



# Eligibility and Enrolment of Plan Members

Employer Education Session

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July 23, 2024





# 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**



# Eligibility for enrolment

## Employee type

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

## Employment relationship

- New hire
- Rehires
- Concurrent employment



## Full-time new hires

### Full-time employees

- Required to join the Plan immediately upon hire
- Enrolled in DBprime plan design

**Enrolment is a condition of employment**

# Other than regular full-time (OTRFT) new hires

OTRFT includes:

- Temporary
- Contract
- Part-time employees
- Student employees

## Optional enrolment

- OTRFT employee 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

**Your employer Pension Analyst can help with any questions**

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

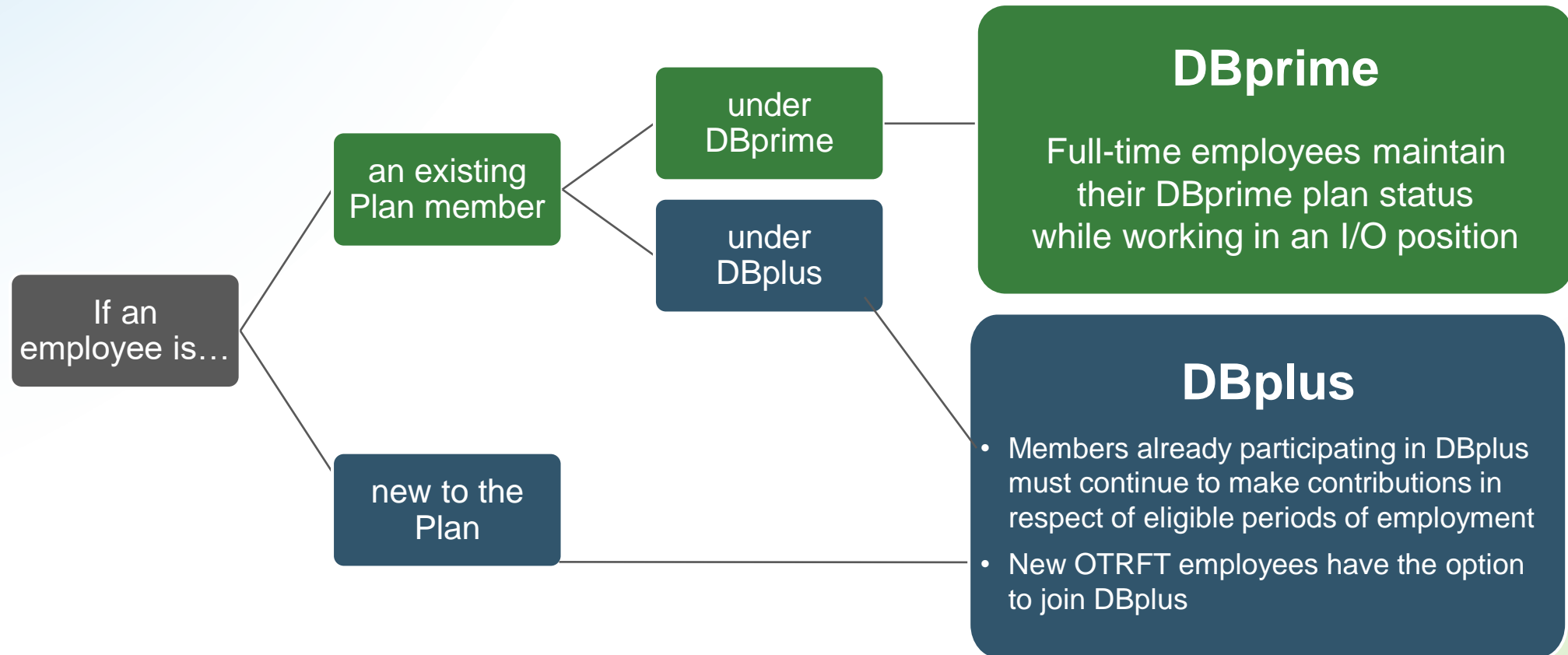
## **Applies to college sector employers only:**

- 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 **choice** to enrol in DBplus (the same applies if they were in another OTRFT position — but not enrolled in the Plan — prior their I/O position),



