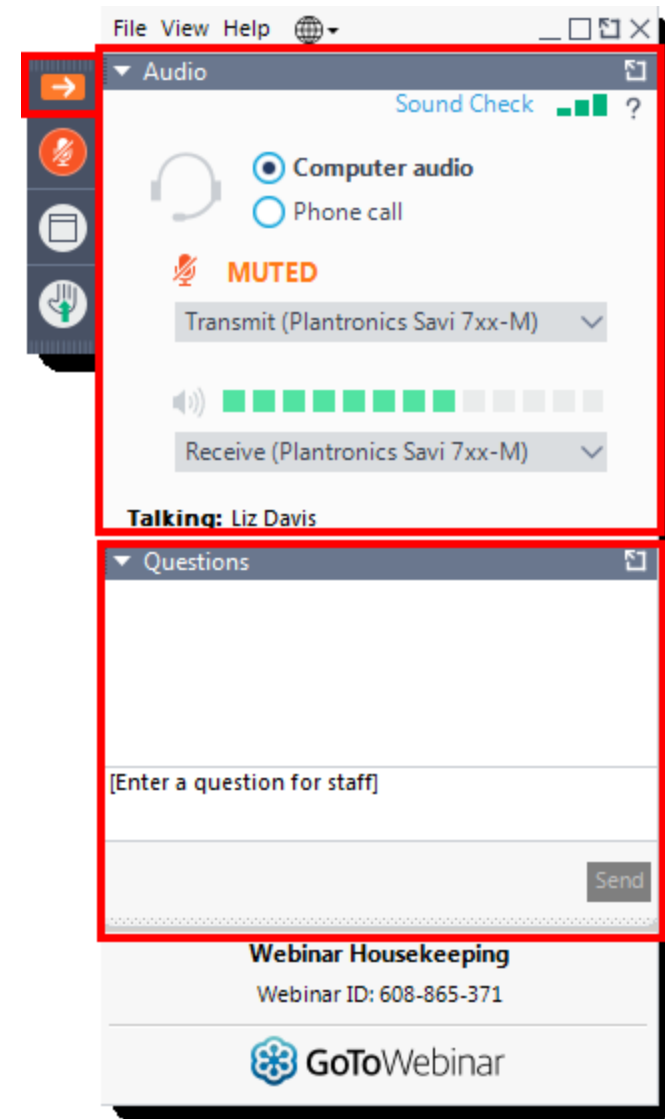


While we wait – audio instructions

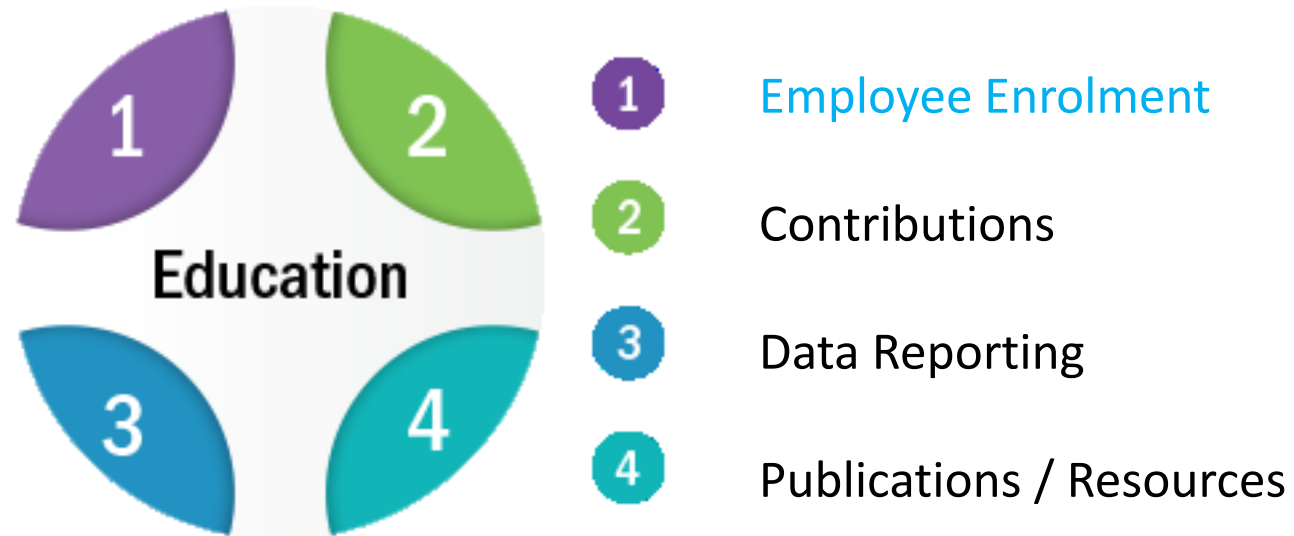
1. Select the *Audio* section of the GoToWebinar control panel
2. Select *Computer audio*
3. To submit a question or comment, type it in the Questions panel





Enrolment Eligibility
June 4, 2020

Employer Education Sessions



Agenda

- Eligibility Rules
- Enrolment Process

Eligibility rules

If a member enrolls, they:

- Build a secure, lifetime pension
- Contribute with every pay
- **Cannot opt out once enrolled**

Eligibility for Enrolment – Employers with DBprime & DBplus

- Employee type
 - Full-time
 - Other than Regular Full-Time (OTRFT)
- Employment Relationship
 - New hire
 - Rehires
 - Concurrent employment

Employers with DBprime and DBplus

New hires - Full-time

- Full-time employees
 - Required to join the Plan immediately upon hire
 - Enrolled in DBprime plan design

Employers with DBprime and DBplus New hires - Other than Regular Full-Time (OTRFT)

