



# Leaves and pension purchases

Employer Education Session

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October 2, 2025





# 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

# Eligible leave periods for pension purchases

## Statutory leaves

- Pregnancy, parental or adoption leave
- Long-term illness leave
- Emergency leave or any other regulated statutory leaves
- Purchase costs are shared between you and the member if the purchase is initiated within 6 months; paid 100% by member if later

## Non-statutory leaves

- Leave of absence (any employer-approved leave not defined by legislation)
- Grievance, layoff or work stoppage
- Purchase costs will be 100% covered by the member

Eligible leave periods will also be displayed in the member portal: My Pension

# Long-term Illness Leave (LTI)

- New statutory leave in Ontario (Bill 229)
  - In force: June 19, 2025
  - Unpaid 27-week leave of absence for employees who cannot perform their duties because of a serious medical condition
    - A serious medical condition includes a chronic or episodic condition
    - The condition and the period during which the employee will not be performing their duties must be confirmed by a certificate from a physician, registered nurse or psychologist
  - Employees are eligible after at least 13 consecutive weeks of employment
  - Contributions a member makes during this leave do not count towards the 3-year or 5-year maximums under the *Income Tax Act*

# Statutory leaves

## Elect to contribute

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

## Elect 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 periods
  - With employer contributing
  - Without any purchase adjustment factor being applied

Contribution calculations should be based on deemed earnings

# Non-statutory leaves

- Purchase costs will be 100% covered 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 pensionable service and related benefits based on their deemed earnings

# 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

1. Employer completes **Report a leave** in PAL
2. CAAT updates the member's record and will deem the member's earnings and service from the leave start date
3. Upon return from disability leave, employer completes **Report a leave** in PAL to report a disability leave end date
4. CAAT updates member's record accordingly

# 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
- A member retiring at age 65 does not require a disability leave end date reported

# DBplus members – Disability leave

- 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


\*Members receiving benefits under Ontario's *Workplace Safety and Insurance Act* do not contribute to DBplus during the first 12 months and will continue to earn a pension during this period


# 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

# Reporting leaves in PAL

# Reporting leaves in PAL

Quick Search  

- 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

### 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

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YGYJFE AOECEN - DBprime

[Report a leave start](#) [Report a leave end](#)

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#### Leave records – select to view or update

Process ID	Status	Type of transaction	Leave type	Leave date
------------	--------	---------------------	------------	------------

« 0 » 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: 100828      Current Plan design: DBprime      Jurisdiction of employment: ON

YGYJFE AOECEN

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-2025

Leave reported date: 16-Sep-2025

# 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-2025

Active period end date (Last work day before the leave started) 15-Sep-2025  
Pay Frequency Bi-weekly 26 pay

Current year - 2025

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 0.70498 Expected value: 0.70498

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**Employer authorization**

Employer HR representative \_\_\_\_\_ Date 16-Sep-2025

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)

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

Current year - 2025

Current year eligible earnings (Do not include taxable benefits) <input type="text" value="32,000.75"/>	Employer contributions <input type="text" value="2,880.07"/>	Expected value: 2880.07
Member contributions (Does not include purchased leaves) <input type="text" value="2,880.07"/>	Expected value: 2880.07	

### Employer authorization

Employer HR representative

Date

Assign to

# Reporting leaves in PAL

## Report a leave end

### Report a leave

Begin reporting a member's leave

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LAURA BLXLQ - DBprime

[Report a leave start](#) [Report a leave end](#)

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Leave records – select to view or update

Process ID	Status	Type of transaction	Leave type	Leave date
------------	--------	---------------------	------------	------------

« 0 » 5 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		CA0214340	7000	

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
[Empty table body]				

⏪ ⏩  ⏴ ⏵

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 2025						>
Su	Mo	Tu	We	Th	Fr	Sa	
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	11	

Member was earning a pension under:

Leave type:

Leave reported date:

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)

