

PENSION PLAN Employer Administration Guide

Revised as of January 2024

Table of Contents

1. Introduction to the Plan

a)	Public Employees Pension Plan (PEPP) contact information	5
b)	Welcome to the Employer Administration Guide	5
c)	Employer responsibilities	6

2. Introduction to PLANet for Employers

a)	PLANet overview	8
b)	First time users	9
C)	Changing your password	10
d)	Forgot your username & password	11
e)	User preferences	13
f)	Logging out	13
g)	PLANet file or paper forms?	14

3. Enrolling Members - The New Employee

a)	Criteria for enrolment	16
b)	PLANet enrolment	17
c)	Enrolment checklist	21

4. Contributions to the Plan

a)	Required contributions	23
b)	Voluntary contributions	24
C)	Maximum contributions	24
d)	Timelines for remittance of contributions	25
e)	Penalties for late contributions	25
f)	Negative contributions	26
g)	Definition of pensionable salary	26
ĥ)	Remitting contributions in PLANet: manual entry	27
i)	Remitting contributions in PLANet: importing a file	31
j)	How to print a PDF in PLANet	35
k)	How to print a contribution file summary	38

5. Employee Maintenance - The Existing Employee

a)	Change in personal data	40
b)	Investment option changes	40
C)	Processing data changes in PLANet	41
d)	Processing a status change in PLANet	43
e)	Copying a file in PLANet	46
f)	How to abandon a file in PLANet	47

6. Termination, Retirement & Death - the Outgoing Employee

a)	Terminating an employee	49
b)	Processing a termination in PLANet	50
C)	Supporting a retiring employee	54
d)	Acceptable documentation for retirement	54
e)	Death of an employee	55

7. Plan Provisions

a)	Leave of absence (LOA)	58
b)	Leave of absence contribution options and important time frames	59
c)	Contributions for an employee receiving disability benefits	62
d)	Completing Disability Leave Contributions form	63
e)	Breakdown of a spousal relationship	64
f)	Terminal illness	64
g)	Processing a leave in PLANet	65
h)	Ending a leave in PLANet	67

8. Workshops and Presentations

a)	Ready, Set PEPP Presentation	71
b)	LEARN about your pension plan workshop	71
c)	BUILD your retirment plan workshop	72
d)	PREPARE to retire workshop	72
e)	ENJOY your retirement workshop	72

Appendix A

Resources Available		73
---------------------	--	----

Appendix B

rors and Warnings in PLANet

1. Introduction to the Plan

- a) Public Employees Pension Plan (PEPP) contact information
- b) Welcome to the Employer Administration Guide
- c) Employer responsibilities

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: <u>erc.pepp@plannera.ca</u> Website: <u>pepp.plannera.ca</u>

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 PLANNERTM 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: <u>ric@plannera.ca</u>

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 <u>Forms, Guides and Tutorials</u> page found under the Employer tab on the PEPP website.

Email the completed form to <a>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/



Name:	Go back to PEPP
Welcome PEPP Employer!	
First time visiting PLANe() Need a username? Contact your PLP	P Administration to get started.
Log in	Please enter your username lassigned to you from PEPP)
Usemane *	and password, then select Log in to enter the site.
Usemanie	You will need to register before accessing the site.
Provide 1	Need Help?
Fassword	If you still carit log is, contact PEPP at 1-305-767-5442 or Toll Free 1-877-275-7377
Forget your passeered? Forget your seemane? Need help?	
Log in	
2000	🛃 🖬 🖸 Contact or
hebb	

Logging in:

After you've logged in for the first time at <u>https://employer.plannera.ca/pepp/employer/</u>, 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.

pepp					John Smith		Chierman I	Ann - Pate	magnet
							4		
1996 (1996) all		(\$10) =(9.6	Faller		17		
					d	-			
reality (1994)	in i	They the	(destine)	1440	0.00				
		in its adjustment in the			1	0			
	(*))			1.00	here in dialog . (C)				

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.



New Password: *	
Confirm Password: *	
	Course Street

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.

Admin + Profile +	Delog out
Change Password	
Preferences	O Todoviale -
Security Questions	C strotain -

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.

Garder 1	0
Who is plast forwards cartoon character?	(=
Quertin 2	
What is your feverate animal?	
Quertor 3	
Where was say mother here?	
[1 - 1	
Control Control	Same .
	-
 The process is some exception and passer percent or 	

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.

	pepp	5
	Data Capture	e Tool
Aresser 1 Pisser in Guncher	ecority Questions to the second in the cost is ware set as and arreared	creat when the Security
inter in co	of Bouncillo Continent (Torrech	e17
		Same .

6. Click Submit.

7. PLANet will email the username to the email address associated with your account.

Contraction of the second	
Total Address	
	Regularie analysis
	Tax Lord

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**.

			Preferences	×
Admin -	Profile 💌	⊕Log out	Deal	
Change Preferer Security	Password nces Questions	O Tutorials -	Final Format Plain Tast: O HTMS, Format Genose Score	

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.

	Dashboard	Admin +	Profile +	⊕Log out	
Tip: You will be automa period of time.	tically timed o	out of PLAN	Net if you o	do not use the	e application for

а

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 mandatory 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 <u>ERCs</u>.

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.

Dashboard	Admin	-	Profile	- G+Log	out
+ Create Ne	rw File	8	leporits +	O Tutor	iala -

- 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.

File Type	
Enrolment (New Hire)	

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.

