



# Eligibility and Enrolment of Plan Members

Employer Education Session  
for DBplus employers

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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

## Terms of participation

- Participation Agreement between employer and CAAT Plan

## Employment relationship

- New hire
- Rehires
- Concurrent employment

# Rehired members

A “rehired member” means 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

- Plan member begins working at another CAAT employer
  - Must begin contributing so they are contributing at both employers
  - Annual contributions for a concurrent member — from **all** participating employers they work for — are limited by the **money purchase limit**
    - In 2024, it is set to \$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
  - Review your eligibility rules in your agreement(s) with CAAT
  - Enrol the employee as a new hire according to requirements for their employee type

# Rehired employees – After 24-month EOM period

- Transferred the commuted value out of the Plan
  - Treat as new employee
  - Eligibility criteria apply
- 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:

1. Continue to receive their pension, but not contribute, or
2. Suspend pension payments and contribute to the Plan as an active member

**Exception:**

Members must start receiving their pension by December 1<sup>st</sup> 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

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

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

- They can transfer their prior benefit into CAAT Pension Plan if they choose
- Refer them 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 via 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 for optional enrolment:
  - [Website](#)
  - [DBplus Evaluation Tool](#)

# Enrolment process – Employees with optional enrolment

- If an employee decides to enrol:
  - Remind them that they cannot opt out
  - Submit enrolment via PBR file or via PAL
- If you discover an error, submit a form:
  - Change of Employment form (hire date, enrolment date)
  - Change of Information form (date of birth, SIN, marital status)

# Enrolment service standards

Send enrolment data to the Plan and start contribution deductions:

- Within 10 business days of the enrolment date

CAAT processes enrolment:

- Within 10 business days of receipt of signed enrolment form

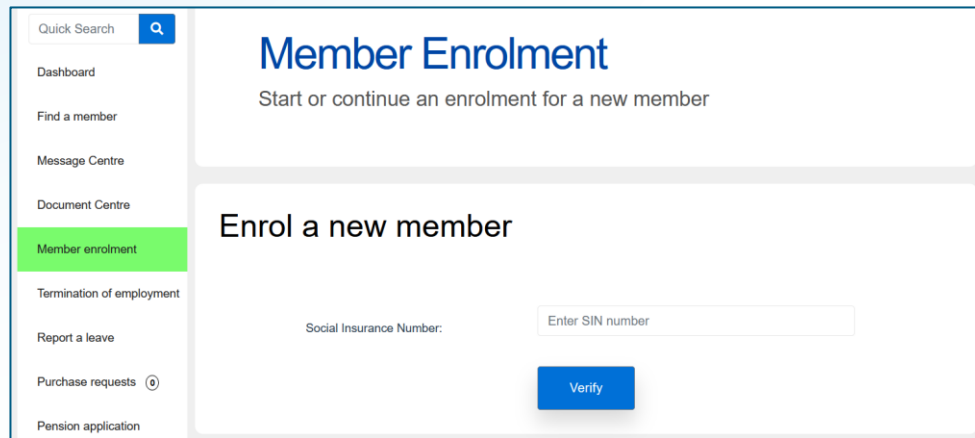
# Enrolments – PBR file

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

# Enrolments – Report on PAL

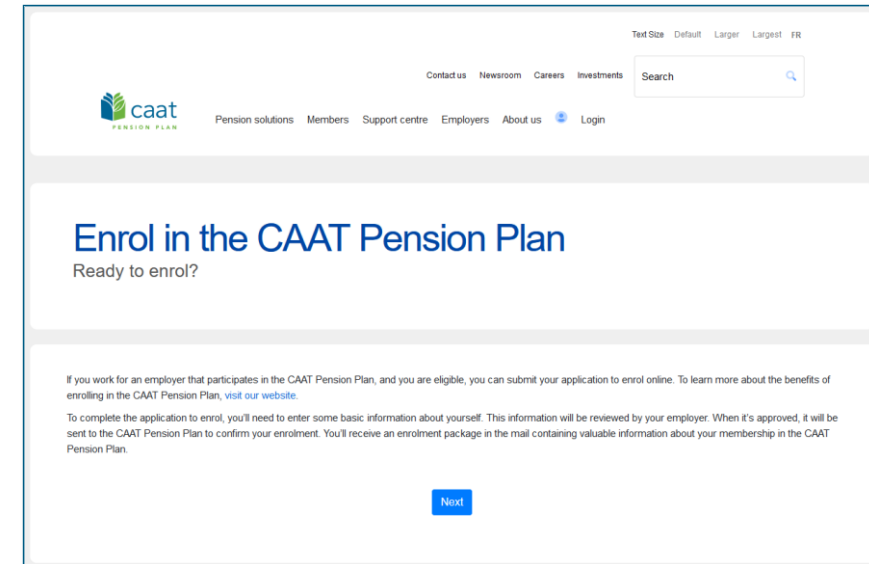
## Employer-initiated



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'. A sidebar on the left contains navigation links: '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' and features a form with a 'Social Insurance Number:' label, an input field containing '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 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', 'Search', 'Pension solutions', 'Members', 'Support centre', 'Employers', 'About us', and 'Login'. The main content area contains introductory text about enrolling online and a blue 'Next' button at the bottom.

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

