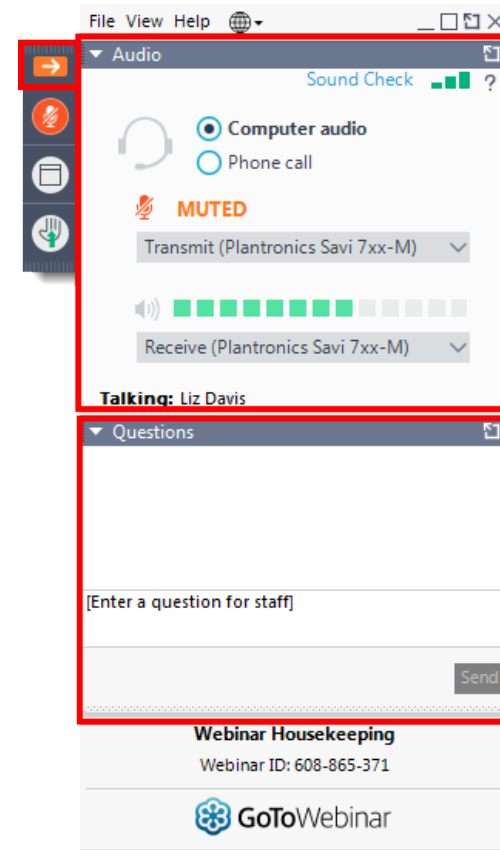


While we wait – audio instructions

1. Select the Audio section of the GoToWebinar control panel
2. Select Computer audio or Phone call
3. To submit a question or comment, type it in the Questions panel



Land acknowledgement

“We acknowledge that our office sits on the traditional territory of many nations, including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples, and is now home to many diverse First Nations, Inuit, and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit.”

Pronunciation

Anishnabeg: (ah-nish-naw-bek)

Haudenosaunee: (hoodt-en-oh-show-nee)

Métis: (may-tee)



DBplus Employers

Eligibility and Enrolment of Plan Members

July 13, 2023





Agenda

1. Eligibility rules
2. Enrolment process

Eligibility rules

If a member enrolls

New members:

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



Eligibility for enrolment

- Eligibility rules are determined within your Participation of Agreement or Memorandum of Agreement
- Employment relationship
 - New hire
 - Rehires
 - Concurrent employment

Rehired members

- A member is “rehired” if they have a past relationship with the Plan:
 - **Concurrent**
 - Employed at another participating employer
 - **EOM**
 - On extension of membership with the Plan
 - **Past member**
 - Paid out
 - Deferred
 - **Retired member**

Concurrent employment

- Member begins working at another employer
 - Must begin contributing
 - Annual contributions from all participating employers are limited by the Money Purchase Limit
 - In 2023, it is set to \$31,560

Rehired employees – within 24 months EOM

- Applies to all rehired members
- Must resume participation in the Plan
- A completed, new enrolment is required

Rehired employees – Transferred to another pension plan

- Employee should be treated as a new hire (as per eligibility requirements)

Rehired employees – After 24 months EOM

- Transferred the commuted value out of the Plan
 - Treat as new employee
 - Eligibility criteria applies
- Did not transfer the commuted value out of the Plan
 - Deferred pension
 - Must resume participation in the Plan

Rehired retired members

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

Best practices

- Ask all new hires:
 - Currently a member of the CAAT Pension Plan?
 - Have they ever been a member of the CAAT Pension Plan?

If you need assistance, contact your Employer Pension Analyst



Questions?

Enrolment process

Enrolment process overview

1. Employer sends enrolment to the Plan via payroll file or PAL
2. Employer begins deducting contributions
3. CAAT Pension Plan sends member a welcome letter



Enrolment process – part-time employees

- Upon hire, provide information on right to join the Plan as outlined in your participation agreement
- Part-time enrolment resources
 - Websites
 - DBplus Evaluation Tool

Enrolment process – Part-time employee

If a part time employee has enroled:

- Remind them that they cannot opt out
- Submit enrolment via PAL or payroll file

Best practices

- Always ask the employee if they have been, or are currently, a member of the CAAT Pension Plan.
- If they have prior pension from a former pension plan:
 - They can transfer it into the CAAT Pension Plan if they choose
 - Refer them to the [DBplus Purchase Tool](#) if applicable.

