pepp

PUBLIC EMPLOYEES

PENSION PLAN

Employer Administration Guide

Revised as of January 2024

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1. Introduction to the Plan

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a) Public Employees Pension Plan (PEPP) contact information

Employer Relations Coordinators (ERCs)

ERCs are dedicated to assisting employers. They are available to answer your Plan questions by email, telephone or appointment (virtual or in-person).

Telephone: 306-787-1662

Email: erc.pepp@plannera.ca
Website: pepp.plannera.ca

Mail: 110 - 1801 Hamilton Street, Regina SK, S4P 4W3, ATTN: Employer Relations Coordinators

Pension Information Officers (PIOs)

PIOs assist members with their PEPP account information; for example if they have a change to their personal information/beneficiaries, or want to know what their account balance is; how to register and/or access their online member account, workshops/webinars, and help with (and process) any paperwork/forms that might be required to make changes to their pension account.

Telephone: 306-787-5442
Toll Free: 1-877-275-7377
Email: pepp@plannera.ca

Retirement Information Consultants (RICs)

PEPP's RICs are Certified Financial Planner® or Qualified Associate Financial Planner™ professionals. They are available to provide retirement planning, Plan information and facilitate retirement information presentations. RICs work with members to create a financial/retirement plan and a retirement income option would be determined and selected by the member based on the members plan.

Telephone: 306-787-3170
Email: ric@plannera.ca

b) Welcome to the *Employer Administration Guide*

PEPP is a multi-employer pension plan with 147 participating employers and more than 65,000 plan members. As a participating employer, you play a vital role in the daily administration of the Plan on behalf of your employees. We rely on employers to add new members, to collect and remit contributions, to inform us of changes in employment status and to be an informational resource to employees.

This employer guide will:

- inform participating employers of the requirements of PEPP; and
- serve as a guide to policies and procedures of PEPP.

This guide was developed to help you perform the responsibilities necessary for the administration of PEPP. Please provide us with any feedback that may improve the manual and provide assistance for other employers.

c) Employer responsibilities

Participating employers are responsible for assisting in the administration of PEPP. In accordance with legislative requirements, participating employers have a responsibility to:

- identify each employee as permanent or non-permanent to determine mandatory or optional enrolment, and provide that information to PEPP prior to submitting the pension contributions;
- require non-permanent employees, who choose not to enroll, to put that choice in writing and keep the declaration on the employee's personnel file, (***Non-permanent Pension Choice*** forms are available upon request from ERCs),
- ensure enrolment files are processed on PLANet prior to the first contribution being received by PEPP;
- provide each member with ***It Pays to Belong*** at the time of hire;
- inform their employees about the Plan and Plan changes;
- inform PEPP of changes in their employee's employment status by processing the required files on PLANet within 15 calendar days of the change; and
- send contributions (listing in PLANet and EFT received at PEPP) to PEPP no later than 15 calendar days after the date on which employees are paid.

2. Introduction to PLANet for Employers

a) PLANet overview

b) First time users

c) Changing your password

d) Forgot your username & password

e) User preferences

f) Logging out

g) PLANet file or paper forms?

a) PLANet overview

PLANet is PEPP's online pension administration system that allows employers with PEPP to submit pension contributions and other information required to administer the Plan.

What can you do in PLANet?

As an employer, you are able to:

- enroll new employees;
- remit contribution listings;
- update employee's home address, SIN, phone numbers and email address;
- update employment status including scope codes, department codes and employment type;
- notify of leaves of absences; and
- notify of terminations, retirements, or deaths.

Password and Username: How to access PLANet

To request access to PLANet, complete the ***Planet User Information and Authorization*** form on the Forms, Guides and Tutorials page found under the Employer tab on the PEPP website.

Email the completed form to erc.pepp@plannera.ca.

A personalized username and password will be provided by an ERC to the new user within three business days.

User Role(s) and Security:

Each user will be assigned a security role that will determine which functionality(ies) is available to that user. In addition, each user will be assigned to one employer. This ensures that users can only process and view data from their own organization(s).

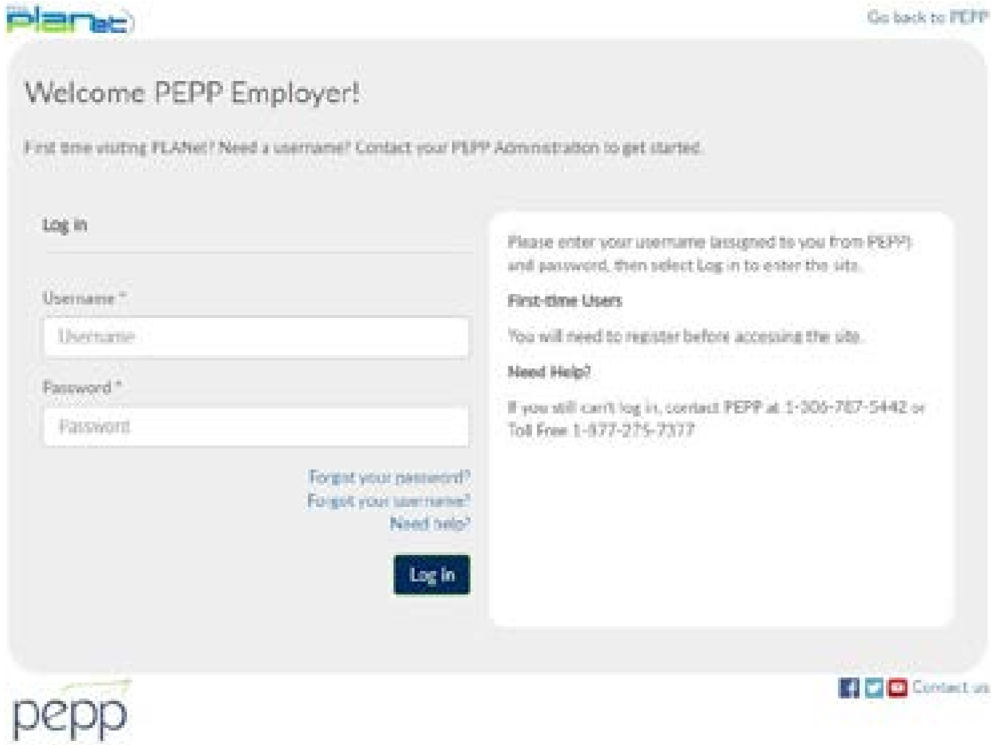
When you process for multiple employers you will need to be set up as a user per employer.

PLANet Website Address:

Once you have received your account information, the Employer PLANet portal can be found on the PEPP website. Click on the "*Employer*" tab and choose "*PLANet*" from the dropdown menu. On the PEPP Employer PLANet webpage, click the link "*Login To PLANet*".

Link to PLANet here: **https://employer.plannera.ca/pepp/employer/**

b) First time users



Logging in:

After you've logged in for the first time at https://employer.plannera.ca/pepp/employer/, change your password and set up the security questions. Your password will be updated and used when logging into PLANet moving forward. The initial password PEPP provided you will no longer work.

1. Enter your user specific credentials into the **Username** (assigned by PEPP).
2. Enter your **Password**.
3. Click the **Log in** button.

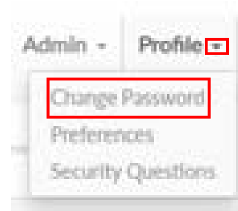
> Tip: **Change Password** and **Security Questions** right after logging in for the first time. This avoids any potential issues later, should you ever have to reset a forgotten password.

The dashboard:

After you log into PLANet, the first page displayed is the **Dashboard**. Most functionality and capabilities are accessed from this screen. This guide will cover all the functionality accessible from this screen.

If you navigate away from the dashboard, you can return by clicking **Dashboard** in the menu along the top of your screen.

c) Changing your password



1. From the Dashboard, click **Profile** at the top right of the screen.
2. Click **Change Password.**

> Tip: The **Change Password** window lists the **Password Rules** required to enter your new password.

Password rules:

- Eight characters minimum (40 max);
- At least one of each of: upper case, lower case, number and symbol; and
- Last five passwords cannot be reused.

Password expiry:

- User passwords will expire after 180 days, and the user will receive a reminder seven days prior to expiry.

Account locked:

- User accounts will lock after three failed attempts. If you get locked out of your account please contact PEPP ERCs to unlock it. Each password attempt will result in a temporary lockout (15 seconds after first, 30 after second, 1 minute after third).

3. Enter your Current Password.
   If this is your first time signing in, it will be the temporary password sent to you by PEPP.
4. Enter your New Password.
5. Enter your new password again in the Confirm Password field.
6. Click Submit to save your changes.

> Tip: If you have entered a new password that does not comply with the password rules, or if your new password matches the current password a **warning** will appear and you will be required to enter a different password.

Example of warning message(s):

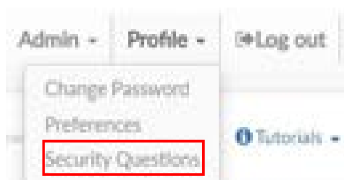
- New and Confirmation passwords have to match.
- New password cannot be the same as current password.

Setting up your security questions:

It is important the first time you log in to set up your Security Questions as this will allow you to regain access to your PLANet account in case you forgot your username or password.

> Tip: **Forgot your password?** and **Forgot your username?** will not work until you've changed your password and set your security questions.

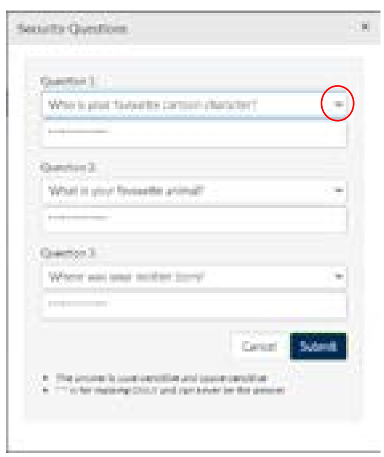
1. From the **Dashboard** in the top right, click **Profile.**
2. Select **Security Questions.**



3. Choose three questions from the drop down list and answer each in the provided text box.

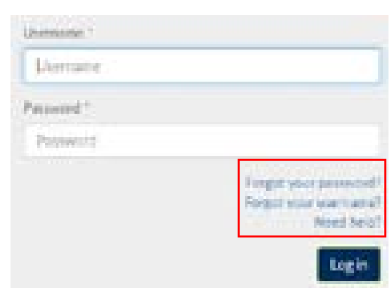
> Tip: Your answers are **case-sensitive** and **space-sensitive**.

4. Click **Submit** to save your changes.



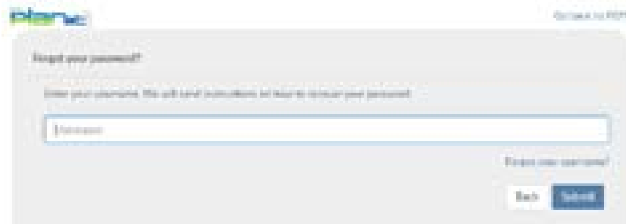
d) Forgot your username & password

If you forget your password or username, the log in screen allows you to have the information emailed to the email address associated with your account. Click the **Forgot your password?** or **Forgot your username?** link as required.



Forgot your password:

1. Click **Forgot your password?** on the log in page.
2. Enter your assigned **Username.**
3. Click **Submit** to reset your password.



Tip: PLANet will **email a password reset request** to the **email address associated with your account**.

4. Click the **Embedded Security Link** to confirm you want to reset your password.
5. Answer the **Security Questions** provided.

Tip: Your answers are case-sensitive and space-sensitive

6. Click **Submit.**
7. You will then be prompted to enter a **New Password.**
8. Then enter the new password again in the **Confirm Password** field.
9. Click **Submit.**

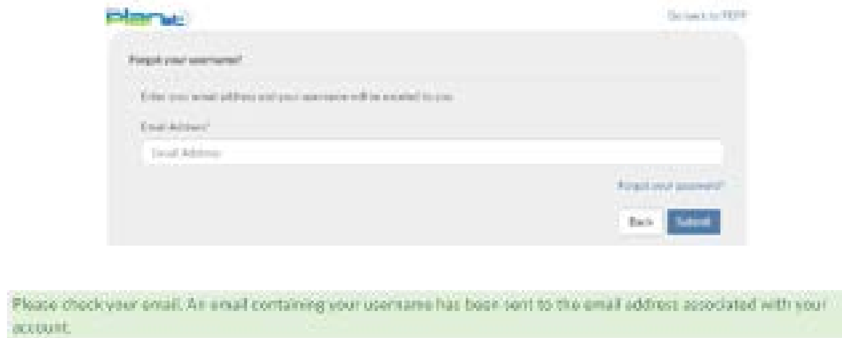
Forgot your username:

1. Click **Forgot your username?** on the log in page.
2. Enter the **Email Address** associated with your account in the field that appears.
3. Click **Submit.**

Tip: PLANet will email a link to confirm your email account.

4. Click the **Embedded Security Link** in the email.
5. Answer the **Security Question** provided.

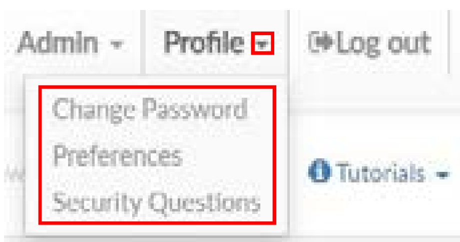
6. Click **Submit.**
7. PLANet will email the username to the email address associated with your account.



e) User preferences

In addition to changing your password, the **Profile** menu allows you to update your user preferences and modify your security questions.

Clicking **Preferences** opens a window to allow you to change the email address connected to your user account. You can also select the **Email Format.**



f) Logging out

When you have finished using PLANet, click the **Log Out** button in the top right hand of the screen. This will exit the application and return you to the **Log In** screen.

> Tip: You will be automatically timed out of PLANet if you do not use the application for a period of time.

g) PLANet files or paper forms?

The majority of forms for PEPP have been replaced by electronic submissions in PLANet.

Electronic submissions in PLANet:

- **Enrol new members**
- **Contributions** – upload contribution listings.
- **Data change** – update employee info i.e. home address, telephone numbers, email etc. Employers who remit contributions by SIN will also use the data change feature to update PEPP with a permanent SIN if the employee previously had a temporary SIN.
- **Status change** – update employee scope code (contribution rate) i.e. in-scope to out-of-scope; change in department code; change in employment status i.e. non-perm to permanent employee; change in employment type i.e. part-time to full-time; change in province of employment i.e. SK. to AB.
- **Leave (Work Absence)** – notify PEPP of a member going on, or returning from a: Parental Leave, Employer approved unpaid Leave of Absence, Disability Leave, or Layoff.
- **Termination** (includes Retirement and Death)

Manual paper form submissions:

- **Member Account Adjustment Request form** - negative contributions, adjustments and/or any form of a refund of contributions must be requested on this manual paper form and sent to PEPP by mail, fax or scanned in email to pepp@.gov.sk.ca.
- **Leave of Absence (LOA) - Contribution Options form** – because this form requires back and forth between the employer, employee, and finally PEPP, this form will remain a manual paper form that can be sent to PEPP by mail, fax or scanned in email to pepp@.gov.sk.ca.

You can find these forms on the employer page of the website under Forms, Guides and Tutorials.

3. Enrolling Members - The New Employee

a) Criteria for enrolment

b) PLANet enrolment

c) Enrolment checklist

a) Criteria for enrolment

Legislation states a participating employer shall designate each employee who is eligible for membership as either a permanent or non-permanent employee.

Permanent employees

Enrolment in PEPP is <u>mandatory</u> for all employees designated as permanent at the time of hire.

Non-permanent employees

Enrolment in PEPP may be optional for employees designated as non-permanent. Non-permanent employees must be informed of the option to join PEPP at the time of hire and make their choice in writing. Request a ***Non-permanent Pension Choice*** declaration from the ERCs.

If an employee chooses not to join PEPP, it is the employer's responsibility to keep a signed declaration from the employee on the employee's file. PEPP does not require a copy of this declaration.

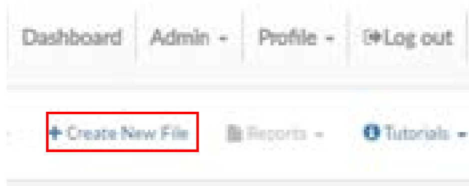
If an employee chooses to join PEPP at a later date, his/her membership will not be retroactive.

Some employers may require employees to join the Plan as a condition of employment, whether the employee is permanent or non-permanent. Once a member is enrolled in the Plan, they cannot opt out at a later date.

b) PLANet enrolment

Creating a new enrolment:

1. From the **Dashboard**, select **Create New File** at the top right of the screen.



2. The **Add New File** pop up box will display.
3. Select **Enrolment** from the drop down list. Select the file type or use the search field to narrow down your selection list.
4. Click **Create.**

5. The new **Enrolment** file will appear at the top of the **File List.**

> Tip: The status is listed as, "Staged" which indicates that the file is ready for data entry.

