Agenda

1. Eligibility rules

2. Enrolment process

Eligibility rules

If an employee enrols

New members:

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

Eligibility for enrolment

Employee type

- Full-time
- Other than regular full-time (OTRFT)

Employment relationship

- New hire
- Rehires
- Concurrent employment

Full-time new hires

- Mandatory enrolment

- Condition of employment

- Required to join the Plan immediately upon hire

- Enrolled in DBprime plan design

DBprime Member Handbook – Available on CAAT website

Other than regular full-time (OTRFT) new hires

OTRFT includes:

- Temporary

- Contract

- Part-time employees

- Student employees

Optional enrolment

- OTRFT employee can join at any time

Effective date

- Not before the date of the first pay period

Plan design

- Will be enrolled in DBplus plan design

DBplus Member Handbook – Available on CAAT website

Switching employment type

OTRFT (not a member) switching to Full-time

- No longer optional enrolment — Mandatory for full-time

- Submit enrolment to the Plan the Plan

- Start contribution deductions

OTRFT (already a member) switching to Full-time – or Full-time to OTRFT

- Membership must continue

- Provide change in job code to the Plan

- Update contribution rate

Refer to the [Continuing your pension booklet](#)

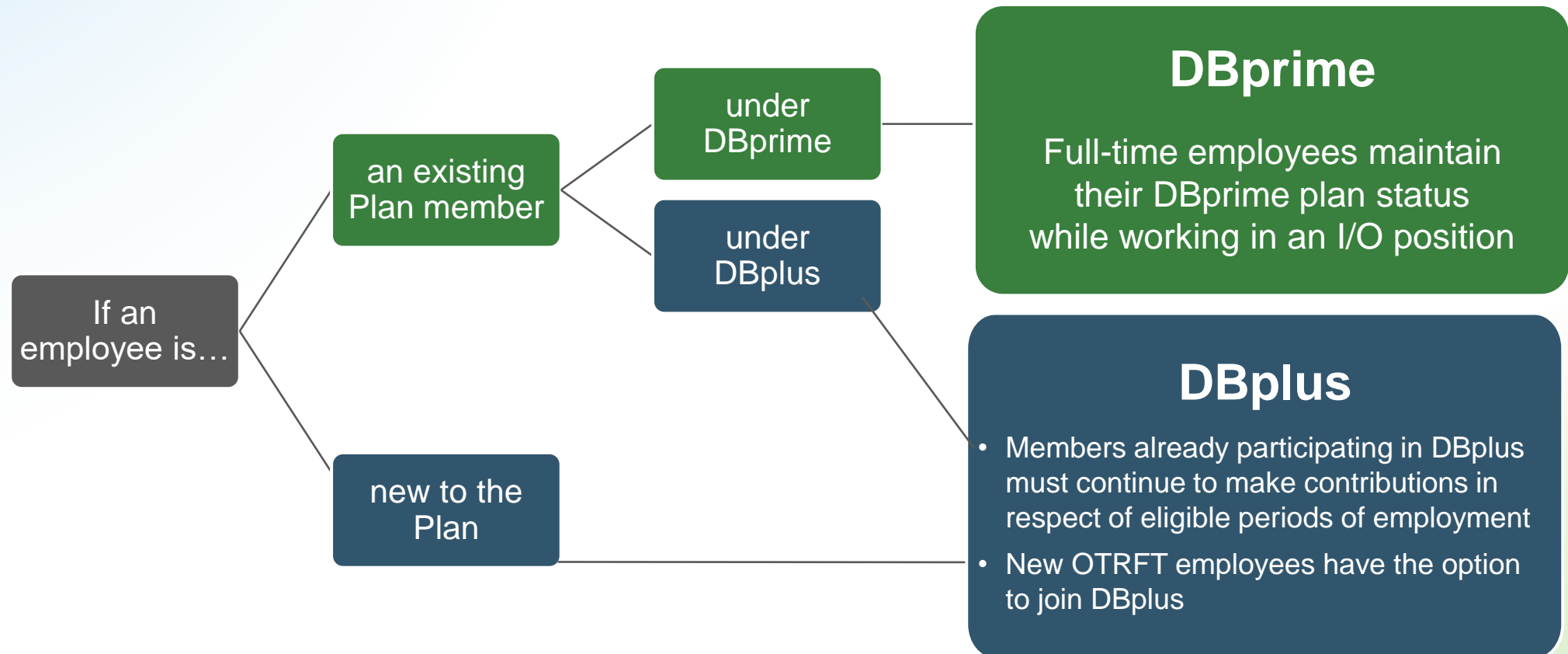# Members hired under Initiatives and Opportunities (I/O) positions

Applies to college sector employers only:

- I/O are fixed-term positions and considered OTRFT

- Employees who are already members under DBprime (full-time employee) prior to I/O position will remain in DBprime

- Employees already enrolled in DBplus will remain in DBplus

- New I/O employees have **choice** to enrol in DBplus (the same applies if they were in another OTRFT position — but not enrolled in the Plan — prior their I/O position)

Members hired under Initiatives and Opportunities (I/O) positions

What plan design are employees working in I/O positions eligible for?

