



Service Standards — effective January 1, 2024

Service standards enable the CAAT Pension Plan to complete each transaction at our desired service level. In addition, they:

- Support compliance by adhering to pension regulations
- Promote the delivery of quality service to members and employers
- Ensure mutual understanding of service expectations

Notes:

1. All service standards are in calendar days except where noted.
2. CAAT service standards will apply once complete and correct information is received.
3. CAAT service standards will apply once all applicable supporting documentation is received.
4. Timeliness service standards will be met when 90% of transactions are processed within the specified turnaround time.
5. Reporting will be quarterly or annually unless otherwise noted.

CAAT Pension Plan — Service standards

Select a topic from the list below to view the standards related to that topic.

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If you have any concerns about the service provided by the CAAT Pension Plan, please contact us Toll free at 1-866-350-2228 or locally at 416-673-9000.

Processes	CAAT service standards	Member role	Employer role
Enrolment			
Notice of eligibility to join the Plan, as applicable to employee's status	N/A	N/A	Employer will ensure that employees are informed of their eligibility to join the CAAT Pension Plan
Employee completes Enrolment upon hire <i>Or</i> Employee notifies the employer of the intention to join the Plan, when applicable	N/A	Employee sends completed enrolment to HR	N/A
Employer enrolls new member: Starts contribution deductions and sends Enrolment to CAAT	N/A	N/A	Within 10 business days of member enrolment
CAAT processes enrolment	Within 10 business days of receipt of a signed enrolment	N/A	N/A

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Processes	CAAT service standards	Member role	Employer role
Change of information			
Employer notifies CAAT that there has been a change in employment	N/A	N/A	Within 10 business days of receipt of notification of change
CAAT records member's change of information	Within 10 business days of receipt of signed Change of Information	Member provides CAAT with a signed Change of Information	N/A
Employer notifies CAAT of leave period start date	Within 10 business days of receipt of signed Leave Period application	N/A	Employer reports Leave to CAAT within 10 business days of leave start date.
Employer notifies CAAT of leave period end date	Within 10 business days of receipt of signed Leave Period application	Please see Purchases – Employer-Initiated within six months	Employer reports Leave to CAAT within 10 business days of leave end date.
Employer notifies CAAT of change of plan design	Within 30 days of receipt of Change of Information	N/A	Employer reports change of plan design within 10 business days.

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Processes	CAAT service standards	Member role	Employer role
LTD or workers' compensation (WC) leave			
Employer notifies CAAT that member is going on LTD or WC leave	N/A	N/A	Within 10 business days of the member's LTD or WC leave start date
CAAT records disability start date in system	Within 10 business days of receipt of notification of the start date	N/A	N/A
Employer notifies CAAT that member's LTD or WC leave has ended	N/A	N/A	Within 10 business days of member's return to work
CAAT records disability end in system	Within 10 business days of receipt of notification of end date	N/A	N/A

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Processes	CAAT service standards	Member role	Employer role
Purchases Employer-initiated purchases: Pre-enrolment service; vested or non-vested prior service; or pregnancy/parental leave or unpaid leave of absence — After six months from the leave end date			
DBPrime or DBplus Purchase Application completed by employer and member	N/A	Member completes applicable sections and signs form	Employer completes <i>Request</i> form and sends to CAAT within 60 days
CAAT forwards purchase option document to the member	Within 30 days of the request with completed paperwork (<i>Online process available via member self-service for quicker results</i>)	N/A	N/A
Member returns election form and provides funds for payment	N/A	Funds received within 90 days of service purchase calculation	Funds received within 90 days of service purchase calculation
Purchase posted and confirmation sent to member	Within 30 days of receipt of funds	N/A	N/A

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Processes	CAAT service standards	Member role	Employer role
Purchases Employer-initiated purchases: Pregnancy/parental leave or unpaid leave of absence — Within six months of the leave end date. It is the employer’s responsibility to ask the member if they wish to pay for the period of leave via payroll deductions. If the member opts for a lump-sum payment at the end of the leave, follow the guidelines in the table.			
Member returns election form and provides funds for payment	N/A	Funds received within 6 months of a leave end date	Funds received within 6 months of a leave end date
Purchase posted	Within 30 days of receipt of funds	N/A	N/A

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Processes	CAAT service standards	Member role	Employer role
Purchases Member-initiated purchases and transfers (in relation to service with CAAT or another RPP).			
DBPrime or DBplus Purchase Application received, and completed by member and employer	N/A	Complete member sections as applicable	Complete employer sections as applicable
CAAT forwards purchase option document to the member	Within 30 days of receipt of the completed application	N/A	N/A
Member returns election form and provides funds for payment	N/A	Funds received within 90 days of service purchase calculation	N/A
Purchase posted and confirmation sent to a member	Within 30 days of receipt of funds	N/A	N/A

