



Leaves and pension purchases

Employer Education Session

October 1, 2026





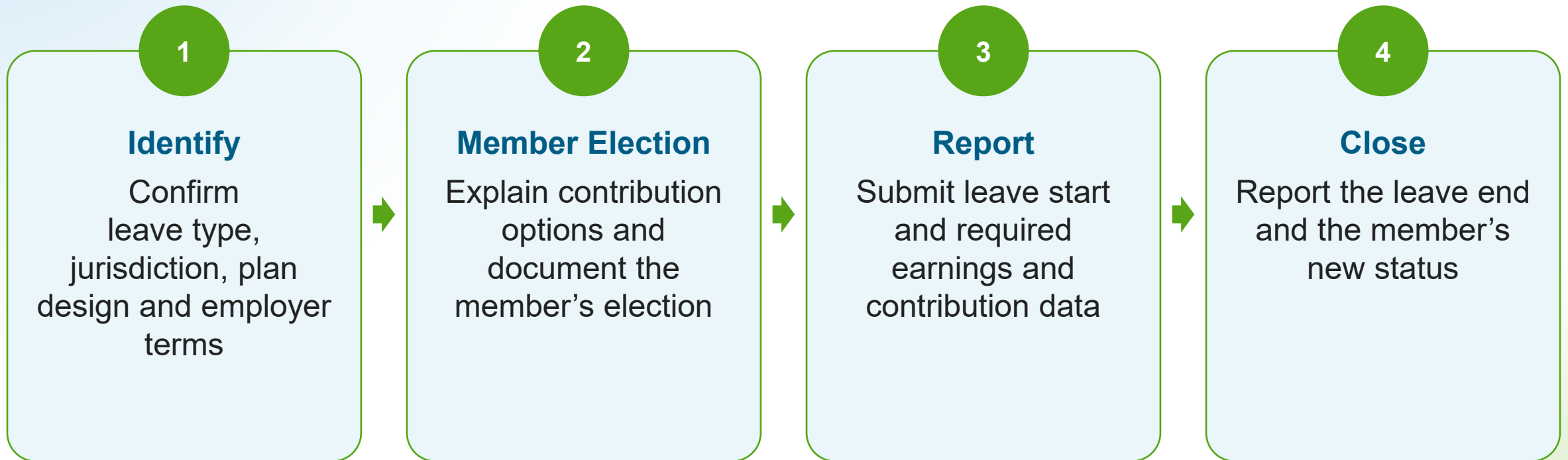
Agenda

1. Overview of leaves of absence
2. Reporting leaves in PAL
3. Purchase requests in My Pension and PAL
4. Pre-enrolment cost-shared purchases
5. Purchasing periods of prior employment before enrolment

Overview of leaves of absence



Employer leave reporting process





Important terms

1. Deemed earnings:

Refers to the earnings the member would have received if they were still actively working during the absence. This would be based on the member's rate of pay immediately before the leave began

2. Actual earnings:

Earnings that a member is receiving during their leave from their employer, their insurance provider and/or a workers' compensation program

Eligible leave periods for pension purchases

Statutory leaves

- Pregnancy, parental or adoption leave
- Long-term illness leave
- Emergency leave or other regulated statutory leave
- Purchase costs shared member and employer if initiated within 6 months; paid 100% by member if initiated later

Non-statutory leaves

- Leave of absence – any employer-approved leave not defined by legislation
- Grievance, layoff or work stoppage
- Purchase costs 100% paid by the member

Eligible leave periods will also be displayed in My Pension

Statutory leaves

Member elects to contribute

- Payroll deductions from either a Supplementary Unemployment Benefit (SUB) plan or top-up plan, or the member may contribute using post-dated cheques
- Cost-sharing requirements may vary by jurisdiction, but employer usually must contribute
- No additional form is required

Member elects not to contribute

- Members must sign and date the waiver section of *Leave notification and purchase request* form
- Members have 6 months from the date they return to work to purchase their leave period
 - With employer contribution matching
 - Without any purchase adjustment factor

