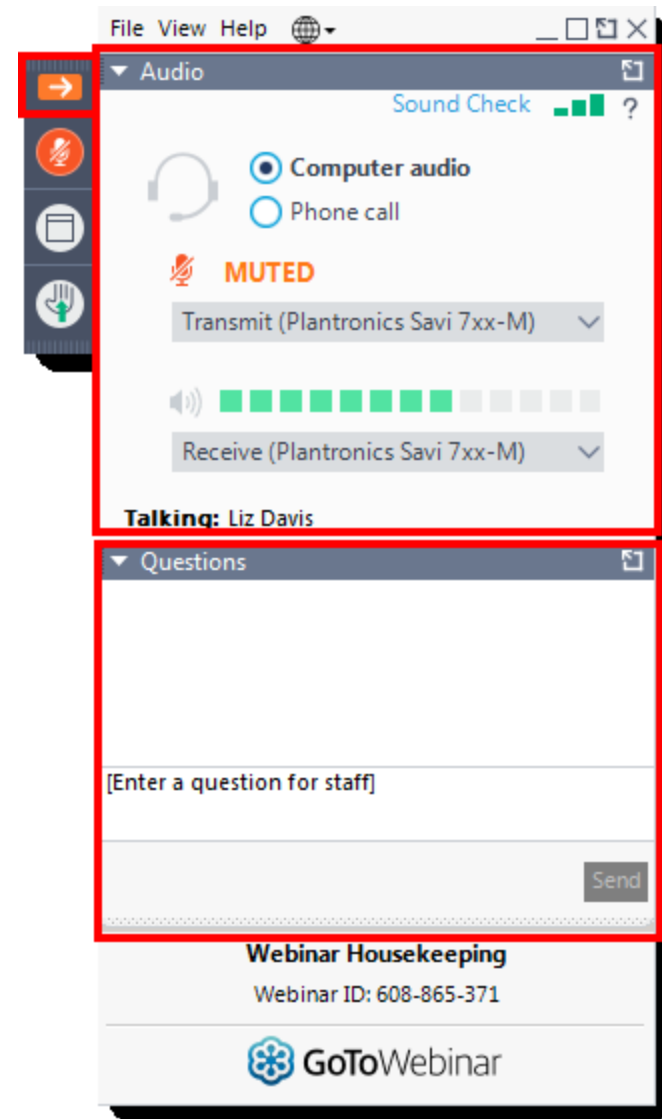


While we wait – audio instructions

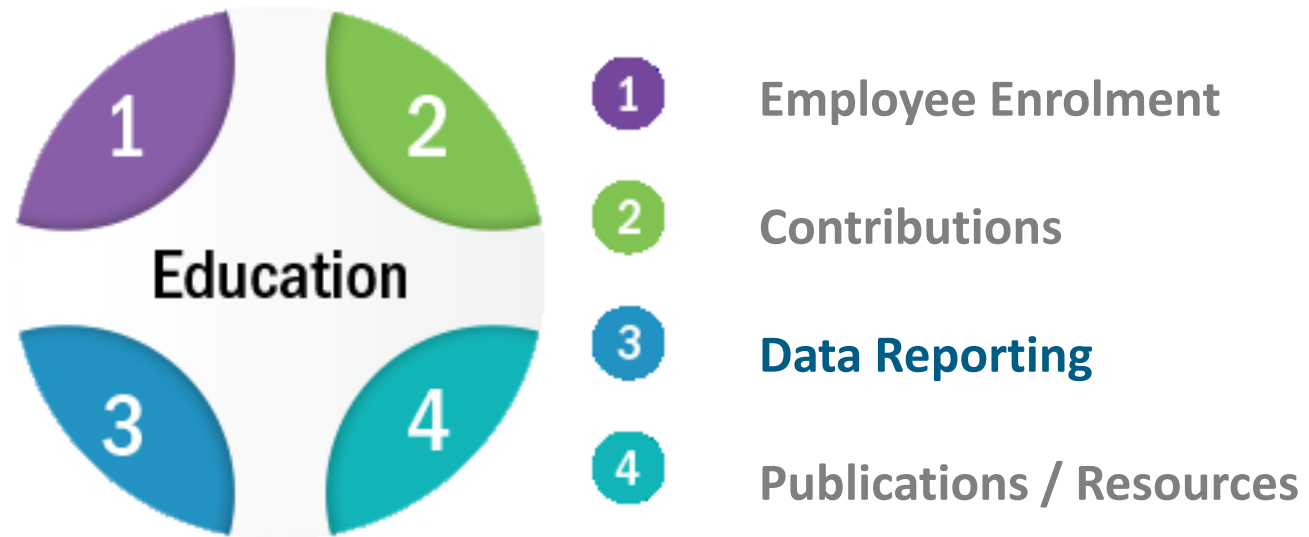
1. Select the *Audio* section of the GoToWebinar control panel
2. Select *Computer audio*
3. To submit a question or comment, type it in the Questions panel





