caat PENSION PLAN | DBplus

Payroll Based Reporting (PBR)

December 15, 2021

Agenda

1. PBR Overview
2. PBR Template
3. Demo
4. Important Scenarios
5. Future of PBR

Payroll Based Reporting (PBR) Overview

What is Payroll Based Reporting (PBR)

- Frequent data reporting method for employers (Monthly)
  - Other frequencies available – Contact Employer Pension Analyst
- Replacement for the Data Collection Tool reporting process
- Simplified reporting process using excel files
  - Focus on contributions
- PBR Template available to help generate payroll files

Data Collection Tool vs Payroll Based Reporting

- DCT
  - Annual reporting of data
  - Separate website to report individual employee data
  - Import data using excel files or manually enter data into individual employee records
  - Originally designed for DBprime
  - Higher learning curve
- PBR
  - Frequent reporting of data
  - Excel reporting tool
  - PBR Template can be used to create reporting file and also contribution remittance forms
  - Designed specifically for DBplus
  - Only basic Excel knowledge required

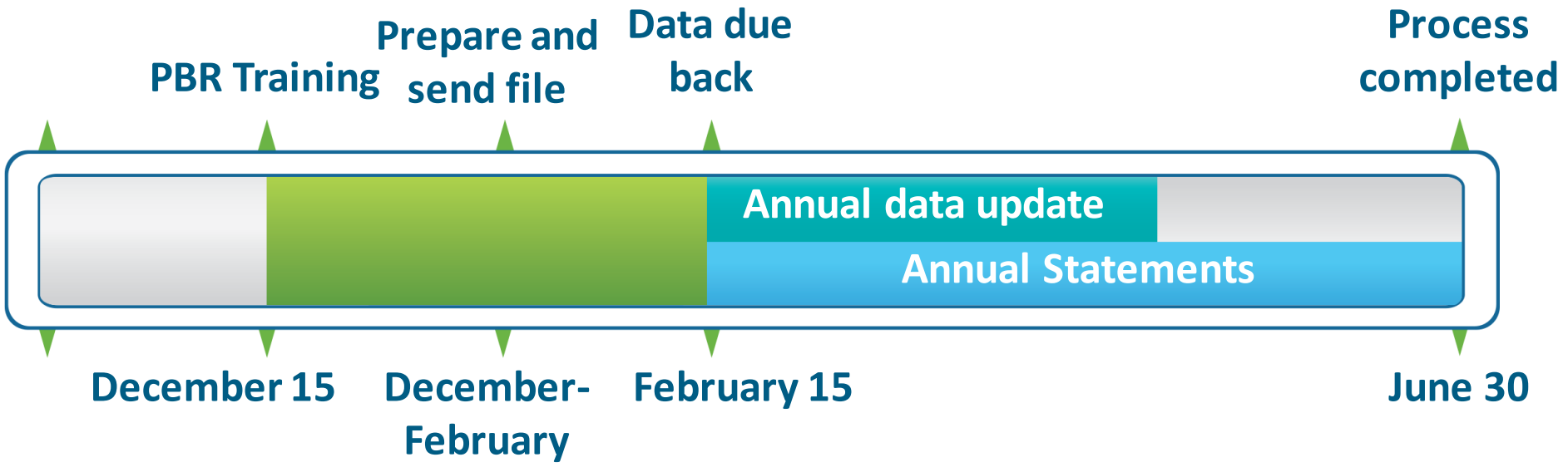
Benefits of using PBR

- Members using My Pension will see more current information
- Streamline reporting responsibilities
- Allow for flexibility when reporting data

2021 Year-End Reporting

- Required to provide 2021 data for all your employees
  - Due **February 15, 2022**
- Data required to be reported:
  - Earnings
  - Employee and Employer contributions
  - Pension Adjustment
- Information for employees who terminated or retired in 2021 will also need to be reported on file
- Data will be used for 2021 Active Member Statements