Contribution calculations should be based on deemed earnings

Non-statutory leaves

- Purchase costs 100% paid by the member
- Members who purchase their leave within 6 months from the date they return to work:
 - No purchase adjustment factor applied
- Members who purchase their leave after 6 months from the date they return to work:
 - Purchase adjustment factor applied

Disability leaves – DBprime

- A member who is in receipt of long-term disability (LTD) benefits or a **full** loss-of -earnings workers' compensation (WC) benefit:
 - Stops contributing to the Plan
 - Continues to accrue service and related benefits based on deemed earnings

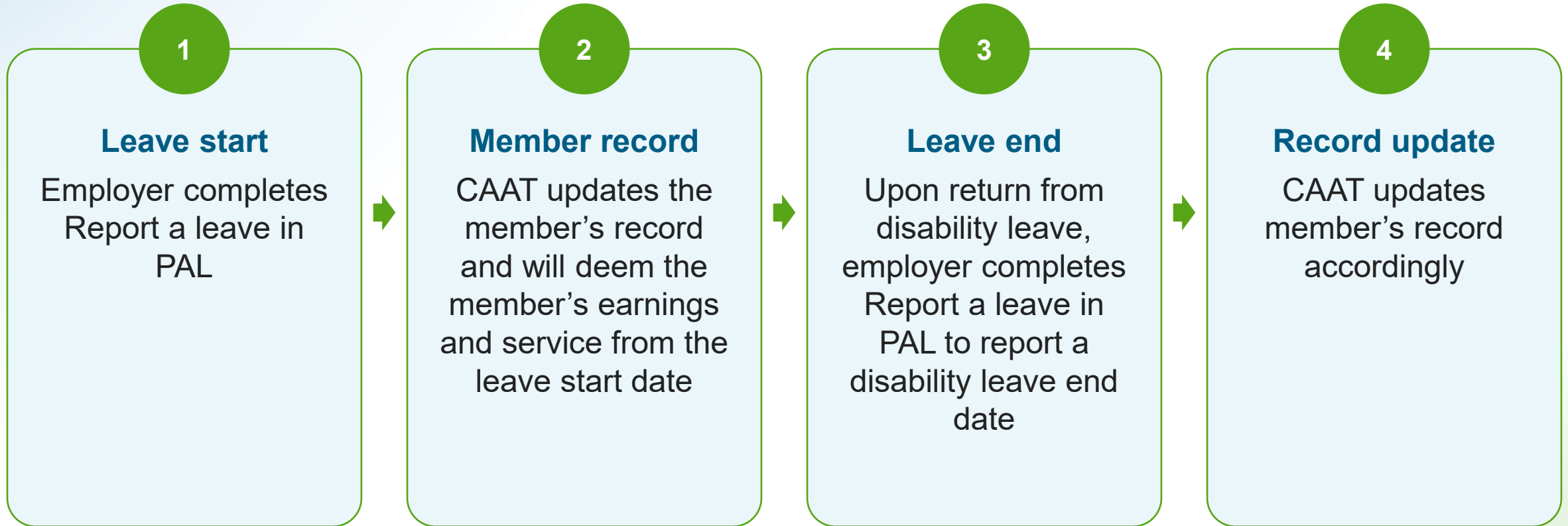
Important:

- The leave start date must not overlap with the last day worked
- Provide the current salary rate for the member at the time their disability leave started
- A member retiring at age 65 does not require a disability leave end date reported

Disability leaves – both plan designs

- A member who is in receipt of a **partial** loss-of-earnings benefit under the *Workplace Safety and Insurance Act* (Ontario):
 - Stops contributing to the Plan
 - Continues to accrue pensionable service and related benefits based on their deemed earnings for the first 12 months
- After the 12-month contribution waiver period:
 - Resumes contributing to the Plan based on the contributory earnings they are actually receiving
 - The employer makes the required employer contributions

DBprime members – Disability leave process



DBprime members – Important notes

- The disability leave start date must not overlap with the last day worked
- Provide the current salary rate for the member at the time their disability leave started
- For a member retiring at age 65, disability leave end date does not need to be reported