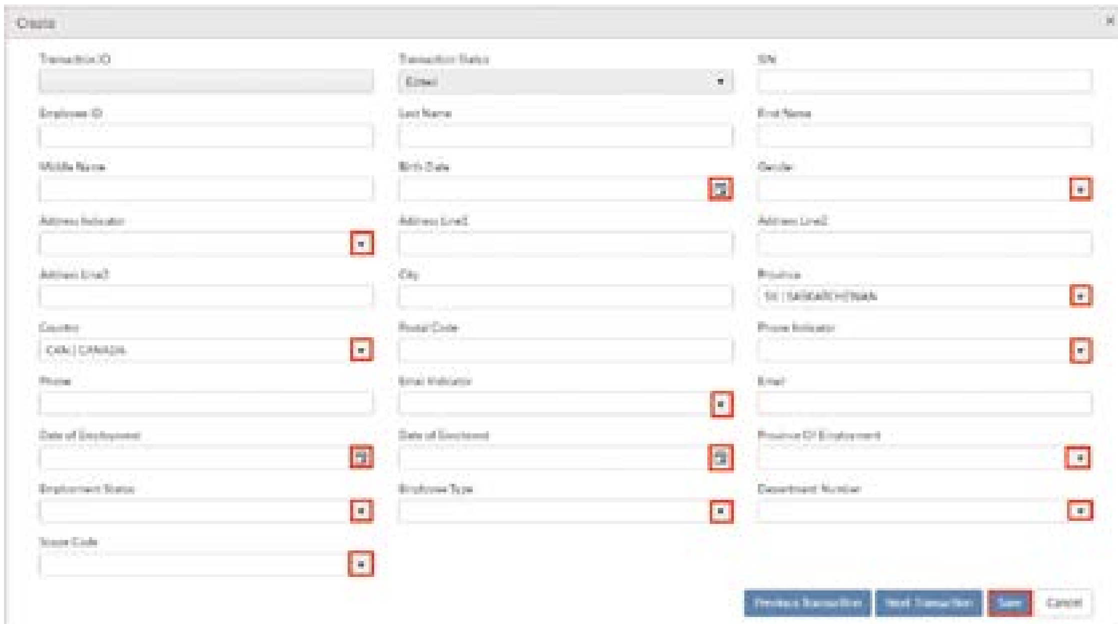
6. Click the **File ID** to open the file; this opens the **Transaction** screen. The transaction list shows no items to display until new records are added.

7. Click **Add** to create a new transaction and the **Create window** pop up box is displayed.

> Tip: **Write down your transaction ID #** to reference at a later date if necessary.

8. Enter all fields, including the Employee ID (number assigned by the employer), SIN, or both. PEPP requires the Employee ID number to be a combination of your four digit Employer code and internal Employee ID number.

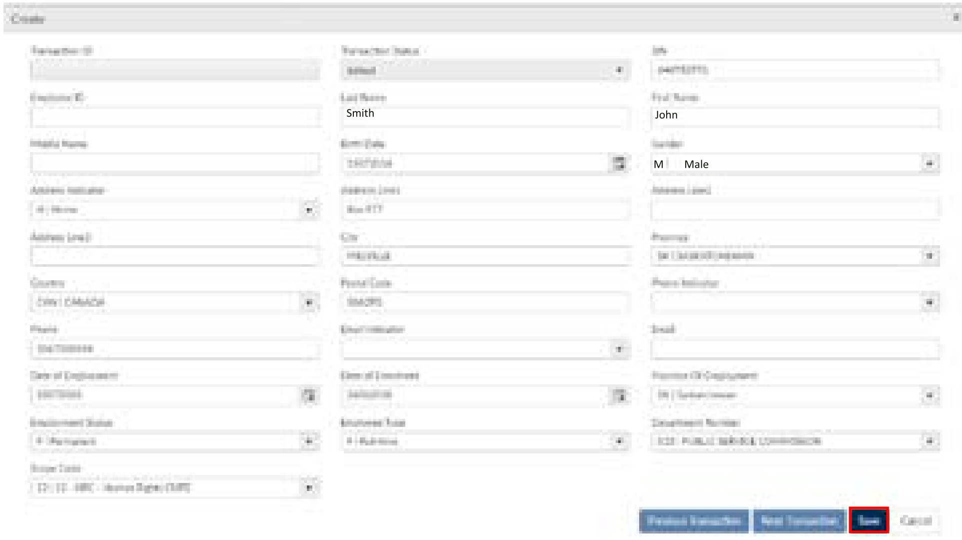
> Tip: The **Transaction ID and Transaction Status will automatically populate**; these fields **cannot be edited**.



Mandatory Fields Include:

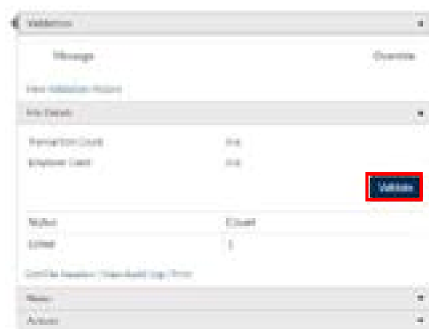
- SIN or Employee ID
- Last Name
- First Name
- Gender
- Address Line
- City
- Postal Code
- Province and Country. (These are auto populated by PLANet)
- Birth Date
- Date of Employment
- Date of Enrolment
- Member Type
- Employment Type
- Department Number
- Scope Code
- Home Phone
- Home Email

9. Once all the information has been entered click **Save.** If you have missed a mandatory field the system will notify you.



10. The new record is displayed on the transactions list after saving the file.
11. To add more enrolment records to the file, click **Add.**
12. Confirm all file details, ensure the correct file is highlighted, then click **Validate.**

> Tip: If necessary, click the **Refresh** button to update the list.

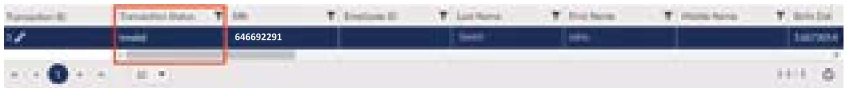


13. Once the file transaction is validated, the **Status** will change to **Valid**. If the status displays **Invalid**, that means there may be errors or warnings in the file.

If errors or warnings appear

> Tip: If there are errors or warnings in the file, the **File Details** region will provide a count of how many are invalid. If there are errors found in the file, they must be corrected and revalidated before the file can be processed. If there are warnings found in the file, they must be corrected or overrode and revalidated before the file can be processed.

Invalid/File Details Region



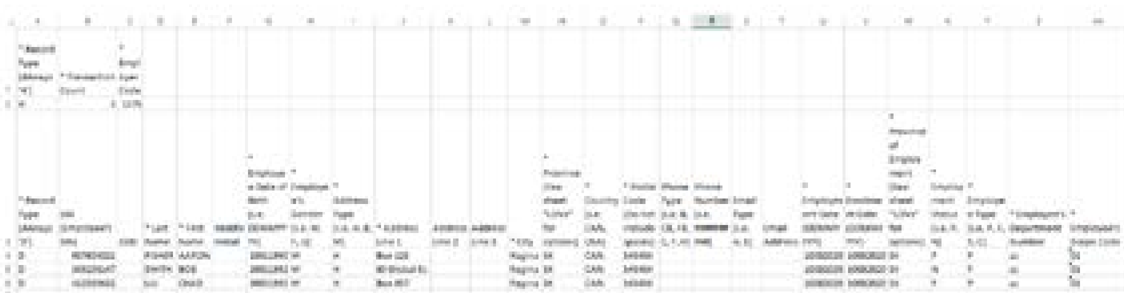
14. Once the Status is **Validated**, the file can be processed and sent to PEPP.
15. Click **Process** and the file will be sent to PEPP.

> Tip: Once the file is processed, it remains in the **File List** but is now in view-only mode. A **Processed** file may only be **Copied** or the **File Exported.**

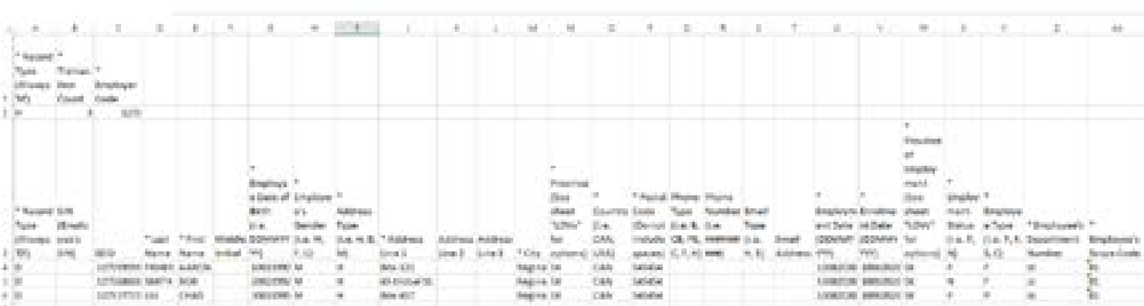
Uploading multiple enrolments:

> Tip: If you have multiple enrolments to process, you can upload them using the below file specifications. For steps on how to import a CSV file go to remitting contributions on pg 30.

SIN file example



EEID file example



c) Enrolment Checklist

1. Provide ***It Pays to Belong*** to all new employees. You will find this document on the Employers section of the website under [Forms Guides and Tutorials.]

2. Process the Enrolment file on PLANet. (You can have multiple employee enrolments included in one enrolment file).

3. Provide ***Non-permanent Pension Choice*** form to employees who are non-permanent.

PEPP will send a welcome kit directly to enrolled employees that includes a Member Welcome Book, a ***New Plan Member Profile*** form (with investment options), a **Designation of Beneficiary** form and a PLANet for PEPP members pamphlet.

Tips

Remind employees to notify PEPP of changes in *marital status*, *name*, or *address*. These changes will often effect an employee's beneficiary designations which should be reviewed regularly.

4. Contributions to the Plan

a) Required contributions

b) Voluntary contributions

c) Maximum contributions

d) Timelines for remittance of contributions

e) Penalties for late contributions

f) Negative contributions

g) Definition of Pensionable Salary

h) Remitting contributions in PLANet: manual entry

i) Remitting contributions in PLANet: importing a file

j) How to print a PDF in PLANet

k) How to print a contribution file summary in PLANet

a) Required contributions

Pension contributions are deducted from an employee's payroll and submitted to PEPP.

Contribution rates may be defined in an agreement between the employee and employer (Collective Bargaining Agreement or some other employment agreement).

Where contribution rates are specified by an agreement, they must meet a minimum of five per cent of pensionable salary. A minimum of one per cent must be contributed by the employer.

Board policy states that where contribution rates are specified by agreement, they must meet a minimum of five per cent of salary. A minimum of one per cent must be contributed by the employer.

The following are examples of MINIMUM contribution rates that may be specified in an employement agreement:

Employer	Employee	Total
1	4	5
2	3	5
3	2	5
4	1	5
5	0	5

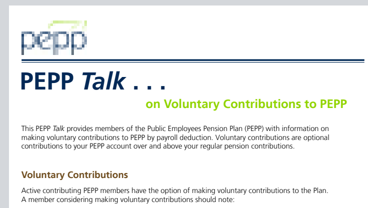
Note that a zero per cent employer contribution is not permissible. Any contribution rates that meet or exceed the minimum and do not exceed the Income Tax Act maximum (18 per cent total) are permissible under the PEPP Act.

Where contribution rates are not specified by an agreement, rates will be five per cent employer and five per cent employee, for a combined total of 10 per cent of pensionable salary.

b) Voluntary contributions

An employee who participates in PEPP may make voluntary contributions to the Plan up to the maximum contribution limit. The employee wishing to make voluntary contributions should note:

- voluntary contributions can only be made by payroll deduction. PEPP cannot accept voluntary contributions directly from the member;
- employers are not required to match voluntary contributions; and
- once a voluntary contribution is received by PEPP, employees cannot access it until termination of employment with a PEPP participating employer.



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PEPP *Talk* . . .

on Voluntary Contributions to PEPP

This PEPP *Talk* provides members of the Public Employees Pension Plan (PEPP) with information on making voluntary contributions to PEPP by payroll deduction. Voluntary contributions are optional contributions to your PEPP account over and above your regular pension contributions.

Voluntary Contributions

Active contributing PEPP members have the option of making voluntary contributions to the Plan. A member considering making voluntary contributions should note:

c) Maximum contributions

The maximum an employer and employee may contribute to PEPP in a calendar year is 18 per cent of the employee's pensionable salary up to a dollar amount specified by the ***Income Tax Act*** (Canada). Contributions received exceeding either of these maximums will need to be refunded to the employee and employer respectively.

For your in-house use, a ***Voluntary Contributions*** form is available on the Employers page of the PEPP website under Forms, Guides and Tutorials.

e) Timelines for remittance of contributions

In accordance with ***The Public Employees Pension Plan Act***, all participating employers must remit employer and employee contributions to the Plan within 15 calendar days of the member's pay date (the date the employee is paid and contributions are deducted from their pay).

f) Penalties for late contributions

If an employer remits contributions late, the employee may be put at a disadvantage depending on the change in unit value between the required and actual remittance dates. Therefore, the employer is charged breakage, which is the sum of:

- The difference in the amount due on the 15th calendar day after the Pay Date and the amount required to purchase the same number of units if the contributions were remitted on time.
- An administration fee to recover the cost of handling late contributions.

The employer will be invoiced the assessed penalty for payment. If the employer fails to pay the outstanding amount within 30 days of being billed, interest will be applied from the 31st day forward.

g) Negative contributions

PEPP cannot accommodate negative pension contributions in a remittance. Even if there is a net positive for a member, there can be no negative numbers in any of the employer required, employee required or voluntary contributions columns. Any negative amounts will need to be removed from the contribution listing and requested on the ***Member Account Adjustment Request*** form. This form is available on the Employers page on our website under Forms, Guides and Tutorials.

The member account adjustment request needs to be broken down by source, and it will be the employer's responsibility to return any amount owing to the employee and advise the employee of the nature of the over payment and subsequent removal of funds from their account. If your employee has terminated, PEPP will require consent from the employee, authorizing PEPP to return contributions to the employer. Written authorization must be detailed and signed by the employee before PEPP will process the refund.

h) Definition of pensionable salary

In the absence of a Collective Bargaining Agreement (CBA) which often defines pensionable salary, employers shall follow PEPP Legislation (The Public Employees Pension Plan Act) which states:

(l) "salary" means the regular remuneration received by a member for services rendered, whether as periodic payments, commissions or bonuses and whether paid as earned or on a deferred basis, but does not include remuneration received by a member with respect to overtime;

In addition to the PEPP Act, The PEPP Board (The Board) provides further clarification with regards to pensionable salary as follows:

Salary for which contributions are payable to the Plan includes:

1. Basic/regular remuneration for the position;
2. Any salary reclassification associated with an individual's job classification;
3. Any bonuses or merit pay (either in a lump sum or as a salary increase) payable to the individual; and
4. Any lump sum payment due to settlement of union agreements (unless otherwise determined in a collective bargaining agreement).

Salary for which contributions are not payable to the Plan, although not a comprehensive list of types of remuneration, includes:

1. Overtime for any reason, including working a statutory holiday;
2. Payout of any vacation entitlement that has not been used, either in a particular year or when the individual elects to retire;
3. Time in lieu payouts;
4. Any temporary increases in pay that reflects a temporary change in an employee's duties.

i) Remitting contributions in PLANet: manual entry

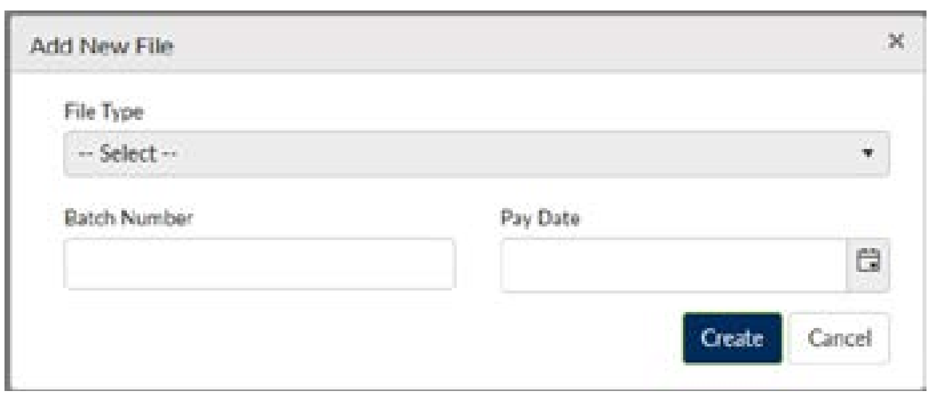
Entering a contribution file manually:

☑ *Quick Steps*

- Create a New File in PLANet
- Add contribution data
- Validate file
- Correct errors
- Correct or override Warnings
- Add applicable Notes
- Approve
- Process

1. From the **Dashboard select +Create New File.**

2. Select File Type **Contributions (Employee ID Format)** or **Contributions (SIN Format)** from the drop down Menu and enter a 6-digit **Batch Number** (see Batch Tip below) and the **Pay Date** in DDMMYYYY format or use the calendar provided and click **Create**.

