



Eligibility and Enrolment of Plan Members

Employer Education Session
for DBplus employers

July 9, 2026





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 member is “rehired” if they have a past relationship with the Plan

Concurrent

Employed at more than one 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 from CAAT

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 pension plan

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

Full-time employee

Immediate enrolment

OTRFT

Optional enrolment

Rehired employees

After 24-month EOM period

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



Rehired employees

Already receiving a CAAT pension

Options available:

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

Members should seek independent financial advice before making a decision

Exception:

Members must start receiving their CAAT 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, if any

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

2. Share that they can transfer in from a former pension plan

- Members can choose to transfer their prior benefit into CAAT
- Refer members 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 using 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 to assist with decision making for optional enrolment:
 - [Website - Member resources](#)
 - [DBplus Employer Pension Estimator](#)

Enrolment process

Employees with optional enrolment

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

Enrolment process

Service standards

- Send enrolment data to CAAT in normal payroll cycle
- Start contribution deductions:
 - Effective the date of enrolment
- CAAT processes enrolment:
 - Within 10 business days of receipt of signed enrolment form

Enrolments

Reporting in 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 Reporting using 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 navigation menu with options: Dashboard, Find a member, Message Centre, Document Centre, Member enrolment (highlighted in green), Termination of employment, Report a leave, Purchase requests (with a notification icon), 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 as part of the Intent to enroll process

The screenshot shows the 'Enrol in the CAAT Pension Plan' page. 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, and a Search bar. Below the navigation bar, there is a section with text explaining the enrolment process: '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.' and '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 of the page is a blue 'Next' button.

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