Disability leave – DBplus

- A DBplus member can choose whether to contribute*
- Contributions based on actual disability income received:
 - If member chooses to contribute, employer must also contribute at the applicable rate
 - If member chooses **not** to contribute, they cannot purchase the leave period
 - The member may choose to stop contributing at any time

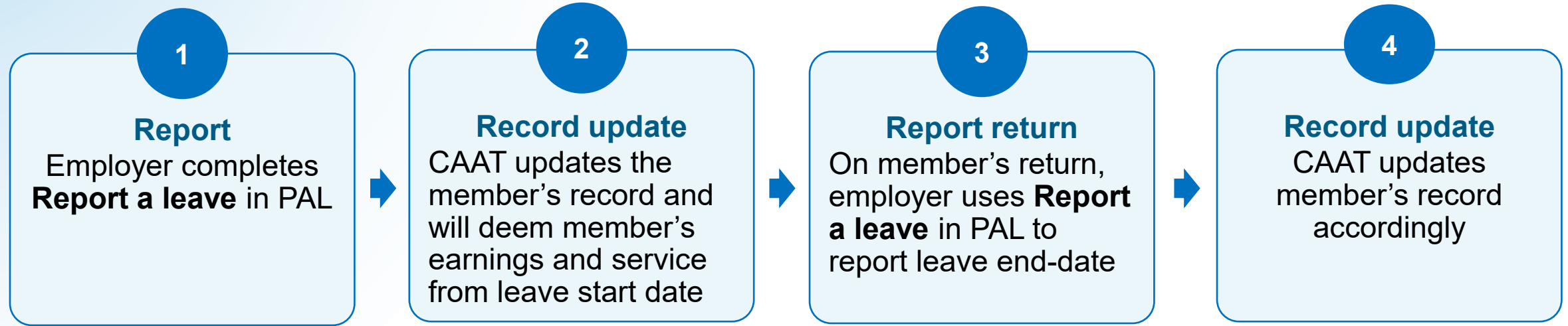
* When the WSIB 12-month period is coming to an end, if the member will continue receiving WSIB benefits, provide the member with an election form to indicate if they intend to contribute.

DBplus members – Disability leave process

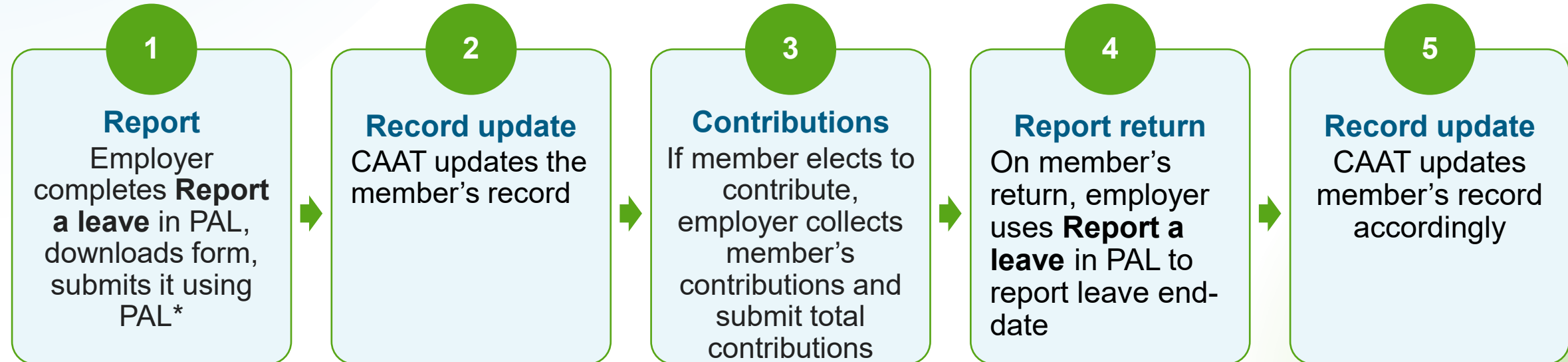
1. Employer completes **Report a leave** in PAL, downloads the applicable form and submits it using PAL (must contain member's election)
2. CAAT updates the member's record
3. If member elects to contribute, employer collects member's contributions and submits member and employer contributions to CAAT
4. Upon return from disability leave, employer completes **Report a leave** in PAL to report the leave end date
5. CAAT updates the member's record