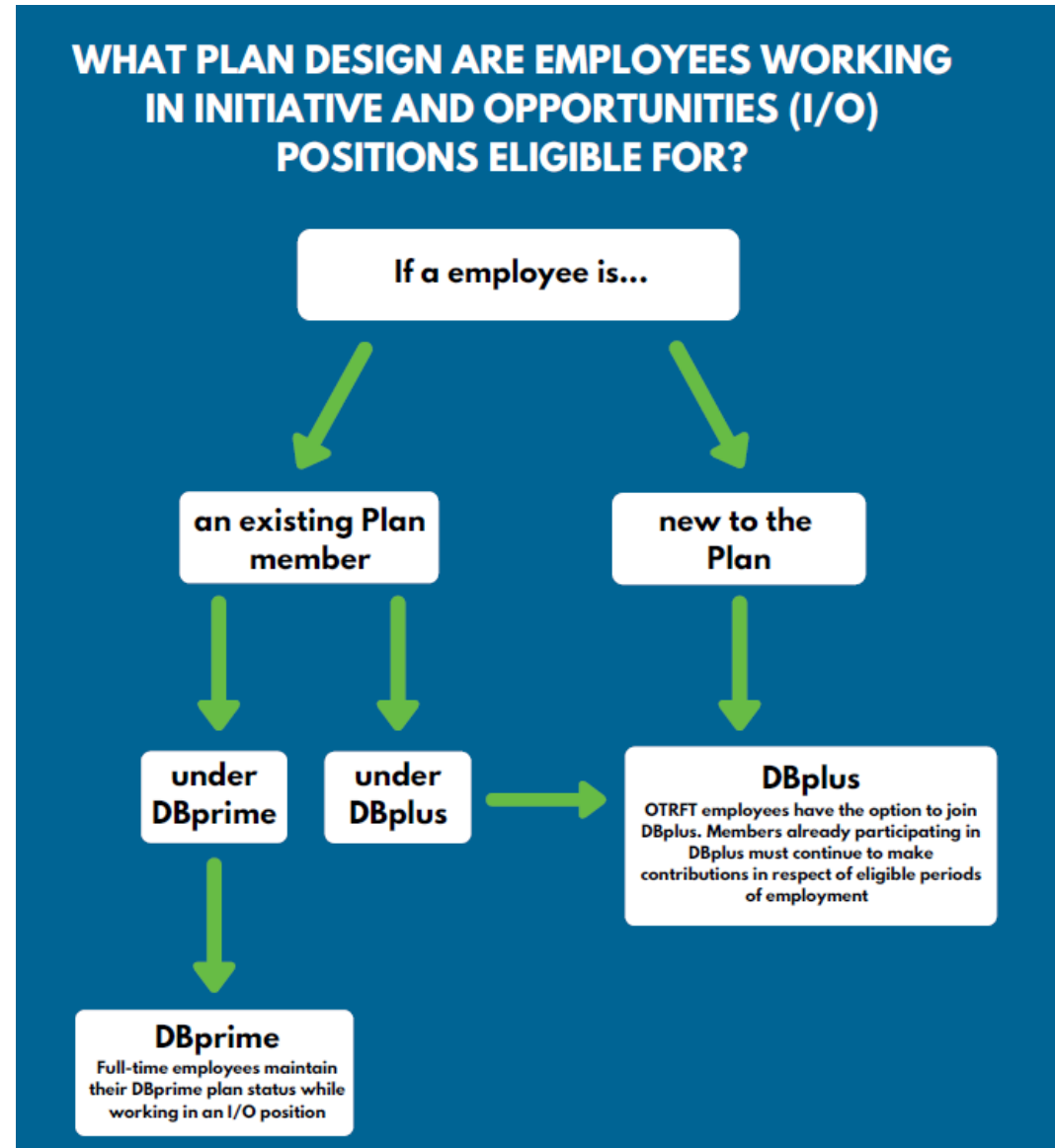
- OTRFT includes:
 - Temporary
 - Contract
 - Part-time employees
 - Student employees
- Can join at any time during employment
- Effective date can't be before effective date of first pay period
- Enrolled in the DBplus plan design

Employers with DBprime and DBplus 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
- I/O are a fixed-term positions and considered OTRFT under the Plan

Employers with DBprime and DBplus

Members hired under Initiatives and Opportunities (I/O) positions



Employers with DBplus Only 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

- Part-time member begins working at another employer
 - Must begin contributing
- Full-time member working at more than one employer at a time
 - Full-time service/contributions at employer A
 - No service/contributions at employer B
 - FT with DBplus-only employer – must contribute in DBplus with employer
- Maximum pension accrued in a calendar year is 1 year
 - DBprime-only or Money Purchase maximum in DBplus

Rehired employees – within 24 months EOM

- Applies to all members
- 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
 - Employers with DBprime and DBplus members
 - Full-time
 - Immediate enrolment
 - OTRFT
 - Choose to join
 - DBplus-only employers – as per eligibility requirements

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 – DBprime and DBplus employers
 - Eligibility criteria apply – DBplus-only employers
- 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

Employers with DBprime and DBplus members

- **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.
- **Employers with DBplus-only members**
 - 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 all members** - 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 process

Enrolment process overview

1. Member and employer complete enrolment form
2. Employer sends enrolment form to the Plan
3. Employer begins deducting contributions
4. 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
 - Websites
 - DBplus Evaluation Tool

Enrolment process – Part time employee

If the employee decides to enrol:

- Remind them that they cannot opt out
- Submit a signed & completed copy of the enrolment form

Part-time enrolment date

31-day window from hire date

- New hires
 - If part-time 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 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

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 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 common-law start date
- 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