2021 Data Collection Schedule



2022 and onwards Frequent Reporting

- After reporting 2021 year-end data, begin reporting on a monthly or more frequent basis
  - Reporting files are due the same date contributions are due
- PBR Template can be reused every reporting period
  - Update fields where necessary
- Member updates can be reported on monthly PBR files
  - Address changes, employee class changes for contribution rates

PBR Template

PBR Template - overview

- Designed to assist employers generate a PBR load file
- 3 main tabs on PBR Template
  - Employer Selection
  - Demographic information (DR_Input)
  - Payroll information (PR_Input)
- All required fields are highlighted green
- Built in Macros to validate data
- Additional feature: generate a Form 34-A using data entered for employer to send to CIBC Mellon and CAAT Finance

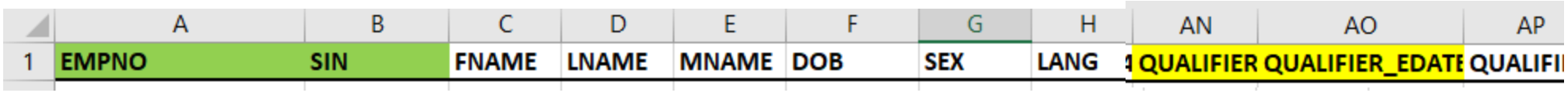
Using the PBR Template - steps

1. Update the reporting period start and end dates in **Employer Selection** tab
2. Add or remove members from the **DR_Input** tab (only if necessary)
3. Add earnings and contribution data for each member in the **PR_Input** tab
4. Validate data using button in **Employer Selection** tab
5. Create data file and submit to CAAT
6. (Optional) Generate a Remittance Summary Form

PBR Template – Employer Selection Tab

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Today's Date:	11/16/2021											
2	Employer Selection:										Validation Report		
3	XYZ Inc.	Employer no:	999				Validate Data				EMPNO	Tab	Field	Issue
4													
5													
6													
7	Please provide the dates of your payroll Data												
8	Payroll From Date (mm/dd/yyyy)	1/1/2021					Create Load File						
9	Payroll To Date (mm/dd/yyyy)	1/31/2021											
10													
11													
12													
13													
14													
15	Information for Contribution Remittance File:												
16													
17	Contact Name	Test Name					Contribution Remittance - Validate Data						
18	Contact Email	testemail@email.com											
19	Contact Phone number and extension	4166666666											
20													
21							Contribution Remittance - Create File						
22	Form of Payment (select form of payment)	Cheque											
23													
24													
25	Total Employee Contribution	$676.49											
26	Total Employer Contribution	$857.86											
27													
28	Contribution Remittance Date	01-2021											
29													
30													

PBR Template – DR_Input



	A	B	C	D	E	F	G	H	AN	AO	AP
1	EMPNO	SIN	FNAME	LNAME	MNAME	DOB	SEX	LANG	QUALIFIER	QUALIFIER_EDATE	QUALIFI

- Employers only required to complete Green and Yellow columns
  - Qualifier only when applicable – Rate classes in Genesis
- Change of information can be reported by filling in the appropriate columns
  - Name, Address, Telephone number, email

PBR Template – PR_Input

A	B	C	D	E	F	G	H	I
EMPNO	FDATE	TDATE	PENEARN	ANNUALRATE	D2_EECONTRIB	D2_ERCONTRIB	D2_YTDCONT	YTDEARNINGS
500	1/1/2022	1/31/2022	6500		325	325		

