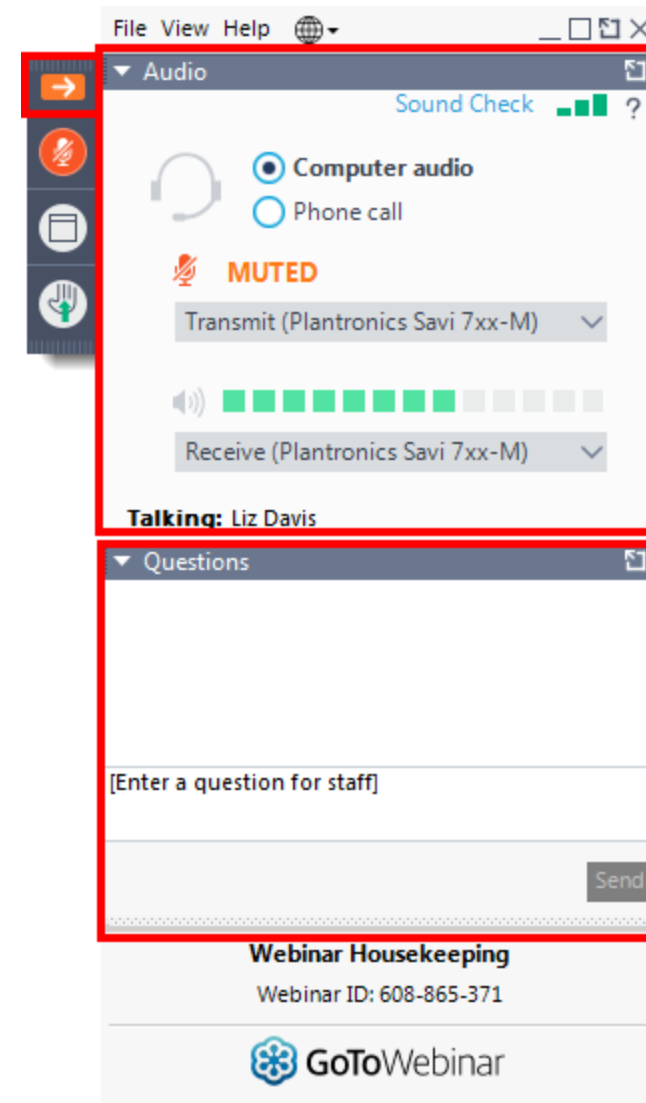


# While we wait – audio instructions

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



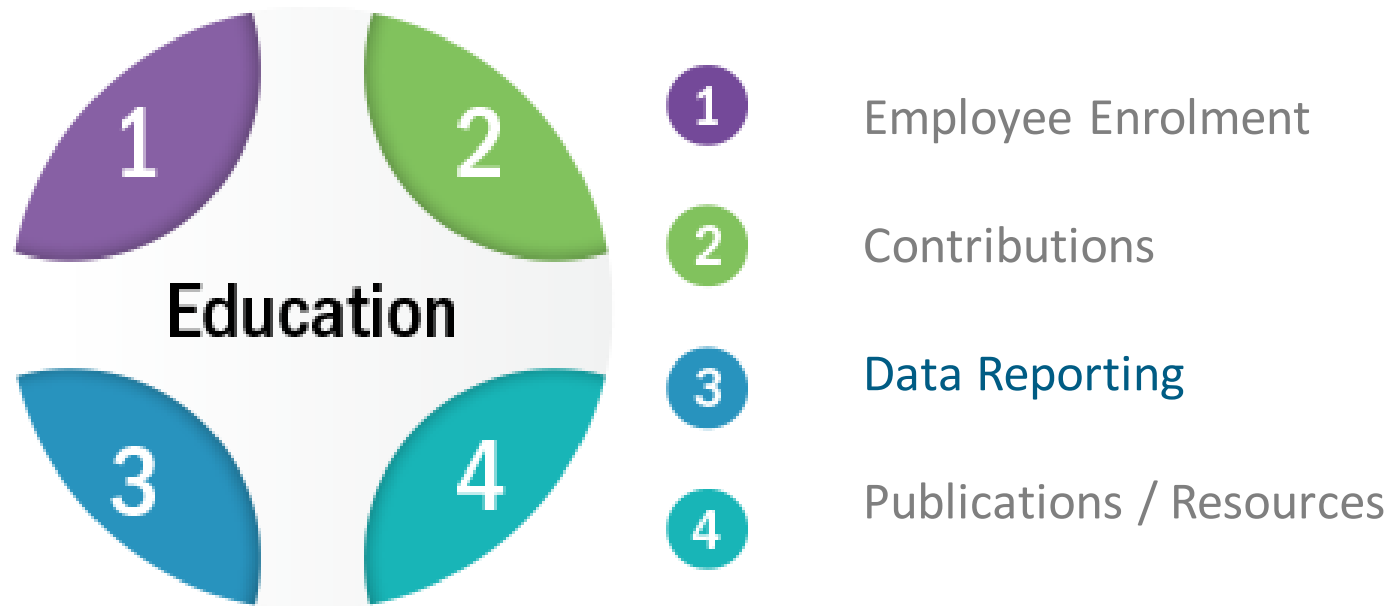


**In-Year Reporting –  
DBplus employers**  
Retirement, Termination,  
Pre-Retirement Death, Long-Term  
Disability and  
Change of Employment