3 2 Cm	The Course of Process of Managers, Robert Courses of States	Bart		0
Aug.	Pix have	Loav Dec. Una Dec	. 510	man
2	Enclosed Deve True	Diffee and realistic	JSmith	Tree .
	* = *		-1.1	1111 0

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

					And Person
a. Nan sin al'anna m	No. No Sectored Dela (1987)	1	Transform All care allegis (Microsoff	States -	
Conciliant free					
I but fine \$1000	Beet And		0		
and the second	• • • • • • • •	V laren V lere	a Transa Transa		
			******** B		

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.

Transaction Dates		55
firmi		
Lockere		E-st News
Birli Dala	_	(ede
		•
Attention	_	Address Lore2
Chy		Police
		SUITABRAICHINAN .
Russi Cole		Providence
Eral Heliator		Ind
Enter of Electronic		Poster D'Enternet
	3	
Birafrow Teps	-	Department Number
		Protection Internation Internation
	Transcriter Status Erissi Erissi Reference Erist Reference Erist Reference Erist Reference Erist Reference Erist Reference Ref	Paractics flates Erstal Erst Sale

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.

riala					
Tahatha D		Terraction Status Adduct		3% (H4751775	
(spinse C		Smith		John	
inight Name		6100 Date 1607/014	5	M Male	
Antonio Indiana (d. Marca		Automotives Rep. 817		Antonia land	
Anten (re)		Civ Harris		Promos Sectional pages on	
Convi creace		Protot Carle Statutes		Para hiladar	
Pages 1		Descrimination		2mat .	
Date of Degramment	a	Descol Transformed Antigenetic	12	Receive Children Construction	
Enderset Salar (+ Persent)		American Trans		Despinent Normal	(*)
Anne Talli 12:12:48C: Anne Tiger CARD					
				Trains Innucles Real Investor, L	- Cest

- 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.

4 m H		The base		the fields		Costy Date -		 Salarna 		
l. Obanchros er f	eta da	Desined No. 19		Salawi .		25 Jun 2020 14:06:31	1.)	Manage .		Overtite
Destinant/New York							-	Into Tamate		
D R +AR	Clas Birry Insurant Indu	646692291	• Index 8	Y Lather Settle	T backers	• Harrison	T seels	Reserved and Reserved	11	Value
• • •							11/1	Notes Lines Confile Seales (Seales) (1)	Elect 1	
								No.		
								Anton		

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

Name and Distances	Tenadol Into 7	100	T. Destand	T Latitude	T trahen	manuface	Y Bride
12 - C		646692291		These lines	-		terrete
0 .	a (E.+)	-					++++ 0

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.

FND .		False		fighter.		Date Des		Containe.		
t Objectivier	101921	Desirant free	-	10000read		33-be-2039 (+06.3				10000
Provent New York	4							(manual)		
2 2 +-o	Spine dimen	646692291	• Universit	T Laters	T Fichers	7 Tablebox	* 8×2×	Youngetter (Line Renting Cale	1 600	
• • • •							++++	tiatur Tata	Guet	
								1056 4000		

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.

1 0

SIN file example

EEID file example

"contra	A Nacard Long	a Tana Tan	e brotver	Î	1				1040	-63	*			н					3.	÷		X.				3	**
i		-																									
10000	Name State	10 10 10 10 10 10 10 10 10 10 10 10 10 1		Taal Anne Isaite	1740 1840 180	11	- Brightings is Dates of Bactin Director Sec	s Englise Unite Statist Statis	Address Fuller I. Let H. B. M.	1 Approxy (creck) Mon (c) ab Crock (c)	Address Jose J	nidea Lint	1 City Region Region	Passing State Stat	2 544 544 544 544	* April Carlos Dericol Sector Sector Sector	100 148 148 148	11:51	1114	Sead Address	- Brackurs ant Sela (Donar (Th) constant United to	Annalise Albeire Albeire Albeire Statistics	ar mail mail mail mail mail mail mail mail	- 3787 2015 2016 2016 2016 2017 2017 2017 2017 2017 2017 2017 2017	* 87509 *1504 (1.6.7,8. 5.Q *	*Brahawi Daarineri Kosler S	- Biglanni's Arasolath St

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 <u>Forms Guides and Tutorials.</u>
- 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.



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.



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 <u>Forms, Guides and Tutorials</u>.

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 <u>within 15 calendar days of the member's pay date</u> (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:

(I) "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.**

Dashboard	Admin -	Profile *	@Log out
+ Create N	lew File	Reports -	O Tutorials +

 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.

File Type	
Select	
Batch Number	Pay Date
	6
	6

Tip: Batch numbers must be in ddmm## format, and **cannont 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 lefthand side of the screen click the **File ID** with the pencil sign beside it to open the newly created file and begin editing.

17 18 Conv	Same Million Process Alardan Delete 1	tes			0
Tile 10	Fig. Type	Create Date	Close Date	ther	Basa
(COUP)	Constitutions (UN Format)	08-549-2021 38 52:04	ž – 78	Harrent	Educt
1963	Batus Dange	C7-5ep-30211152-06	87-5ep-20111157-27	Smath	Frecessed

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.

Curetitul	dens (SN Fe	(here					
0 8	+ Ald	Copy B Dekty	SCanol @ Audt				0
Treacto	0.6	Tanaction Status	T SN	T Lat Name	T FrstNam	T Made bidat	Y Parfern
				Was are not author	iped to view this deta		į.
		- A (A
	0 · ·	10 .*				No II	nstadiusian G

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

este		
Transaction ID	Transactor Status	38
	Edited	•
Lat Note	First Name	Multi-Solut
Pay Phriod Start Date	Pau Pariod End Date	Parameter Spr
0		r .
Employee Contributions	Emotover Contributions	Volevan Contributions
Total Contributions		
		And a local division of the local division o
		Protos Tanactor Noc Tanactor See Cavel

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 <u>Forms, Guides</u> <u>and Tutorials.</u>

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

 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.