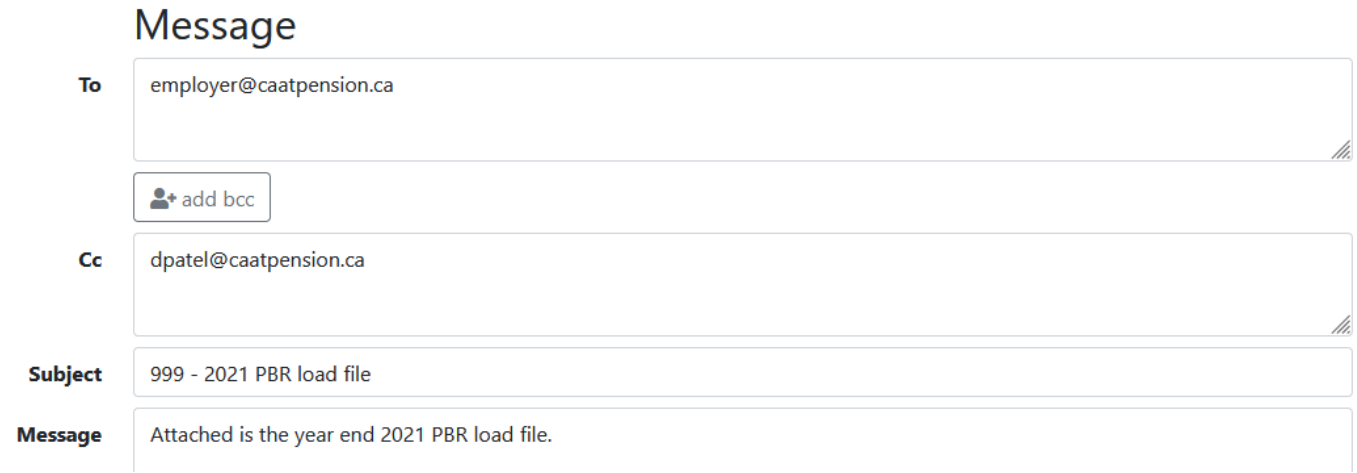
- Corresponding member record must be found in DR_Input tab if payroll data is to be reported for that member
- All Contributions reported in one “bucket”
  - Not required to separate Pregnancy from Regular Contributions
- Adjustments can be reported on subsequent PBR load files

PBR Load file

- Structured similar to the PBR Template
  - 3 tabs: DR, PR and Parameters
- Dynamic layout – not required to have all columns on load file
  - Only requirement is that the Column Headers are named correctly
- .xlsx file and not .csv
  - Allows for additional review/revision if necessary before loading
- Required File name: "*ER Number* - *Month Year* 'PBR Load File'"
  - Example: 999 – 2021 PBR Load File
  - Example: 15 – March 2022 PBR Load File