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Processes	CAAT service standards	Member role	Employer role
Pension estimates			
Estimate processed	Within 30 days of completed request <i>(Online process available via member self-service for quicker results)</i>	Member completes pension estimate request form and sends to CAAT	Employer provides current salary rate for full-time members or T4 earnings for OTRFT members if requested within 10 business days

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Processes	CAAT service standards	Member role	Employer role
Death — Pre-retirement death			
Employer notifies CAAT of death — provides completed Death Benefit Application and supporting documents	N/A	N/A	Within 10 business days of notification of death
A death benefit package sent	Within 15 business days of receipt of notification of death	N/A	N/A
Death benefit processed	Within 5 business days of receipt of complete information	A surviving spouse has 90 days to complete	N/A

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Processes	CAAT service standards	Member role	Employer role
Death — Post-retirement death			
CAAT notified of the death by family, next of kin, fund custodian, or employer	N/A	Next of kin or fund custodian notifies CAAT	If notified of the death, notifies CAAT immediately upon notification
A death benefit package sent	Within 15 business days of receipt of notification of death	N/A	N/A
Death benefit processed	Within 5 business days of receipt of complete information	A surviving spouse has 90 days to complete	N/A

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Processes	CAAT service standards	Member role	Employer role
Termination			
Employer notifies CAAT of termination — provides completed Termination Benefit Application and supporting documents	N/A	N/A	<i>Paper or Portal submission:</i> Within 10 business days of termination of employment <i>Payroll-Based Reporting:</i> Within 10 business days of termination of employment or the next payroll upload
Extension of Membership letter sent to a member	Within 30 days of receipt of notice of termination	N/A	N/A
Termination options package sent	Options provided to member within 30 days following termination of membership	N/A	N/A
Termination benefit processed	Within 15 business days of receipt of completed documents	N/A	N/A

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Processes	CAAT service standards	Member role	Employer role
Retirement			
Employer notifies CAAT of retirement — provides completed <i>Pension Application</i> and supporting documents	N/A	N/A	At least 90 days prior to retirement, or if not known in advance, five business days after notification
Retirement options package sent	Within 30 days of receipt of completed documents	N/A	N/A
Retirement benefit processed	Within 5 business days of receipt of the completed information	N/A	N/A

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Processes	CAAT service standards	Member role	Employer role
Marriage breakdown			
<i>*Applicable to Ontario jurisdiction only. Please contact CAAT for additional details on jurisdictions outside Ontario.</i>			
CAAT receives FSRA Form FL-1 from a member or spouse/former spouse to initiate a process	N/A	As applicable	N/A
CAAT calculates Family Law Value (FLV) and sends it to both spouses using one of: <ul style="list-style-type: none"> Form FL-4B (active) Form FL-4D (former) Form FL-4E (retired) 	Within 60 days of receiving all required documentation	N/A	N/A
Former spouse informs CAAT that pension is to be divided by submitting: <ul style="list-style-type: none"> Form FL-5 (active — transfer of FLV) Form FL-6 (retired — a division of retired member's pension) 	N/A	As applicable	N/A
CAAT administers the former spouse's decision: <ul style="list-style-type: none"> Form FL-5 (lump-sum transfer must occur) Form FL-6 (payment of former spouse's share of pension must begin) 	Within 60 days of receiving all required documentation	N/A	N/A

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Processes	CAAT service standards	Member role	Employer role
Payroll-Based Reporting			
Bi-weekly Data Submission	N/A	N/A	Load, validate, and post data within 5 business days after the end of the payroll period
Monthly Data Submission	N/A	N/A	Load, validate, and post data by the 20 th of the month following the month end
Annual Data Submission			
Release of DCT to applicable employers	By February 1	N/A	N/A
Employers submit complete DCT data to CAAT	N/A	N/A	By March 7 of each year
Annual Payroll-based reporting	N/A	N/A	Loads, validates, and posts data by January 20 of each year
Follow-up on Data queries	Refer to Annual Statement Project Timelines	N/A	Refer to Annual Statement Project Timelines
Annual Statement Production			
Distribute annual statements to members	Annual statements to be delivered: 95% by May 31 of each year 100% by June 30 of each year	N/A	N/A
Contributions Remittance and Reconciliation			
Contribution Remittance	N/A	N/A	To be remitted by the 20 th of the month following the contribution month end
Initial contribution reconciliation/other contribution reports sent to employers	By March 31 st	N/A	N/A
Employers confirm or revise Summary of Pension Contributions and return to CAAT	N/A	N/A	14 calendar days after receipt of report

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Member Contact	CAAT service standards
Email or My Pension message	Response within two business days
Telephone	85% of calls are answered within 90 seconds
Voicemail response	Response by next business day

Employer Contact	CAAT service standards
Email or Portal Correspondence	Response by next business day

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