May 5, 2022



# Employer Education Sessions





# Agenda

1. Retirement
2. Termination
3. Pre-Retirement Death
4. Long-Term Disability
5. Change of Employment Form

A group of people is seated around a table, with their arms and hands visible. A large white rectangular overlay covers the center of the image, featuring the word "Retirement" in a bold, blue, sans-serif font. The background shows various clothing items like a blue shirt, a white shirt, and a patterned shirt.

# Retirement

# Retirement – Process

1. Employer completes the *Pension Application* process via PAL, or reports the change in status on the Payroll Based Reporting file
2. CAAT 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 CAAT via My Pension or by mail
4. CAAT sets up the member's monthly payment, and the member receives it for life

## Retirement – Process

- 3 months in advance of retirement date
  - Complete retirement process through PAL
- Refer to the [payment schedule](#) in the Employer Manual
- Pension revisions
  - Threshold of \$140 in total member and employer contributions

## Last Day Worked and Retirement Dates

**Last day worked** = last day for which a member is paid for their work with employer

**Retirement Date** = last day of the month in which member last contributes to the Plan



# Pension application process

- Select “Pension application” to start the process

The screenshot shows a web application interface. On the left is a vertical navigation menu with the following items: 'Mother Ribbon' (with a dropdown arrow), 'Quick Search' (with a search icon), 'Dashboard', 'Find a member', 'Message centre', 'Document centre', 'Member enrolment', 'Change of employment', 'Termination of employment', and 'Pension application' (highlighted in green). The main content area is divided into two sections. The top section is titled 'Start a pension application' in large blue text, with the subtitle 'Report a member's upcoming retirement, and start their pension' below it. The bottom section is titled 'Find a member' and contains four input fields: 'Social Insurance Number:' (with a calendar icon), 'Member ID:', 'First name:', and 'Last name:'.

# Pension application process

- After selecting the member, you will be directed to the “Pension application” page
- Here, you can start the retirement process

## Pension application

Use to confirm a member's intention to retire.

Member ID: ██████████      Current Plan design: DBprime      Jurisdiction of employment: ON

---

### Member employment information

Last day worked       Retirement date (must be the last day of the month)

---

### Member personal information

First name       Middle initial

Last name       Social Insurance Number

Date of birth

# Pension application process - Save

- Once successfully saved, you will be redirected to the dashboard
- Here, you can view the process in both the “Recent activity” and “Transactions in process” sections
- You can also retrieve the form from the “Transactions in process” section
- Saved transactions in process are purged after 45 days

## Recent activity

Start time	Activity
13-Jan-2021 03:33 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to Marsha mpattest1
13-Jan-2021 03:33 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to Marsha mpattest1
13-Jan-2021 03:33 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to Marsha mpattest1

[View all activities](#)

## Transactions in process

In progress	Member name	Type of transaction
8006	ciUZDhNx PfssS	Pension Application
8006	ciUZDhNx PfssS	Change of information

[View all in process](#)

# Pension application process - Submit

- Once submitted, you can view this submission on the dashboard under the “Recent activity” and “Transactions sent to CAAT” sections

## Recent activity

Start time	Activity
13-Jan-2021 03:37 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to CAAT
13-Jan-2021 03:37 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to CAAT
13-Jan-2021 03:37 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to CAAT
13-Jan-2021 03:37 AM	115286 - ciUZDhNx PfssS- Pension Application Form Assigned to CAAT

[View all activities](#)

## Transactions sent to CAAT

Submitted	Case number	Tracking ID	Member name	Type of transaction
8006	CA0012138	1855310	ciUZDhNx PfssS	Pension Application
8006	CA0012138	1855310	ciUZDhNx PfssS	Pension Application
8006	CA0012138	1855310	ciUZDhNx PfssS	Pension Application

[View all sent](#)

# Pension application process – Revision

- If a revision is needed, open the original application sent to CAAT
- Under the Revise information section, check, “Are you reporting a data change?” and update the applicable information
- Revisions through PAL can be made up to May 31st of the year following date of retirement

## Revise information

Are you reporting a data change?

Revision of	Revision date
5402	24-Apr-2022
Employer HR representative initials	
<input type="text"/>	

A group of people is seated around a table, their arms and hands visible. A large white rectangular overlay covers the center of the image, with the word "Termination" written in a bold, blue, sans-serif font. A blue diagonal bar is positioned at the bottom of the white overlay.