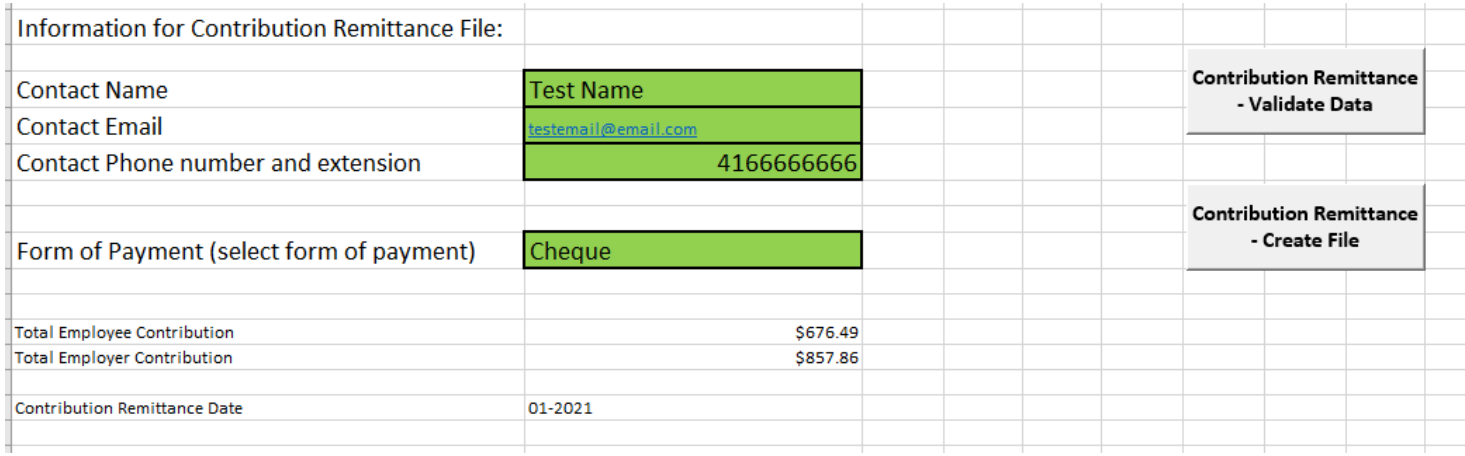
Submitting PBR load files

- Please send PBR load files using S-Doc to employer@caatpension.ca and your employer pension analyst
- Required Subject line: "*ER Number - Month Year* 'PBR Load File'"



Creating a Remittance Summary Form – Form 34A

- A Remittance Summary form can be created after entering payroll data, validating and creating a PBR load file
  - After updating the green cells, validate data and then create a file
  - A new file will be created, and you can save it to your computer



PBR Template Demonstration

Important Scenarios

In-year contribution rate changes

- Contribution rate changes during reporting period
  - Must split data to separate different contribution rates

Example: Reporting 2021 data but rate change on August 1, 2021

	A	B	C	D	E	F	G	H	I
1	EMPNO	FDATE	TDATE	PENEARN	ANNUALRATE	D2_EECONTRIB	D2_ERCONTRIB	D2_YTDCONT	YTDEARNINGS
2	123	1/1/2021	7/31/2021	23635.38		1181.77	1181.77		
3	123	8/1/2021	12/31/2021	34120.38		2047.22	2047.22		
4	456	1/1/2021	7/31/2021	53115.38		2655.77	2655.77		
5	456	8/1/2021	12/31/2021	25102.88		1506.17	1506.17		

Reporting 2021 Pension Adjustments

For Employers submitting 2021 data for the first time

- Report pension adjustments along with your 2021 year-end file
- In the DR_Input tab use the columns **D2PA** and **D2PAYEAR**

For Employers who have started using PBR this year

- Report pension adjustments on a separate PBR load file that only contains Pension Adjustment information
- Due: February 15, 2022

Example:

	AV	AW
4	D2PA	D2PAYEAR
	500	12/31/2021

Terminated/Retired Members

- Data must be submitted for members who terminated or retired in 2021
  - Use appropriate “FDATE” and “TDATE” that matches reporting period.
- Pension revisions will only be accepted if the change of total contributions are over $140

Example: Member terminated on August 15, 2021:

	A	B	C	D	E	F	G	H	I
1	EMPNO	FDATE	TDATE	PENEARN	ANNUALRATE	D2_EECONTRIB	D2_ERCONTRIB	D2_YTDCONT	YTDEARNINGS
2	123	1/1/2021	8/15/2021	34120		1706	1706		
3									

Reporting Contributions For Members on Leave

- Effective January 1, 2022, reporting of leave events is not required at the time a member starts or ends a leave period
  - If no contributions are made during a leave, report zero earnings and contributions
- Types of leaves: Unpaid leave of absence, Pregnancy, Statutory Leave
- Example:

	A	B	C	D	E	F	G	
1	EMPNO	FDATE	TDATE	PENEARN	ANNUALRATE	D2_EECONTRIB	D2_ERCONTRIB	D2
2	987	2/1/2022	2/13/2022	2365.38		212.88	250	
3	987	2/14/2022	2/28/2022	0		0	0	
4								

Adding New Employees To PBR Template

- If you enroled new employees through PAL or through an enrolment form, you will need to add a record in the **DR_Input** tab before reporting payroll data
  - Only required to add the EMPNO and SIN for the new employee and the Qualifier (Yellow column) if necessary
- Additional feature of PBR – complete full enrolment process through PBR files

Enroling New Employees Using PBR

- Instead of using PAL or enrolment form, report all enrolment data using PBR
- Save time from having to use other platforms
- No additional documents required to complete enrolment

