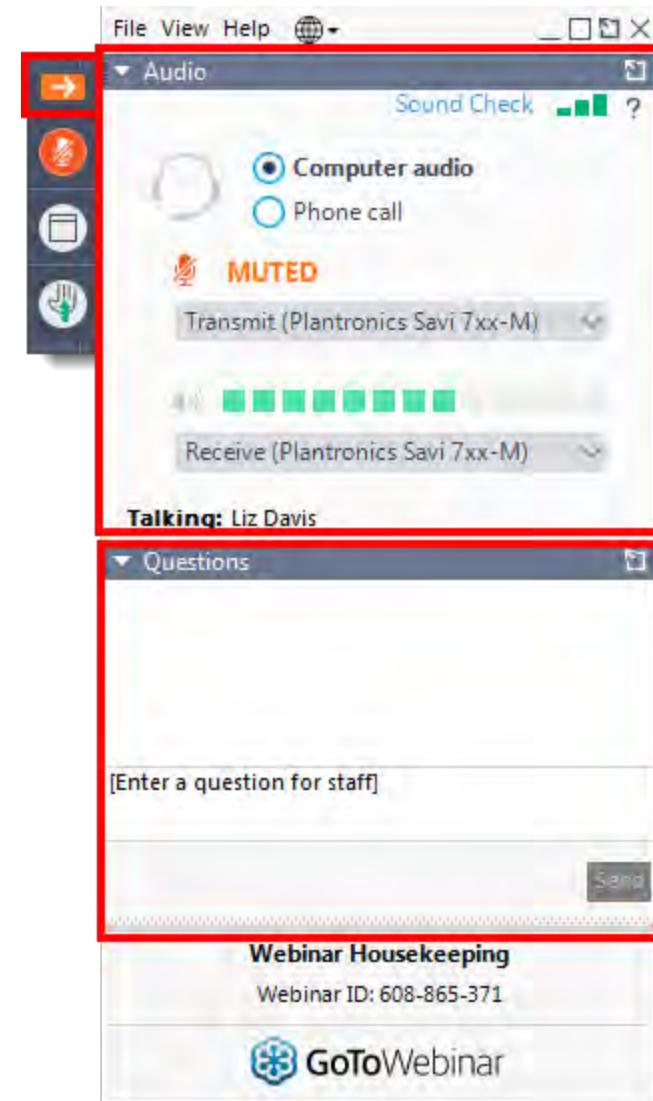


While we wait – audio instructions

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





Enrolment Eligibility and DCT change for DBplus

June 6, 2019

Agenda

- Eligibility Rules
- Enrolment Process
- DCT change for DBplus

Eligibility Rules

Enrolment means

- Build a secure, lifetime pension
- Member contributes with every pay
- **Members cannot opt out**

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

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

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
 - **Past member**
 - Paid out
 - Deferred
 - **Retired member**

Concurrent employment

- OTRFT member begins working at another employer
 - Must begin contributing
- FT 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 in a calendar year is 1 year

Rehired employees – within 24 months EOM

- Applies to full-time and OTRFT
- Must resume participation in the Plan
- A completed, new enrolment form 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
 - Must resume participation in the Plan
 - Applies to full-time and OTRFT

Rehired retired members – under age 65

Full-Time

- Pension payments stop
- Resume participation in the Plan

OTRFT

Choice to:

- continue to receive their pension,
- or suspend pension payments and contribute to the Plan as a member.

Rehired retired members – age 65 - 70

Options available for full-time or OTRFT:

Choice to:

- continue to receive their pension,
- or 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.