Enrolment service-level 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 signed enrolment form

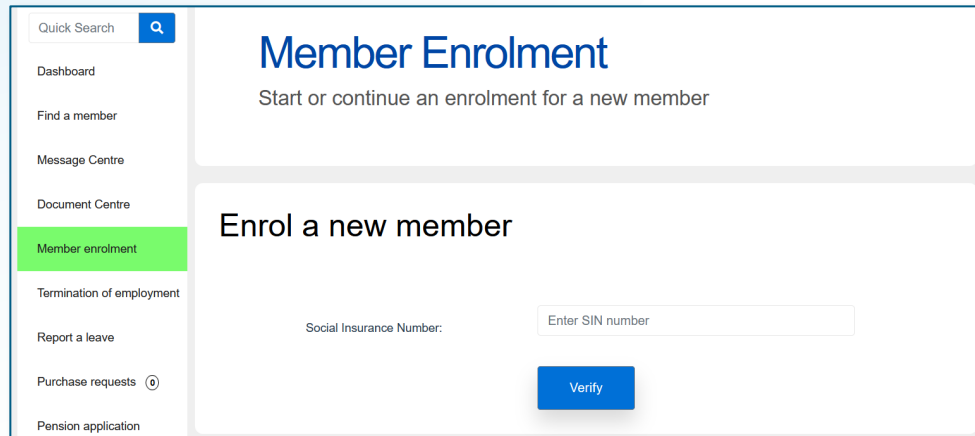
Enrolments – Payroll file

- Enrolments can be reported on your payroll files
- Add information in the appropriate columns in your demographic record (DR) tabs
- Instructions available on Employer Manual
 - [New Enrolments](#)

	A	B	C	D	E	F	G	H	I	J	K	L
1	EMPNO	SIN	FNAME	LNAME	MNAME	DOB	SEX	LANG	MARITAL	STREET1	STREET2	CITY
2	111	999000666	Example	NewEnrol		1/1/1990	U	E	U	123 Any Street		Toronto
DR PR Parameters + ...												

Enrolments – Report on PAL

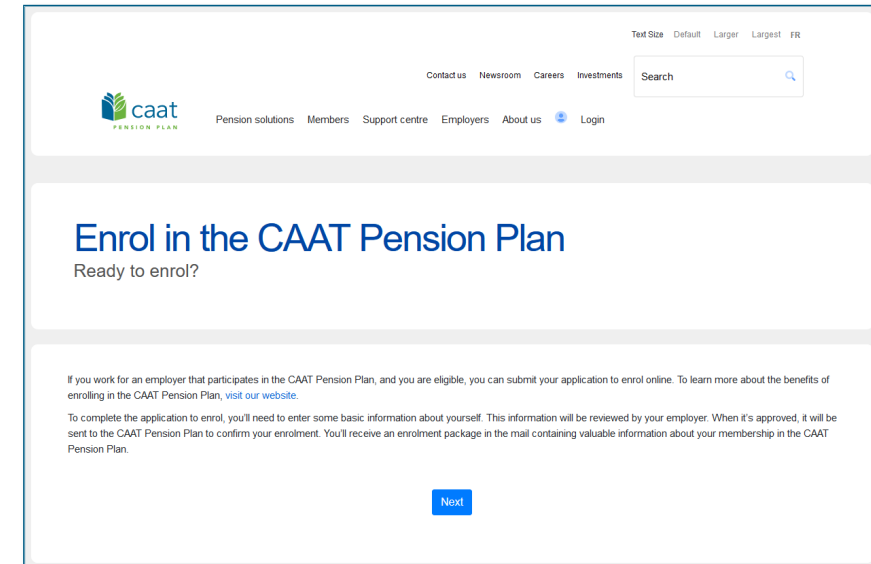
Employer initiated



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 sidebar menu with options: 'Quick Search', 'Dashboard', 'Find a member', 'Message Centre', 'Document Centre', 'Member enrolment' (highlighted in green), 'Termination of employment', 'Report a leave', 'Purchase requests', 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



The screenshot shows the 'Enrol in the CAAT Pension Plan' page on the CAAT Pension Plan website. 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. The main content area contains a paragraph 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.' Below this is another paragraph: '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 right, there is a blue 'Next' button.

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



Questions?