- Data required
  - Employee Number & SIN
  - Name
  - Date of Birth
  - Gender
  - Language Preference
  - Contact Information
  - Hire and Enrolment Dates
  - Full Time of Part Time indicator

Important Scenarios – Adjusting Previously Reported Data

- Terminated/Retired Member
  - Final Adjusted earnings and contribution data must be reported, not just the adjustment amount
  - Reporting period should match previous reporting period
- Active Member
  - Report earnings and contribution data on your next file together with the next period's data in one line

Important Scenarios – Adjusting Previously Reported Data

- Terminated/Retired Member

Previously reported:

	A	B	C	D	E	F	G	H	I
1	EMPNO	FDATE	TDATE	PENEARN	ANNUALRATE	D2_EECONTRIB	D2_ERCONTRIB	D2_YTDCONT	YTDEARNINGS
2	987	2/1/2022	2/28/2022	1000		50	50		

Report on next file:

	A	B	C	D	E	F	G	H	I
1	EMPNO	FDATE	TDATE	PENEARN	ANNUALRATE	D2_EECONTRIB	D2_ERCONTRIB	D2_YTDCONT	YTDEARNINGS
2	987	2/1/2022	2/28/2022	1500		75	75		

Important Scenarios – Adjusting Previously Reported Data

- Active Member

January 2022 Data	PENEARN	Employee (EE) Contribution	Employer(ER) Contribution
Originally reported	$1,500	$75	$75
Correct amount	$1,800	$90	$90

February 2022 Data	PENEARN	EE Contribution	ER Contribution
Original data	$2,000	$100	$100
Updated data	$2,300	$115	$115

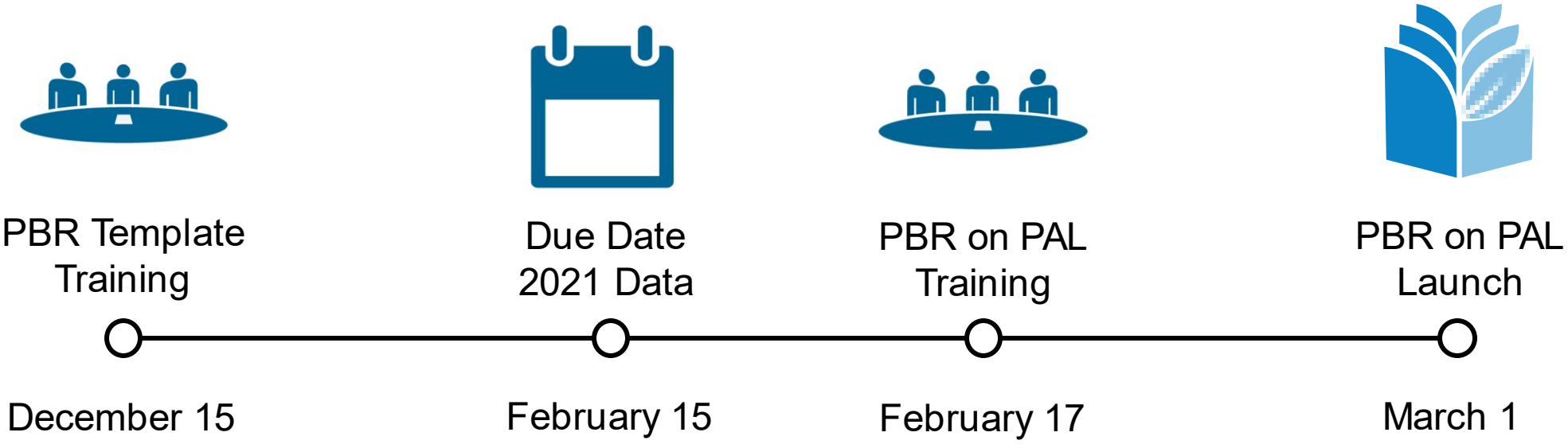
- Report on subsequent Data:

	A	B	C	D	E	F	G
1	EMPNO	FDATE	TDATE	PENEARN	ANNUALRATE	D2_EECONTRIB	D2_ERCONTRIB
2	999	2/1/2022	2/28/2022	2300		115	115

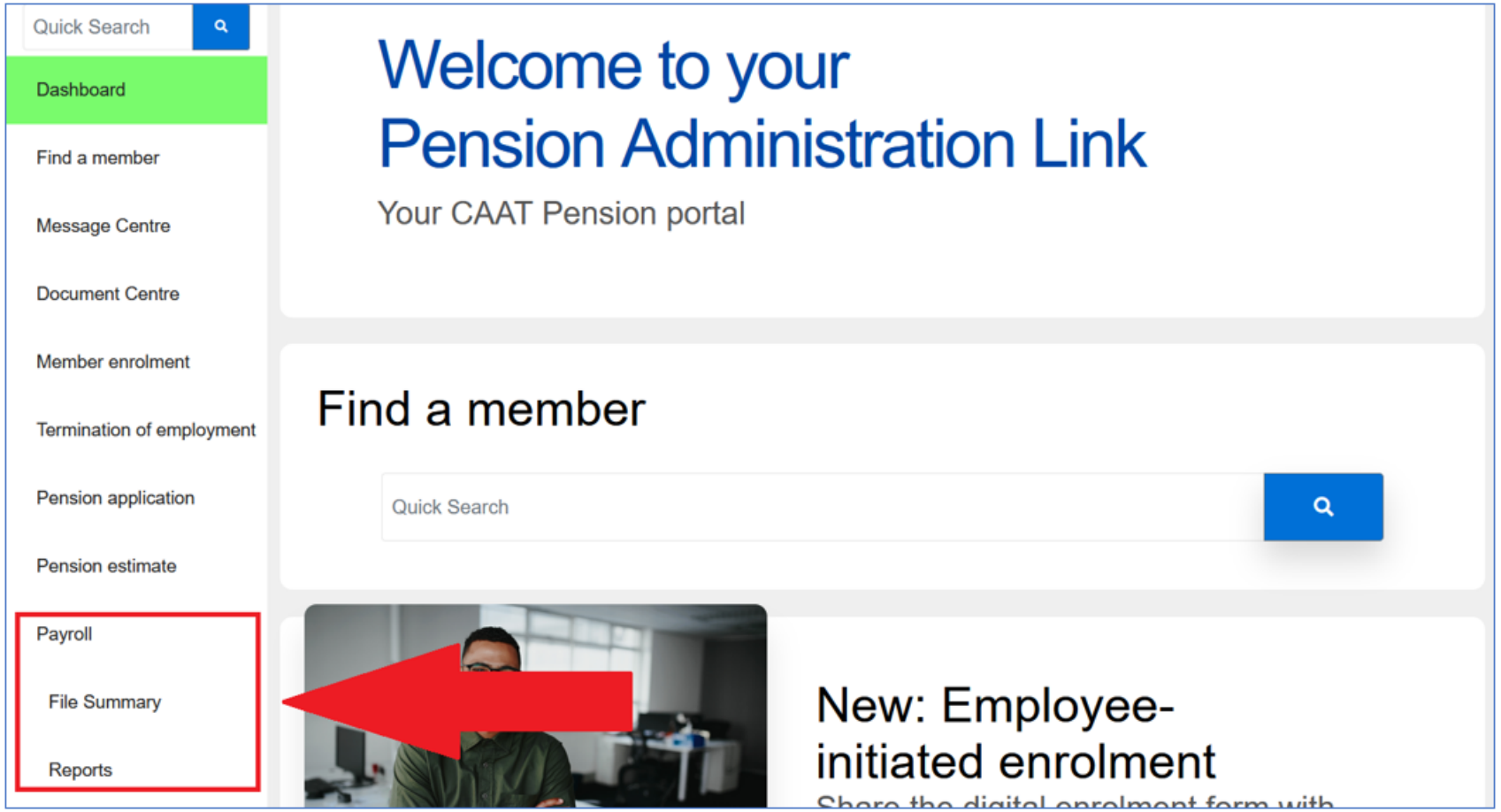
Future of Payroll Based Reporting

- PBR will be fully integrated into Pension Administration Link (PAL)
- You can upload PBR load files directly in PAL
- CAAT pension analysts will help with validation errors
- Employers will be able to report life events using PBR load file
- Expected launch: March 1, 2022
  - Education Session on February 17, 2022