Employer Education Session
May 14, 2020
In-Year Reporting:
Retirement, Termination and Deaths

Employer Education Sessions



Agenda

- Reporting leaves to the Plan using a batch file
- Pension Estimates
- Retirement Process
- Termination Process
- Pre-Retirement Death Process
- Change of Employment Form

Leave Reporting – Batch file

Leave Reporting – Batch File

- Excel form that employers can use in lieu of Leave forms
- Report Leave of Absence or Layoffs
- Submit file to CAAT after you have determined the number of members on leave or layoff – submit file one time only
- Pregnancy/Parental and Statutory leaves should be reported using forms

Leave Reporting – Batch File

Batch file specifications

- SIN
- Member First Name
- Member Last Name
- Plan Design
- Active Period Start Date
- Active Period End Date
- Leave Start Date
- Leave Type
- DBprime Basic Earnings
- DBprime Lump Sum Earnings
- DBprime Lump Sum Comments
- DBprime Contributions
- DBprime RCA Contributions
- DBprime Pensionable Service
- DBplus Earnings
- DBplus Member Contributions
- DBplus Employer Contributions

Retirement - Estimates

Retirement – Estimates

- Pension estimates help members plan for retirement
 - Employers who have DBrime and DBplus members
www.caatpension.on.ca/tools/pension_estimator
 - Employers with DBplus only members
www.dbplus.ca/en/members/pension-estimator/

Where to locate the Pension Estimate form

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'. The main navigation menu is divided into 'Contents' and 'Glossary'. The 'Contents' menu lists various topics, with 'Forms' highlighted. The 'Forms' section is expanded to show a list of form categories: Enrolment forms, Leave, Purchase and Transfer forms, Benefit Application forms, Change of Information forms, Disability forms, Remittance forms, Pension Estimate Request form, and Direct Deposit form. The 'Pension Estimate Request form' is highlighted with a red box, and a link to the 'Pension Estimate Request form' (updated November 2018) is visible below it.

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- Death
- Member/Non-Member monthly data
- Forms**
- Calculators and spreadsheets

- + Enrolment forms
- + Leave, Purchase and Transfer forms
- + Benefit Application forms
- + Change of Information forms
- + Disability forms
- + Remittance forms
- **Pension Estimate Request form**
 - [Pension Estimate Request form](#) (updated November 2018)
- + Direct Deposit form

Where to locate the Pension Estimate form

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About Us | News | Français

Members Retired Members Employers Investments Search...

FAQs for Members

Need an answer to a pension question?
Click the question for answers to some of our most commonly-asked questions.

Do you work part-time or on contract?
[Visit the DBplus page](#) to discover how DBplus maximizes the lifetime pensions of members who work part-time or on contract.

Q. How do I get an estimate of my pension?
If you are an active member you can use our [Pension Estimator](#), with or without your most recent annual statement, to estimate your pension at different dates.
If you are within 5 years of retirement, you can receive up to 3 pension estimates per year directly from the Plan. To do so, complete and sign the [Pension Estimate Request form](#) and fax it to us at 416-673-9028, or scan and email it to member@caatpension.on.ca. The form must be signed by the member requesting the estimate.
If you have a deferred pension in the Plan (you left your pension in the Plan after terminating membership) the Pension Estimator will not produce an accurate estimate for you. Please complete and sign the [Pension Estimate Request form](#) and fax it to us at 416-673-9028, or scan and email it to member@caatpension.on.ca. The form must be signed by the member requesting the estimate.


Q. When can I expect to receive my Annual Statement?
Q. How do I make a pension purchase
Q. Where can I find the Direct Deposit form?

Contact Us

Pension Estimator
Get an estimate of your pension.
Try the estimator

Member News
Your pension remains secure
Annual Webinar on benefit security and the CAAT Plan's continued sustainability
Changes due to COVID-19
Your 2019 Annual Statement is on the way

Pension Estimate Form



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Pension Estimate Request

Note: Date format is dd-mmm-yyyy for all date fields

Use this form to request a pension estimate from the CAAT Pension Plan.
 Complete section B, or C as applicable, depending on your Plan design. All other sections of this form must be completed.
 If you have any questions completing this form, please call 416-673-9000 or Toll Free 1-866-350-2228.
 When it is complete, fax this form to 416-673-9028, or scan and email it to member@caatpension.on.ca.

