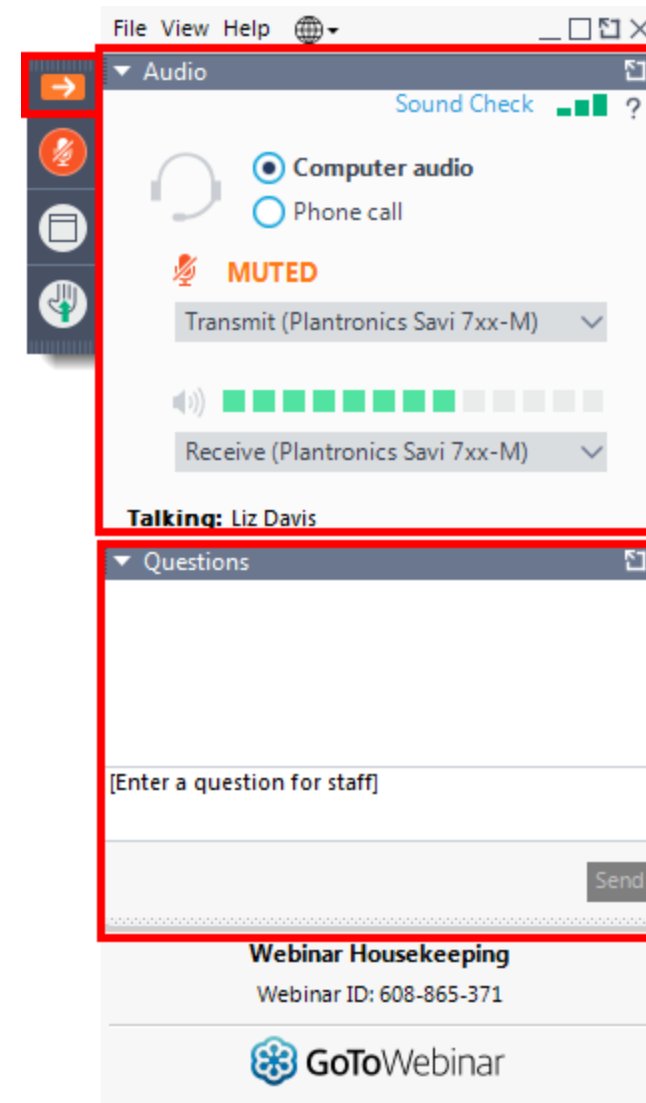


While we wait – audio instructions

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



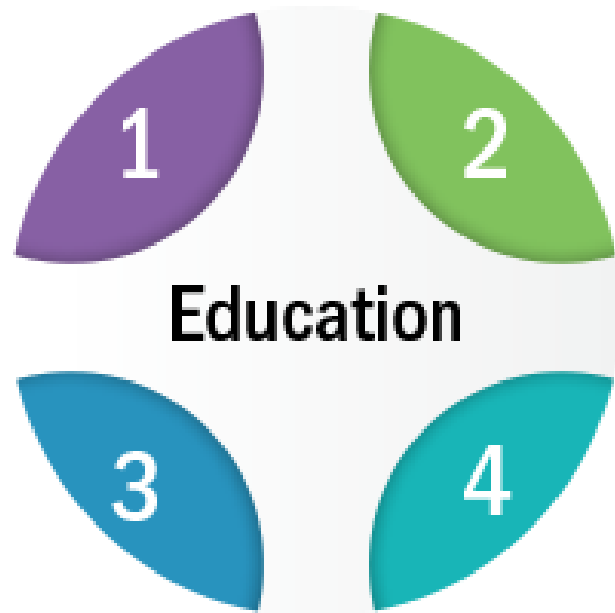


In-Year Reporting:
Retirement, Termination, Pre-
Retirement Death, Long-Term
Disability and Change of
Employment

May 5, 2022



Employer Education Sessions



1

Employee Enrolment

2

Contributions

3

Data Reporting

4

Publications / Resources



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 patterned shirt, and a light blue shirt.