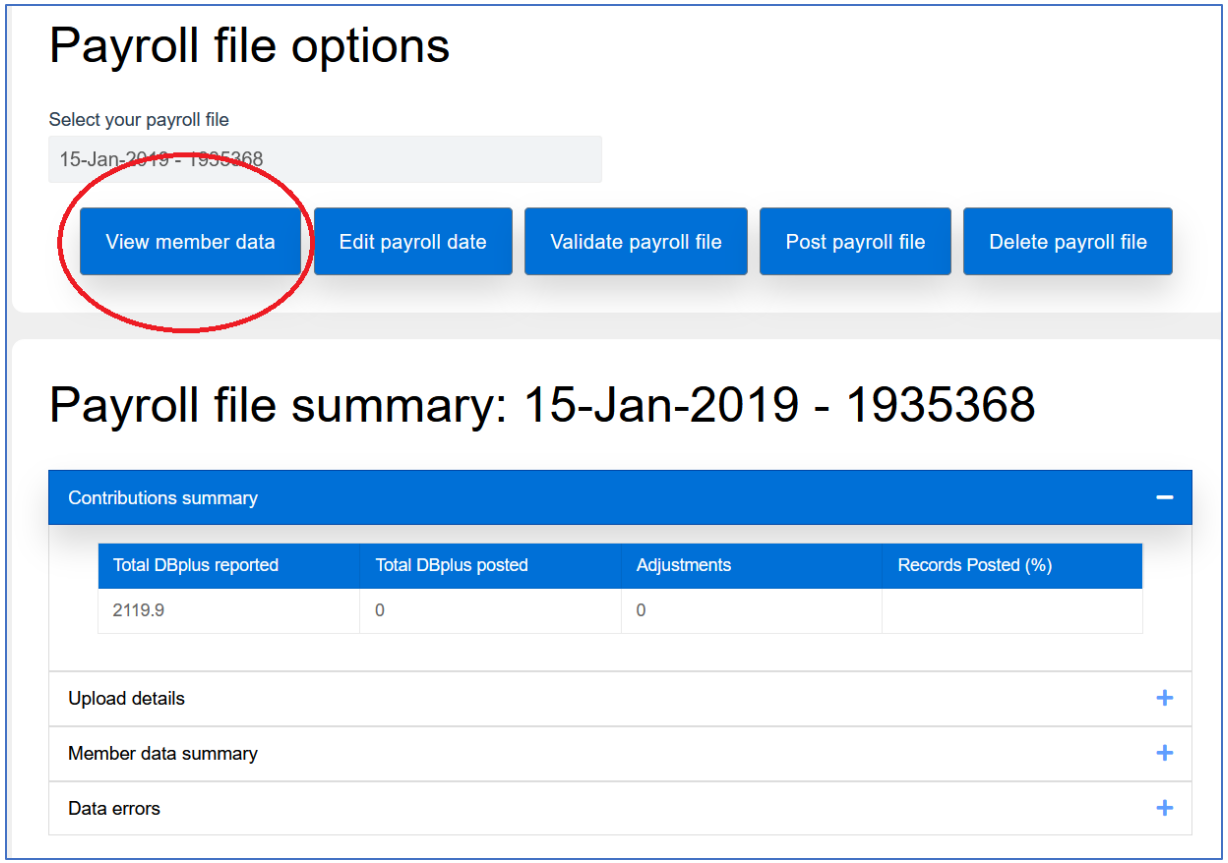
Upcoming Timeline for PBR

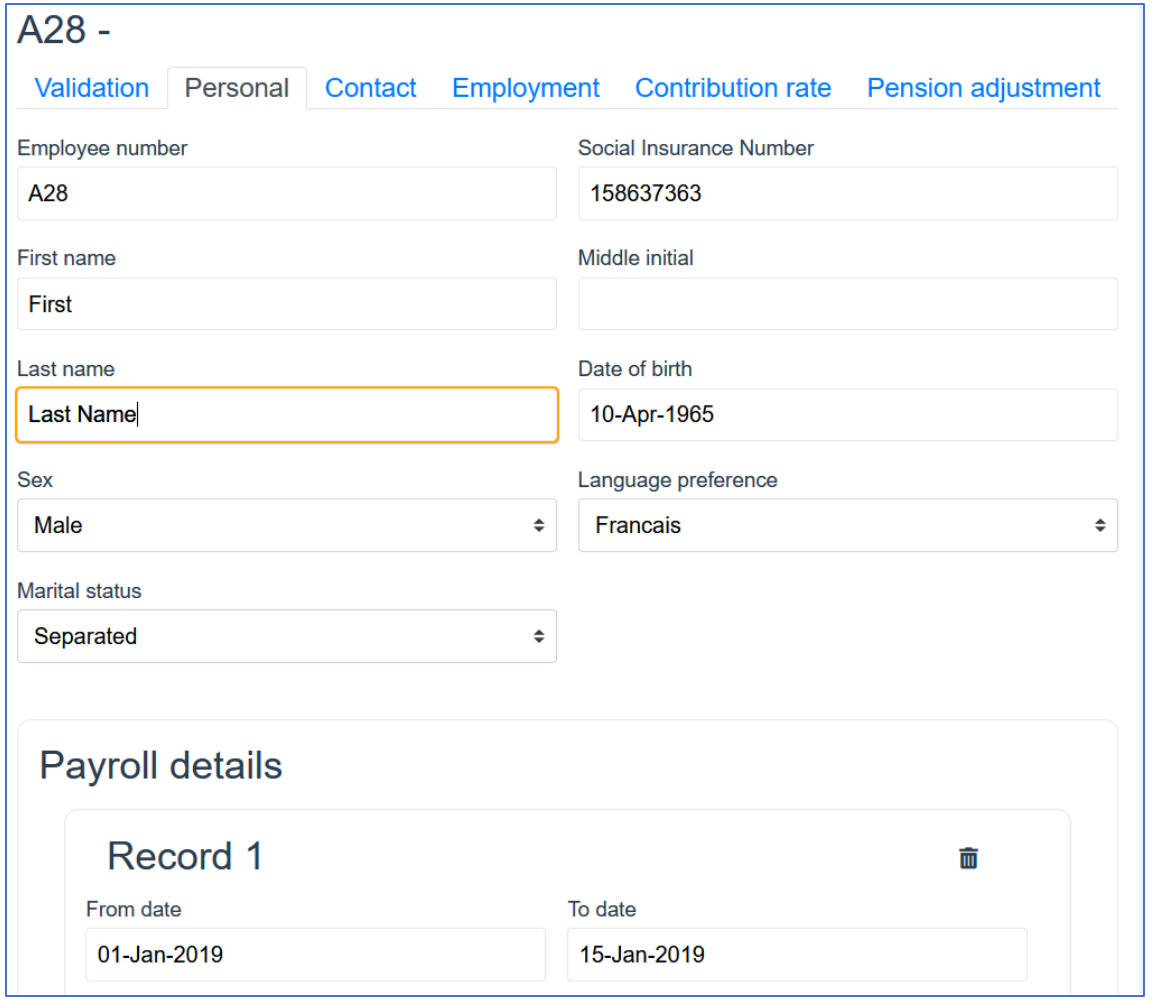


PBR integration into PAL



PBR integration into PAL





Questions?

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