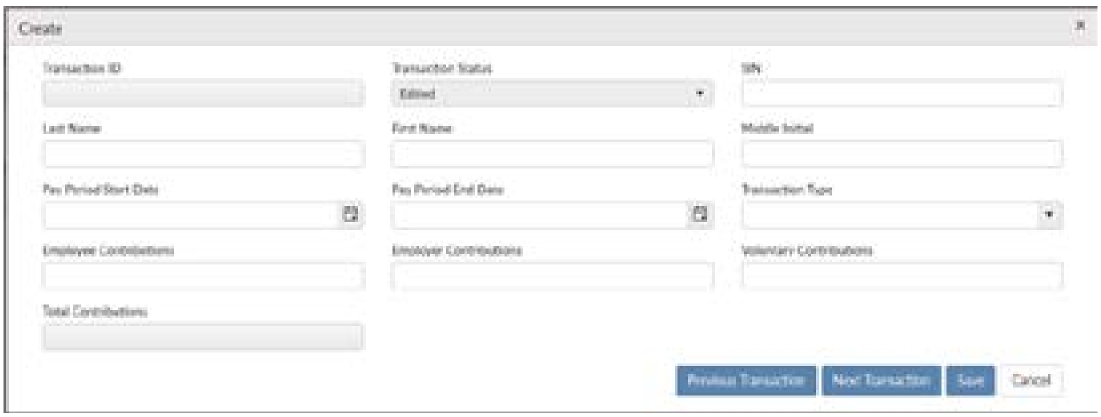


Tip: Batch numbers must be in ddmm## format, and **cannot be reused in a 365 day period**. The last two digits (##) is free form and can be any two numbers, any two letters or a combination (i.e. 3105TS, 310599 or 0531T9).

3. The new **Contribution File** will appear at the top of the File List highlighted in Blue. On the left-hand side of the screen click the **File ID** with the pencil sign beside it to open the newly created file and begin editing.

4. This **Transactions** screen is where contribution data is entered. Until data is entered a message will read "You are not authorized to view this data" because there is no data in the file yet. Click **+Add** to create a new transaction.

5. Enter contribution data. After all **mandatory fields** are entered click **Save**.



Mandatory Fields Include:

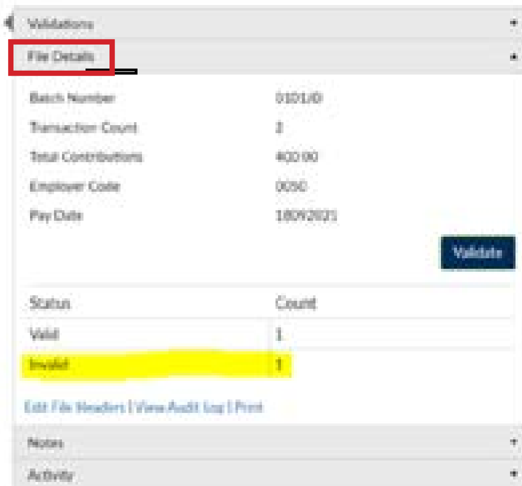
- SIN number or Employee ID number (Employee ID numbers must be preceded by your 4-digit PEPP employer code)
- Last Name
- First Name
- Pay Period Start Date (DDMMYYYY)
- Pay Period End Date (DDMMYYYY)
- Transaction Type: N - Payroll Normal (including Disability contributions)
  P - Pension Arrears (only used for Leave of Absence repayment)
  A - Payroll Adjustment (never used for negative contributions)
  R - Payroll Retro
- Employee Contributions
- Employer Contributions

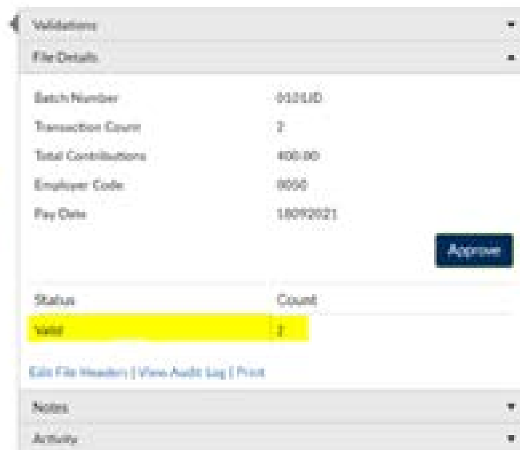
Reminder: Negative contributions are never allowed in your contribution file. See *Member Account Adjustment* Request form on the Employers page of the website under [Forms, Guides and Tutorials.]()

> Tip: The Transaction ID, Transaction Status, and Total Contributions cannot be edited. These fields will be automatically populated by PLANet.

6. The new record is assigned a **Transaction ID** and displayed in the transaction list after saving.
   To Edit a Transaction click the Transaction ID, edit, and save.
   To enter another Transaction repeat Step 4 and Step 5.

7. To **Validate** the file.
   Expand the File Details on the right-hand side of the screen by clicking on the words File Details and click the **Validate** button. Check the Status and Count under File Details for Invalid transactions and see Errors and Warnings instructions below. **If all transactions are valid move to step 8.**





Errors and Warnings

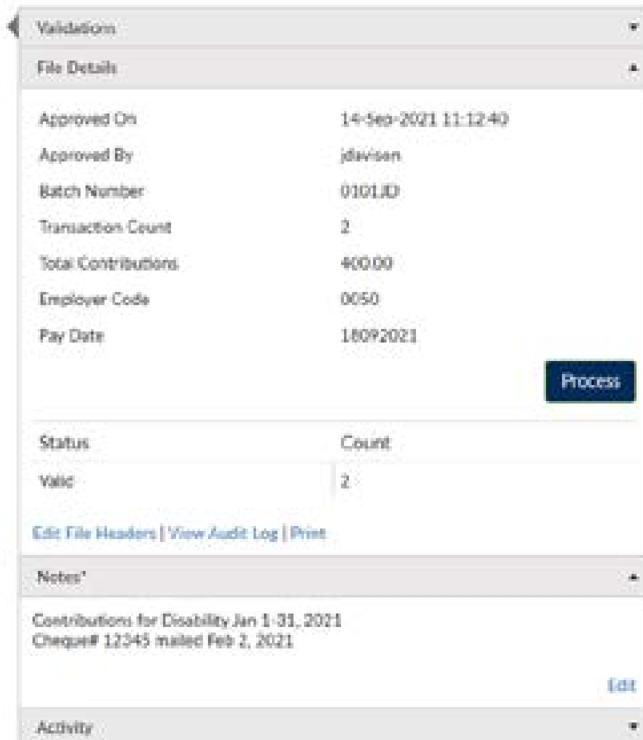
If there are any Invalid transactions under File Details in Status and Count, expand the Validations on the right-hand side of the screen just above your File Details information by clicking on the word Validations. If there are errors or warnings a message will display under Validations. Warnings will need to be corrected and/or overrode before you can proceed. Errors will need to be corrected before you can proceed. If there are multiple transactions in the file, the Validation message will correspond with the Transaction highlighted (in Blue). **Once all Errors and Warnings are corrected click Validate again and proceed to step 8.**

8. Add **Notes**.
   Enter any applicable or helpful notes for PEPP Administration by expanding the Notes section by clicking the word **Notes** on the right-hand side of your screen below File Details. Click **Edit** to enter note and **save**.

9. Confirm ALL File Details and **Approve** the file.
   For some organizations this means another administrator logs-in to audit the file and Approve it.

   Ask yourself:
   - ✓ Does the Total Contributions match the amount of money being sent to PEPP?
   - ✓ Is the Pay Date the date the employees were paid and contributions deducted from the pay?
   - ✓ Do the Pay Periods align with the previous submission?
   - ✓ Is the Transaction Type for contributions to repay for a Leave of Absence set to P-pension arrears?
   - ✓ Does the File require any Notes for PEPP Administration?

10. Lastly, **Process** the file.
    The final step in order to submit a contribution file to PEPP is to click the Process button. Once a file is in a "Processed" status it cannot be amended. For corrections to a file that has already been processed contact an Employer Relations Coordinator.



j) Remitting Contributions in PLANet: importing a file

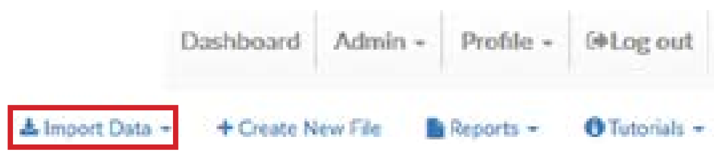
Importing a CSV contribution file

If a contribution file exists in the approved CSV file format, the file can be imported into PLANet. Employers having issues importing a contribution file should contact an ERC for assistance.

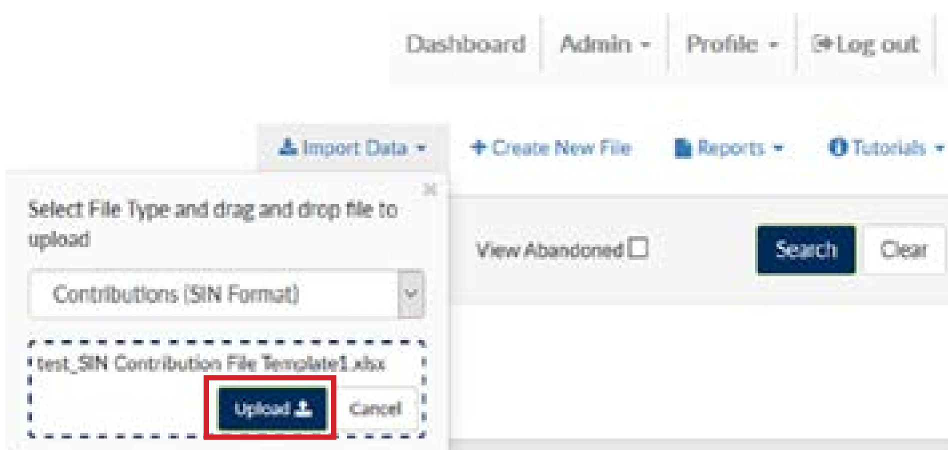
☑ *Quick Steps*

- Create a New File in PLANet
- Add contribution data
- Validate file
- Correct errors
- Correct or override Warnings
- Add applicable Notes
- Approve
- Process

1. From the **Dashboard**, select **Import Data**.



2. Select **Contributions (Employee ID Formant)** or **Contributions (SIN Format)** from the File Type drop down list. Menu and drag and drop the file OR click in the dotted line box to Browse your computers folders and upload a CSV (comma delimited) (*.csv) contribution file. Once the file is in the upload box click Upload.



3. Next **Stage** the file.
   The new Contribution File will appear at the top of the File List highlighted in Blue in Loaded Status.

4. Next, **Validate** the file.
   Expand the File Details on the right-hand side of the screen by clicking on the words File Details and click the Validate button. Check the Status and Count under File Details for Invalid transactions and see Errors and Warnings instructions below. **If the CSV file was formatted correctly, and no Errors or Warnings exist within the details of the file move to Step 5.**

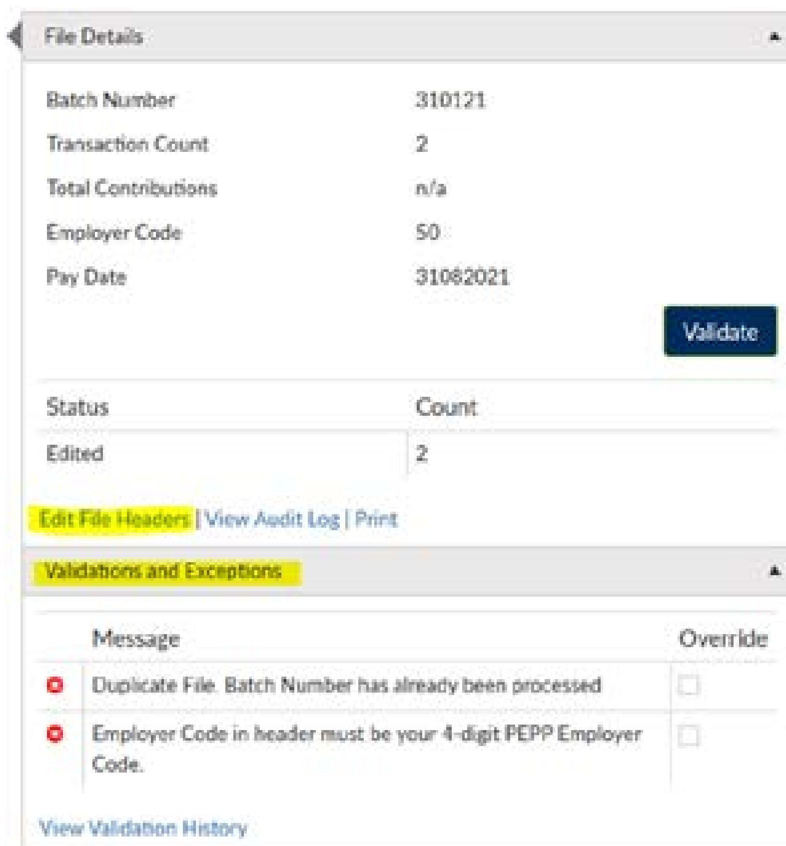
Errors and Warnings

If the Status indicates Error this means there are either Errors within the **Header Record** of the CSV File or Errors and/or Warnings within the **Detail Records** of the CSV File.

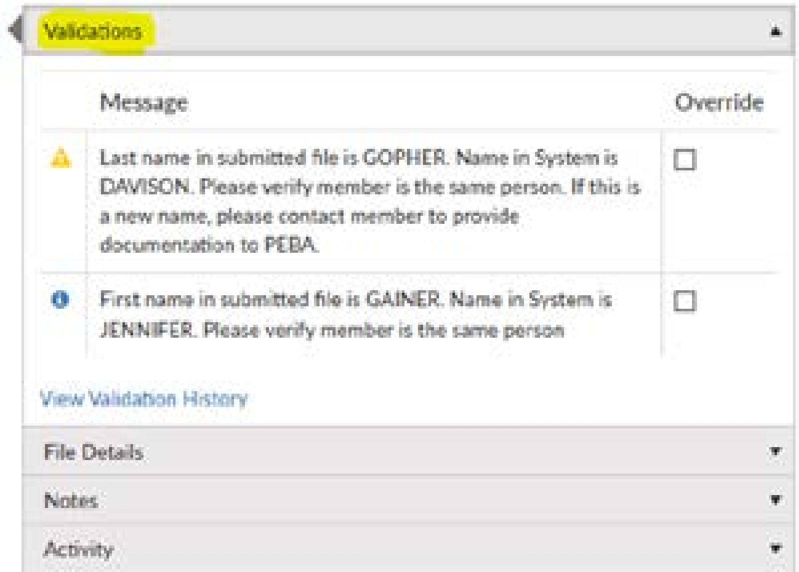
Header Record Errors:
Expand and review the **Validations and Exceptions** on your Dashboard for **Header Record Errors**.

The Batch Number and Pay Date in your Header Record can be corrected by clicking **Edit File Headers** under File Details.

If the Transaction Count, Total Contributions, and/or Employer Code need to be corrected, then abandon the incorrect file and **re-import a corrected file** with a new Batch Number or call an ERC to Delete the incorrect file from PLANet all together otherwise a Duplicate Batch Number Error will appear. Batch Numbers can only be used once within 365 days.



Detail Record Errors:
Expand and review the Validations in the file's details for Detail Record Errors. View detail records by clicking on the File ID on the left-hand side of the screen with the pencil sign beside it.



Contact an Employer Relations Coordinator at 306-787-1662 or erc.pepp@plannera.ca for assistance in correcting Errors and Warnings.

5. Add **Notes**.

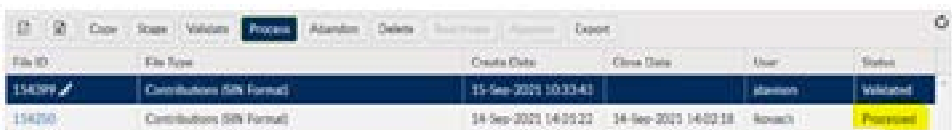
   Enter any applicable or helpful notes for PEPP Administration by expanding the Notes section and clicking the word **Notes** on the right-hand side of your screen below File Details. Click **Edit** to enter note and **save**.