# Termination

## What is termination?

- When a CAAT Plan member leaves their employment at a CAAT employer, before being eligible for an immediate pension.
  - Member's age is less than age 50 at termination date

## Termination – Extension of Membership (EOM)

- 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:
  1. Start working at another CAAT employer
  2. Transfer to another employer's pension plan (if they accept the transfer)
  3. Start pension if they become retirement eligible

# Extension of Membership Options

- After the 24-month extension, member can choose:
  1. Deferred pension
  2. Commuted value transfer
    - To personal locked-in retirement savings vehicle
    - Another employer's pension plan (if they accept the transfer)

# Termination – Process

1. Employer completes the *Termination of Employment* process through PAL, or reports the change in status on the Payroll Based Reporting file
2. CAAT mails letter to member explaining the 24-month extension of membership period
3. CAAT 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 CAAT via My Pension or by mail
5. CAAT processes the benefit payment

## Last day worked and termination date

**Last day worked** = last day for which a member is paid for their work with employer

**Termination date** = last day of employment with the employer

# Termination of employment process

- Select “Termination of employment” to start the process.

The screenshot shows a web application interface. On the left is a vertical navigation menu with the following items: 'Mother Ribbon' (with a dropdown arrow), 'Quick Search' (with a search icon), 'Dashboard', 'Find a member', 'Message centre', 'Document centre', 'Member enrolment', 'Change of employment', and 'Termination of employment' (highlighted in green). The main content area is divided into two sections. The top section has a large blue heading 'Start a termination of employment' and a subtitle 'Report a member's termination of employment'. The bottom section is titled 'Find a member' and contains a large empty text input field. Below this are two smaller input fields: 'Social Insurance Number:' with a small icon to its right, and 'Member ID:'.

# Termination of employment process – Payroll Based Reporting (PBR) template

- Termination status can be reported on the PBR file by filling in the appropriate columns
- DR\_Input tab (Demographic Record)
  - ESTATUS (Employment Status)
  - ESTATUS\_EDATE (Employment Status effective date)

	A	B	C	D	E	F	G	H	AF	AG
1	<b>EMPNO</b>	<b>SIN</b>	<b>FNAME</b>	<b>LNAME</b>	<b>MNAME</b>	<b>DOB</b>	<b>SEX</b>	<b>LANG</b>	<b>ESTATUS</b>	<b>ESTATUS_EDATE</b>
2	112233	987654321	First	Last		1/5/1975	F	E	TER	3/9/2022

- PR\_Input tab (Payroll Record)
  - Complete the green fields

	A	B	C	D	E	F	G	H	I
1	<b>EMPNO</b>	<b>FNAME</b>	<b>LNAME</b>	<b>FDATE</b>	<b>TDATE</b>	<b>PENEARN</b>	<b>ANNUALRATE</b>	<b>D2_EECONTRIB</b>	<b>D2_ERCONTRIB</b>
2	112233	First	Last	3/1/2022	3/9/2022	\$2,600.00		\$182.00	\$182.00



A group of people is seated around a table, with their arms and hands visible. A large white rectangular box is overlaid on the image, containing the text 'Pre-Retirement Death'. The background shows various clothing items like a blue shirt, a white shirt, and a patterned shirt.

# **Pre-Retirement Death**



## Pre-Retirement Death

- CAAT pays a pre-retirement death benefit if the member dies before they retire

# Pre-Retirement Death – Survivor Benefits

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

# Pre-Retirement Death Application – Process

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

## Pension Adjustment

- Pension Adjustment is not required in the member's year of death

# Where to find *Death Benefit* application

The screenshot displays the 'EMPLOYER MANUAL' for the CAAT Pension Plan, a resource for administrators. The page features a 'Contents' sidebar on the left and a main content area on the right. The sidebar lists various topics, with 'Forms' at the bottom. The main content area is titled 'Benefit Application forms' and lists several application forms with their respective update dates. The 'Death Benefit Application' (updated December 2021) is highlighted with a green border.

**caat**  
PENSION PLAN

**EMPLOYER MANUAL**  
A resource for CAAT Plan administrators

**Contents**

- Welcome
- Getting Started
- NEW** What's New
- Income Tax
- Enrolment
- Contributions, Service and Earnings
- Leaves and Pension Purchases
- Transfers
- Disability
- Marriage Breakdown
- Termination
- Working past age 65
- Retirement
- Death
- Member/Non-Member monthly data
- Payroll-Based Reporting (PBR)
- Forms**

**Benefit Application forms**

- [Pension Application Smart Form](#) (updated January 2022)
- [Pension Application - PDF version](#) (updated December 2021)
- [Termination Benefit Application Smart Form](#) (updated January 2022)
- [Termination Benefit Application - PDF Version](#) (updated February 2022)
- [Deferred Pension Application](#) (updated July 2020)
- [Allocation of Retroactive Pay to Prior Years](#) (updated December 2021)
- [Death Benefit Application](#)** (updated December 2021)
- [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)

A group of people is seated around a table, with their arms and hands visible. A large white rectangular overlay is positioned in the center of the image, containing the text 'Long Term Disability (LTD)' in a bold, blue, sans-serif font. The background shows various clothing items like blue shirts, a patterned shirt, and a light blue shirt.