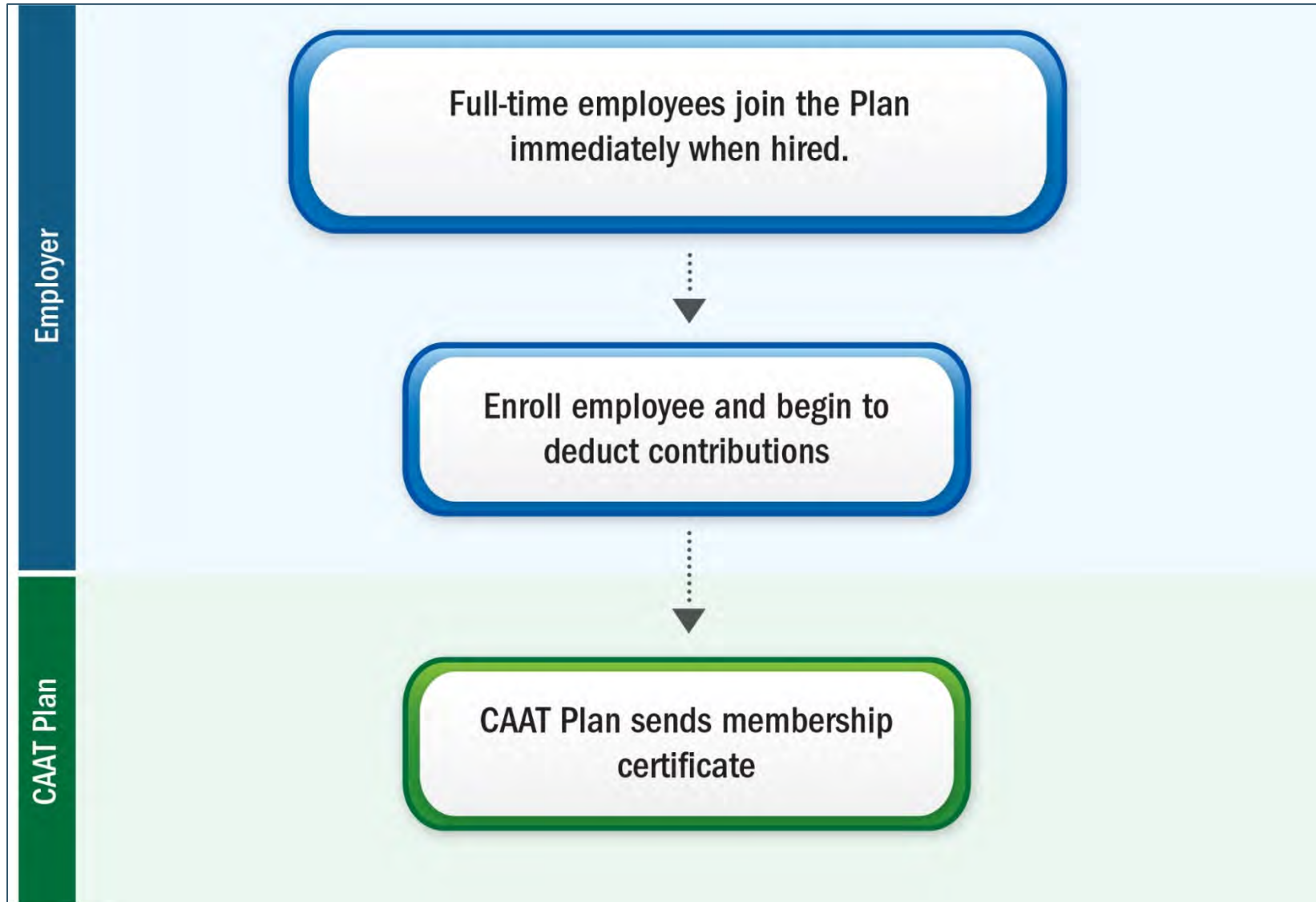
Enrolment eligibility at a glance

	Full-Time	OTRFT
New Hire	Enrol	Choice to enrol
Rehire		
Concurrent	Confirm status	Enrol
During EOM	Enrol	Enrol
After EOM – Deferred	Enrol	Enrol
After EOM – Transfer out	Enrol	Choice to enrol
Retired – under 65	Enrol	Choice to enrol
Retired – 65-70	Choice to enrol	Choice to enrol