Disability leave process

DBprime



DBplus



* Must include member's election

Reporting leaves in PAL



Reporting leaves in PAL

Quick Search

Q

Dashboard

Find a member

Message Centre

Document Centre

Member enrolment

Change of employment

Termination of employment

Report a leave

Purchase requests 3

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Employer reports

Employer Manual

Report a leave

Begin reporting a member's leave

Find a member

Social Insurance Number

Member ID

First name

Last name

Submit

Reset

Search results

First name	Middle initial	Last name	Social Insurance Number	Date of birth	Member ID	Employment status
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Reporting leaves in PAL:

Leave start

Report a leave

Begin reporting a member's leave

YVONNE PCTKIMSIB - DBprime

Report a leave startReport a leave end

Leave records – select to view or update

Process ID	Status	Type of transaction	Leave type	Leave date
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◀

0

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5

▼

items per page

No items to display

Reporting leaves in PAL:

Select plan design, leave type, start date

Before the start of the leave, the member was earning a pension under:

DBprime

Leave type

- Authorized Statutory Leave
- Unpaid Leave of Absence
- Grievance
- Temporary Lay Off
- Strike
- Parental Leave – Deductions
- Parental Leave – No payroll deductions
- Disability**
 - Long-Term Disability (LTD)
 - WSIB – Full Disability
 - WSIB – Partial Disability

Leave start date

DD-MMM-YYYY

Employment status

Reporting leaves in PAL:

Leave start – selected

Report a leave start

Member ID: 142222

Current Plan design: DBprime

Jurisdiction of employment: ON

YVONNE PCTKIMSIB

Before the start of the leave, the member was earning a pension under:

DBprime

Leave type

Unpaid Leave of Absence

Leave start date

16-Sep-2026

Leave reported date

22-Sep-2026

Reporting leaves in PAL

Earnings, contributions, pensionable service (DBprime)

Earnings, contributions, and pensionable service for DBprime

Active period start date (First work day of the first pay period worked in the year, before the leave)

01-Jan-2026

Active period end date (Last work day before the leave started)

16-Sep-2026

Pay Frequency

Bi-weekly 26 pay

Current year - 2026

Basic pensionable earnings (Excluding lump sum payments)

32,000.75

Lump sum/Bonus earnings

0.00

Basic contributions

3,264.08

Expected value: 3264.08

RCA contributions

0.00

Expected value: 0.00

Pensionable service

0.70881

Expected value: 0.70881

Employer authorization

Employer HR representative

Date

22-Sep-2026

Assign to

[Save](#) [Validate](#) [Send to CAAT](#) [Cancel](#)

Reporting leaves in PAL

Earnings and contributions (DBplus)

Earnings and contributions for DBplus

Active period start date (First work day of the first pay period worked in the year, before the leave)

01-Jan-2026

Active period end date (Last work day before the leave started)

16-Sep-2026

Current year - 2026

Current year eligible earnings (Do not include taxable benefits)	Employer contributions	Expected value: 2880.07
32,000.75	2,880.07	
Member contributions (Does not include purchased leaves)	Expected value: 2880.07	
2,880.07		

Employer authorization

Employer HR representative

Date

22-Sep-2026

Assign to

Save Validate Send to CAAT Cancel

Reporting leaves in PAL

Report a leave end

Report a leave

Begin reporting a member's leave

LAURA BLXLQ - DBprime

Report a leave start

Report a leave end

Leave records – select to view or update

Process ID	Status	Type of transaction	Leave type	Leave date
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items per page

No items to display

Reporting leaves in PAL

Select the applicable leave

Report a leave end

Select an existing Leave start or continue without selection to report a leave end.