(A (A + Add	@Copy B Delete	SCarco	# Audit								c
Transaction ID	Transaction Status	T H	6	т	Last Natie	T	Fest Name	Ŧ	Midde Italia	т	Pay Perio
\$78857 /	Edited	-10	3454799		Goter		Game			100	04092021

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.**

Voldations	•			
File Details		• Withdatese		
Batch Number Transaction Count Total Contributions Employer Code Pay Date	0101/0 2 400.00 0050 18092821 Validate	File Details. Batch Number Transaction Court Total Contributions Employee Code Pay Date	932420 2 400-00 0056 18092921	•
Status	Count			Approve
Valid	1	Status	Count	
Instit	1	Net	2	
Edd Fds Nesders I View Audit 6	ng l Prent	Eals File Headers Vino A	ude Log (Print	
Notes	•	Notes		
Activity	•	Activity		

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**.

4	Validations	*
	File Details	•
	Notes	*
	Contributions for Disability Jan 1-31, 2021 Cheque #12345 mailed Feb 2, 2021	
		Edit
	Activity	•

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:

- \checkmark Does the Total Contributions match the amount of money being sent to PEPP?
- \checkmark Is the Pay Date the date the employees were paid and contributions deducted from the pay?
- \checkmark 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.

Validation				
File Details				
Approved On	14-5ep-2021 11:12:40			
Approved By	jdavisen			
Batch Number	01013D			
Transaction Count	2			
Total Contributions	400.00			
Employer Code	0050			
Pay Date	18092021			
Chan ar	Proc	:55		
Status	Course			
Valic	2			
Edit File Headers View Audit Lo	s Print:			
Notes*				
Contributions for Disability Jan 1 Cheque# 12345 mailed Feb 2, 20	-31, 2021 021			
		[dt		
Activity				

0 0 0	or State Valutare Process Atlantic O	New horse to be	et.		0
Fib 10	Die Tope	Create Date	Circa Data	Usar	Safet
154399	Centributions SIN Format)	15-See-2005 10:33:43		danters	Wildows
154250	Certifications (SIN Formal)	\$4.5ep-2021 (405.22	34-Sep-2025 1402:58	Road	Portland

j) Remitting Contributions in PLANet: importing a file

Importing a CSV contribution file

If a contribution file exists in the <u>approved CSV file format</u>, 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**.

	Dashboard	Admin +	Profile +	(≱Log out
🛓 Import Data 🗕	+ Create N	ew File	Reports -	O Tutorials -

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.

Das	hboard	Admin +	Profile +	⊜Log out
🔺 Import Data 👻	+ Creat	e New File	Reports +	O Tutorials +
Select File Type and drag and drop file to $\overset{\ensuremath{\mathbb{N}}}{}$ upload	View A	bandoned 🗌	Se	arch Clear
Contributions (SIN Format)				
test_SIN Contribution File Template1.xbx				

3. Next **Stage** the file.

The new Contribution File will appear at the top of the File List highlighted in Blue in Loaded Status.

D FMID	State Vienne Parent Adaption	Deats Marries America 1			0
Tie 10	File Type	Creater Date	Close Date	Uner	Cater.
154019	Contributions (3th Fierrar)	15-bey 2021 10:33-4	0	jiteriore.	Linked
154290	Certribution (SIN Fernal)	14-6ep-2021 14-012	12 34 (ap 3021 1400 18	hirsh	Pressed

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.

12 18 Cop	Stage Vallant Press Abandon Deers	Coot		23
FH-10	Fin Type	Create Date Cluse Date	Ver	Status
154319	Certributors (SIN Format)	15-Sep-20(11033-41	stavisor	Rapel
134230	Campitutors (MN Forma)	34-5ep-2023 24/01/22 24-5ep-2023 24/02/38	Nevada	Processed.

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.

File	Details		- 23		
Bat	ch Number	310121			
Tran	nsaction Count	2			
Tot	al Contributions	n/a			
Emp	ployer Code	50			
Pay	Date	31082021			
			Validate		
Sta	tus	Count			
Edit	ted	2			
Edit	File Headers View Audit dations and Exceptions	Log Print			
	Message		Override		
0	Duplicate File. Batch Nu	mber has already been processed			
•	Employer Code in heade Code.	r must be your 4-digit PEPP Employer	D		
View	Validation History				

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.

ļ	Validations					
		Message	Override			
	*	Last name in submitted file is GOPHER. Name in System is DAVISON. Please verify member is the same person. If this is a new name, please contact member to provide documentation to PEBA.				
	0	First name in submitted file is GAINER. Name in System is JENNIFER. Please verify member is the same person				
	View	Validation History				
Ì	File	Details				
	Not	15	•			
	Acti	vity	•			

Contact an Employer Relations Coordinator at 306-787-1662 or <u>erc.pepp@plannera.ca</u> 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**.

¢	Validations	*
	File Details	-
	Notes	*
	Contributions for Disability Jan 1-31, 2021 Cheque #12345 mailed Feb 2, 2021	
		Edit
	Activity	•

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:

- \checkmark Does the Total Contributions match the amount of money being sent to PEPP?
- \checkmark Is the Pay Date the date the employees were paid and contributions deducted from the pay?
- \checkmark 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?