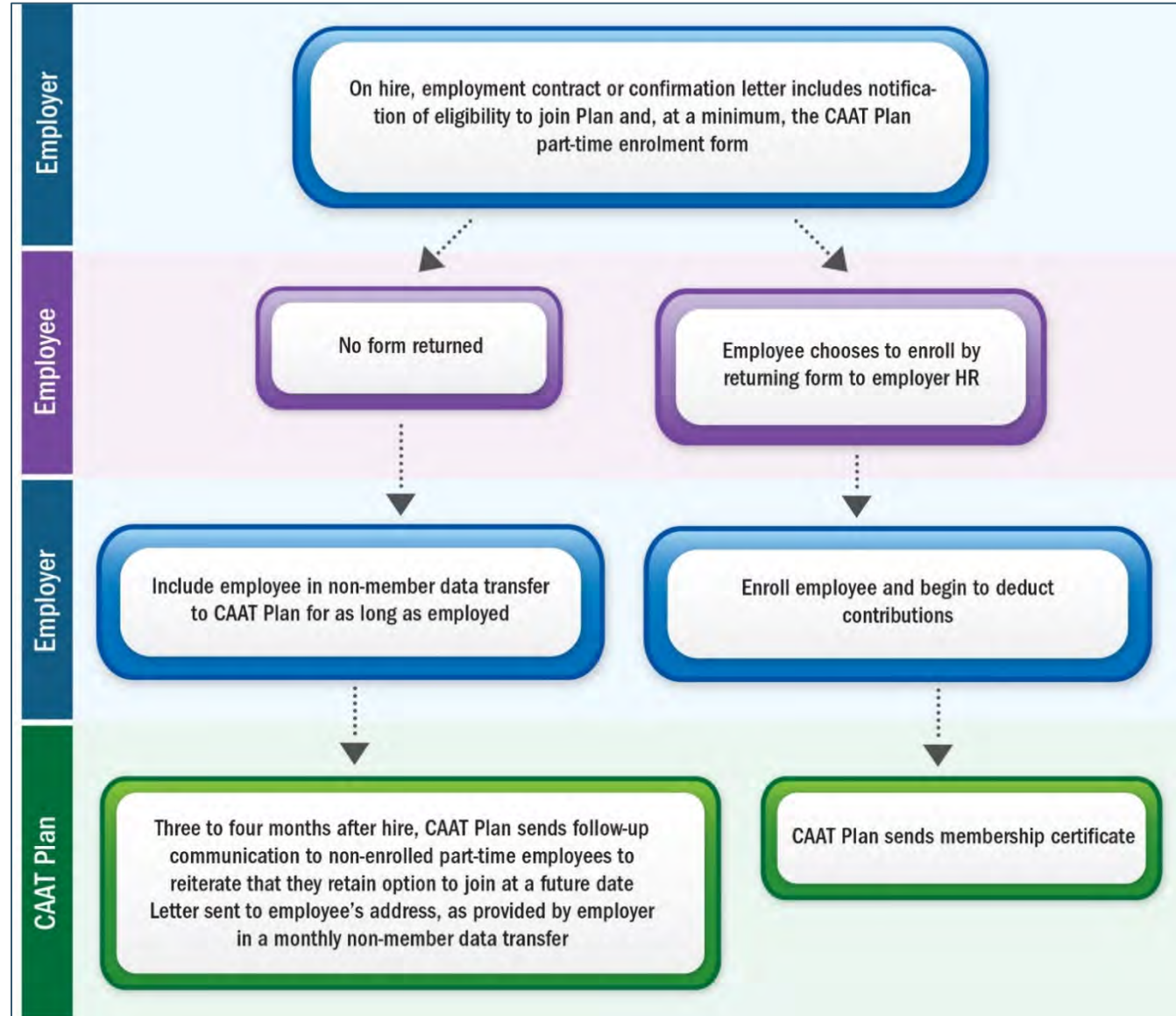


Enrolment process

Enrolment process overview – Full-time



Enrolment process overview – OTRFT



Enrolment process - OTRFT

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

Enrolment process - OTRFT

If the employee decides to enrol:

- Remind them that they cannot opt out
- Submit a signed, completed copy of the Pension Plan Enrolment form

OTRFT enrolment date

31-day window from hire date

- New hires
 - If OTRFT 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 OTRFT 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 benefit 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 forms

- Common missing information:
 - Date of hire
 - Date of birth
 - SIN
 - Incomplete address information
- Missing enrolment forms
 - Identified as missing during DCT
- Using S-DOC: Include form name in subject line

Enrolment Service Level Standards

Send enrolment form 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



DCT change for DBplus

DBplus – 2019 DCT change

- Two Pension Adjustment (PA) fields
 1. DBplus PA
 2. DBprime PA
- Report two PAs for members who switch from OTRFT to full-time (or vice-versa) in one reporting year.



Pro tip

Submit your in-year data
change forms often and
frequently



