



Eligibility and Enrolment of Plan Members

Employer Education Session
for DBplus employers

July 10, 2025





Agenda

1. Eligibility rules
2. Enrolment process

Eligibility
rules



If an employee enrolls

New members:

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



Enrolment eligibility

Standard DBplus provisions

Full-time employees

- Mandatory enrolment upon later of effective date and date of hire

Other than regular full-time (OTRFT) employees

- Option to enrol upon later of effective date and date of hire
- Can elect to join at any time prior to termination

All employees

- Cannot opt out once enrolled



Enrolment eligibility

Terms of participation

- CAAT offers flexibility on standard terms
- Any differences set out in the exhibits in the Participation Agreement
 - Defines eligibility rules for employees employed on or before the effective date vs. those hired after the effective date
 - Describes full-time vs. OTRFT requirements to join the Plan
 - Know the terms of your Participation Agreement



Rehired members

A “rehired member” means they have a past relationship with the Plan

Concurrent

Employed at another
participating employer

EOM

In their Extension of Membership
period with the Plan

Past member

Either deferred member or
paid-out (transferred out benefit)

Retired member

Already receiving a lifetime pension

Concurrent employment

- Possible for employees to be employed at more than one participating employer
- Always ask employees if they are currently a member or have ever been a member of CAAT Pension Plan
 - If employed full-time with another CAAT employer and enrolled under the DBprime plan design — they cannot enrol under DBplus

Rehired employees – In 24-month EOM period

- Applies to all rehired members
- Must resume participation in the Plan
- A completed, new enrolment is required



Rehired employees – Transferred benefit to another registered pension plan

Employee should be treated as a new hire based on their **employee type**:

Full-time employee
Immediate enrolment

OTRFT
Option to enrol

Rehired employees – After 24-month EOM period

- Transferred the commuted value out of the Plan
 - Treat as new employee
 - Eligibility criteria apply
- Did **not** transfer the commuted value out of the Plan
 - Deferred pension
 - Must resume participation in the Plan



Rehired retired members

Options available:

1. Continue to receive their pension, but not contribute, or
2. Suspend pension payments and contribute to the Plan as an active member

Members should seek independent financial advice before making a decision

Exception:

Members must start receiving their pension by December 1st of the year in which they reach age 71, even if they continue to work

Best practices

1. Find out the employee's history with CAAT Pension Plan

- “Are you currently a member of CAAT Pension Plan?”
- “Have you ever been a member of CAAT Pension Plan?”

2. Tell them they can transfer in from a former pension plan

- They can transfer their prior benefit into CAAT Pension Plan if they choose
- Refer them to:
 - [DBplus Pension Purchase Tool](#)

If you need assistance, contact your Pension Analyst

Enrolment process



Enrolment process overview

1. Employer submits the enrolment to the Plan via PBR or PAL
2. Employer begins deducting contributions
3. CAAT Pension Plan sends the member a Welcome Letter



Enrolment process – Employees with optional enrolment

- Upon hire, provide information on the right to join the Plan as outlined in your Participation Agreement
- Enrolment resources for optional enrolment:
 - [Website](#)
 - [DBplus Evaluation Tool](#)

Enrolment process – Employees with optional enrolment

- If an employee decides to enrol:
 - Remind them that they cannot opt out
 - Submit enrolment using the PBR file or using PAL
- If you discover an error, submit a form:
 - Change of Employment form (hire date, enrolment date)
 - Change of Information form (date of birth, SIN, marital status)

Enrolment service standards

Send enrolment data to the Plan in normal payroll cycle

Start contribution deductions:

- Within 10 business days of the enrolment date

CAAT processes enrolment:

- Within 10 business days of receipt of signed enrolment form

Enrolments – PBR file

- Enrolments can be reported on your PBR files
- Add information in the appropriate columns in your demographic record (DR) tabs
- Instructions available in PBR Specifications Guide or in the Employer Manual
 - [New Enrolments](#)

A	B	C	D	E	F	G	H	I	J	K	L
EMPNO	SIN	FNAME	LNAME	MNAME	DOB	SEX	LANG	MARITAL	STREET1	STREET2	CITY
XXX	XXXXXXXXXX	Example	NewEnrol		1/1/1990	U	E	U	123 Any Street		Toronto

Enrolments – Report on PAL

Employer-initiated

The screenshot shows the 'Member Enrolment' page on the CAAT Pension Plan website. The page title is 'Member Enrolment' with the subtitle 'Start or continue an enrolment for a new member'. On the left, there is a sidebar menu with options: 'Quick Search', 'Dashboard', 'Find a member', 'Message Centre', 'Document Centre', 'Member enrolment' (highlighted in green), 'Termination of employment', 'Report a leave', 'Purchase requests', and 'Pension application'. The main content area is titled 'Enrol a new member'. It contains a form with a label 'Social Insurance Number:' and a text input field with the placeholder 'Enter SIN number'. Below the input field is a blue 'Verify' button.

<https://employer.caatpension.ca/#/enrolment>

Employee-initiated

The screenshot shows the 'Enrol in the CAAT Pension Plan' page on the CAAT Pension Plan website. The page title is 'Enrol in the CAAT Pension Plan' with the subtitle 'Ready to enrol?'. The top navigation bar includes links for 'Contact us', 'Newsroom', 'Careers', 'Investments', 'Search', 'Pension solutions', 'Members', 'Support centre', 'Employers', 'About us', and 'Login'. The main content area contains a paragraph of text: 'If you work for an employer that participates in the CAAT Pension Plan, and you are eligible, you can submit your application to enrol online. To learn more about the benefits of enrolling in the CAAT Pension Plan, visit our website.' Below this is another paragraph: 'To complete the application to enrol, you'll need to enter some basic information about yourself. This information will be reviewed by your employer. When it's approved, it will be sent to the CAAT Pension Plan to confirm your enrolment. You'll receive an enrolment package in the mail containing valuable information about your membership in the CAAT Pension Plan.' At the bottom right, there is a blue 'Next' button.

<https://member.caatpension.ca/enrolnow>