17 18 Co	w Mage Validate r	Alandus Delete	Aurone Euro	pre la		0
Eh ID	File Type		Graute Data	Close Dute	Mar	Baba
154399	Compliances (20) Fore	Adapt	15-5-00111033-0	8 8	plantes.	Ablance
154350	Cantributions (SIN Form	w())	\$4-5ep-2021 1400 22	14.5ep-3011.5402.18	bounds /	Ireconst

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.

12 12 Co	· State Validaria Process Adamtics Deb	e here toot		0
Fait	Dis fige	Create Data 0	Irea Data Usar	Status
154399	Contributions SIN Format)	15-Sep-2011 10:33-43	daniers	Witcont
154250	Certritudiors (SIN Formal)	\$4-Sep-2021 (4-05:22 1	4-Sep-2025 1402-18 Rouach	Personal

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.



2. From the drop down menu select Transaction Detail.

Almoort 0	ata -	+ Create New I	iie	Reports •	01	- c'eirch
×	Va	w Asandonad (Acti Aud Erro	vity Reports 8. Reports 15. Reports	rch	Clear
		_	Tran	raction Detail	-	

3. The Transaction Detail will appear.

Transaction Detail		×
Field		Tersection Tran
		Select.M v
Droitsee D		59
Fern Date		hDes
	3	3
Print Dation		
Single	*	
		Satural Cancel
		Carde -
Shipe	•	Submit Cancel

- 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**:

file ()		Farmfortige	
Liokow D		95	
Prem 244 (3-6/2-2020	52	Rolling 12-Apr-2020	3
Free Cation	-		

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

transaction-detail ((2).zip	Actions Using All Film
Tanaction-detail-tag	10.003	Distant -
the late losts hours	107-06-0 (6.2.4)	Convert & Protect Files often acting files to Ak To fee
		A
		and Baskan Profess 11 -
		Constants of Ball
		Transf
CL seed.	2 for 2 months of the lit	Name or Dona, No.

b) You may select by File ID Number:

DelC 2410 2700 b Drahm D 5%	e tran Ture Act All •
Deutone (D	
Pium Date Tr. De	4
Percyan	
top	

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

transaction-detail (2).zip	Actions Unity All Film
Tanaction-detail-tage	100-00-30 353-00	1 100 to -
the late least/ourse	305-06-08 (8.2-08	Convert & Protect Files other acting free to file Tay for
		A barget of the
		Theres in
	2410-2403-0116	Name or Street, No.

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

 Termation Detail
 X

 File D
 Termon Tage

 File D
 Termon Tage

 File Dom
 Termon Tage

 File Dom
 Termon Tage

 Dim Termon
 Termon Tage

 File Dom
 Termon Tage

 Dim Termon
 Termon

 Termon Termon
 Termon

 Termon
 Termon

 Termon
 Termon

 Termon
 Termon

 Termon
 Termon

 Termon
 Termon

 Termon
 Termon

Click submit.

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

transaction-detail	(2).zip		Actions Unity Al Film
Tanacim debi-tad	1. 11	109-06-39 25-05	1 100 to
the late least hum	*	325-36-38 (8.2-19	Convert & Protect Files other acting free to file To file
			8 mm
			🚽 bease Parter 14 💵
			🐉 Conserts All Co
			1 meret -
CLINES!	Januari da	and a	Name or Street, No.

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.
I) 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	5	1,192.48	
Employer Code		2570	
Pay Date		16072020	
Status	2	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 <u>Account Changes & Requests</u> 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 <u>Investment Fund Changes</u> 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.

Dashboard	Admin	•	Profile +	14Log out
+ Croate Ne	a Fig		Reports -	O Tatariak -

- 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.

with New File	3
Fig Type	
File Tupe Data Olange	
	Carda Count

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.

france in the	Transporter Italian		190	
	Stat.		Internet days	
Explore E	Log Page 1		CO. No.	
80100101010	basit:		3000	
Approximite APP Server In	. Anteriord		dencied .	
199	Factor		(price)	
Report -	si unurpipee	+	118-114-01-	
Availab	And and Andrews		Material Prints	
Latest	10 march 10	*	stalland.	5
100 H	April Traves		Paralisister	
iseirusi.	and the works		1 T fiel	- 18
Spec Bread	Engel Installation			

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

Security D	Reparter Salas T	10 T	Employee 21	7 1417	T	Archivere .	7	Addressingt	7.0	-
12		*****	-	Smith		John		and the second second		
				-		<i></i>			11.1	0

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

De 10	Cia Los	Carlo Date	China Data	CT Mar	- B.4.4	Tarcalitiz Cent		
17	Ods Dana	12-14/2020 56:54	4	JSmith	Volcend	Rodger Cole	.0010	-
						Sala -	Own	
						1942		
						Little trainer (then had	tas line	
						weathers and became		
						Palme		
						Restoring .		

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.

The R	the face.	Tines Tite	Theating	i dant -	Band .		and the second second	
11	Set Darp	54 Jun 2000 11 13-09	24 la= 2020 11:51-60	JSmith	Property	from the	JSmith	
						Transition Capital Transition	Y	
						544	Own	
						194	1	
						In the Internet Stationer	1	
						Name of Address of Add		
						Terrap		24.00
						The Spinster channels and		
						Name and Address of Address of		
						Read.		1
						tion to		

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.

Add New File	
Ka for	
Stonia Change	*
	Orde Canal

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.