# Long Term Disability (LTD)

# Disability

- Members on disability leaves have a choice to contribute or not\*
- Contributions are based on actual disability income received
  - If member chooses to contribute, the employer must also contribute at the applicable rate
  - If member chooses **not** to contribute, they cannot elect to contribute at a later date
  - Member may choose to stop contributing at any time

\*Members receiving benefits under Ontario's Workplace Safety and Insurance Act do not contribute to DBplus during the first 12 months and will continue to earn a pension during this period.

# Member events – Disability – Process

- Employer completes applicable *START Notice & Election* form and submits via Message Centre (must contain member's election)
- CAAT will update the member's record
- If member elects to contribute the employer collects member's contributions and submits member's and employer's contributions to CAAT
- Upon return from Disability or if Member elects to stop contributing, Employer completes a *STOP Notice & Election* form and submits via Message Centre (must contain member's election)
- CAAT will update the member's record



# Where to find the disability forms



The screenshot shows the CAAT Employer Manual website interface. On the left is a 'Contents' sidebar with a list of topics. The 'Forms' category is highlighted. On the right, the main content area shows the 'French forms' section expanded to 'Disability forms', which is highlighted with a green box. Below this are several links to specific forms with their update dates. At the bottom of the main content area, the 'Remittance forms' section is partially visible.

**Contents**

- Welcome
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- Death
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- Payroll-Based Reporting (PBR)
- Forms**
- Calculators and spreadsheets
- Attraction & Retention

**French forms**

- + Enrolment forms
- + Leave, Purchase and Transfer forms
- + Benefit Application forms
- + Change of Information forms
- **Disability forms**
  - [DBprime Members - Notice of LTD/WSIB](#) (updated October 2017)
  - [DBprime Members - Notice of WSIB Partial Disability Benefit](#)
  - [DBplus Members - START Notice & Election form LTD and WCB](#) (updated December 2021)
  - [DBplus Members - STOP Notice & Election form](#) (updated November 2020)
  - [DBplus Members - START form Workplace Safety and Insurance Board \(WSIB\)](#) (updated November 2020)
  - [DBplus Members - Contribution Election form Workplace Safety and Insurance Board \(WSIB\)](#) (updated November 2020)
- + Remittance forms



A group of people is seated around a table, their arms and hands visible. A large white rectangular area is superimposed over the center of the image, containing the text 'Change of Employment' in a bold, blue, sans-serif font. The background shows various clothing items like a blue shirt, a white shirt, and a patterned shirt.

# Change of Employment

# Change of Employment information – Process

1. Employer reports the change of employment information on the Payroll Based Reporting file.
  - Alternatively, Employer can complete a *Change of Employment form* found in the Employer Manual
2. Employer uploads, validates and posts the PBR file via PAL
  - Training was provided via webinar on February 17, 2022
    - [Download the slides - Payroll Based Reporting \(PBR\) in PAL](#) (PDF)
    - [Video recording of the session](#) (YouTube)
3. Changes will be updated in CAAT's administration system and immediately accessible to your members in My Pension

# Where to find *Change of Employment* form

The screenshot displays the CAAT Employer Manual website. The top left features the CAAT Pension Plan logo, and the top right shows the 'EMPLOYER MANUAL' title with the subtitle 'A resource for CAAT Plan administrators'. A 'Contents' sidebar on the left lists various topics, with 'Forms' highlighted at the bottom. The main content area is titled 'Forms' and lists several categories of forms, each with a plus sign icon. The 'Change of Information forms' category is expanded, showing three links: 'Change of Employment (updated December 2021)', 'Member Change of Information (updated February 2022)', and 'Retired Member Change Request (updated March 2022)'. Other categories include Enrolment forms, Leave, Purchase and Transfer forms, Benefit Application forms, Disability forms, Remittance forms, Pension Estimate Request form, and Direct Deposit form.

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**Forms**

- + Enrolment forms
- + Leave, Purchase and Transfer forms
- + Benefit Application forms
- Change of Information forms**
  - [Change of Employment](#) (updated December 2021)
  - [Member Change of Information](#) (updated February 2022)
  - [Retired Member Change Request](#) (updated March 2022)
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- + Remittance forms
- + Pension Estimate Request form
- + Direct Deposit form





PENSION PLAN