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

### **Employer responsibilities:**

- Communicate the option to purchase
- Calculate contribution cost and complete form
- Communicate the option for the member to remit cash payment through their online banking
- Request pre-authorized T2033 for RRSP purchases
- Remit matching portion, if required

# Purchasing leaves

## Online banking option

- Member can remit payment through online banking:
  - Select CAAT PENSION PLAN - MEMBERS
- Member submits the signed leave form to the employer
- No regular contributions

### **Important note for DBplus:**

- Cash is an option for purchasing a statutory leave only if the leave is purchased within six months of return to work

# 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 ①  
Pension application  
Pension estimate  
Contribution remittance  
Data Collection Tool  
Employer Manual ↗  
Help

Payroll contributions  Purchases

Member ID	Purchase Type	Amount
<input type="text"/>	<input type="text"/>	<input type="text" value="#.##"/>

Comments

**Purchases total**

Payment date

**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:
  - 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

Pension solutions   Members   Support centre   Employers   About Us    Welcome 

- Administration Console
- Notification Preferences**
- Sign Out



## Notification preferences

	Message Centre	Activity Log
Notify me when a request is received from an employee		
Select all	<input type="checkbox"/>	<input type="checkbox"/>
Enrolment Request	<input type="checkbox"/>	<input type="checkbox"/>
<b>Purchase Request</b>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

[Update](#)

# Employer portal: Purchase requests

The screenshot shows the 'Purchase requests' page in an employer portal. The sidebar on the left contains the following navigation items: Dashboard, Find a member, Message Centre, Document Centre, Member enrolment, Change of employment, Termination of employment, Report a leave, **Purchase requests** (highlighted with a red box and a notification icon), Pension application, Pension estimate, Contribution remittance, Data Collection Tool, Employer Manual, and Help. The main content area has a header 'Purchase requests' with the subtitle 'Select a new request or review quotes prepared for a member'. Below this is a search section titled 'Enter search term' with filters for 'Purchase type', 'From', 'To', 'First name', and 'Last name'. There are 'Search' and 'Reset' buttons. At the bottom, a table titled 'New purchase requests' is partially visible, showing a table header with columns: Process ID, Purchase type, First name, Last name, Leave start, Leave end, and Request date. The first row shows 'Unpaid Leave of Absence'.

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 - EKYHPIZY HIYRGKGDUXPR**

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	EKYHPIZY
Last name	Date of birth
HIYRGKGDUXPR	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
<b>Total cost</b>			900.00
<b>Payment deadline</b>			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
<b>Total cost</b>			900.00
<b>Payment deadline</b>			19-Dec-2025

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

[Save](#) [Finish quote](#) [Cancel](#)

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

# Employer portal: Purchase quote

**Recent activity**

Start time	Activity
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[View all activity](#)

**Transactions in progress**

In progress	Member name	Type of transaction
6900	HIYRGKGDUWXPR EKYHPIYZY	Purchase Request
6897	HIYRGKGDUWXPR EKYHPIYZY	Leave Start
6895	HIYRGKGDUWXPR EKYHPIYZY	Leave Start

[View all in progress](#)