100 1 /	Sietes Dange	30 Jun 2030 09-54	147	JSmith	See.	
Trie 10	Pie hor-	Craure Date	Door Dam	User	(have	
Ch R Ow	Rose Donne The Read Party Delet	hartens (farmer)	terms (terms) best			

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.

ine i					
France B France B Second parts		Smith	. *	John	
teriles second harlest with second	- 34	Transmitter Transmitter Angel 1883	2	Second Second	
tracion (Instanti I and		Rectaria de la companya de la compan	<u></u>
harman I	- 16	Same .		A rest of the	- 10
				a family for the second	-

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

07 IF +AN	Con Bloom 50	inter interest				
weathin U	Tanathe Intel 1	100	T Contraction	T Later	Trates	T bette
1	Lease .	20020315	000000000019	Smith	John	386400

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**.

A							< >++++++++++++++++++++++++++++++++++++		13
Stetto Overge							theory		Course .
17 II +AN	Con Bonn	SCent + Aut					tion instantion without		
Transchin ()	Tanacitor Batal	7 10	T Universit	T Lasters	Trakes	🕈 Brenille	Palante		
7/	Calend	200 mile	00000000019	Smith	John	2804/820	Tenantur Gaine		
						1111	Replaces Color		
									Second
							Natur	Cault	
	1.0.	.					(tilted)	1	
Tip: Cli	ck the <mark>Ke</mark>	tresh but	ton to upd	late the li	ist.		Any the research (New York)	hig Pin	
							(Annual Contraction)		
							Added		

-

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

17 17 +AN	Ster shie 9	Kenni #Ault						
Roman Row D	Report Topon	7 314	17	Engliges (E	T Latiture	. 7	Rog Name	 DetDe
11	treats/	81003239		009033333227	Smith		John	2008/0009

- 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.

1000000					- 0	C Tirdruit.	
12.02.0	Opp 1 Page 1 Passar 1 Plans June	Data bar	Const Date	110.00		Parametric	ISmith
1004	Ratio Down	30 Jun 2020 09 50:07	30 Ari 2020 00 57 18	JSmith	Parameter	Toroutin Line	4 /
						Inte	Course
						wee	1
						transferre and Exceptions	HE PER
						Name	

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

A.		. 4		1.		4		1	1		<u>.</u>	- 14				4		
Tana Delanasi Wi	- Designation of Street	* Dealine Case																
	- 1	404																
* Bacard Yape (Alwaig) (21)	gana (diraga) ang sa	uuto (Alt Cons + BID)	*Let have	* Net have	Address Live 2	Address Line 2	Address Line 3	04		0.4 0.4 0.5 0.5	Pretal Code (Solie Rolivite Nolivite Nolivite	Anteres Indicator La H.B.	a Deserv Charge Charge Charge Charge	100	New Proce Ration 2 4 1	14.8 (8.16.0 7.8)	New York Labor	inal Island (14.5.5)
ŝ	12406/89		STREPTE FLORIDANIE	APRIL NONT	Rev 127			manue.		OW	201240		17982121		-			
	29Mie10		10	APR	888.247			10.74	34	CHA	SOLAH.		146203					

EEID change in personal file example

141	1.1	C		1.11	E			1.1	1		1.	141	1.00				
* Associet Typer (Rhurbyn W)	Sumderland	* lingtoper liste															
		1 #00															
* Autorit Type Ultivetys 1 Typ	ia Lapiaertide	110 pitcas + 102	*Latitana Septe	* Fort Same	Additional and a	A00111-1473	address (are)	OR .		CO2409 E.A. C245, 1041 C04	Postal Code (Senat Hybrid URLAR	Address Industry (LA H, L H)	- Strative Sata of Stange Stange Stange Stange Stange	New Sec.	Nave Proping Navellar S.A.	Phone molection (3.4.4) (3.1%) (3.1%) (3.4) (3.4)	 1746 121444 14.11.12
10		47.0000	NAME AND A	MAR									17082626		10421038		
		40,0000	10	1.84	Bealst			Malford	34	0.04	THELM		17962625				

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).

Steph Pile	2
(TRAV	
Re-D	Fischest .
104	Torrest Carton Chronic
Barristen .	Theorem Lines
304	
Nationalist	Engine (with
Notes -	
instant	
-	
FeiD	Histor
	Internation Distance Distance.
The Course	Parameter (10-1)
sister.	
hard-mining	Annue from
Page 1 and	
period B	
Martin Landson and State	

- 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.

1001/	Cost distants Employ	ee ID formal	20-64-2020-09-47	98	JSmith	Citral I
File II)	Ein Terre		Ownedlaw	Gree Dem	Test	Same
10 10 Car 1-0		Assoluti Desta		Exect		

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.

Valuate Prevant Abandon Delete Reaction Approve Gepart

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

0.5					
Dell .	Par bas	Compton .	Orabia	iter	Tartas .
20	Cartolisium Ensiope Elformal	28 las 200 1249 08	24 Arr 2020 12 49 33	JSmith	

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 <u>Understand Your Pension>Working Beyond</u> <u>Saskatchewan</u> page on our website.

Tips

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



b) Processing a termination in PLANet

Creating a termination file:

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

Dashboard	Admin -	Profile -	0+Log out
+ Create N	tw File	Reports +	O Tutorials +

- 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.

dd New File	
File Type Termination	
	Crute Circl

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



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.

3 8 cm	Super Second States Dates Second Street	Lipset .			C
FH(D)	TisTee	Cours Debr	diam likes	Une .	Sana .
12	Temination	\$4 Aur 2020 52:55	85	JSmith	Deput

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

	and then the same	100000		1000	100	1000
transfer the second	Appendix and a second		A lower of			
			entralization and a	1.141		
					-	
	1 A. A.				- 44.44	

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.

