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 enrols

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

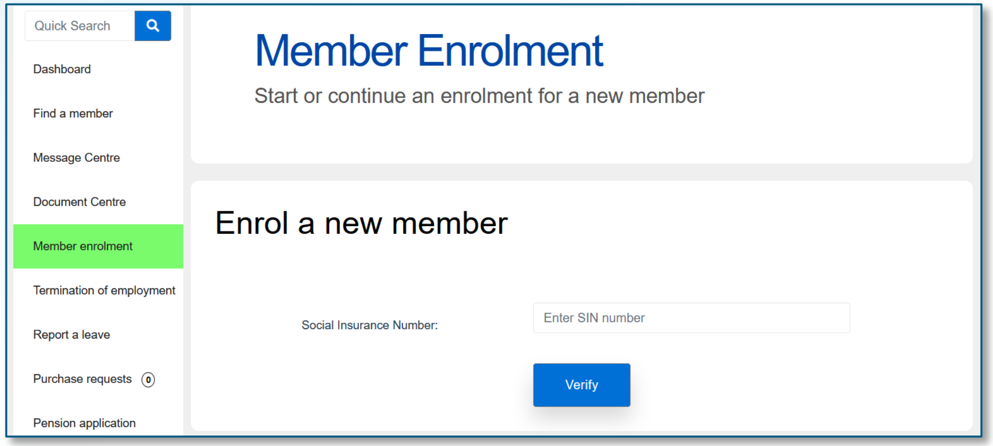
Enrolments
Reporting in PBR file

- 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	XXXXXXXXX	Example	NewEnrol		1/1/1990	U	E	U	123 Any Street		Toronto

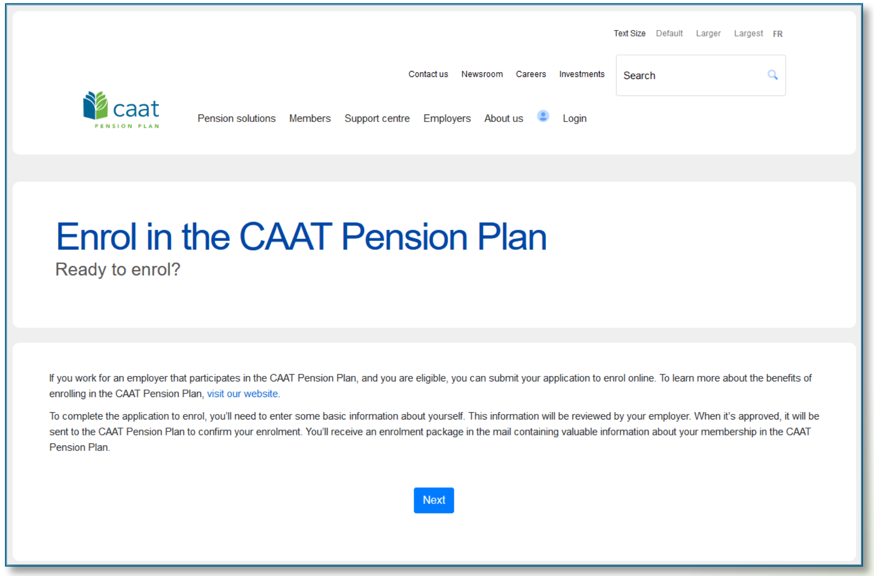
Enrolments
Reporting using PAL

Employer-initiated



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

Employee-initiated as part of the Intent to enroll process



https://member.caatpension.ca/enrolnow

caat

PENSION PLAN