Retirement

Retirement Eligibility

- DBprime members
 - Age 55 or over
 - Age 50 and 20 years of service
- DBplus members
 - Age 50 or over
- Members with both DBprime and DBplus
 - Age 50 or over

Retirement – Process

1. Employer completes the *Pension Application* process via PAL
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
 - DBprime - Threshold of \$150 for earnings
 - DBprime - 2 working days for service
 - DBplus – member and employer contributions of \$140

Vacation Pay – DBprime members only

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

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	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 area is superimposed over the center of the image, containing the word "Termination" in a bold, blue, sans-serif font. The background image shows various clothing items like blue shirts, a patterned shirt, and a light blue shirt. A solid blue diagonal bar runs across the bottom right corner of the white overlay.

Termination

What is termination?

- When a CAAT 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 (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
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

Vacation Pay - DBprime members only

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 termination

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:'.



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 'Pre-Retirement Death' in a bold, blue, sans-serif font. 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 available
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

Vacation pay & pension adjustment

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

Where to find *Death Benefit Application*

A screenshot of the CAAT Employer Manual website. The left sidebar shows a 'Contents' menu with various topics, and the 'Forms' section is highlighted. The main content area shows a list of 'Benefit Application forms', with 'Death Benefit Application' highlighted by a green box.

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 area is overlaid on 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

- A member on disability or who is in receipt of earnings under Workers' Compensation (WC) benefits:
 - Stops contributing to the Plan
 - Continues to accrue pensionable service and related benefits based on their deemed earnings
- A member receiving a partial loss of earnings benefit under the *Workplace Safety and Insurance Act* (Ontario):
 - Continues to accrue pensionable service and related benefits based on the member's deemed earnings for the first 12 months the member receives these benefits.

After the 12-month contribution waiver period, a member receiving a partial loss of earnings benefits is:

- Required to resume contributing to the Plan based on their Contributory Earnings actually being received
- The member's employer will also make the required employer contributions in respect of that member.

DBprime members - LTD - Process

- Employer completes *Notice of LTD/WSIB* form by checking the Start box and complete Section A . Employer signs and submits via Message Centre
- CAAT updates the member's record and will deem earnings and service for member from their LTD start date
- Upon return from Disability Employer sends back the original *Notice of LTD/WSIB* form and checks Stop box and completed Section B. Employer signs and submits via Message Centre
- CAAT updates member's record accordingly

DBprime members – LTD – Important notes

- Ensure that the LTD start date does not overlap with the last day worked
- Provide the current salary rate for the member at the time their LTD started
- A member retiring at age 65 does not require a *Notice of LTD/WSIB* form to provide the LTD stop date

DBplus members - 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.

DBplus members - Disability - Process

1. Employer completes applicable *START Notice & Election* form and submits via Message Centre (must contain member's election)
2. CAAT will update the member's record
3. If member elects to contribute the employer collects member's contributions and submits member's and employer's contributions to CAAT
4. 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)
5. 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' section is highlighted. The main content area on the right shows a tree view of form categories. The 'Disability forms' category is expanded and highlighted with a green border, listing several specific forms with their update dates.

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**
- 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. A blue diagonal bar runs across the bottom right corner of the white area.

Change of Employment

Change of Employment in PAL

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

The screenshot displays the PAL system interface. On the left is a navigation menu with the following items: 'Determined Rainbow' (dropdown), 'Quick Search' (with a search icon), 'Dashboard', 'Find a member', 'Message centre', 'Document centre', 'Member enrolment', and 'Change of employment' (highlighted in green). The main content area is divided into two sections. The top section is titled 'Start a change of employment' in large blue text, with the subtitle 'Report a change or correction to a member's employment' below it. The bottom section is titled 'Find a member' and contains two input fields: 'Social Insurance Number:' and 'Member ID:'. The 'Social Insurance Number' field has a small icon to its right.