Leave type	Leave start date	Case number	Process ID	Sent to CAAT
Unpaid Leave of Absence		CA0214343	7005	
Authorized Statutory Leave	04	CA0214340	7000	2

1

Continue without selection Cancel

Reporting leaves in PAL

Option: Continue without selection

Report a leave end

×

Select an existing Leave start or continue without selection to report a leave end.

Leave type	Leave start date	Case number	Process ID	Sent to CAAT
⏮ ⏪ ⏩ ⏭				

Continue without selection

Cancel

Reporting leaves in PAL

Leave start process ID and Leave type

Change of employment

Termination of employment

Report a leave

Purchase requests ①

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Employer Manual [↗](#)

Before the start of the leave, the member was earning a pension under:

DBprime

Leave start process ID

Leave type

Leave end date (day prior to return to work)

DD-MMM-YYYY

Has member returned to work?

☐ YES ☐ NO

Employer authorization

Authorized Statutory Leave

Unpaid Leave of Absence

Grievance

Temporary Lay Off

Strike

Parental Leave – Deductions

Parental Leave – No payroll deductions

Disability

Long-Term Disability (LTD)

WSIB – Full Disability

WSIB – Partial Disability

Reporting leaves in PAL

Enter leave end date

< September 2026 >

Su	Mo	Tu	We	Th	Fr	Sa
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	1	2	3
4	5	6	7	8	9	10

MSIB

Member was earning a pension under: DBprime

Leave type

Leave reported date: 22-Sep-2026

DD-MMM-YYYY

Has member returned to work?

☐ YES ☐ NO

Reporting leaves in PAL

Return to work information

Change of employment

Termination of employment

Report a leave

Purchase requests ①

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Employer Manual ↗

Help

Before the start of the leave, the member was earning a pension under: DBprime

Leave start process ID

Leave type

Leave end date (day prior to return to work)

DD-MMM-YYYY

Leave reported date

Has member returned to work?

☐ YES ☒ NO

Reason

Termination

Retirement

New leave started

Death

Save

Validate

Send to CAAT

Cancel

Purchasing leaves



Purchasing leaves

Employer-calculated purchases

Employer responsibilities:

- Communicate the option to purchase
- Calculate contribution cost and complete form
- Communicate payment options to the member (Cash or transfer from a registered account)
- Request pre-authorized T2033 for purchases with registered funds
- Remit matching portion, if required

Purchasing leaves

PA vs. PSPA

- **PA triggered through DCT if:**

- Purchase was made during the period January 1 to December 31 for a leave that occurred in the same calendar year; or
- Purchase was made during the period January 1 to April 30 for a leave that occurred in the previous calendar year

- **PSPA is triggered if:**

- Purchase is made during the period May 1 to December 31 for a leave that occurred in a **previous** calendar year

Purchasing leaves

PSPA approval and sending payment

- Send payment to CAAT when completing form
- CAAT will calculate PSPA and request approval
- CAAT will process the purchase once the PSPA is approved
- If the PSPA is not approved, CAAT will contact the member to review the next steps

Purchasing leaves

Contribution remittance

Change of employment

Termination of employment

Report a leave

Purchase requests 0

Pension application

Pension estimate

Contribution remittance

Data Collection Tool

Employer Manual

Help

☐ Payroll contributions

☒ Purchases

Member ID	Purchase Type	Amount
		#.##

New entry

Comments

Purchases total

0.00

Payment date

DD-MMM-YYYY

Total payment amount: \$0.00

Will you be submitting your remittance payment electronically?

☒ YES ☐ No, will send cheque

Purchasing leaves

Members who switch plan designs

- If the member purchases their leave period **after** switching plan designs:
 - The purchase will be made in their **current plan design**
(even if the leave occurred when they were under the prior plan design)
- Exception:
 - Members who switch plan designs can purchase the leave under the prior plan design if it is purchased within six months of return to work

Purchase requests in **My Pension and PAL**

Member portal: Purchase a leave

Eligibility

- Registered user of **My Pension** portal
- Member's employer is registered on PAL
- Member with active plan status
- Leave periods within six months after leave end date

Employer portal: Purchase notifications



Notification preferences

	Message Centre	Activity Log
Notify me when a request is received from an employee		
Select all	☐	☐
Enrolment Request	☐	☐
Purchase Request	☒	☒