	And the C		
the second second	1010		
100000	Swith	John	
termina inter	The second		
		Contraction of the local division of the loc	and the second second second

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.

							101 B	11111111111111111111111111111111111111	-	
11	Educt	3111111	Belettittitte	Smith	John	00	30063125		1.1	
Danaster (D.	Treasure Same	T 28	T Louise	T Lashare	T for the	T hereisen	T Denes			_
2 2 14	bies steen 1	tion what						Report Con		_
								Dis David		
25 Others Deal and	Name and	Lower.		Liber		25-Jun 2020 08-28-5	F	in the second		-
190		The Taxe		The Ballet		Coardine		Conne		+

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

Receiption 42	Receive Sales	58.	Y Instein D	Ŧ	Lot Name	 Feathers	Ŧ	Synaturior Sale	-	
12	and a	10001010	menoration (Smith	John		tracted.		
	a (a)								 0.5	0

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

File ID	Also how	Grante Carin Che	and the second s	Chiefe Chiefe	Morrage		(herthe
u/	kreater	09 AF 2020 15 21.25	JSmith	Voldand	New Yorkson, Summer		
				101.0	Fig. Dentil.		
					Traine Solar Design Solar		-
					Instan Insta	Enviet 1	
					Sill Contemport State State	ing i Prov	
					Robert		
					Robert Contraction		

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

2 2 0	are the lands Press Assess Door	Eest		6	C raises		
Net.	Cie Nov	Crues Date Over Date	1.994	19966 (1)		JSmith	
0 /	Services	01-34 2020 11.25 24	JSmith	Valuent	Antonia Carlo Antonio Carlo	1	
0	+ (#) # (#			H/1 0			
					, these	last.	
					100	- M.	
					Address of the second second second	#1744	
					wateries and President.		
					Manager The factor of all and the set		Tractor
					States.		
					department.		

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.

		and the second second	Table Table				Automatility	the second second second
H.P.	104.750#	Course Date	Chose Date	Mar	Status.		Automaticity.	JSmith
17	Terretalistic	OF A4 1000 11-11-24	199 AF 2020 15 29 40	JSmith	Present		Apposite	100 440 (0000 110 (0000
A			and a summarized in the second second second second					
					and all a first of the		Destand in	-
. 0	+ + B +				11/1	0	Terrander Count	8
• • •	* * 15 *				1473	0	Terrandon Cardo Disease Cardo	a' const
0	* * H *				110	0	Processille Transition Counts Processille Report	1 mm

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

1	A	1	. C	D	6	1	- 6	н	1
	* Record Type			-					
t	(Always H)	* Transaction Count	* Employer Code						
2	н	10	0050						
	* Record Type	SIN	CEID			* Termination Date	* Termination Reason	* Province of Employment	
7	(Always D)	(Employee's SIN)	(ER Code + EEID)	* Last Name	* First Name	(i.e. DOMMINYNY)	(i.e. DE, RT, TR)	(See sheet "LOVs" for options)	
4	0	123456709		RISHER	AARON	29062020	TR	5K	
5	D	456789123		SMITH	808	25062020	TR	SK	
4	0	703123456		UU	CHIAD	29042020	RT	SK	
7	0	987654321		WARNE	DAVE	29082020	RT	SK	
4	0	654322967		DUCK	EMILY	29062020	TR	5K	
\$	D	121654987		COUTTS	USA	29082020	TR	SK	
55	D	321107654		SHARMA	MAHERA	29082928	TŘ	\$K	
11	0	147258369		FATE.	SAHAJ	29082920	TR	sk	
12	0	258369147		SMART	CANDECE	25082020	AT	5K	
1\$	D	963852741		THOMAS	MELISA	25082020	RT	SK	
14									
15									
18									
17									
1.0									

EEID termination file example

	4		. c	D	E		G	H	- F.
1	* Record Type (Always 'H') H	* Transaction Count	*Employer Code						
2	* Record Type (Always '0')	SIN (Employee's SIN)	EDD (DE Code + EEID)	* Last Name	* First Norte	* Termination Date (i.e. DOMM/WW)	* Termination Reason (i.e. DE, RT, TR)	* Province of Employment (See sheet "LOVs" for options)	
4	0		005099999	COUTTS	LISA	29082020	TR	56	
5	0		005058888	SHARWA	MAHIRA	29082020	TR	54	
6	0		005077777	PATEL	SANAJ	29082020	18	SE	
7	0		005066666	SMART	CANDECE	29082020	RT	SK.	
	0		005035555	THOMAS	MELISA	29083020	RT	56	
9	0		005044444	FISHER	AARON	29083030	18	\$K	
tø.	0		005083838	SMITH	808	29083020	TR	56	
Ĥ.	0		005012222	LU	CHAD	29082020	RT	SK.	
12	D		005011111	WARNE	DAVE	29082020	RT	54	
13	0		005010000	DUCK	EMLT	29083030	TR .	SE	
14									
15					_	5. C			
16						1			
17						1			

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 <u>PEPP Member Booklet</u>, <u>Retirement Income</u> <u>Options Booklet</u>, and in the <u>Retirement Countdown Checklist</u>. 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 <u>Saskatchewan Pension Annuity</u> <u>Fund (SPAF)</u> and an estimate for the <u>Variable Pension Benefit (VPB)</u>. 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
- <u>spousal waiver(s)</u>.

