caat PENSION PLAN

Eligibility and Enrolment of Plan Members

Employer Education Session

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**

Eligibility for enrolment

Employee type

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

Employment relationship

- New hire
- Rehire
- 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
- Student employees

Optional enrolment

- OTRFT employees 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 the CAAT website

Switching employment type

OTRFT (not a member) switching to full-time

- No longer optional enrolment — mandatory for full-time
- Submit enrolment to CAAT
- Start contribution deductions

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

- Membership must continue
- Provide change in employment status to CAAT
- Update contribution rate

Refer to the booklet, Continuing your pension

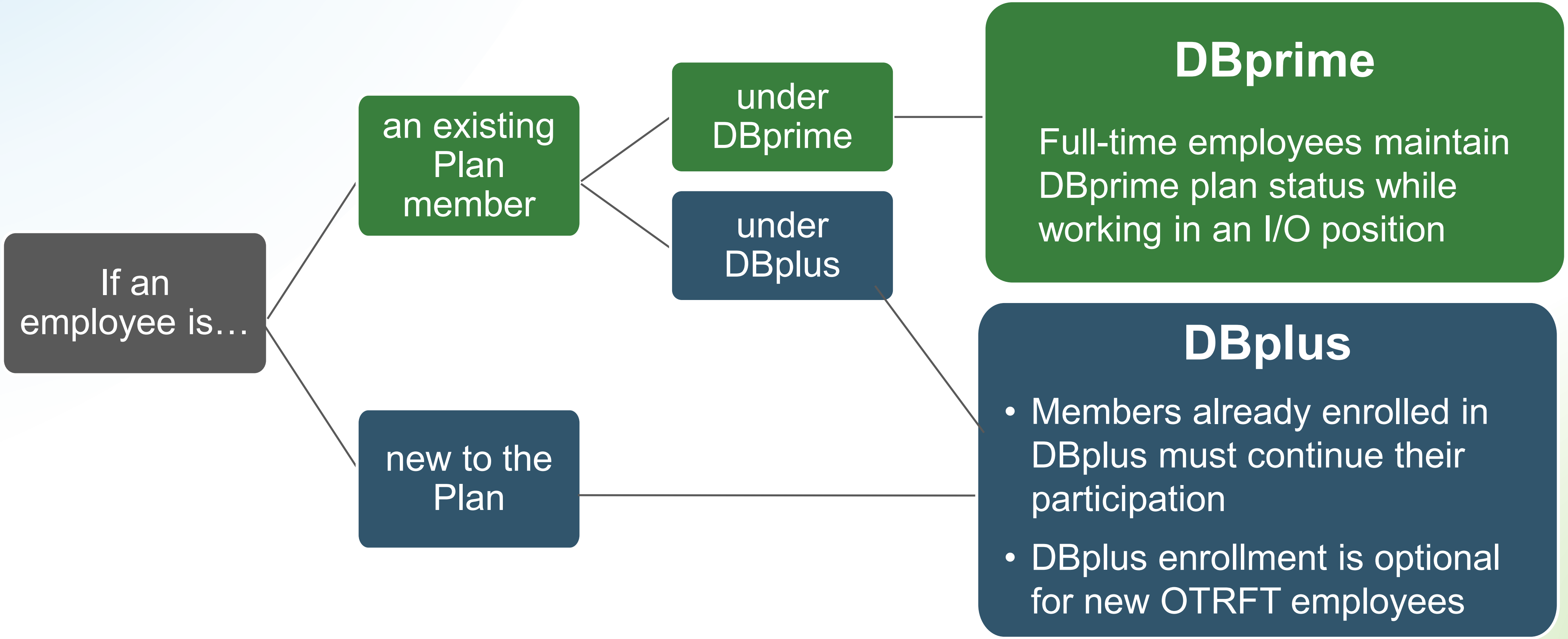
Members hired under Initiatives and Opportunities (I/O) positions

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 a **choice** to enrol in DBplus

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

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



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 from CAAT

Concurrent employment
Full-time employees

Employee working at more than one employer

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

Concurrent employment
OTRFT employees

- 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 2026, the MP limit is $35,390

Rehired employees
Within 24-month EOM period

- Applies to all rehired members
- Must resume participation in the Plan
- Submit a new enrollment through PAL

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
  - Full-time or OTRFT criteria apply
- If the employee did **not** transfer the commuted value out of the Plan
  - Deferred pension
  - Must resume participation in the Plan
  - Applies to all members

CAAT Retirees returning to work
Under age 65

- **Full-time**
  - CAAT pension payments stop
  - Resume participation in the CAAT Pension Plan
  - Contact employer PA to ensure CAAT pension stops and member is enrolled
- **OTRFT**
  - Have the choice to:
    - Continue to receive their CAAT pension, or
    - Suspend CAAT pension payments and restart contributions to the CAAT Pension Plan

Retired CAAT members choosing whether to continue their pension or suspend and re-enrol can contact CAAT about their options. They should also seek independent financial advice.