6. Confirm ALL File Details and **Approve** the file.
   For some organizations this means another administrator logs-in to audit the file and Approve it.

   Ask yourself:
   - ✓ Does the Total Contributions match the amount of money being sent to PEPP?
   - ✓ Is the Pay Date the date the employees were paid and contributions deducted from the pay?
   - ✓ Do the Pay Periods align with the previous submission?
   - ✓ Is the Transaction Type for contributions to repay for a Leave of Absence set to P-pension arrears?
   - ✓ Does the File require any Notes for PEPP Administration?

7. Lastly **Process** the file.

   The final step in order to submit a contribution file to PEPP is to click the Process button. Once a file is in a "Processed" status it cannot be amended. For corrections to a file that has already been processed contact an ERC.



k) How to print a PDF in PLANet:

Print Button

If you would like to print/save a copy of a File Type for your records, you can click the **Print** and/or **Save** to your files.

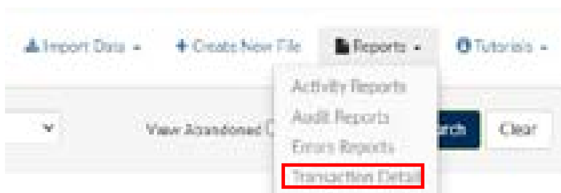
How to print a PDF from different file types:

File types include: Data Change, Status Change, Enrolments, Leave, and Terminations (excluding a Contribution File Type).

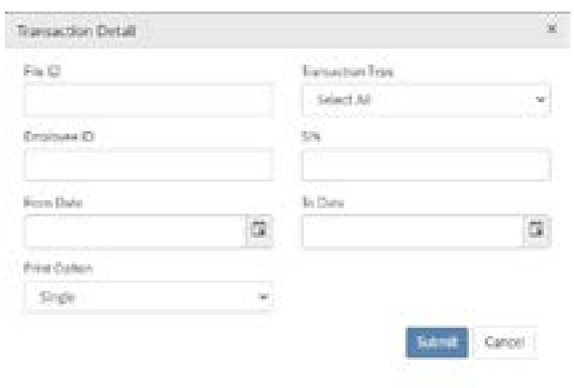
1. From the **Dashboard**, click **Reports** located at the top right hand corner of the screen.

> Tip**:** You can only print a PDF from a File Type with a status of **Processed.**

2. From the drop down menu select **Transaction Detail.**

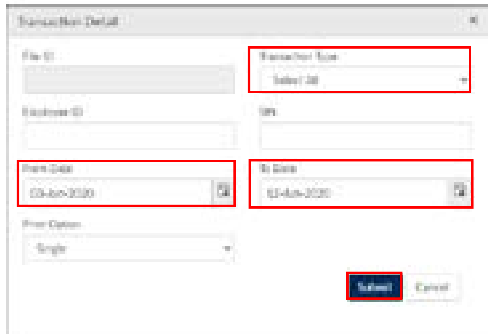


3. The **Transaction Detail** will appear.



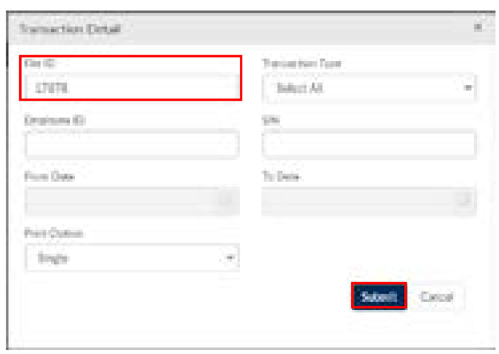
4. There are a few ways to search the document you would like to print.

   a) You may **select a specific Transaction Type** from the drop down menu or leave it selected as **Select All** and enter the **From Date** and **To Date:**

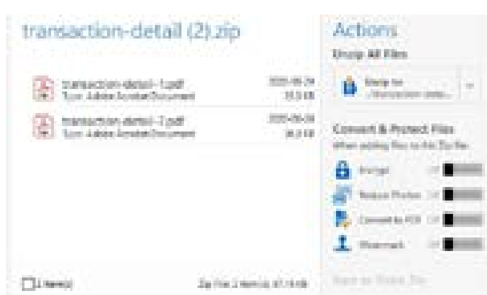


You can either print the PDF or save the PDF to your files.

   b) You may **select by File ID Number:**

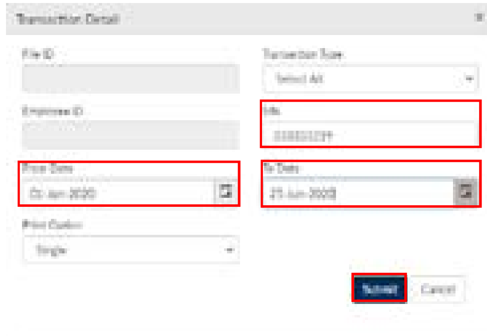


You can either print the PDF or save the PDF to your files.

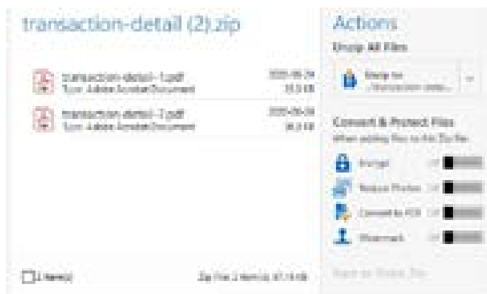


c) You may **select by SIN or Employee ID number** and enter the **From Date** and **To Date:**

Click submit.



You can either print the PDF or save the PDF to your files.



Tip: Under the **Print Option** you can select either **Single** or **Multiple**.

Single: if you have more than one record in a file type, the **single** print option will produce one document and separate the records by a page break.

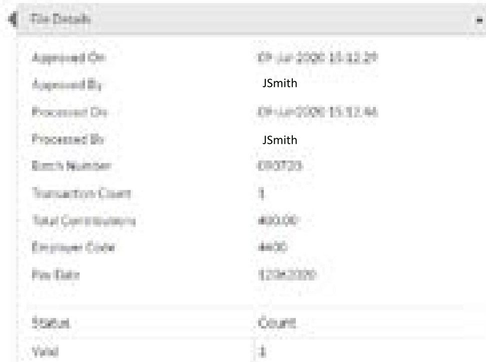
Multiple: If you have more than one record in a file type, the **multiple** print option will produce separate PDF documents that you can save electronically or print the PDF.

Tip: Write down your FILE ID # so you can search and reference it at a later date.

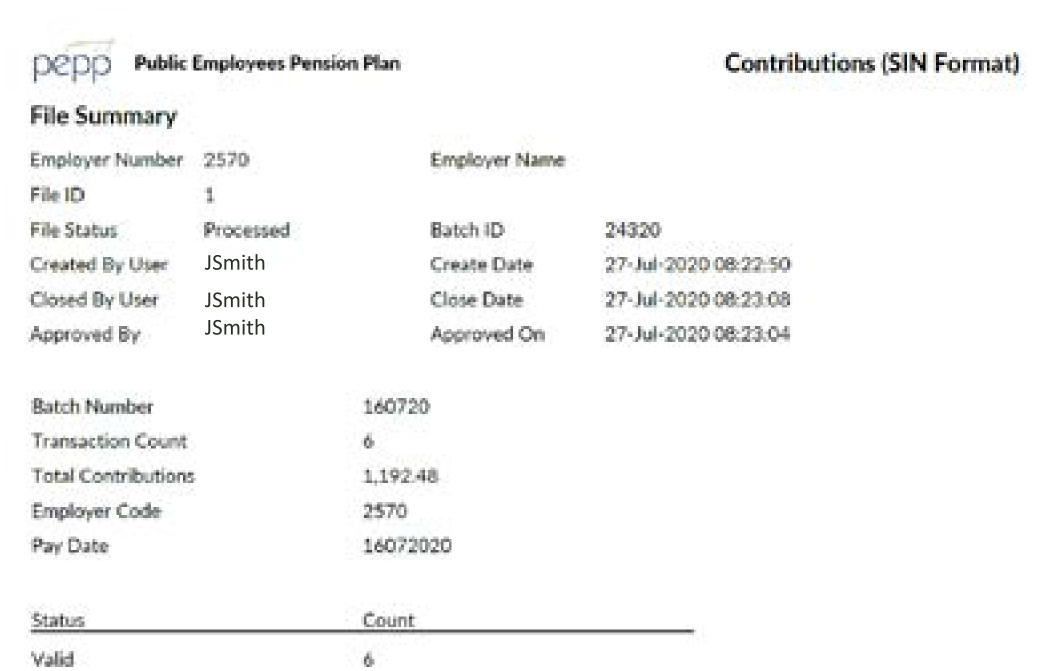
l) How to print a Contribution File Summary

1. From the **File List**, click **the Contribution File** you want to print.

> Tip: You can only print a Contribution File with the status of **Processed.**



2. The **Contribution File** selected will highlight in green.
3. Click the **Print** button at the bottom right hand side of the **File Details Region.**
4. The **Contribution File Summary** page will appear.
5. Right click on the mouse and click **Print** to print the **Contribution File Summary** page.



pepp **Public Employees Pension Plan** — **Contributions (SIN Format)**

File Summary

Employer Number	2570	Employer Name	
File ID	1		
File Status	Processed	Batch ID	24320
Created By User	JSmith	Create Date	27-Jul-2020 08:22:50
Closed By User	JSmith	Close Date	27-Jul-2020 08:23:08
Approved By	JSmith	Approved On	27-Jul-2020 08:23:04

Batch Number	160720
Transaction Count	6
Total Contributions	1,192.48
Employer Code	2570
Pay Date	16072020

Status	Count
Valid	6

5. Employee Maintenance - The Existing Employee

a) Change in personal data

b) Investment option changes

c) Processing data changes in PLANet

d) Processing a status change in PLANet

e) Copying a file in PLANet

f) How to abandon a file in PLANet

a) Change in personal data

The employee may require a change to their personal information on file with PEPP. It could be a change in name, address, beneficiary or marital status. In all these cases, the employee should use their Member PLANet account and complete any changes that are allowed by using the system. If the employee is unable to process the change online, a completed ***Change in Personal Data*** form may be submitted to PEPP. To access the form see Account Changes & Requests on the PEPP website, then click on the change you want to make. Some changes to beneficiary information will require a signature in ink and will not be able to be completed on PLANet.

The only information employers can update on their employees is address, SIN #, phone number and email address. Please refer employees to the member guide for more detailed instructions on updating personal information.

b) Investment option changes

All new members are invested in PEPP Steps at enrolment. Members can invest their contributions in various investment options. Each fund within PEPP has a specific investment strategy with varying levels of investment risk for members to choose from.

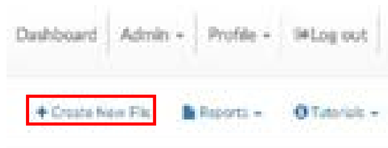
The PEPP Steps Fund is the default fund for PEPP. The employee may invest in **one** asset allocation fund at a time, and add one or both of the specialty funds or invest solely in specialty funds. If the employee wishes to direct all or a portion of their contributions (employee and employer) to another fund or a combination of funds, the employee must advise PEPP of their decision. The employee can do so by making the change online using PLANet or by completing the *Investment Option Change* form found on the Investment Fund Changes page found under Account Changes & Requests.

Please refer questions regarding member's accounts to PEPP administration by calling 1-877-275-7377 or by email at pepp@plannera.ca.

c) Processing data changes in PLANet

Creating an Employment Type Change File

1. From the **Dashboard**, select **Create New File** at the top of the screen.



2. The **Add New File** window will display.
3. Select **Data Change** from the drop down list. Select the file or use the search field to narrow down your selection.
4. Click **Create.**

5. The new **Data Change** file will appear at the top of the **File List.**

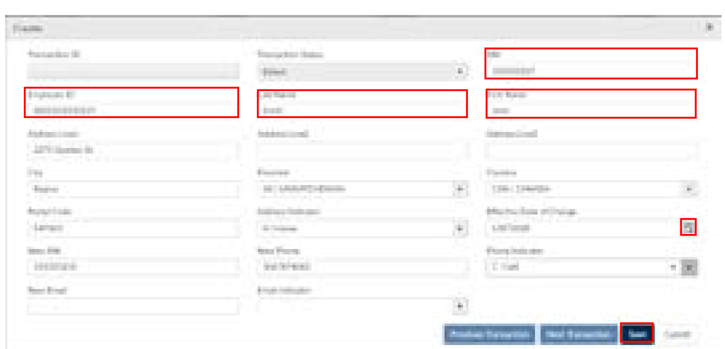
> Tip: The status is listed as, "Staged" which indicates that the file is ready for data entry.

6. Click **File ID** to open the file. Clicking the File ID button displays the **Transaction** screen. The transaction list shows no items to display until new records are added.

7. Click **Add** to create a new transaction and the **Create window** is displayed.

8. Enter all fields, including one of the Employee ID (number assigned by the employer) or SIN.

> Tip: The Transaction ID and Transaction Status cannot be edited. These fields will be automatically populated by PLANet.



Mandatory Fields Include:

- SIN or Employee ID (number assigned by the employer)
- Last Name
- First Name
- Event Date (must be the end of the previous pay period. For example, if the data change was effective Jan. 4, 2020 and the previous pay period ended Dec. 27, 2019, then the event date would be Dec. 27, 2019.)
- Event type

9. Once all the information has been entered click **Save.** If you have missed a mandatory field the system will notify you.
10. To change data, click **Add** or **Copy**.

> Tip: The new record is displayed on the transaction list after saving the file.

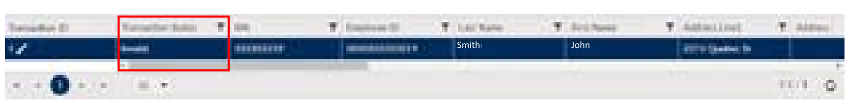
11. Confirm all file details and then click **Validate.**

12. Once the file transaction is validated, the **Status** will either change to **Invalid** (if there are any errors or warnings in the file) **or Valid.**

If errors or warnings appear

> Tip: If there are errors or warnings in the file, the **File Details** region will provide a count of how many are invalid. If there are errors found in the file, they must be corrected and revalidated before the file can be processed. If there are warnings found in the file, they must be corrected or overrode and revalidated before the file can be processed.

Invalid/File Details Region

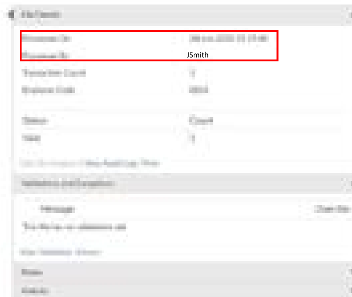


13. Once the Status is **Validated**, the file can be processed and sent to PEPP.
14. Click **Process** to send the file to PEPP.

Tip: Once the file is processed, it remains in the **File List** but now in view-only mode. A **Processed** file may only be **Copied** or the **File Exported**.

File Details - After Posting:

The **File Details** region will display the details of the final processed file with the file approval (if required) and processed information populated.

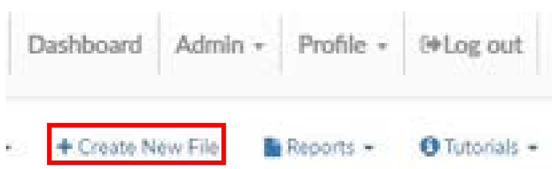


d) Processing a status change in PLANet

Status change file types are completed when updating a member's status in PEPP.

Examples include: full-time to part-time, one scope code to another, one department code to another, and/or non-permanent to permanent, etc.

1. From the **Dashboard**, select **Create New File** at the top of the screen.



2. The **Add New File** window will display.
3. Select **Status Change** from the drop down list. Select the file or use the search field to narrow down your selection.
4. Click **Create.**

5. The new **Status Change** file will appear at the top of the **File List.**

Tip: The status is listed as "Staged" which indicates that the file is ready for data entry.

6. Click **File ID** to open the file. Clicking the File ID button displays the **Transaction** screen. The transaction list shows no items to display until new records are added.

7. Click **Add** to create a new transaction and the **Create window** is displayed.

8. Enter all fields, including one of the Employee ID (combination of your 4-digit employer code and the internal EEID/person ID you have for this member) or SIN.

> Tip: The Transaction ID and Transaction Status cannot be edited. These fields will be automatically populated by PLANet.

> Tip: The new record is displayed on the transaction list after saving the file.