Tips

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

<u>Retirement Income Options Booklet</u> PEPP *Talk on <u>Annuities from SPAF</u>* PEPP *Talk on <u>Variable Pension Benefit</u>*

pepp	pepp
	PEPP Talk on Annuities From SPAF
Retirement Income Options	This tase on an and instructure
-11 21	PEPP Talk
	on Variable Pension Benefit
-	The IPDP 3is provides members with information alocal PDPV (variable Previous Bienett (2010). When a PDPP member retrieve and is analy to begin receiving income, halvbe mat decide on a retriement income potion/k, You can choose do a canonization of three options: the IPDP Variable Presson Bienett (VRB), a life annuaty or a prescribed Registered Retriement Income Fund (p387).

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 <u>PEPP Talk on Leave of Absence</u> 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 active¹ 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 <u>Leave of Absence Contribution Options</u> 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 <u>Understand Your Pension>Leave of Absence</u>.

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

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. <u>Ensure payments are made to PEPP as soon as possible</u> 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 <u>here</u>. 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



Employee acknowledgment



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



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 <u>PEPP Talk on Breakdown of Spousal</u> <u>Relationships</u>. <section-header><section-header><section-header><section-header><text><text><text><text><text>

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 <u>Understand Your Pension>Terminal Illness</u>.

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.

Dashboard	Admin -	Profile -	i#Log out
+ Create N	rvi File	Reports +	O Tutorials +

- 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.

The Base	
- C.M. 2018	
Gazes	

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



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.

aut R		-		
	 *	A series	Kirke	 Tarri
	 -		-	

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.

200				
	sem	-	kin .	

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.

1+0		No. Text		The Ballion		Court Date	27	e unanus Padrati		1
Countraine	Nerveille	Lines.		Line		21-201 2020 00-2020		NationNew York Residence York		
2 2 +10	tim sime	Size that					6	Testa	Deal	Nature
Testine.D.	Transfer Size	T 28	T Support	T Last Horns Smith	John	T fundate	T Sun et	-	een (*	
0 .					1.000		TUT D	Anna Anna		:

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

2 2 440	20m #1mm 20							1
Sector E	fanactor later 7	386	T. Stenato	T Laynee		artere (T. Supprises	Dereta
12	and a second sec	100001238	and the second s	Smith	ol	əhn	the last	104010

- 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.

			28.5	1000	Thes Dea	Share Dec	Fisher	e0 -
		The street lines	Velocit	JSmith	10000	25 AF 2020 MILL	the second se	1
		The lower						
-	1.	Name and Street						
	tions.	Sector .						
	1.000	Among Apples (The Authors)						
		16144						
		4444						

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.

RO -	Defar	Stan Det	City Dec.	UN	284	< hebrai		
	1000	20-AL 202006 88 FT	28 66 800048 8121	JSmith	Passan			
						Proceed Co.	21 APR 2121 28 26 26	
						Proceeding.	JSmith	
						Terral Dir Court	24.0	
						Environ Cole	0010	
						Matus	Chief	
						100	1. T	
						And the strend of the fact the	offend and a second sec	

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.

Dashboard	Admin -	Profile -	i+Log out
+ Create No	m File	Reports +	O Tutorists +

- 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.

dai faine l'ille	
7in Tox	
Game	
	Control Local

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.

15 18 Gar	Norder Deble	and American American	0
140	FileTure	Create Date Dove Date	Del INSE ()
5062	tene >	21 M 2020 06 37 04	JSmith

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.

eare .					
Nerview D		Tanadar Junic		18	
		Serve .	+		
Continues T		al free		Fod News	
10.0000000000		Smith		John	
Taxe of Lawise		Revi of Lance		Drif of Lance	
DOCOLANDIN (see		2006/228	12	8444036	4
Befare					
i Upbed,	* (8)				
			Trans.	A Texastine New Yorks	the Court

- 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.

- (U -	Fig Type	. Tan ba	Grafilate	1.04	Galaria .
- Z	1 Aure	23-64/200 MICH #	and the second	JSmith	table.
	1000				

land,more		
Interior		- Courter
they many the Property		
Parijalah		2.6
Security Line 1	1.44.1	
Example Cade.	114	
		Weblands.
Inte	Deart	
Salari		
(der frie pression of press that	and they	
Rose .		
And the second s		

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 12 +AM	thise steve 90					3
TerrativeE	Ferraria Status	3/6	T. Domenti	T. Latitude	T. Fothers	T Services
17	incite:		0000031015229	Smith	John	

- 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.

the El	if the Tagent	Linute Cale	Georgian -	1.1004	1 Martine Color	4 Industr		
1001 /	lann	25 BF 2000 0B 570H		JSmith	WAR	Tenacher Carti Environ Code	1 0002	
								Descrip

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.

0	File Type	Orania Data	-Geo-Dex	1 March 1	lines	 File Datain. 	
line lines		21 Ad 2008 OF \$704	Jin a second them to be been of the JSmith				
						Prevent On	11-44-3300-08(21:30
						Precisional Ry	JSmith
						Transaillion Count	1
						Employer Code	9010
						Nation 1	Caset
						usur .	1

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		E	D	1 E			H	
1	* Record Type (Alorays 'H')	* Transaction Count	* Employer Code						
2	4	2	4110						
3	* Record Type (Always '0')	SIN (Employee's SIN)	EEID (ER Code + EEID)	* Last Name	* First Name	(Please see sheet "LOVs" for leave type descriptions)	Start of Leave (DDMM/YYYY)	End of Leave (DDMM/////)	* Action (I.e. A, D, U)
4	0	123456789		LEO	NEO	045	10082029	(A
5	D	789456123		WEIR	RIYA	LOF	10082020	17082020	A