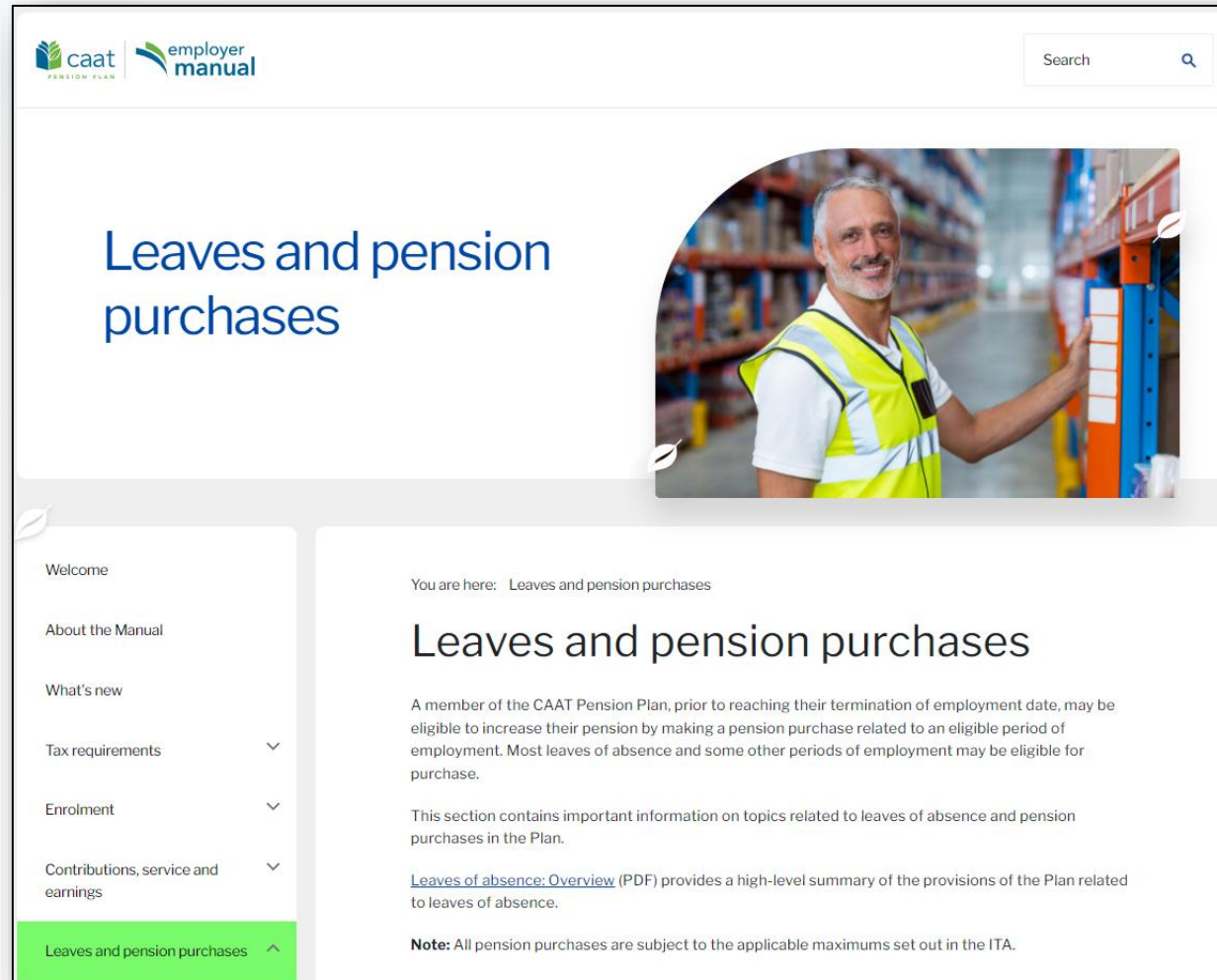
**Transactions sent to CAAT**

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



The screenshot displays the 'Leaves and pension purchases' page of the CAAT Pension Plan Employer Manual. The page features a navigation menu on the left, a breadcrumb trail, a main heading, a descriptive paragraph, a sub-section heading, and a note.

**caat** PENSION PLAN | **employer manual**

Search

## 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.

Navigation menu items: Welcome, About the Manual, What's new, Tax requirements, Enrolment, Contributions, service and earnings, Leaves and pension purchases (highlighted).