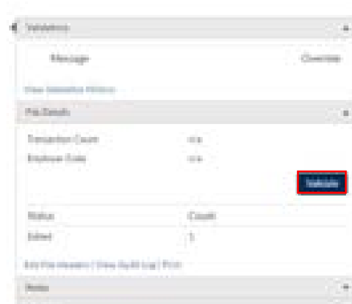
9. Confirm all file details and then click **Validate.**

   Mandatory Fields Include:

   - SIN or Employee ID (number assigned by the employer)
   - Last Name
   - First Name
   - Event Date
   - Province of Employment

10. Once all the information has been entered click **Save.** If you have missed a mandatory field the system will notify you.
11. To change data, click **Add** or **Copy**.
12. Once the file transaction is validated, the **Status** will either change to **Invalid** (if there are any errors or warnings in the file) **or Valid.**

> Tip: Click the **Refresh** button to update the list.



If errors or warnings appear

> Tip: If there are errors or warnings in the file, the **File Details** region will provide a count of how many are invalid. If there are errors found in the file, they must be corrected and revalidated before the file can be processed. If there are warnings found in the file, they must be corrected or overrode and revalidated before the file can be processed.

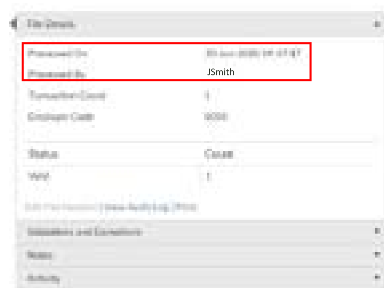
Invalid/File Details Region

13. Once the Status is **Validated**, the file can be processed and sent to PEPP.
14. Click **Process** to send the file to PEPP.

> Tip: Once the file is processed, it remains in the **File List** but now in view-only mode. A **Processed** file may only be **Copied** or the **File Exported.**

File Details - After Posting:

The **File Details** region will display the details of the final processed file with the file approval (if required) and processed information populated.



Uploading multiple changes in personal data:

Tip: If you have multiple changes in personal data to process, you can upload them using the below file specifications. For steps on how to import a CSV file go to remitting contributions on pg 30.

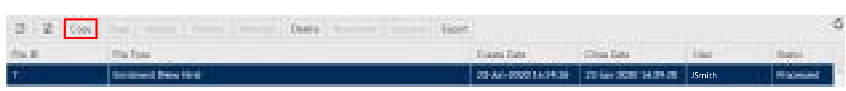
SIN change in personal data file example

EEID change in personal file example

e) Copying a file in PLANet

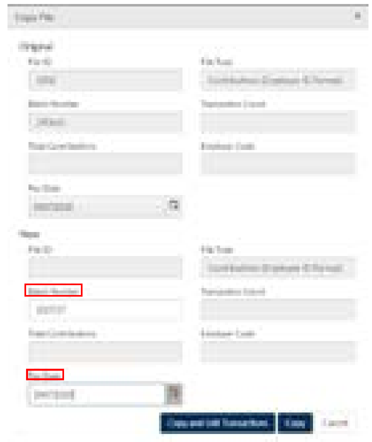
If a new file is required that contains similar data to a previously processed file, the original file can be copied and updated to reduce data entry.

1. From the **File List**, click the file you want to copy.
2. The selected **File** will highlight in green.
3. Click the **Copy** button at the top left of the file list menu.



4. The **Copy File** window will appear.

5. Enter the **Batch Number** and **Pay Date** for the new file (only when copying a contribution file).



7. Click either the **Copy** button or the **Copy and Edit Transactions** button to create a copy of the file.
8. A new transaction has been loaded.

f) How to abandon a file in PLANet

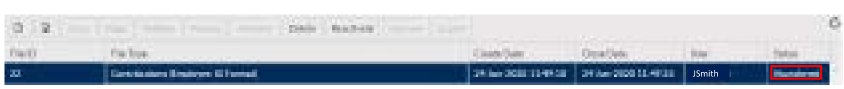
Abandon button:

If the file was loaded or added in error, click the **Abandon** button to deactivate the file. Only files that have not been processed can be abandoned.

Abandoning a Transaction File:

1. Ensure the correct file is highlighted that you want to set to abandon.
2. Click **Abandon**.

3. The selected **File** will be deactivated from the transaction list and set as **Abandoned**.



6. Termination, Retirement & Death - the Outgoing Employee

a) Terminating an employee

b) Processing a termination in PLANet

c) Supporting a retiring employee

d) Acceptable documentation for retirement

e) Death of an employee

a) Terminating an employee

When a member terminates employment, PEPP provides the employee with information on the options available for his or her PEPP account balance.

According to legislation, the employer is responsible for completing a ***Notice of Termination*** on PLANet within 15 days of the employee's termination date.

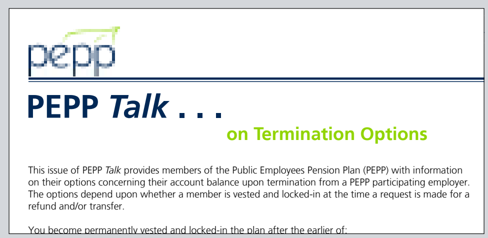
After PEPP receives the Termination File, PEPP sends the employee a ***Termination Option*** form with a letter detailing the termination options available to the employee. The employee should sign and return the form to PEPP indicating their chosen termination option.

All employees are vested and are entitled to their employer contributions when they retire or terminate their employment. An employee's funds become locked-in effective the date of enrolment, therefore their PEPP account must be used to provide income at retirement.

When terminating an employee it is **important** to determine the correct jurisdiction they are in at the time of termination. For detailed information on multi-jurisdictional terminations, please review our ***Working Beyond Saskatchewan*** PEPP Talk on the Understand Your Pension>Working Beyond Saskatchewan page on our website.

Tips

To provide employees with more information, please refer them to the PEPP ***Talk*** on ***Termination Options*** on the Employment Termination page found on the Understand Your Pension page on the website.



pepp

PEPP *Talk* . . .

on Termination Options

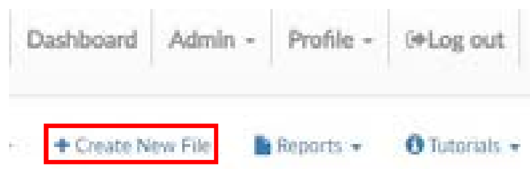
This issue of PEPP *Talk* provides members of the Public Employees Pension Plan (PEPP) with information on their options concerning their account balance upon termination from a PEPP participating employer. The options depend upon whether a member is vested and locked-in at the time a request is made for a refund and/or transfer.

You become permanently vested and locked-in the plan after the earlier of:

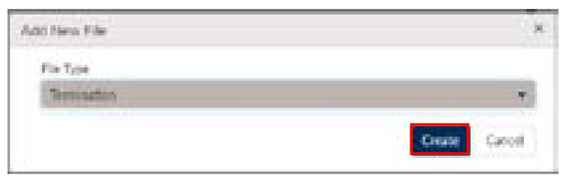
b) Processing a termination in PLANet

Creating a termination file:

1. From the **Dashboard** select **Create New File** at the top of the screen.



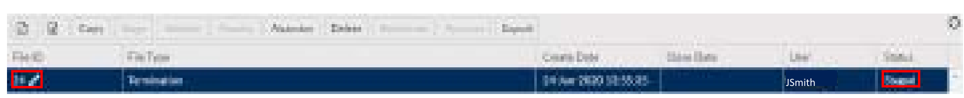
2. The **Add New File** window will display.
3. Select **Termination** from the drop down list. Select the file or use the search field to narrow down your selection.
4. Click **Create**.



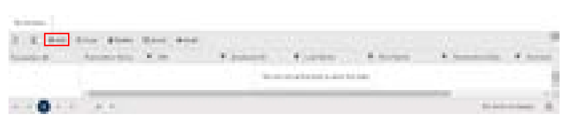
5. The new **Termination** file will appear at the top of the **File List.**

> Tip: The status is listed as, "Staged" which indicates that the file is ready for data entry.

6. Click File ID to open the file. Clicking the File ID button displays the **Transaction** screen. The transaction list shows no items to display until new records are added.

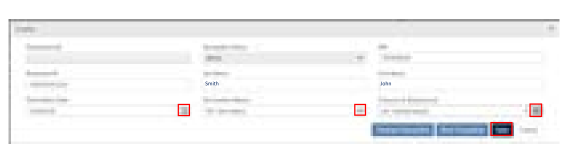


7. Click **Add** to create a new transaction and the **Create window** is displayed.



8. Enter all fields, including one for Employee ID (number assigned by the employer) or SIN.

> Tip: The Transaction ID and Transaction Status cannot be edited. These fields will be automatically populated by PLANet.



9. Once all the information has been entered click **Save**. If you have missed a mandatory field the system will notify you.

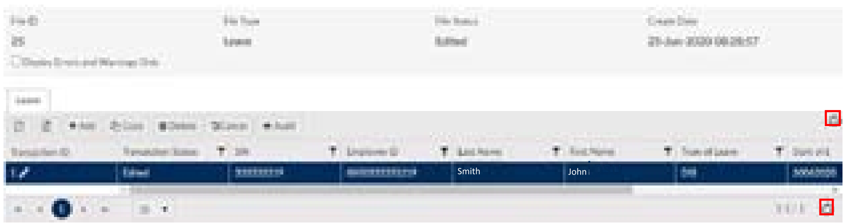
Mandatory Fields Include:

- SIN or Employee ID (number assigned by the employer)
- Last Name
- First Name
- Last Day Worked
- Termination Reason
- Province of Employment

10. To add more terminations, click **Add** or **Copy**.

> Tip: The new record is displayed on the transaction list after saving the file.

11. Confirm all file details and then click **Validate.**

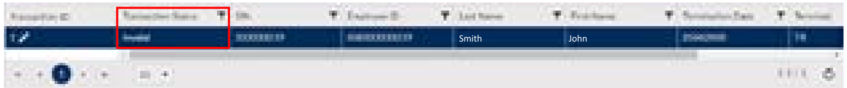


12. Once the file transaction is validated, the **Status** will either change to **Invalid** (if there are any errors or warnings in the file) **or Valid.**

If errors or warnings appear

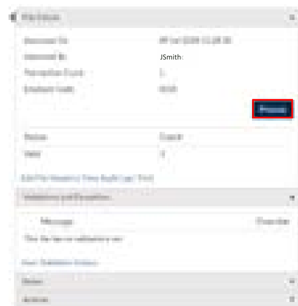
> Tip: If there are errors or warnings in the file, the **File Details** region will provide a count of how many are invalid. If there are errors found in the file, they must be corrected and revalidated before the file can be processed. If there are warnings found in the file, they must be corrected or overrode and revalidated before the file can be processed.

Invalid/File Details Region



13. Once the Status is **Validated**, the file can be approved.

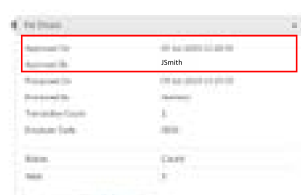
14. Once the file is approved, click **Process** and send the completed file to PEPP.



Tip: Once the file is processed, it remains in the **File List** but now in view-only mode. A **Processed** file may only be **Copied** or the **File Exported**.

File details - after posting:

The **File Details** region will display the details of the final processed file with the file approval (if required) and processed information populated.



Uploading multiple terminations:

> Tip: If you have multiple terminations to process, you can upload them using the below file specifications. For steps on how to import a CSV file go to remitting contributions on pg 30.

SIN termination file example

	A	B	C	D	E	F	G	H
1	* Record Type (Always 'H')	* Transaction Count	* Employer Code					
2	H	10	0050					
3	* Record Type (Always 'D')	SIN (Employee's SIN)	EEID (ER Code + EEID)	* Last Name	* First Name	* Termination Date (i.e. DDMMYYYY)	* Termination Reason (i.e. DE, RT, TR)	* Province of Employment (See sheet "LOVs" for options)
4	D	123456789		FISHER	AARON	29082020	TR	SK
5	D	456789123		SMITH	BOB	29082020	TR	SK
6	D	789123456		LIU	CHAD	29082020	RT	SK
7	D	987654321		WARNE	DAVE	29082020	RT	SK
8	D	654321987		DUCK	EMILY	29082020	TR	SK
9	D	321654987		COUTTS	LISA	29082020	TR	SK
10	D	321987654		SHARMA	MAHIRA	29082020	TR	SK
11	D	147258369		PATEL	SAHAJ	29082020	TR	SK
12	D	258369147		SMART	CANDECE	29082020	RT	SK
13	D	963852741		THOMAS	MELISA	29082020	RT	SK

EEID termination file example

	A	B	C	D	E	F	G	H
1	* Record Type (Always "H")	* Transaction Count	* Employer Code					
2	H	10	0050					
3	* Record Type (Always "D")	SIN (Employee's SIN)	EEID (ER Code + EEID)	* Last Name	* First Name	* Termination Date (i.e. DDMMYYYY)	* Termination Reason (i.e. DE, RT, TR)	* Province of Employment (See sheet "LOVs" for options)
4	D		005099999	COUTTS	LISA	29082020	TR	SK
5	D		005088888	SHARMA	MAHIRA	29082020	TR	SK
6	D		005077777	PATEL	SAHAJ	29082020	TR	SK
7	D		005066666	SMART	CANDECE	29082020	RT	SK
8	D		005055555	THOMAS	MELISA	29082020	RT	SK
9	D		005044444	FISHER	AARON	29082020	TR	SK
10	D		005033333	SMITH	BOB	29082020	TR	SK
11	D		005022222	LIU	CHAD	29082020	RT	SK
12	D		005011111	WARNE	DAVE	29082020	RT	SK
13	D		005010000	DUCK	EMILY	29082020	TR	SK

c) Supporting a retiring employee

A PEPP member may retire as early as age 50. The normal retirement age in PEPP is 65. To access retirement benefits, the employee must terminate employment with all PEPP participating employers.

By December 31 of the year the employee turns 71, they can no longer contribute to PEPP and must begin withdrawing retirement income.

The decision to retire can be a stressful time for the employee. One way to help put the employee at ease is by pointing him or her to answers to their questions. PEPP ***Talks*** are a collection of information sheets on various Plan topics. You can direct retiring members to issues of PEPP ***Talk*** on:

- *Annuities from SPAF*;
- *Variable Pension Benefit*; and
- *Termination Options*.

PEPP also provides information about retirement in the *PEPP Member Booklet*, *Retirement Income Options Booklet*, and in the *Retirement Countdown Checklist*. All are available on our website.

For more personalized information, employees can use our retirement planning tool, available through PEPP PLANet for members, or meet with one of Plannera's RICs. The employee may wish to attend a *Your Path to Retirement* workshop. If there is enough interest in your workplace, PEPP can come to you.

The member may contact PEPP directly and make an appointment to meet with a PIO or a RIC to review their retirement options.

Timelines for the retiring employee

When an employee decides to retire, as part of that decision, they should give themselves time to fully investigate their retirement options. Six months to a year before the employee plans to retire, he or she should contact PEPP.

PEPP can provide the employee with an estimate for an annuity from the Saskatchewan Pension Annuity Fund (SPAF) and an estimate for the Variable Pension Benefit (VPB). These estimates should provide a starting point for the employee's retirement income planning. As the employee draws nearer to the retirement date (one to three months), the employee may wish to contact PEPP for more up-to-date estimates.

d) Acceptable documentation for retirement

Once an employee has made a decision about which retirement option they want to exercise, the employee should notify PEPP of their decision. PEPP will advise the employee of the forms and documents required to exercise that particular retirement option.

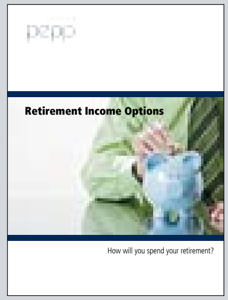
Depending on the retirement income option chosen, the employee will be required to provide documentation. The documentation may need to be a certified copy of:

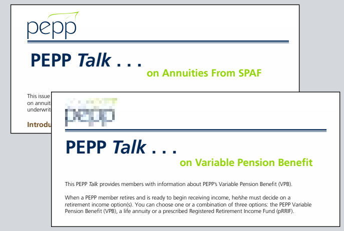
- member's proof of age (birth certificate, drivers license, etc.);
- spouse's proof of age (birth certificate, drivers license, etc.);
- marriage certificate;
- declaration of common-law spouse;
- divorce certificate;
- spouse's death certificate; or
- spousal waiver(s).

Tips

To provide employees with more information, please refer to the:

[*Retirement Income Options Booklet*]
PEPP *Talk* on [*Annuities from SPAF*]
PEPP *Talk* on [*Variable Pension Benefit*]





e) Death of an employee

In the event of an employee's death prior to retirement, the employer is required to complete a Termination File on PLANet.

PEPP will provide a survivor benefit to the employee's beneficiary(ies) equal to the value of the employee's PEPP account balance (including employee, employer and voluntary contributions and any return on investment).