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

What 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

# Concurrent employment – Full-time

Employee working at more than one employer

- **Situation A:**

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

- **Situation B:**

- Full-time 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

Maximum  
pension accrued  
for DBprime is  
the DB limit

# Concurrent employment – OTRFT

- 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 2024, the MP limit is \$32,490



## Rehired employees – Within 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 registered pension plan

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

**Full-time employee**  
Immediate enrolment

**OTRFT**  
Option to enrol

# Rehired employees – After 24-month EOM period

- Transferred the commuted value out of the Plan
  - Treat as new employee
  - Full-time or OTRFT criteria apply
- Did **not** transfer the commuted value out of the Plan
  - Deferred pension
  - Must resume participation in the Plan
  - Applies to all members



# Rehired retired members – Under age 65

- **Full-time**

- Pension payments stop
- Resume participation in the Plan
- Contact employer PA to ensure pension stops and member is enrolled

- **OTRFT**

- Have the choice to:
  - Continue to receive their pension, or
  - Suspend pension payments and restart contributions to the Plan

Retired members faced with the choice whether to continue their pension or suspend their pension and re-enrol can contact the Plan directly to better understand their options



# Rehired retired members – 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

# 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 the CAAT Plan
- If an employee still has a benefit in the Plan, they have to re-enrol, except:
  - Employees can't be a member in DBprime at two employers at the same time
  - All rehired retired members age 65 to 71 have a choice, and rehired retired members who are OTRFT have a choice at any age

If you need assistance, contact your Pension Analyst

# Enrolment process



# Enrolment process overview

1. Employer submits the enrolment to the Plan via PAL
2. Employer begins deducting contributions
3. CAAT Pension Plan sends member a Welcome Letter



# Enrolment process for OTRFT employees

- Upon hire, provide information about the employee's right to join the Plan
  - Employment contract or employment letter
- OTRFT enrolment resources
  - [CAAT website](#)
  - [DBplus Evaluation Tool](#)



## Enrolment process for OTRFT employees

If the employee decides to enrol:

- Remind them that they cannot opt out
- Submit the enrolment via PAL

**Errors? Submit a Change of Employment in PAL**

# OTRFT enrolment date

## 31-day window from hire date

- New hires
  - If an OTRFT employee completes their enrolment using **Intent to enrol** link (<https://member.caatpension.ca/enrolnow>) in under 31 days from date of hire, enrol them in Plan effective on their date of hire
- After 31 days
  - The date for OTRFT enrolment is the start of the next payroll period

# Non-member data

- If new hire chooses not to join:
  - Include them in the non-member data sent to the CAAT Plan
- The Plan will send a reminder 3 to 4 months from their first pay date if they are still employed



# Best practices

## 1. Find out the employee's history with the CAAT Pension Plan

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

## 2. Tell them they can transfer in from a former pension plan

- They can transfer their prior benefit into the CAAT Plan if they choose
- Refer them to:
  - [ACE Tool](#) (DBprime only), or
  - [DBplus Pension Purchase Tool](#)

# Enrolment service 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 a signed enrolment

# Enrolments — Report on PAL

## Employer-initiated

The screenshot shows the 'Member Enrolment' page. On the left is a navigation 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 has the heading 'Member Enrolment' and the sub-heading 'Start or continue an enrolment for a new member'. Below this is a section titled 'Enrol a new member' with a form field for 'Social Insurance Number' containing the placeholder text 'Enter SIN number' and a blue 'Verify' button.

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

## Employee-initiated

The screenshot shows the 'Enrol in the CAAT Pension Plan' page. At the top right, there are links for 'Text Size', 'Default', 'Larger', 'Largest', and 'FR'. Below these are navigation links: 'Contact us', 'Newsroom', 'Careers', 'Investments', and a search bar. The CAAT Pension Plan logo is on the left. The main heading is 'Enrol in the CAAT Pension Plan' with the sub-heading 'Ready to enrol?'. Below this is a paragraph of text: '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.' This is followed by 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 is a blue 'Next' button.

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

# Batch enrolments

- If there are a large number of enrolments required
- Employers can enrol employees via a batch file
- Contact your Pension Analyst if you need to complete a batch enrolment