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*

The screenshot shows the CAAT Pension Plan Employer Manual website. The page is in French. The left sidebar contains a navigation menu with categories like Disability leaves, Marriage breakdown, Termination, Working past age 65, Retirement, Death benefits, Member/Non-member monthly data, Calculators and tools, and Forms library. The main content area is titled 'Leave, purchase and transfer' and lists several links related to DBprime and DBplus services. A red arrow points to the link 'Request to Purchase Service - Pre-enrolment service prior to January 1, 2014 (DBprime only)'. The 'Forms library' link in the sidebar is highlighted with a green box.

caat PENSION PLAN employer manual Français Search

Disability leaves ▾

Marriage breakdown ▾

Termination ▾

Working past age 65

Retirement ▾

Death benefits ▾

Member/Non-member monthly data

Calculators and tools

Forms library

Leave, purchase and transfer

[DBprime Service Purchase Application - Transfer from a former employer's pension plan](#) (timelines attached to form)

[DBprime Service Purchase Application - OTRFT Prior to Enrolment](#) (including Pre-Enrolment Service on or after January 1, 2014) (timelines attached to form)

[DBprime Request to Purchase Service](#) (timelines attached to form)

[Request to Purchase Service - Pre-enrolment service prior to January 1, 2014](#) (DBprime only)

[PSPA Confirmation](#)

[DBplus Purchase Application - Period of employment with an employer that participates in the CAAT Pension Plan](#)

[DBplus Purchase Application - Transfer in of funds related to a former employer's pension plan](#)

[Leave Notification and Purchase Request - within six months from end of leave - Unpaid Leave of Absence](#)

[Leave Notification and Purchase Request - within six months from end of leave - Pregnancy,](#)