Employer name _____

A Member information

Last name	First name	Initial
Date of birth	Language preference <input type="checkbox"/> English <input type="checkbox"/> French	Email address
Mailing address		Phone number

Member ID _____ Indicate your current plan design
 DBprime (Complete section B below) OR DBplus (Complete section C below)

B DBprime member (provide your annual salary information)

Please check one of the boxes below

Provide your annual salary for the current year : \$ _____

I give the CAAT Pension Plan permission to request my current salary information from my employer.

I do not wish for the CAAT Pension Plan to contact my employer. Please use my most recent annual salary information and project it forward.

C DBplus member (provide your annual earnings information)

Please check one of the boxes below

Provide an estimate of your annual earnings including overtime. \$ _____

I give the CAAT Pension Plan permission to request my earnings information from my employer.

I do not wish for the CAAT Pension Plan to contact my employer. Please use my most recent earnings information and project it forward.

D Proposed retirement dates (last day of the month you wish to retire)

Please note there is a limit of three pension estimates per member per year, and you must be within five years of retirement age. Retirement dates must be the last day of the month. For example, if you wish to retire in July 2019, enter 31-Jul-2019. Vacation amounts are optional. If you are providing vacation amounts, include dollar amounts for current year vacation entitlement only.

Date: (dd-mmm-yyyy)	Vacation (optional)
_____	\$ _____
Date: (dd-mmm-yyyy)	Vacation (optional)
_____	\$ _____
Date: (dd-mmm-yyyy)	Vacation (optional)
_____	\$ _____

E Member signature

Member signature (required)	Date
-----------------------------	------



Retirement – Process

Retirement – Process

1. **Employer** completes a *Pension Application* form and submits it to the CAAT Plan.
2. **The CAAT Plan** calculates the member's pension and mails the retirement package directly to the member.
3. **The member** returns the completed *Retirement Option Document* with any supporting documentation to the CAAT Plan.
4. **The CAAT Plan** sets up the member's monthly payment, and the member receives it for life.

Retirement – Process

- 3 months in advance of retirement date
 - Send retirement applications to the Plan
- Refer to the [payment schedule](#) in the Employer Manual
- Pension revisions
 - Threshold of \$150 for earnings
 - 2 working days for service for DBprime only

Vacation Pay

- Vacation pay is given to a member for accrued vacation
- If requested by the member
 - Vacation may be pensionable in the year of retirement or termination
 - DBprime member only

Where to locate Retirement forms

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- Forms**
- Calculators and spreadsheets

+ Enrolment forms

+ Leave, Purchase and Transfer forms

- Benefit Application forms

- [Pension Application Smart Form](#) (updated November 2019)
- [Pension Application - PDF version](#) (updated November 2019)
- [Termination Benefit Application Smart Form](#) (updated November 2019)
- [Termination Benefit Application - PDF Version](#) (updated January 2020)
- [Deferred Pension Application](#) (updated December 2017)
- [Allocation of Retroactive Pay to Prior Years](#) (updated November 2018)
- [Death Benefit Application](#) (updated December 2017)
- [Spousal Pension Application](#) (updated December 2017)
- [Children's Pension Application](#) (updated December 2017)
- [Survivor Pension Application - residual refund](#) (updated December 2014)
- [Statutory Declaration of Common-Law](#) (added January 2018)

Termination

Termination

- **Definition**
When a CAAT Plan member leaves their employment at a CAAT employer, before being eligible for an immediate pension.
- At the member's termination date:
 - **DBprime**
 - Less than age 55
 - Does not have age 50 and 20 years of service
 - **DBplus**
 - Less than age 50

Termination – Extension of Membership

- After terminating employment:
 - Members remain in the CAAT Plan for 24 months
- Must terminate employment at all employers before being eligible for pension
- Annual pension statements sent to members during the EOM period

Extension of Membership Options

- Options for members during the 24-month extension:
 - Start working at another CAAT employer
 - Transfer to another employer's pension plan
 - Start pension if become retirement eligible

Extension of Membership Options

- After the 24 month extension, member can choose:
 - Deferred pension
 - Commuted value transfer

Termination – Process

1. **Employer** completes a Termination Benefit Application and submits to CAAT Plan
2. **The CAAT Plan** mails letter to member explaining the 24-month extension
3. **The CAAT Plan** will mail an Option Document directly to the member at the end of the 24-month EOM period
4. **Member** completes the Option Document and forwards it, along with applicable documentation, to the CAAT Plan
5. **The CAAT Plan** processes the benefit payment

Vacation Pay – Reminder

The same rules apply for termination as they do for retirement

- Vacation pay is given to a member for accrued vacation
- If requested by the member:
 - Vacation may be pensionable in the year of retirement or termination
 - DBprime member only.