Update

Employer portal: Purchase requests

Purchase requests
Select a new request or review quotes prepared for a member

Enter search term

Purchase type: From: To:

First name: Last name:

New purchase requests

Process ID	Purchase type	First name	Last name	Leave start	Leave end	Request date
	Unpaid Leave of Absence					

Employer portal: Purchase quote

Purchase quote request - EKYHPIYZY HIYRGKGDUWXPR

Statutory Leave of Absence - within six months from end of leave

Plan design	Purchase type
DBplus	Statutory Leave of Absence
Request date	Social Insurance Number
29-Aug-2025	
Member ID	First name
PS176433F	EKYHPIYZY
Last name	Date of birth
HIYRGKGDUWXPR	10-May-1964
Leave start date	Leave end date
16-Jun-2025	22-Jun-2025

Member purchase information

Leave start date	Leave end date		
16-Jun-2025	22-Jun-2025		
Deemed earnings	Deemed service	Member contributions	Employer contributions
5,000.00	#####	450.00	450.00
Total cost			900.00
Payment deadline			19-Dec-2025

☐ I confirm a copy of this purchase quote will be provided to the member.

Save **Finish quote** **Cancel**

Member purchase information

Leave start date	Leave end date		
16-Jun-2025	22-Jun-2025		
Deemed earnings	Deemed service	Member contributions	Employer contributions
5,000.00	#####	450.00	450.00
Total cost			900.00
Payment deadline			19-Dec-2025

☐ I confirm a copy of this purchase quote will be provided to the member.

Save **Finish quote** **Cancel**

Reminder: Print this purchase quote and provide a copy to the member

Employer portal: Purchase quote

Recent activity

Start time	Activity
------------	----------

View all activity

Transactions in progress

In progress	Member name	Type of transaction
6900	HIYRGKGDWXP EKYPHPIZY	Purchase Request
6897	HIYRGKGDWXP EKYPHPIZY	Leave Start
6895	HIYRGKGDWXP EKYPHPIZY	Leave Start

View all in progress

Transactions sent to CAAT

Submitted	Case number	Tracking ID	Member name	Type of transaction
7138			HIYRGKGDWXP EKYPHPIZY	Purchase Request
6899	CA0214283		HIYRGKGDWXP EKYPHPIZY	Leave Start
6840	CA0214248		HIYRGKGDWXP EKYPHPIZY	Leave Start

View all sent

This has not been sent to CAAT through PAL as there is no Case number or Tracking ID

Additional resources: Employer Manual

Search 

Leaves and pension purchases



Welcome

About the Manual

What's new

Tax requirements 

Enrolment 

Contributions, service and earnings 

Leaves and pension purchases 

You are here: Leaves and pension purchases

Leaves and pension purchases

A member of the CAAT Pension Plan, prior to reaching their termination of employment date, may be eligible to increase their pension by making a pension purchase related to an eligible period of employment. Most leaves of absence and some other periods of employment may be eligible for purchase.

This section contains important information on topics related to leaves of absence and pension purchases in the Plan.

[Leaves of absence: Overview](#) (PDF) provides a high-level summary of the provisions of the Plan related to leaves of absence.

Note: All pension purchases are subject to the applicable maximums set out in the ITA.

