- Funds must be from a registered source

Periods of prior employment before enrolment and other types of purchases

CAAT final steps:

1. Update member's record when funds are received
2. Send confirmation letter indicating the amount of service purchased
3. Issue tax receipt for cash purchases
4. Annual Statements will have purchased service reflected if payment is received by the end of November



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