



Treatment of leaves under DBplus

The treatment of leaves of absence under DBplus depends on the type of leave and employment event. Contribution requirements and options for various employment events under DBplus standard terms are set out in the table below. Any agreed upon non-standard terms would be set out in the employer’s Memorandum of Agreement (MOA) or Participation Agreement.

Employment event	Member contributions	Employer contributions
Statutory leaves ⁽¹⁾:		
Contribute during leave	Yes - on deemed earnings, unless the member chooses not to contribute during the period	Yes - if the member chooses to contribute during the period
Purchase after leave ⁽²⁾	Choice - on deemed earnings	Yes - If leave is purchased within six months of a member returning to work. After six months purchase is 100% member funded.
Non-statutory leaves (unpaid):		
Purchase after leave ⁽²⁾	Choice - pays for both member and employer contributions and based on deemed earnings	None
Paid leaves:		
Contribute during leave	Yes - on actual earnings received during leave	Yes
Periods of layoff during which recall rights exist:		
Contribute during layoff	No - no pension accrual	None
Purchase after layoff ⁽²⁾	Choice - pays for both member and employer contributions and based on deemed earnings	None
Paid sick leave / Short Term Disability (STD):		
Contribute during leave	Yes - on actual sick pay earnings the member receives from the employer during leave	Yes

Employment event	Member contributions	Employer contributions
Long-term disability (LTD):		
LTD after joining CAAT	Choice - on actual LTD earnings received	Yes - if the member chooses to contribute
LTD prior to joining CAAT	Same	Same
Workers' compensation:		
Ontario: During first 12 months	Waived - on deemed earnings ⁽³⁾	Waived ⁽³⁾
Ontario: After 12 months	Choice - on Workers' Compensation earnings	Yes - if the member chooses to contribute
Other jurisdictions	Choice - on Workers' Compensation earnings	Yes - if the member chooses to contribute

⁽¹⁾ Statutory leaves are as defined under employment standards legislation applicable to the member, but contribution requirements or purchasing options will be based on those shown here.

⁽²⁾ Voluntary. If a purchase is made within six months, the cost is based on what contributions would have been made to the Plan during the period of leave. Purchases made after six months are fully paid for by the member and the amount of benefit credited will be subject to a purchase adjustment factor, based on how close the member is to age 65.

⁽³⁾ Contributions waived per requirement under applicable legislation.



250 Yonge Street
 Suite 2500, P.O. Box 40
 Toronto ON M5B 2L7

Toll Free: 1.866.350.2228
Phone: 416.673.9000