Spouse as beneficiary

If the employee has a spouse, the employee's spouse will be the beneficiary in the event of the employee's death. The spouse may elect to receive the survivor benefit as a:

- Variable Pension Benefit (VPB);
- set up and transfer the death benefit to a PEPP account in their own name (a new account may be set up at this time if the spouse is not already a member themselves);
- transfer to a Registered Retirement Savings Plan (RRSP) or a Locked-in Retirement Account (LIRA);
- prescribed Registered Retirement Income Fund (pRRIF) from a Financial Institution;
- Life Annuity (LA) from SPAF (admin by PEPP) or an outside Financial Institution;
- transfer to another Registered Pension Plan (RPP); or
- cash refund (income tax withheld)

If the spouse elects to set up their own account in PEPP, the account will continue to receive investment earnings during this period. The spouse must start using the account balance to provide retirement income no later than the calendar year in which he/she turns age 71. They have all of the options and services available to them as any other deferred PEPP member.

Other beneficiaries

If the employee does not have a spouse, or if the spouse waives his or her entitlement to survivor benefits, the survivor benefit will be paid in a lump sum (with income tax withheld) to the beneficiary(ies) on file with PEPP. If the employee does not have a beneficiary on file with PEPP, the survivor benefit will be paid to the employee's estate.

In the event of an employee's death, PEPP will request the following documentation - when applicable - before any benefits can be paid to the beneficiary(ies) on file:

- member's death certificate;
- spouse's death certificate (if the beneficiary(ies) predeceased the employee);
- living spouse's proof of age (birth certificate, drivers license, etc.);
- marriage certificate;
- declaration of common-law spousal relationship; and
- beneficiary(ies) birth certificate (for minors).

All documentation requested by PEPP must be a certified copy.

☑ *To Do Quick Check*

Ensure PEPP is informed of the member's death. PEPP will inform the beneficiary(ies) or estate of the pension benefits. Submit the final employer and employee contributions on behalf of the deceased employee.

7. Plan Provisions

a) Leave of absence (LOA)

b) Leave of absence contribution options and important time frames

a) Leave of absence (LOA)

A leave of absence is time an employee is away from his or her position that is approved by the employer. It is assumed the employee will return to their original position at the end of the leave.

When an employee goes on leave, the employer needs to:

1. notify PEPP by submitting a leave file through PLANet.
2. advise the employee in writing of the option to repay their contributions upon their return to work; and
3. provide a copy of the PEPP Talk on Leave of Absence which highlights their options.

The employee has the option of making contributions to the Plan for the period of leave when they return to work from an **Employer-approved Leave of Absence**. The employee must be an active[1] member to make contributions for a leave of absence. A leave of absence does not include time that the employee is working and contributing for another PEPP participating employer because contributions have already been made for that period.

Upon the employee's return to work, the employer needs to:

1. complete Section 1 of a Leave of Absence Contribution Options form and the calculation of the amount of contributions with respect to the leave;
2. provide the form to the employee to complete Section 2;
3. take any action required based on the option chosen and keep the employee's election on file.
4. submit a copy of the completed form to PEPP along with any applicable payment

It is up to the employee whether or not to contribute for the leave.

Within 90 days of the leave end date, the employee:

- must decide whether or not to make contributions for the period of leave by completing Section 2 of the ***Leave of Absence Contribution Options*** form; and
- must begin contribution payments for the respective leave.

If the employee uses accumulated vacation between the leave end date and the return to work, the 90-day period is not extended.

If the employee elects not to contribute, or the 90-day period lapses, the employee cannot make contributions for the leave at a later time.

Whether the employee elects to contribute for the period of leave, or not, the employee and employer are **required** to complete the **Leave of Absence Contribution Options** form upon the employee's return from leave.

[1] Pension plans can only accept contributions as a result of a leave of absence from active plan members (i.e., members who are employed and contributing to the Plan).

b) Leave of absence contribution options and important time frames

Calculate the total employee contribution for the period of leave to provide the amount to the employee upon their return to work.

To calculate contributions, take the employee's salary before their leave and multiply it by the contribution rate(s). Then multiply that by the number of eligible pay periods. The result is the amount of contributions the employee would pay for the leave. If the contribution rates change while the employee is on leave, you may have to do a separate calculation for each contribution rate, using the number of weeks during the employee's leave the contribution rate was in effect.

PEPP offers several options for the repayment of approved leave of absence contributions. The employee returning from a leave must make their election and begin payment of leave of absence contributions within 90 days of the leave end date. If the employee uses accumulated vacation between the leave end date and the return to work, the 90-day period is not extended.

The employee may choose to contribute for a period of leave by one or more of these options:

- payroll deduction;
- transfer from the employee's RRSP; or
- lump-sum payment by personal cheque. The cheque should be made payable to you, the employer.

If the employee commences a second employer approved leave of absence prior to completing payment of contributions for the first leave, they should consider completing payment of the remaining balance of the first leave prior to commencing the second. There is a time limit, subject to the *Income Tax Act* (Canada) maximum, on making contributions with respect to a leave of absence. Depending on the length of the leave, the time limit on contributions may mean the employee will be ineligible to complete contributions for the first leave upon their return from the second leave. If they do not make contributions, the employer is not required to contribute with respect to the leave.

Contributions by payroll deduction

The employee is responsible for forwarding a completed and signed ***Leave of Absence Contribution Options*** form to his or her payroll branch. Your payroll branch is then responsible for retaining the form and sending the contributions to PEPP. Contributions must begin within 90 days of the employee's leave end date.

Contributions by payroll deduction can be made in one lump sum or spread over a series of consecutive pay periods. These contributions are in addition to the regular contributions that are deducted each pay period. The employee has the length of the leave or until December 31 the year after the leave ends – **whichever is shorter** – to repay contributions for the period of leave.

For more information on leave of absence please review our ***Leave of Absence*** PEPP Talk found on our website under Understand Your Pension>Leave of Absence.

See next page for payroll deduction examples.

Payroll deduction examples

An employee takes a three month leave, ending on February 1, 2019 and makes her first contribution for the leave on April 15, 2019. She has until July 15, 2019 to make her last contribution for the leave (three months after the first contribution for the leave). She makes seven per cent contributions on a $65,000 salary.

Date leave ends	Date contributions begin	Date final contribution is due
February 1, 2019	April 15, 2019	July 15, 2019

Length of leave	Time to pay additional contributions	Additional contributions per pay period
Three months	Three months - seven pay periods	$162.50

An employee takes an 18-month leave, ending July 19, 2019. He makes his first contribution for the leave on September 16, 2019. He must make the final contribution for the leave by December 31, 2020 (December 31 of the year after the leave ended). He makes seven per cent contributions on a $65,000 salary.

Date leave ends	Date contributions begin	Date final contribution is due
July 19, 2019	September 16, 2019	December 31, 2020

Length of leave	Time to pay additional contributions	Additional contributions per pay period
18 months	15 months - 34 pay periods	$200.74

An employee takes a one-year leave, ending on December 14, 2018, and makes his first contribution on February 18, 2019. His final contribution for the leave must be made by December 31, 2019 (December 31 of the year after the leave ended). Because the one-year mark of contributing for the leave is after December 31 the year after the leave ended, all payments must be made by December 31, 2019. He makes seven per cent contributions on a $65,000 salary.

Date leave ends	Date contributions begin	Date final contribution is due
December 14, 2018	February 18, 2019	December 31, 2019

Length of leave	Time to pay additional contributions	Additional contributions per pay period
12 months	10 months - 23 pay periods	$197.83

Tip: These are maximum time frames. An employee may choose to contribute by payroll deduction in fewer pay periods.

Contribution by RRSP transfer

The employee should contact PEPP for a ***Canada Revenue Agency (CRA) T2033 form***. PEPP will complete Section II (if PEPP agrees to accept the funds) and forward the form to the employee.

The employee must complete Section I of the CRA form. The employee should then take the form to the financial institution that administers the RRSP. The financial institution will complete Section III and forward the CRA form and the funds to PEPP. The employee should also return the original ***Leave of Absence Contribution Options*** form to you within 90 days of their leave end date. Send a copy of this form to PEPP.

PEPP will complete Section IV of the CRA form after receiving the funds, and send a copy to the employee and the financial institution to confirm the funds were received. Any funds transferred in excess of the amount required will be invested as voluntary contributions. The employer is not required to match any voluntary funds.

PEPP will invoice the employer for their portion of the contributions for the leave when the funds from the RRSP are received by PEPP.

Contribution by personal cheque

The employee completes Section 2 of the ***Leave of Absence Contribution Options*** form and attaches a cheque made payable to you, the employer. The form is returned to you, and you are responsible for remitting the employee and employer contributions within 90 days of the employee's leave end date. Once PEPP receives the payment, they will send the employee a letter confirming the payment was received.

T4 reporting for leave of absence

Should the employee choose to repay the contributions for the period of their leave by personal cheque or through payroll deduction, the contributions must be made via the employer. This will appear on the annual T4 slip issued by the employer in Box 20 and as part of the pension adjustment (PA) in Box 52. If an employee chooses to repay by RRSP transfer, no T4 reporting is required as these funds are already registered with the CRA.

Disability

A Disability Income Plan (DIP) is designed to provide income protection to employees who are occupationally disabled or totally disabled. Not all DIPs are identical, therefore it is important to understand the provisions offered through your DIP provider.

If the employee cannot perform the duties of their own occupation, they should notify their employer as soon as possible.

Application for long-term disability benefits are available through the DIP provider.

Pension contributions will continue if a member is eligible for benefits from a disability plan as long as there is an employee/employer relationship.

Tips

For additional information on the provisions of your DIP, refer to the current plan booklet, or contact your DIP provider.

c) Contributions for an employee receiving disability benefits

An employee receiving disability benefits continues to contribute to PEPP as if they were working. Contributions are based on the employee's salary immediately prior to the disability and are deducted directly from the disability benefit **if** there is an agreement with the disability provider. The disability plan provider will submit the pension contributions to the employer.

In certain instances, some employers do not have this arrangement with the insurer. In this situation, as the employer, you should:

1. Provide your employee with written information, document all contact with the employee, and notify them in writing about:
    - the amount required for their employee contribution;
    - remitting their contributions on an ongoing basis to you, the employer; and
    - the implications of not paying into the Plan (i.e., if the employee does not remit their contributions, you, the employer, will not be required to send in the employer portion).

2. Ensure payments are made to PEPP as soon as possible after each disability payment. As the employer, both you and the employee should agree on the timing for these contributions.

A ***Contributions to PEPP While on Disability Leave*** form has been prepared for your convenience. It can be accessed on the website here. This form should be signed and placed in the employee's personnel file. PEPP does not need a copy.

Partial/Sporadic contributions

If a member is only able and/or wanting to contribute a partial amount, in lieu of an existing employment contract that speaks toward disability contributions, it will be up to the employer to implement a policy as to whether or not to allow changes to the amounts and/or sporadic payments. Employers should also ensure the employees understand the policy.

d) Completing Disability Leave Contributions form

Contributions to PEPP While on Disability Leave

Please return this completed form directly to your employer.

1 **Please read and complete this form. Once signed, return to your employer.**	While you are on disability leave and receiving income replacement benefits due to an inability to work, contributions to PEPP must continue as per *The Public Employees' Pension Plan Act.* In order to receive the matching pension contribution from your employer, you are required to provide your employer with your employee pension contribution. The contribution amount is calculated by the employer based on your pre-disability salary. If you do not submit your pension contributions to your employer, the employer will not be required to send in the employer portion, which will impact your PEPP account balance at retirement and related investment earnings. Please ensure your contribution is submitted to your employer as soon as possible following each disability income payment received. **PEPP will not accept personal cheques from members for contributions while on disability.**

Employee acknowledgment

2 **Sign and date here after reading above.**	**I understand that it is my responsibility to remit my employee contributions *to my employer* during my period of disability leave.** --- Signature	 --------------------------------- Date (day/month/year)

Employer acknowledgement: To be signed and retained by the employer only.

3 **Sign and date.**	--- Signature	------------------------------- Date (day/month/year)

To be completed by the employer

Entered by: _____________ on __ __ /__ __ / __ __ __ __

e) Breakdown of a spousal relationship

The employee's pension is considered property under ***The Family Property Act***. An employee's PEPP account can be divided in the event of a breakdown in spousal relationship. ***The Family Property Act*** recognizes common-law relationships and legal marriages.

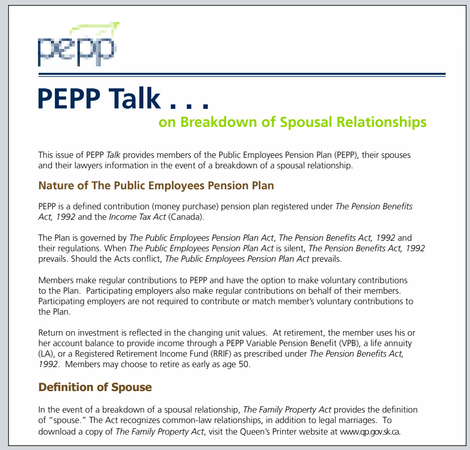
In the event of a breakdown in a spousal relationship, PEPP will divide the employee's PEPP account balance in accordance with the terms and conditions set out in a Court Order or Interspousal Agreement issued under ***The Family Property Act***.

Upon receiving a written request, PEPP will provide one marital breakdown calculation at no charge to the employee. Any subsequent calculations will be provided at a charge of $60 per hour, billed in half-hour increments. The fee will be deducted from the employee's account balance.

Tips

It is important that the employee review their beneficiary on file with PEPP when a breakdown of spousal relationship occurs. Once a spousal relationship is legally dissolved or the spouse has waived the right to survivor benefits, the employee can name anyone as a beneficiary.

To provide employees with more information, please refer them to the issue of *PEPP Talk on Breakdown of Spousal Relationships*.



pepp

PEPP Talk . . .

on Breakdown of Spousal Relationships

This issue of PEPP *Talk* provides members of the Public Employees Pension Plan (PEPP), their spouses and their lawyers information in the event of a breakdown of a spousal relationship.

Nature of The Public Employees Pension Plan

PEPP is a defined contribution (money purchase) pension plan registered under *The Pension Benefits Act, 1992* and the *Income Tax Act* (Canada).

The Plan is governed by *The Public Employees Pension Plan Act*, *The Pension Benefits Act, 1992* and their regulations. When *The Public Employees Pension Plan Act* is silent, *The Pension Benefits Act, 1992* prevails. Should the Acts conflict, *The Public Employees Pension Plan Act* prevails.

Members make regular contributions to PEPP and have the option to make voluntary contributions to the Plan. Participating employers also make regular contributions on behalf of their members. Participating employers are not required to contribute or match member's voluntary contributions to the Plan.

Return on investment is reflected in the changing unit values. At retirement, the member uses his or her account balance to provide income through a PEPP Variable Pension Benefit (VPB), a life annuity (LA), or a Registered Retirement Income Fund (RRIF) as prescribed under *The Pension Benefits Act, 1992*. Members may choose to retire as early as age 50.

Definition of Spouse

In the event of a breakdown of a spousal relationship, *The Family Property Act* provides the definition of "spouse." The Act recognizes common-law relationships, in addition to legal marriages. To download a copy of *The Family Property Act*, visit the Queen's Printer website at www.qp.gov.sk.ca.

f) Terminal illness

PEPP members may apply for a partial or complete payout of their PEPP account balance on the basis of terminal illness. This allows the member to access additional funds at a critical time.
PEPP defines terminal illness as an active, progressive disease leading to death within **one year.** PEPP uses an independent adjudicator to evaluate the medical evidence, and provide a recommendation as to whether the application meets PEPP's definition of terminal illness.

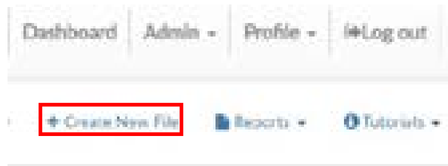
The employee should contact PEPP for information on terminal illness payout.

For more information on terminal illness payouts please review our ***Terminal Illness*** PEPP Talk found on our website under Understand Your Pension>Terminal Illness.

g) Processing a leave in PLANet

Creating a Leave File

1. From the **Dashboard**, select **Create New File** at the top right of the screen.

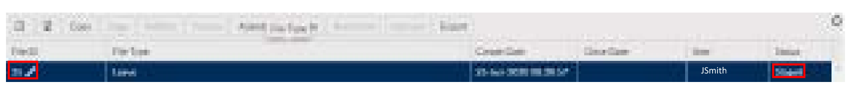


2. The **Add New File** window will display.
3. Select **Leave** from the drop down list. Select the file or use the search field to narrow down your selection.
4. Click **Create.**

5. The new **Leave** file will appear at the top of the **File List.**

> Tip: The status is listed as, "Staged" which indicates that the file is ready for data entry.