If an employee is…

- an existing Plan member
  - under DBprime
  - under DBplus
- new to the Plan

DBprime

Full-time employees maintain their DBprime plan status while working in an I/O position

DBplus

- Members already participating in DBplus must continue to make contributions in respect of eligible periods of employment
- New OTRFT employees have the option to join DBplus

Rehired members

A member is "rehired" if 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 – Full-time

Employee working at more than one employer

- **Situation A:**
  - Full-time service/contributions enrolled in **DBprime** at Employer A
  - **No service/contributions** at Employer B

- **Situation B:**
  - Full-time enrolled in **DBplus** at another employer (not a college)
  - Working for you in OTRFT position = must enrol and contribute under DBplus
  - Member's contributions must be capped at the money purchase limit

> Maximum pension accrued for DBprime is the DB limit

Concurrent employment – OTRFT

- OTRFT member begins working at another employer

    - Must make contributions at both employers

- Total annual contributions to DBplus for concurrent members from all participating employers are limited by the money purchase limit

    - In 2025, the MP limit is $33,810

Rehired employees – Within 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

  - Full-time or OTRFT criteria apply

- **Did not transfer the commuted value out of the Plan**

  - Deferred pension

  - Must resume participation in the Plan

  - Applies to all members

Rehired retired members – Under age 65

- **Full-time**
  - Pension payments stop
  - Resume participation in the Plan
  - Contact employer PA to ensure pension stops and member is enrolled

- **OTRFT**
  - Have the choice to:
    - Continue to receive their pension, or
    - Suspend pension payments and restart contributions to the Plan

Retired members faced with the choice whether to continue their pension or suspend their pension and re-enrol can contact the Plan to better understand their options. They should also seek independent financial advice.

Rehired retired members – Age 65 to 71

Options available for all members

- Have the choice to:
  - Continue to receive their pension, but not contribute to the Plan
  - Suspend pension payments and contribute to the Plan as an active member

Members should seek independent financial advice before making a decision

Recap & reminders

- Eligibility for membership depends on the **employee type** and the **employment relationship** (new hire, rehire, concurrent employee)

- Ask all new hires about any relationship with CAAT Pension Plan

- If an employee still has a benefit in the Plan, they have to re-enrol, except:

  - Employees can't be a member in DBprime at two employers at the same time

  - All rehired retired members age 65 to 71 have a choice, and rehired retired members who are OTRFT have a choice at any age

If you need assistance, contact your Pension Analyst.

Enrolment process

Enrolment process overview

1. Employer submits the enrolment to the Plan using PAL

2. Employer begins deducting contributions

3. CAAT Pension Plan sends member a Welcome Letter

Enrolment process for OTRFT employees

- Upon hire, provide information about the employee's right to join the Plan

  - Employment contract or employment letter

- OTRFT enrolment resources

  - CAAT website

  - DBplus Evaluation Tool

Enrolment process for OTRFT employees

If the employee decides to enrol:

- Remind them that they cannot opt out
- Submit the enrolment using PAL

Errors? Submit a Change of Employment in PAL

OTRFT enrolment date

31-day window from hire date

- New hires

  - If an OTRFT employee completes their enrolment using **Intent to enrol** link (https://member.caatpension.ca/enrolnow) in under 31 days from date of hire, enrol them in Plan effective on their date of hire

- After 31 days

  - The date for OTRFT enrolment is the start of the next payroll period

Non-member data

- **If new hire chooses not to join:**
  - Include them in the non-member data sent to CAAT Pension Plan

- **The Plan will send a reminder 3 to 4 months from their first pay date if they are still employed**

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 the Plan if they choose

- Refer them to:
  - ACE Tool (DBprime only), or
  - DBplus Pension Purchase Tool

Ensure that all new hires are provided with information about the Plan

Enrolment service standards

Send enrolment to the Plan and start contribution deductions:

- Within 10 business days of member enrolment

CAAT Plan processes enrolment:

- Within 10 business days of receipt of a signed enrolment

Enrolments — Report through PAL

Employer-initiated

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

Employee-initiated

https://member.caatpension.ca/enrolnow

Intent to enrol process

Employer sends link to employee	→	Employee completes request	→	Employer confirms eligibility and completes enrolment	→	CAAT completes enrolment, sends welcome package to member

https://member.caatpension.ca/enrolnow

Employer receives enrolment in PAL

- Employer receives enrolment request in PAL

- Request appears in **Transactions in progress** on dashboard

Transactions in progress

In progress	Member name	Type of transaction
3038	Intentoenrol Testmember	Enrolment Request

Employer opens enrolment transaction

- **Employer opens and reviews the transaction**
  - Confirms the employee is eligible to enrol in the Plan
  - Completes the "employment information" section
  - Continues the enrolment process in PAL

Submit options

- **Employer is presented with several options for transaction:**

  - **Save** – Saves the transaction for later processing (transaction is not sent to CAAT)

  - **Validate** – Checks for warnings and errors

  - **Send to CAAT** – Completes the employer process and forwards application to CAAT

  - **Print** – Generates a PDF (does not need to be sent to CAAT)

  - **Cancel** – Takes user to the Dashboard (does not save any changes)

  - **Reject** – Cancels the application — employer may reject an application if the member is not eligible to enrol, or if application was submitted to employer in error

| Save | Validate | Send to CAAT | Print | Cancel | Reject |
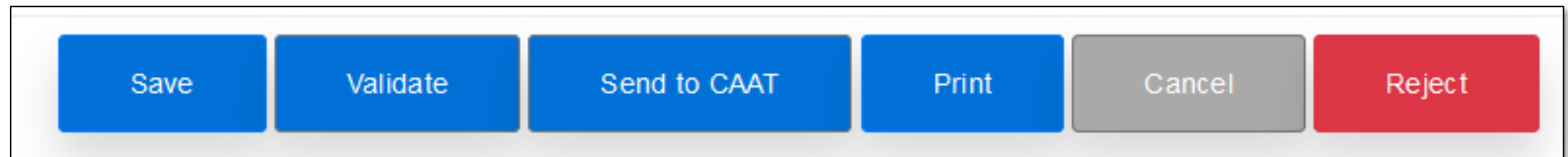
Rejected transactions

- Employer may reject application if member is not eligible to enrol or application was submitted to employer in error

- Rejected application will appear in **Transactions sent to CAAT** but not contain a **Case number** or **Tracking ID**

  - Employer needs to reach out to employee and explain the reason for rejection

Transactions sent to CAAT

Submitted	Case number	Tracking ID	Member name	Type of transaction
3038		0	Intentoenrol Testmember	Enrolment Request

Re-instate transactions

- Employer may re-instate the application by opening it from **Transactions sent to CAAT** and clicking **Re-instate**
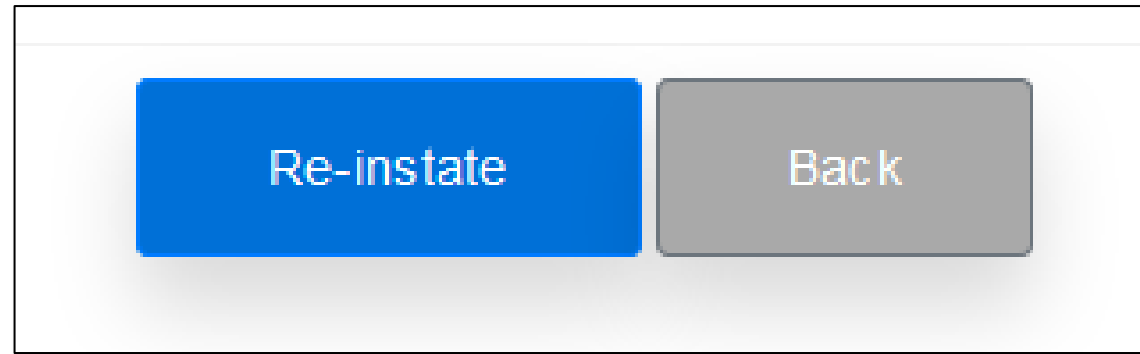
- After 60 days, a rejected application will be removed from the system (no member information will be retained)

Batch enrolments

- If there are a large number of enrolments required

- Employers can enrol employees using a batch file

- Contact your Pension Analyst if you need to complete a batch enrolment