Pre-enrolment purchases – shared cost



Pre-enrolment purchases – shared cost

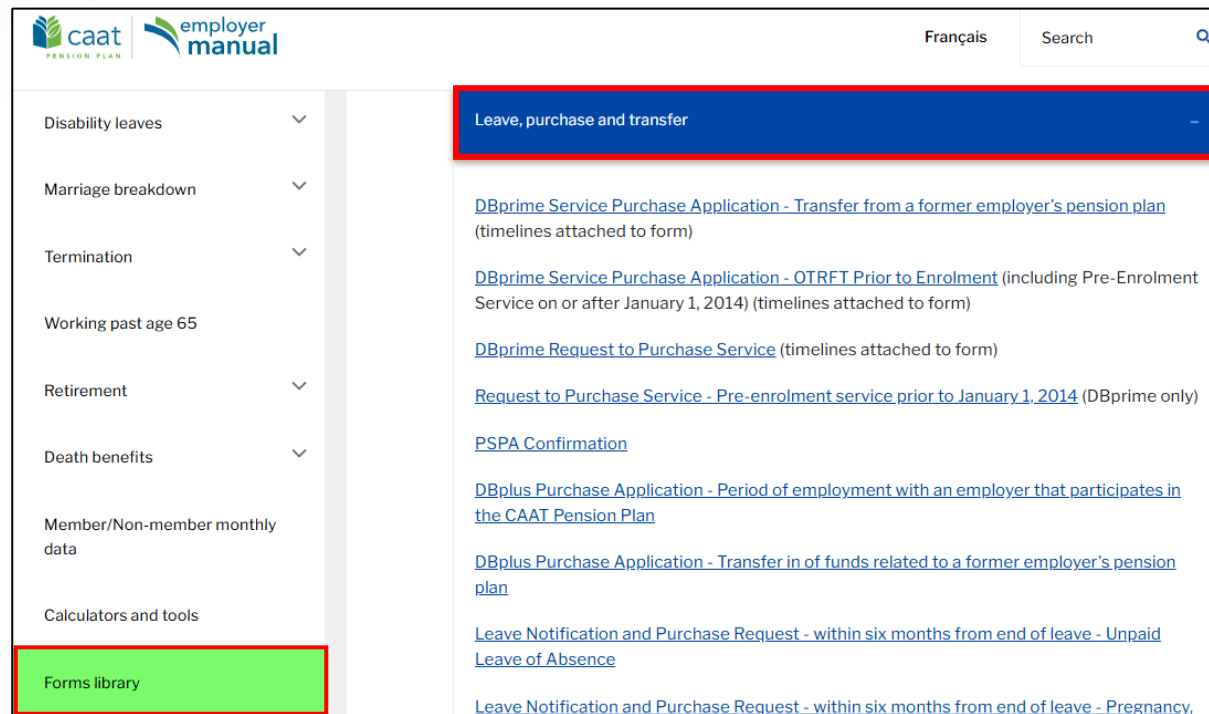
Qualifying service

- A full-time member who was employed at full-time hours (Sessional, Appendix D or full-time contract) prior to enrolling
- Worked in years prior to January 1, 2014, before enrolling
- Cost is shared 50/50 between member and current employer

Pre-enrolment purchases – shared cost

Employer responsibilities

- Send the completed application form: *Request to Purchase Service – Pre-enrolment service prior to January 1, 2014*



Pre-enrolment purchases – shared cost

CAAT responsibilities

- Provides member with election form
- CAAT will calculate PSPA, if required
- Once the funds are received and PSPA approved, CAAT will update the member's record and send a confirmation

Employer responsibilities

- Sign the election form (if member elects to purchase)
- Remit member's cash payment, if applicable and employer's portion of the payment to CAAT

Purchasing periods of
prior employment
before enrolment

Periods of prior employment before enrolment

Eligible periods

1. Employment with a non-participating employer's Canadian registered pension plan (RPP)
 - Direct transfer from former employer's registered pension plan or;
 - A former benefit transferred to CAAT through a financial institution
2. Other than regular full-time (OTRFT) employment prior to enrolment
 - CAAT participating employer
 - 100% member's cost

DBplus pension purchases: Where can funds come from?

- Personal or Group RRSP
- Locked-in Retirement Account (LIRA)
- Defined Contribution Plan



Periods of prior employment before enrolment:

Purchase timing considerations

- Purchases **must** be initiated before termination or retirement
- A purchase cannot be initiated during Extension of Membership (EOM) period
- Previous employer's plan may have deadlines
- Plans registered outside of Ontario may have legislative restrictions
- The member is responsible for completing the purchase on time

Periods of prior employment before enrolment:

Roles and responsibilities

Employer's role

- Complete applicable sections of application forms
- Provide current salary rate for DBprime purchases
- Ensure latest forms are used