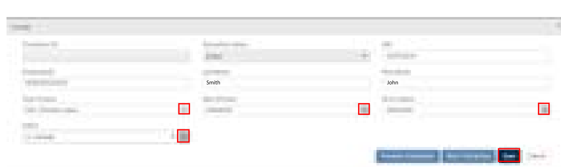
6. Click **File ID** to open the file. Clicking the File ID button displays the **Transaction** screen. The transaction list shows no items to display until new records are added.



7. Click **Add** to create a new transaction and the **Create window** is displayed.

8. Enter all fields, including one of Employee ID (number assigned by the employer) or SIN.

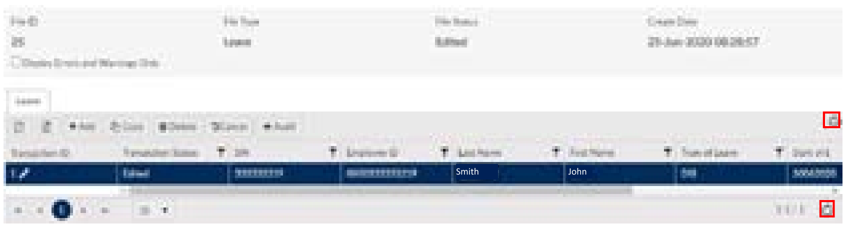
> Tip: The Transaction ID and Transaction Status cannot be edited. These fields will be automatically populated by PLANet.



Mandatory Fields Include:

- SIN or Employee ID (number assigned by the employer)
- Last Name
- First Name
- Type of Leave (Disability, Layoff, Parental Leave, Re-employment List)
- Start of Leave

9. Once all the information has been entered click **Save.** If you have missed a mandatory field the system will notify you.
10. To add more individuals, click **Next Transition** in the pop-up window or click **Add** from the Transition screen.
11. Confirm all file details, ensure the correct file is highlighted, then click **Validate.**

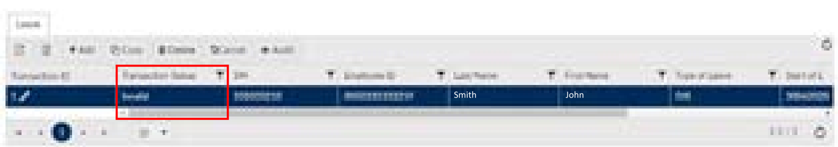



Once the file transaction is Validated, the **Status** will either change to **Invalid** (if there are any errors or warnings in the file) **or Valid.**

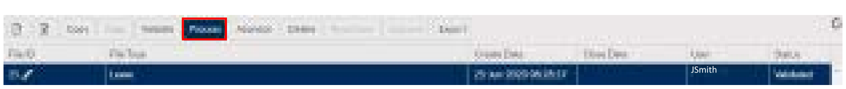
If error or warnings appear

> Tip: If there are errors or warnings in the file, the **File Details** region will provide a count of how many are invalid. If there are errors or warnings found in the file, they must be corrected and revalidated before the file can be processed.

Invalid/File Details Region



12. Once the Status is **Validated,** the file can be processed and sent to PEPP.
13. Click the **Process** and send the completed file to PEPP.




> Tip: Once the file is processed, it remains in the **File List** but now in view-only mode. A **Processed** file may only be **Copied** or the **File Exported.**

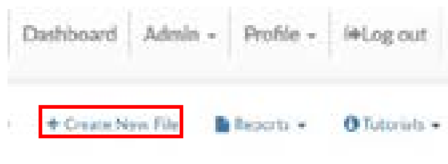
File Details - After Posting

The **File Details** region will display the details of the final processed file with the file approval (if required) and processed information populated.

h) Ending a leave in PLANet

Creating a return to work file:

1. From the **Dashboard**, select **Create New File** at the top right of the screen.



2. The **Add New File** window will display.
3. Select **Leave** from the drop down list. Select the file or use the search field to narrow down your selection.
4. Click **Create.**

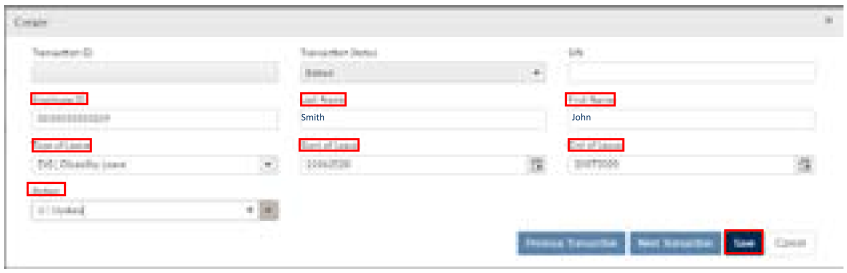
5. The new **Leave** file will appear at the top of the **File List.**

Tip: The status is listed as “Staged” which indicates that the file is ready for data entry.

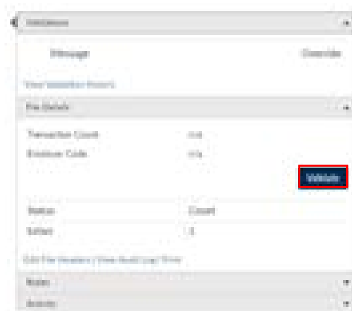
6. Click **File ID** to open the file. Clicking the File ID button displays the **Transaction** screen. The transaction list shows no items to display until new records are added.

7. Click **Add** to create a new transaction and the **Create window** is displayed.

8. Enter all fields, including one of Employee ID (number assigned by the employer) or SIN. Choose **Update** under the action tab to process the Leave as a Return.



9. Once all the information has been entered click **Save.** If you have missed a mandatory field the system will notify you.
10. To add more leaves, click **Next Transition** in the pop-up window or click **Add** from the Transactions screen.
11. Confirm all file details, ensure the correct file is highlighted, then click **Validate.**



Mandatory Fields Include:

- SIN or Employee ID (number assigned by the employer)
- Last Name
- First Name
- Type of Leave (Disability, Layoff, Parental Leave, Re-employment List)
- Start of Leave

Once the file transaction is validated, the **Status** will either change to **Invalid** (if there are any errors or warnings in the file) **or Valid.**

If error or warnings appear

Tip: If there are errors or warnings in the file, the **File Details** region will provide a count of how many are invalid. If there are errors or warnings found in the file, they must be corrected and revalidated before the file can be processed.

Invalid/File Details Region

12. Once the Status is **Validated**, the file can be processed and sent to PEPP.
13. Click the **Process** button and send the completed file to PEPP.

> Tip: Once the file is processed, it remains in the **File List** but now in view-only mode. A **Processed** file may only be **Copied** or the **File Exported**.

File Details - After Posting

The **File Details** region will display the details of the final processed file with the file approval (if required) and processed information populated.

Uploading multiple Leaves:

Tip: If you have multiple leaves to process, you can upload them using the below file specifications. For steps on how to import a CSV file go to remiting contributions on pg 30.

SIN leave file example

	A	B	C	D	E	F	G	H	I
1	* Record Type (Always 'H')	* Transaction Count	* Employer Code						
2	H	2	4110						
3	* Record Type (Always 'D')	SIN (Employee's SIN)	EEID (ER Code + EEID)	* Last Name	* First Name	(Please see sheet "LOVs" for leave type descriptions)	Start of Leave (DDMMYYYY)	End of Leave (DDMMYYYY)	* Action (i.e. A, D, U)
4	D	123456789		LEO	NEO	DIS	10082020		A
5	D	789456123		WEIR	RIYA	LOF	10082020	17082020	A
6									
7									

EEID leave file example

	A	B	C	D	E	F	G	H	I
1	* Record Type (Always 'H')	* Transaction Count	* Employer Code						
2	H	2	4110						
3	* Record Type (Always 'D')	SIN (Employee's SIN)	EEID (ER Code + EEID)	* Last Name	* First Name	(Please see sheet "LOVs" for leave type descriptions)	Start of Leave (DDMMYYYY)	End of Leave (DDMMYYYY)	* Action (i.e. A, D, U)
4	D		411099999	LEO	NEO	DIS	10082020		A
5	D		411088888	WEIR	RIYA	LOF	10082020	17082020	A
6									
7									

8. Workshops and Presentations

a) *Ready, Set,* PEPP Presentation

b) *LEARN about your pension plan workshop*

c) BUILD your retirement plan *workshop*

d) *PREPARE for retirement workshop*

e) *ENJOY your retirement workshop*

a) *Ready, Set* PEPP Presentation

The Ready, Set PEPP presentation provides a general introduction on Plan provisions, termination and retirement options, as well as PEPP investments and online services. The presentation is about 90 minutes in length.

b) LEARN about your pension plan workshop

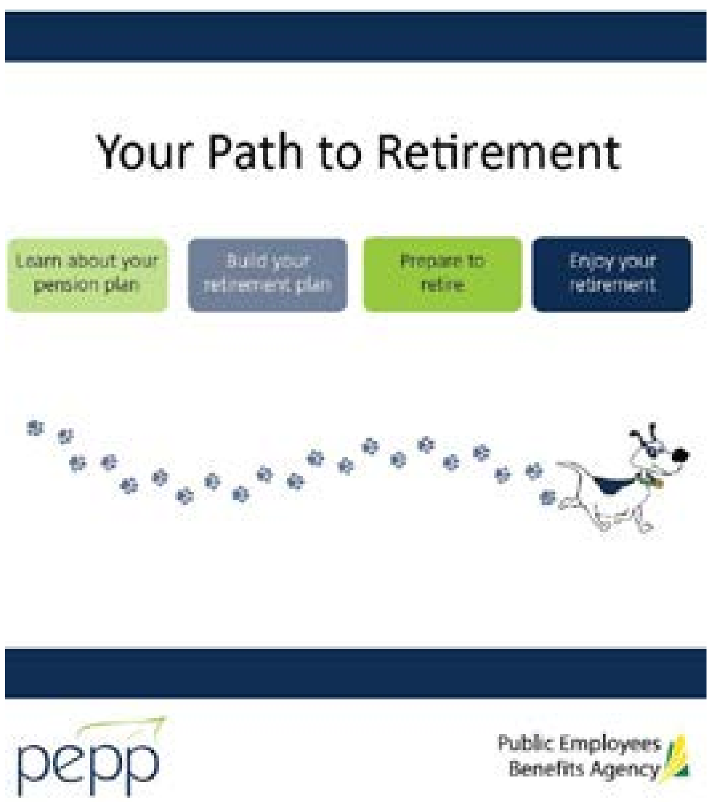
In this half-day workshop, members will learn the basics of PEPP.

- type of pension
- PEPP investments
- demo of the PEPP's retirement planner available through the member online account

They will also learn why starting to plan early can improve overall financial wellness.

Topics include:

- budgeting
- saving
- debt management
- tax planning



c) BUILD your retirement plan workshop

This full-day workshop is for mid-career members and is designed to help understand in detail how the member's pension fits into overall financial wellness.

The member will learn about all aspects of his/her financial plan with a focus on retirement income options.

Topics include:

- budgeting
- saving
- debt management
- tax planning
- estate planning
- retirement planning
- PEPP Investments
- demo of PEPP retirement calculator

d) PREPARE to retire workshop

This full-day workshop is for the member late in his/her career.

This workshop will focus on the retirement process.

Topics include:

- retirement income options
- other sources of income in retirement
- estate planning
- tax considerations
- demo of PEPP retirement calculator

e) ENJOY your retirement workshop

For those who are already retired and want to continue on the path to financial wellness, this half-day workshop is ideal.

This workshop will focus on continuing financial wellness by staying informed.

Topics include:

- review Variable Pension Benefit (VPB)
- PEPP investments
- other retirement options
- retirement income sources
- estate planning
- tax planning

Appendix A

Resources Available

PEPP *Talk*
Provides members of PEPP with information on specific Plan provisions.

Member Booklet
Provides members with an overview of the main provisions of PEPP. The booklet is provided to new members upon enrolment. It is regularly updated and is posted on the PEPP website.

Pension Perspectives
Quarterly newsletter provides members with information about their pension plan.

Employer Bulletin
Provides employers with timely reminders for necessary actions and news about changes within PEPP.

Website

The PEPP website at pepp.plannera.ca has the most current version of PEPP communication materials. The website also provides members with current unit values, historical rates, unit values and fund performance information.

PEPP produces several other communications materials to inform and educate members on the Plan and its provisions. For example:

- fund performance bulletins;
- information summary;
- investment holdings;
- investment news;
- fund fact sheets;
- investor profile;
- investment policies;
- fees and expenses; and
- unit values.

Current versions of Plan communications materials and most forms are available on the PEPP website.

Appendix B - Errors and Warnings in PLANet

CONTRIBUTION FILE (EEID format) Validation messages and resolution

MESSAGE	Severity	Description / Resolution
Cannot remit contributions for Leave Period until returned to work form has been completed	Warning	Warning that contributions are being remitted for an employee that has not returned to work. Need to provide Plannera with leave end date for employee .
Contribution exceeds yearly CRA maximum	Warning	Warning that a contribution will exceed the maximum dollar amount permitted by the CRA for that member. This may be acceptable if contribution is a repayment for a previous period of leave.
Contributions are not permitted as member status is <terminated (or retired or deceased)> over 45 days ago. If member has been re-employed please provide employment status change prior to submitting member contribution.	Error	If the member receiving contributions is in the plan and the employment status is Terminated, Retired or Deceased longer than 45 days of contribution date, then this will be a ERROR. Employer must provide a status change to reactivate employee to accept further contributions to PEPP.
Detail records not found	Error	Detail records are required.
Duplicate File. Batch Number has already been processed.	Error	Batch Number in the Header has already been used by Employer. Confirm if this is not a duplicate of existing contribution that was previously submitted to PEPP and update with a new batch number.
Employee ID cannot be null	Error	EEID is required for this file.
Employee is not currently active with Employer	Warning	Warning when the Pay Date is before an employee's Employment Start Date
Employee not found	Warning	Warning that an employee record is not found for this member. Please provide PEPP with enrolment for this member.
Employer <x> found but is Inactive.	Error	Employer must be in an Active status in order for contributions to be accepted. Please contact PEPP for assistance.
Employer Code cannot be null	Error	Employer code is required and cannot be blank
First Name cannot be null	Error	Must provide member first name
First name does not match the member record	Warning	A warning occurs when the first name in the contribution payroll file does not match the first name in the database recorded for that EEID. Confirm that correct EEID is being used for the employee and if there is a change of employee name please have member provided change of documentation to Plannera.
Header not found	Error	Header record is required.
Invalid Employee Contributions	Error	Invalid character(s) in the employee contribution field
Invalid Employee ID	Error	EEID must be in correct format (maximum 15 characters, first 4 characters must be employer code)
Invalid Employer Code	Error	Employer code does not exist
Invalid Employer Contributions	Error	Invalid character(s) in the employer contribution field
Invalid Last name. Allowable characters are letters, apostrophe, period, hyphens or spaces	Error	Last name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces. Last name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces. Ensure last name does not exceed 40 characters in length.
Invalid Transaction Type	Error	Transaction Type must be one of the following: N - Payroll Normal P - Leave of Absence repayment A - Payroll Adjustment R - Payroll Retro
Invalid Voluntary Contributions	Error	Invalid character(s) in the voluntary contribution field
Last name does not match the member record	Warning	A warning occurs when the last name in the contribution payroll file does not match the last name in the database recorded for that EEID. Confirm that correct EEID is being used for the employee or if there is a change of employee name please have member provided change of documentation to Plannera.
Member status is <terminated (or retired or deceased)>. If member has been re-employed please provide employment status change.	Warning	If the member receiving contributions is in the plan and the employment status is Terminated, Retired or Deceased within 45 days of contribution date, then this will be a WARNING. This is to accommodate the processing of final contributions if they are remitted to PEPP within 45 days of the member's employment status change to term, retire or deceased.
Pay date outside current plan year	Warning	A warning occurs when the pay date is outside the current fiscal year. Processing is allowed to continue but pay date should be confirmed. This will allow for processing of contributions with a pay date in March to be processed in April (start of PEPP fiscal year).
Pay Period End Date is future dated more than 1 year	Warning	Confirm pay period end date is correct.
Pay Period End Date must be DDMMYYYY format	Error	Correct date format to DDMMYYYY
Pay Period Start Date is back dated more than 1 year	Warning	Confirm pay period start date is correct.
Pay Period Start Date must be before Pay Period End Date	Error	Correct pay period start date and/or end date
Pay Period Start Date must be DDMMYYYY format	Error	Correct date format to DDMMYYYY
Surname cannot be null.	Error	Must provide member last name
Total Contributions amount <x> is not a sum of Employee, Employer and Voluntary contributions (<y>). *The <x> will be replaced by Total Contributions amount, and <y> will be replaced by the actual sum of the three contributions.*	Error	The Total Contributions amount must be a sum of Employee, Employer and Voluntary contributions. Confirm contribution amounts and totals.
Total record count does not match the header number of records.	Error	An error occurs when the total number of records in the file does not match the header number of record. Confirm the total in the head matches the number of detail records in file.
Transaction Type cannot be null	Error	Transaction Type must be one of the following: N - Payroll Normal P - Leave of Absence repayment A - Payroll Adjustment R - Payroll Retro