Where to locate Termination forms

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+ Enrolment forms

+ Leave, Purchase and Transfer forms

- Benefit Application forms

- [Pension Application Smart Form](#) (updated November 2019)
- [Pension Application - PDF version](#) (updated November 2019)
- [Termination Benefit Application Smart Form](#) (updated November 2019)
- [Termination Benefit Application - PDF Version](#) (updated January 2020)
- [Deferred Pension Application](#) (updated December 2017)
- [Allocation of Retroactive Pay to Prior Years](#) (updated November 2018)
- [Death Benefit Application](#) (updated December 2017)
- [Spousal Pension Application](#) (updated December 2017)
- [Children's Pension Application](#) (updated December 2017)
- [Survivor Pension Application - residual refund](#) (updated December 2014)
- [Statutory Declaration of Common-Law](#) (added January 2018)

Members who are not contributing

- Members who are identified on the 2019 DCT as NC (not contributing for a full year)
 - Employer PA will request a last day worked for these members so CAAT can process their termination benefits
 - Please provide last day worked for these members
 - These members will be processed as a special project in the summer



Pre-Retirement Death

Pre-Retirement Death

- All members are entitled to some form of survivor benefit
- Pre-retirement death:
 - Actively contributing members
 - Leaves and Disability
 - Terminated and on an EOM with Plan
 - Deferred members

Death – Survivor Benefits

Paid according to specific order of eligibility		
Ontario/Nova Scotia		Other jurisdictions
1	Eligible Spouse	Eligible spouse
2	Eligible children under age 18	Designated beneficiary
3	Designated beneficiary	Estate
4	Estate	----

Death Application – Process

1. **Employer** completes *Death Benefit Application* and submits it to the CAAT Plan
2. **Employer** submits proof of death with the application form
3. **CAAT** calculates survivor benefits
4. **CAAT** mails the pre-retirement death option package to member's eligible survivor
5. **The eligible survivor** forwards completed, signed Option Document and supporting documentation to CAAT
6. **CAAT** will process payments

Vacation Pay & Pension Adjustment

- Vacation pay is not pensionable in the event of a member's death
- Pension Adjustment is not required in the member's year of death

Where to locate Death Benefit form

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+ Leave, Purchase and Transfer forms

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- [Survivor Pension Application - residual refund](#) (updated December 2014)
- [Statutory Declaration of Common-Law](#) (added January 2018)

Change of Employment Form

Change of Employment form

 **Change of Employment**

Please complete all applicable sections of this form Note: Date format is dd-mmm-yyyy for all date fields

Member is currently earning a pension under: DBprime DBplus Employer Name _____

A Member Information

Last Name	First Name	Initial	Social Insurance Number	Date of Birth
_____	_____	_____	_____	_____

B Change of plan design

Member's plan design has changed

New plan design: DBprime DBplus End date of previous plan design _____ Start date of new plan design _____

C Change of employment information

Member's employment type has changed

New employment type: Full-time OTRFT End date of previous type _____ Start date of new type _____

Member's employee group has changed

Change of employee group: Administration Faculty Support Date of change _____

Corrections to Members' date of hire or enrolment date

Hire Date on File	Revised Hire Date	Enrolment Date on File	Revised Enrolment Date	Date of Change
_____	_____	_____	_____	_____

Change of Employment form

D Earnings, Contributions and Service for DBprime	
<p>Complete if there has been any change to employment information. Provide the basic contributions and earnings information below for the period from January 1st to the workday before the employment change. If you are reporting a change in pensionable earnings for DBprime members, report basic pensionable earnings, excluding any lump sum payments. Refer to the Employer Manual for additional information regarding pensionable earnings.</p>	
Pensionable earnings (excluding any lump sum payments)	\$ _____
Lump sum	\$ _____
Annual salary rate (immediately prior to change)	\$ _____
Basic contributions (does not include purchased leaves)	\$ _____
RCA contributions	\$ _____
Pensionable service (total service, excluding purchased service, used for PA calculation) (5 decimals)	_____

E Earnings and Contributions for DBplus	
T4 earnings	\$ _____
Employee contributions (does not include purchased leaves)	\$ _____
Employer contributions (does not include purchased leaves)	\$ _____

F Employer Authorization		
_____	_____	_____
Employer HR Representative Name	Employer HR Representative Signature	Date

Where to locate Change of Employment form

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- Attraction & Retention

• Return to this page often and ensure you are using the most recent forms.

• Signature fields can not be filled in electronically. Print completed forms for signing.

• Scan completed and signed forms and use [S-Doc](#) to submit them to the Plan.

[French forms](#)

- + Enrolment forms**
- + Leave, Purchase and Transfer forms**
- + Benefit Application forms**
- Change of Information forms**
 - [Change of Employment](#) (updated July 2019)
 - [Member Change of Information](#) (updated February 2018)
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- + Disability forms**
- + Remittance forms**
- + Pension Estimate Request forms**





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