Retirees returning to work

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

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

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

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 enrol, except:
  - An employee cannot be a member in DBprime at two employers
  - Rehired retired members aged 65 to 71 have a choice
  - Rehired retired members who are OTRFT have a choice at any age

If you need assistance, contact your Pension Analyst.

Questions?

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 the member a welcome letter

Watch this video to learn how a member can activate their account in My Pension

Enrolment process for OTRFT employees

- Upon hire, provide information about the employee's option to join the Plan
  - Employment contract or employment letter

- OTRFT enrolment resources
  - CAAT Member Resources
  - Your first year of membership with CAAT
  - Your CAAT pension at a glance
  - DBplus Evaluation Tool

Enrolment process for OTRFT employees

If the employee decides to enrol:

- Remind the employee that they cannot opt out once enrolled
- Submit the enrolment using PAL

Errors? Submit a Change of Employment in PAL

OTRFT enrolment date

Timing of request to enrol impacts enrolment date

- Within 31 days of hire date
  - If an OTRFT employee completes their enrolment using **Intent to enrol** within a 31-day window from their date of hire, enrol them in Plan effective on their date of hire
- More than 31 days after hire date
  - If the employee completes their enrolment more than 31 days after their hire date, their enrolment date will be the start of the next payroll period

Enrolment service standards

Send enrolment to the Plan and start contribution deductions:

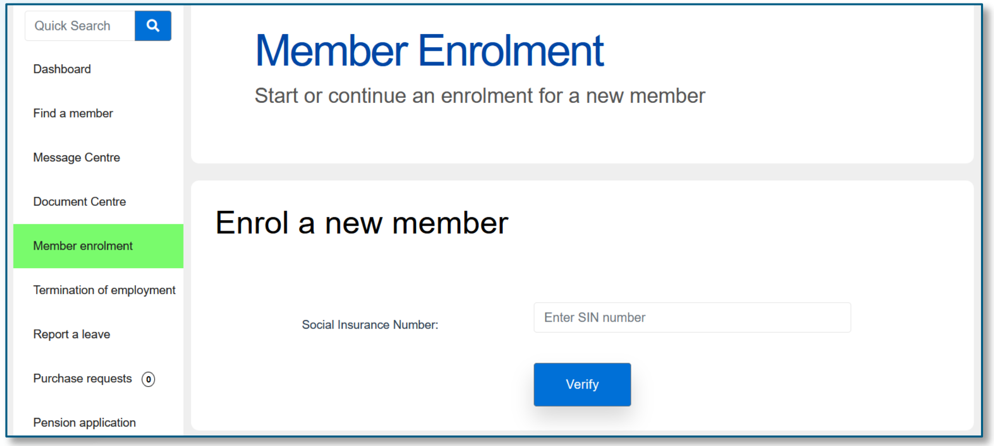
- Effective from the date of member enrolment

CAAT Plan processes enrolments:

- Within 10 business days of receipt of a signed enrolment

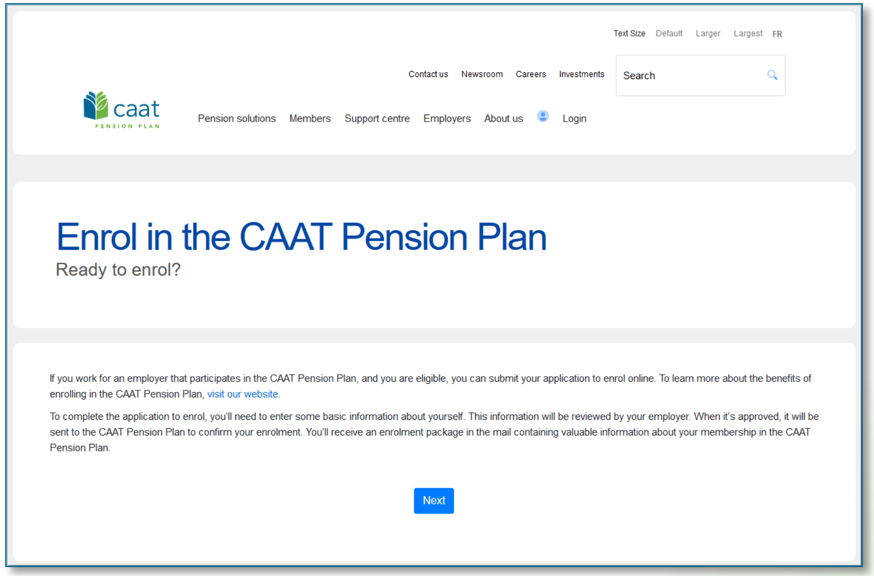
Enrolments — Report through PAL

Employer-initiated



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

Employee-initiated as part of the Intent to enroll process



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
  - Confirm the employee is eligible to enrol in the Plan
  - Complete the “employment information” section
  - Continue the enrolment process in PAL

Employment information

Employee group

Jurisdiction of employment

Plan design

Job code

Date of hire

DD-MMM-YYYY

Date of enrolment

DD-MMM-YYYY

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 the application was submitted in error

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)

Questions?

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