# 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

# Purchasing periods of prior employment before enrolment

- Eligible purchases
- Timing
- Roles and responsibilities

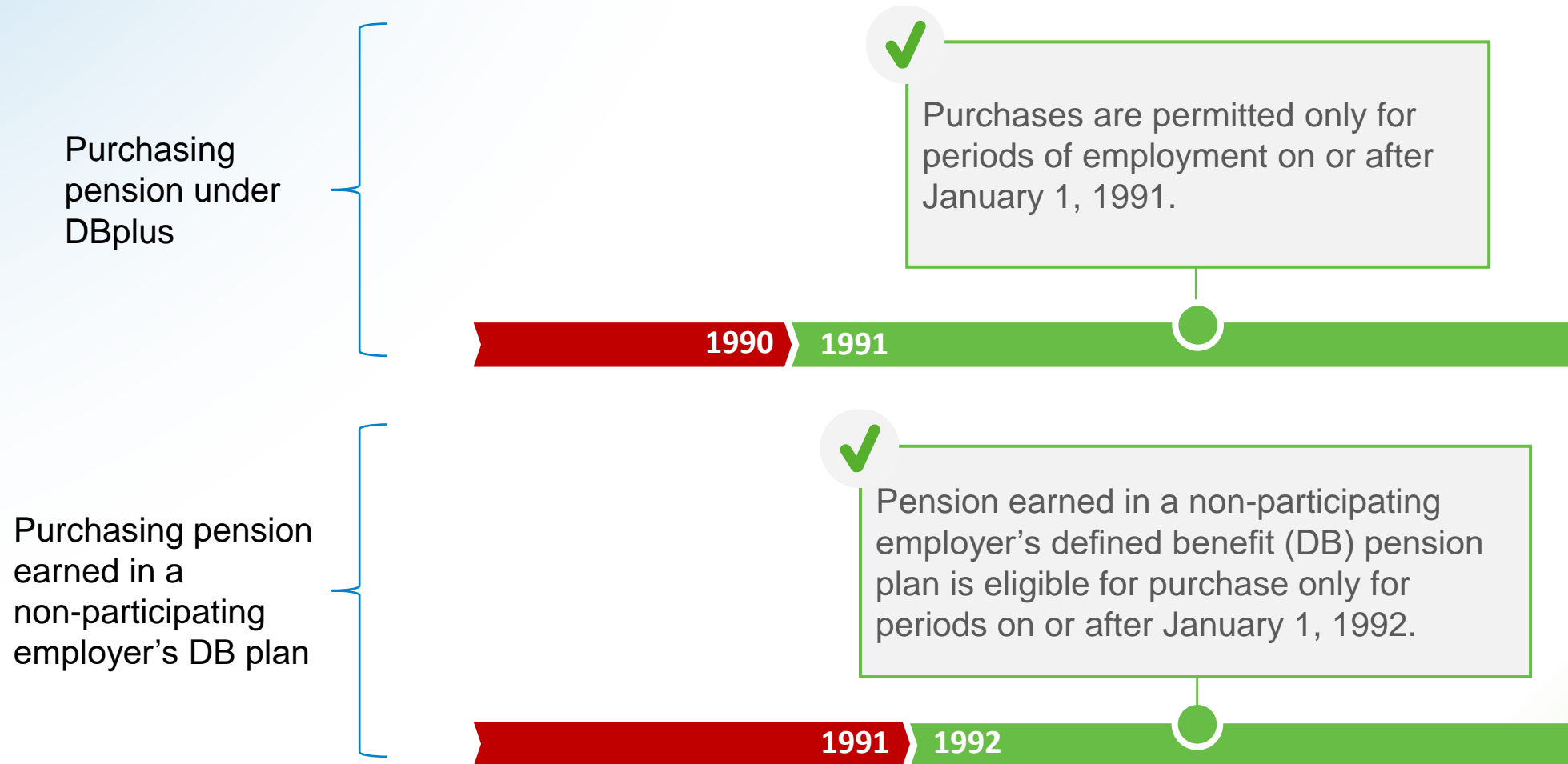


# Periods of prior employment before enrolment

## 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

# Periods of prior employment before enrolment: Eligible periods for DBplus purchases



# DBplus pension purchases: Where can funds come from?

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



# Other types of eligible purchases

- Non-vested prior period – contribution refund
- Vested prior period – commuted value lump sum
- Statutory leave (pregnancy/parental/adoption) after six months from return to work
- Unpaid leave of absence after six months from return to work

# Periods of prior employment before enrolment: Available purchase estimators

- Direct members to the [Increasing your pension with a purchase](#)
  - [Actuarial Cost Estimator \(ACE\) Tool](#)
  - [DBplus Pension Purchase Tool](#)

## **Why is it important?**

- Purchase costs can be quite high
- Helps members with decision making
- Helps members understand the impact of a pension purchase

# 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: Costing

## Costing methodology

- DBplus maximum contribution
  - 18% of T4 earnings (up to the *Income Tax Act* (ITA) maximum)
- DBprime cost
  - Two costing methods:
    - Actuarial cost or;
    - Higher of actuarial cost or two times contributions

# 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

# Periods of prior employment before enrolment: Applicable forms

Purchase type	Form to be completed
DBprime member – Transfer from a former employer’s pension plan	DBprime Service Purchase Application – Transfer from a former employer’s pension plan
DBprime member – OTRFT prior to enrolment	DBprime Service Purchase Application – Other Than Regular Full Time Prior to Enrolment (including Pre-Enrolment service on or after January 1, 2014)
DBprime member – Other types of purchases	DBprime Request to purchase service
DBplus member – Transfer in of funds related to former employer’s pension plan	DBplus purchase application – Transfer in of funds related to a former employer’s pension plan
DBplus member – Period of employment with a CAAT participating employer	DBplus purchase application – Period of employment with an employer that participates in the CAAT Pension Plan.

# Periods of prior employment before enrolment: CAAT RCA

## **CAAT RCA eligible members**

- Purchases do not pertain to the CAAT RCA
- Upon request, CAAT can provide a separate quote for a transfer/purchase into the CAAT RCA
  - If the employer agrees, they are responsible for at least 50% of the cost of the purchase

# Periods of prior employment before enrolment: Payment

## **Electronic member payment**

### **DBprime members:**

- Option to remit funds electronically
- CAAT will provide instructions to remit funds

### **DBplus members:**

- Option is not available
- Funds must be from a registered source

# Periods of prior employment before enrolment: Final steps

## **CAAT final steps:**

1. Update member's record when funds are received
2. Send confirmation letter indicating the amount of service purchased
3. Issue tax receipt for cash purchases
4. Annual Statements will have purchased service reflected if payment is received by the end of November