CONTRIBUTION FILE (SIN format) Validation messages and resolution

MESSAGE	Severity	Description / Resolution
Cannot remit contributions for Leave Period until returned to work form has been completed	Warning	Warning that contributions are being remitted for an employee that has not returned to work. Need to provide Plannera with leave end date for employee .
Contribution exceeds yearly CRA maximum	Warning	Warning that a contribution will exceed the maximum dollar amount permitted by the CRA for that member. This may be acceptable if contribution is a repayment for a previous period of leave.
Contributions are not permitted as member status is <terminated (or retired or deceased)> over 45 days ago. If member has been re-employed please provide employment status change prior to submitting member contribution.	Error	If the member receiving contributions is in the plan and the employment status is Terminated, Retired or Deceased longer than 45 days of contribution date, then this will be a ERROR. Employer must provide a status change to reactivate employee to accept further contributions to PEPP.
Detail records not found	Error	Detail records are required.
Duplicate File. Batch Number has already been processed.	Error	Batch Number in the Header has already been used by Employer. Confirm if this is not a duplicate of existing contribution that was previously submitted to PEPP and update with a new batch number.
Employee is not currently active with Employer	Warning	Warning when the Pay Date is before an employee's Employment Start Date
Employee not found	Warning	Warning that an employee record is not found for this member. Please provide PEPP with enrolment for this member.
Employer <x> found but is Inactive.	Error	Employer must be in an Active status in order for contributions to be accepted. Please contact PEPP for assistance.
Employer Code cannot be null	Error	Employer code is required and cannot be blank
First Name cannot be null	Error	Must provide member first name
First name does not match the member record	Warning	A warning occurs when the first name in the contribution payroll file does not match the first name in the database recorded for that SIN. Confirm that correct SIN is being used for the employee and if there is a change of employee name please have member provided change of documentation to Plannera.
Header not found	Error	Header record is required.
Invalid Employee Contributions	Error	Invalid character(s) in the employee contribution field
Invalid Employer Code	Error	Employer code does not exist
Invalid Employer Contributions	Error	Invalid character(s) in the employer contribution field
Invalid Last name. Allowable characters are letters, apostrophe, period, hyphens or spaces	Error	Last name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces. Ensure last name does not exceed 40 characters in length.
Invalid SIN	Error	SIN is not in correct format (must be #########). No spaces or dashes.
Invalid Transaction Type	Error	Transaction Type must be one of the following: N - Payroll Normal P - Leave of Absence repayment A - Payroll Adjustment R - Payroll Retro
Invalid Voluntary Contributions	Error	Invalid character(s) in the voluntary contribution field
Last name does not match the member record	Warning	A warning occurs when the last name in the contribution payroll file does not match the last name in the database recorded for that SIN. Confirm that correct SIN is being used for the employee or if there is a change of employee name please have member provided change of documentation to Plannera.
Member status is <terminated (or retired or deceased)>. If member has been re-employed please provide employment status change.	Warning	If the member receiving contributions is in the plan and the employment status is Terminated, Retired or Deceased within 45 days of contribution date, then this will be a WARNING. This is to accommodate the processing of final contributions if they are remitted to PEPP within 45 days of the member's employment status change to term, retire or deceased.
Pay date outside current plan year	Warning	A warning occurs when the pay date is outside the current fiscal year. Processing is allowed to continue but pay date should be confirmed. This will allow for processing of contributions with a pay date in March to be processed in April (start of PEPP fiscal year).
Pay Period End Date is future dated more than 1 year	Warning	Confirm pay period end date is correct.
Pay Period End Date must be DDMMYYYY format	Error	Correct date format to DDMMYYYY
Pay Period Start Date is back dated more than 1 year	Warning	Confirm pay period start date is correct.
Pay Period Start Date must be before Pay Period End Date	Error	Correct pay period start date and/or end date
Pay Period Start Date must be DDMMYYYY format	Error	Correct date format to DDMMYYYY
SIN cannot be null	Error	SIN is required for this file.
Surname cannot be null.	Error	Must provide member last name
Total Contributions amount <x> is not a sum of Employee, Employer and Voluntary contributions (<y>). *The <x> will be replaced by Total Contributions amount, and <y> will be replaced by the actual sum of the three contributions.*	Error	The Total Contributions amount must be a sum of Employee, Employer and Voluntary contributions. Confirm contribution amounts and totals.
Total record count does not match the header number of records.	Error	An error occurs when the total number of records in the file does not match the header number of record. Confirm the total in the head matches the number of detail records in file.
Transaction Type cannot be null	Error	Transaction Type must be one of the following: N - Payroll Normal P - Leave of Absence repayment A - Payroll Adjustment R - Payroll Retro

Enrolment File Validation messages and resolution

MESSAGE	Severity	Description / Resolution
Address contains a null value	Warning	No address is provided
Address contains invalid characters	Error	Address can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Birth Date cannot be 72 years before current date	Error	Employees age 72 and older are ineligible to enrol in plan.
Birth Date cannot be later than current date	Error	Correct date of birth.
Birth Date cannot be later than Date of Employment or Date of Enrolment	Error	Correct date of birth.
Birthdate cannot be null.	Error	Need date of birth
Birthdate must be DDMMYYYY format	Error	Correct date format to DDMMYYYY
Cannot enrol deceased member	Error	Member already exists in system with a deceased plan status.
City contains a null value	Warning	City is blank
City contains invalid characters	Error	City can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Date of Employment must be DDMMYYYY format	Error	Correct date format to DDMMYYYY
Date of Employment cannot be null.	Error	Enrolment date must be provided.
Date of Enrolment cannot be null.	Error	Enrolment date must be provided. Can be the same date of Employment if the member is permanent and required to join plan as of employment date.
Date of Enrolment must be DDMMYYYY format	Error	Correct date format to DDMMYYYY
Date of Enrolment Date cannot be 60 days later than current date	Error	Member can not be enrolled unless the enrolment date is less than 60 days after current date
Date of Enrolment Date greater than 1 year before current date	warning	Warning that member being enrolled has an enrolment date greater than 1 year before current date. Review enrolment date to confirm.
Department does not exist for Employer	Error	Department Code that has been entered does not match any Departments associated with Employer
Either Employee ID or SIN must be provided	Error	Need to provide a Social Insurance Number and/or EEID to enrol member (both fields can not be left blank)
Employee ID does not match for Employer	Error	Ensure that the first 4 digits of the EEID match the employer 4 digit code. Also check that EEID is alpha-numeric (no symbols or special characters)
Employee ID must be alpha numeric	Error	EEID should not contain any special characters or spaces
Employee is Active and already exists under this employer.	Error	This SIN and/or EEID already exists and member is enrolled as an Active employee of this employer.
Employee Type cannot be null	Error	Employee Type must be one of the following: P - Part-Time F - Full-Time S - Seasonal C - Casual
Employee was previously terminated by this employer. A new employment record will be added for this employee.	Warning	This SIN and/or EEID exists and member is no longer Active under this employer (employment was terminated and member is either in a deferred or terminated/retired plan status). A new employment record will be added for this member.
Employer Status is not Active	Error	Employer must be in an Active status in order for contributions to be accepted. Please contact PEPP for assistance.
Employment Status cannot be null	Error	Employment Status must be designated as either: P -Permanent N -Non Permanent
First Name cannot be null.	Error	Must provide member first name
Invalid Employee Type	Error	Employee Type must be one of the following: P - Part-Time F - Full-Time S - Seasonal C - Casual
Invalid Employment Status	Error	Employment Status must be designated as either: P -Permanent N -Non Permanent
Invalid First Name. Allowable characters are letters, apostrophe, period, hyphens or spaces	Error	First name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Invalid Home Email format.	Error	Email needs to be in proper format
Invalid Home Phone format.	Error	Format phone number as Number 10 ########## (no spaces or dashes)
Invalid Middle Name. Allowable characters are letters, apostrophe, period, hyphens or spaces	Error	Middle name is optional and can be left blank. If middle name is provided, can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces.
Invalid Surname. Allowable characters are letters, apostrophe, period, hyphens or spaces	Error	Last name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Member is under Age 14	Warning	Confirm date of birth is correct as employee age is less than 14 .
Scope Code does not exist for Employer	Error	Triggered if Scope Code does not match any of the existing Scope Codes for the Employer
SIN number is invalid	Error	SIN is not in correct format (must be #########). No spaces or dashes.
Surname cannot be null.	Error	Must provide member last name

Termination File Validation messages and resolution

MESSAGE	Severity	Description / Resolution
Either Employee ID or SIN must be provided	Error	Need to provide a Social Insurance Number and/or EEID to enrol member (both fields can not be left blank)
Employee not found	Error	Confirm correct SIN and/or EEID provided.
First Name cannot be null	Error	Must provide member first name
First Name does not match name in database	Warning	A warning occurs when the first name in the leave file does not match the first name on our records. Confirm that correct employee is selected or if there is a change of employee name please have member provided change of documentation to Plannera.
Invalid Employee ID	Error	Ensure that the first 4 digits of the EEID match the employer 4 digit code. Also check that EEID is alpha-numeric (no symbols or special characters)
Invalid First Name	Error	First name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Invalid Province Code	Error	Province code must be one of the following: AB-Alberta BC-British Columbia MB-Manitoba NL-Newfoundland and Labrador NB-New Brunswick NT-Northwest Territories NS-Nova Scotia NU-Nunavut ON-Ontario PE-Prince Edward Island QC-Quebec SK-Saskatchewan YT-Yukon
Invalid SIN	Error	SIN is not in correct format.
Invalid Surname. Allowable characters are letters, apostrophe, period, hyphens or spaces	Error	Last name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Invalid Termination Reason	Error	Termination must be one of these types: RT - Retirement DE - Death TR - Termination
Last Name does not match existing name on database. If this is a new name, please contact member to provide documentation to Plannera	Warning	A warning occurs when the last name in the leave file does not match the last name on our records. Confirm that correct employee is selected or if there is a change of employee name please have member provided change of documentation to Plannera.
Province of Employment cannot be null	Error	Province of Employment at time of termination must be provided.
Surname cannot be null.	Error	Must provide member last name.
Termination date no more than 30 days in the future	Error	Plannera will accept future dated notice up to 30 days in future.
Termination Reason cannot be null	Error	Type of Termination must be indicated.

Leave File Validation messages and resolution

WARNING AND ERROR DECRIPTIONS	Severity	Description / Resolution
Either Employee ID or SIN must be provided	Error	Need to provide a Social Insurance Number and/or EEID to update a leave for a member (both fields can not be left blank)
Employee not found	Error	Member does not exist in our records, confirm SIN and/or EEID
Employer Number cannot be null.	Error	Employer code is required and cannot be blank
Employer Number does not match the users Employer.	Error	Employer code must be same as users employer.
First Name cannot be null	Error	Must provide member first name
First Name does not match name in database	Warning	A warning occurs when the first name in the leave file does not match the first name on our records. Confirm that correct employee is selected or if there is a change of employee name please have member provided change of documentation to Plannera.
Invalid Activity Indicator	Error	Action type should be one of the following: A - Add U - Update D - Delete
Invalid Employee ID	Error	Ensure that the first 4 digits of the EEID match the employer 4 digit code. Also check that EEID is alpha-numeric (no symbols or special characters)
Invalid First Name	Error	First name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Invalid SIN	Error	SIN is not in correct format.
Invalid Surname. Allowable characters are letters, apostrophe, period, hyphens or spaces	Error	Last name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Invalid Type of Leave.	Error	Leave must be one of these types: LV – Leave (member will still contribute to plan) PLV – Parental Leave (member will still contribute to plan) DIS – Disability Leave (member still contributes) LOF – Layoff LNC – Leave does not contribute DNC – Disability Leave does not contribute PNC - Parental Leave does not contribute REMP - Member is on Re-employment List
Last Name does not match existing name on database. If this is a new name, please contact member to provide documentation to Plannera	Warning	A warning occurs when the last name in the leave file does not match the last name on our records. Confirm that correct employee is selected or if there is a change of employee name please have member provided change of documentation to Plannera.
Leave End Date must be DDMMYYYY format	Error	Correct date format to DDMMYYYY
Leave Start Date must be DDMMYYYY format	Error	Correct date format to DDMMYYYY
No matching period of leave for returning member	Error	Confirm leave period if updating an existing leave recorded on our database. Must have an existing leave with a start date if providing a leave end date.
Surname cannot be null.	Error	Must provide member last name.
Type of Leave cannot be null.	Error	Type of Leave must be indicated.

Data Change File Validation messages and resolution

WARNING AND ERROR DECRIPTIONS	Severity	Description / Resolution
Address contains a null value	Warning	No address is provided
Address contains invalid characters	Error	Address can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Address Indicator cannot be blank	Error	Triggered if Address fields have been populated and Address Indicator has been left blank
City contains a null value	Error	If address is provided, then city can not be blank.
City contains invalid characters	Error	City can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
Either SIN or EEID must be provided	Error	Need to provide a Social Insurance Number and/or EEID to enrol member (both fields can not be left blank)
Email Indicator cannot be blank	Error	If New Email field has been populated and Email Indicator has been left blank
First Name cannot be null	Error	Must provide member first name
First Name does not match name in database	Warning	A warning occurs when the first name in the leave file does not match the first name on our records. Confirm that correct employee is selected or if there is a change of employee name please have member provided change of documentation to Plannera.
Invalid Address Indicator	Error	Triggered if value is anything other than: H, B, M, A
Invalid Email Indicator	Error	Email type must be one of the following: H - Home B - Business
Invalid Employee ID	Error	Ensure that the first 4 digits of the EEID match the employer 4 digit code. Also check that EEID is alpha-numeric (no symbols or special characters)
Invalid format for Effective Date of Change. Format must be DDMMYYYY	Error	Correct date format to DDMMYYYY
Invalid Phone format	Error	If phone number is provided, must be formatted as 3 digit area code followed by 7 digit phone number (no spaces or dashes) e.g. ##########
Invalid Phone Indicator	Error	Phone type must be one of the following: H - Home C - Cell B - Business F - Fax
Invalid SIN	Error	SIN is not in correct format.
Last Name cannot be null	Error	Must provide member last name.
Last Name does not match existing name on database. If this is a new name, please contact member to provide documentation to Plannera	Warning	A warning occurs when the last name in the leave file does not match the last name on our records. Confirm that correct employee is selected or if there is a change of employee name please have member provided change of documentation to Plannera.
Phone Indicator cannot be blank	Error	If Phone field has been populated and Phone Indicator has been left blank

Status Change File Validation messages and resolution

WARNING AND ERROR DECRIPTIONS	Severity	Description / Resolution
Either Employee ID or SIN must be provided	Error	Need to provide a Social Insurance Number and/or EEID to enrol member (both fields can not be left blank)
Last Name does not match existing name on database. If this is a new name, please contact member to provide documentation to Plannera	Warning	A warning occurs when the last name in the leave file does not match the last name on our records. Confirm that correct employee is selected or if there is a change of employee name please have member provided change of documentation to Plannera.
Department does not exist for Employer	Error	Department Code that has been entered does not match any Departments associated with Employer
Employer Code cannot be null	Error	Employer code is required and cannot be blank
Employer Code does not match user's Employer	Error	Employer code must be same as users employer.
Employer Code is invalid	Error	Employer code is not a valid number.
Event Date cannot be null	Error	If there is a change to Employment Status or Employee Type then there must be an associated Event Date. Otherwise can be left blank.
First Name cannot be null	Error	Must provide member first name
First Name does not match name in database	Warning	A warning occurs when the first name in the leave file does not match the first name on our records. Confirm that correct employee is selected or if there is a change of employee name please have member provided change of documentation to Plannera.
Invalid Employee ID	Error	Ensure that the first 4 digits of the EEID match the employer 4 digit code. Also check that EEID is alpha-numeric (no symbols or special characters)
Invalid Employee Type	Error	Employee Type must be one of the following: P - Part-Time F - Full-Time S - Seasonal C - Casual
Invalid Employment Status	Error	Employment Status is an Employment Event Detail: P - Permanent N - Non Permanent
Invalid SIN	Error	SIN is not in correct format (must be #########). No spaces or dashes.
Last Name cannot be null	Error	Must provide member last name.
Province of Employment cannot be null	Error	Must provide province of employment.
Scope Code does not exist for Employer	Error	Triggered if Scope Code does not match any of the existing Scope Codes for the Employer