EEID leave file example

	A :	4	C	D	E	- F	6	н	1. I.	
1	* Record Type (Always 'H')	* Transaction Count	* Employer Code							
1	81	2	4110							
1	* 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 (DDMM/YYYY)	* Action (i.e. A, D, U)	
4	D		411099999	LEO	NEO	DIS	10082020		A	
2.	D		411086656	WER	RIYA	LOF	10082020	17082020	A	
-										

- 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

Your Path to Retirement



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 <u>pepp.plannera.ca</u> 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	Warning	Warning that contributions are being remitted for an employee that has not returned to work. Need to provide
form has been completed		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<="" td=""><td></td><td>If the member receiving contributions is in the plan and the employment status is Terminated, Retired or</td></terminated>		If the member receiving contributions is in the plan and the employment status is Terminated, Retired or
retired or deceased)> over 45 days ago. If member has been re-	F	Deceased longer than 45 days of contribution date, then this will be a ERROR.
employed please provide employment status change prior to	Error	
submitting member contribution.		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
bupileate rile. Bateri Hamber has an eady been processed.		baten Hanser in the fredder has aneddy been ased 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 <>> found but is Inactive	Frror	Employer must be in an Active status in order for contributions to be accepted. Please contact PEPP for
Employer <x> round but is mactive.</x>	EITOI	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
		A warning occurs when the first name in the contribution payroll file does not match the first name in the
First name does not match the member record	Warning	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.
Line day wet forward	Course of	
Header not round	Error	Header record is required.
Invalid Employee ID	Error	EFID must be in correct format (maximum 15 characters, first 4 characters must be employer code)
Invalid Employee ID	Error	End must be in correct rolmat (maximum 13 characters, nist 4 characters must be employer code)
Invalid Employer Contributions	Error	Invalid character(s) in the employer contribution field
Invalid Last name. Allowable characters are letters, apostrophe.	Error	Last name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces,
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 - Pavroll Retro
Invalid Voluntary Contributions	Error	Invalid character(s) in the voluntary contribution field
		A warning occurs when the last name in the contribution payroll file does not match the last name in the
Last name does not match the member record	Warning	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.
		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
Member status is <terminated (or="" deceased)="" or="" retired="">. If member</terminated>	Warning	
has been re-employed please provide employment status change.	Truing.	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.
		A warning occurs when the pay date is outside the current fiscal year. Processing is allowed to continue but pay
Pay date outside current plan year	Warning	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
Sumanie cannot be nuit.	EITOI	
Total Contributions amount <x> is not a sum of Employee, Employer</x>		
and Voluntary contributions (<y>).</y>		The Total Contributions amount must be a sum of Employee. Employer and Voluntary contributions Confirm
	Error	contribution amounts and totals.
The <x> will be replaced by Total Contributions amount, and <y> will</y></x>		
be replaced by the actual sum of the three contributions.	1	
Table a second as we do not second at the table of	C	An error occurs when the total number of records in the file does not match the header number of record.
Total record count does not match the header number of records.	Error	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
	L	IR - Pavroll Retro

CONTRIBUTION FILE (SIN format) Validation messages and resolution

MESSAGE	Severity	Description / Resolution
Cannot remit contributions for Leave Period until returned to work	Warning	Warning that contributions are being remitted for an employee that has not returned to work. Need to provide
form has been completed		Dianners with leave and date for employee
Contribution exceeds yearly CRA maximum	Warning	Warning that a contribution will exceed the maximum dollar amount permitted by the CPA for that member
contribution exceeds yearry city maximum	warning	wanning that a contribution will exceed the maximum donar amount permitted by the city for that member.
		This may be acceptable in contribution is a repayment for a previous period of leave.
Contributions are not permitted as member status is <terminated (or<="" td=""><td></td><td>If the member receiving contributions is in the plan and the employment status is Terminated, Retired or</td></terminated>		If the member receiving contributions is in the plan and the employment status is Terminated, Retired or
retired or deceased)> over 45 days ago. If member has been re-	Cana a	Deceased longer than 45 days of contribution date, then this will be a ERROR.
employed please provide employment status change prior to	Error	
submitting member contribution.		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 must be in an Active status in order for contributions to be accepted. Please contact PEPP for
Employer <x> tound but is Inactive.</x>	Error	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
		A warning occurs when the first name in the contribution payroll file does not match the first name in the
First name does not match the member record	Warning	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.
Use day wet forward	Cana a	
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,	Error	Last name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces.
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
Invalid Voluntary Contributions	Frror	Invalid character(s) in the voluntary contribution field
		A warning occurs when the last name in the contribution payroll file does not match the last name in the
Last name does not match the member record	Warning	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.
		If the member receiving contributions is in the plan and the employment status is Terminated. Retired or
		Decessed within 45 days of contribution date than this will be a WARNING
Member status is <terminated (or="" deceased)="" or="" retired="">. If member</terminated>		Deceased within 45 days of contribution date, then this will be a waktving.
has been re-employed please provide employment status change.	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.
		A warning occurs when the pay date is outside the current fiscal year. Processing is allowed to continue but pay
Pay date outside current plan year	Warning	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</x>		
and Voluntary contributions (<y>).</y>		The Total Contributions amount must be a sum of Employee Employer and Voluntary contributions. Confirm
	Error	contribution amounts and totals.
The <x> will be replaced by Total Contributions amount, and <y> will</y></x>		
be replaced by the actual sum of the three contributions.		
		An error occurs when the total number of records in the file does not match the header number of record
Total record count does not match the header number of records.	Error	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:
Transaction Type cannot be null	EITOF	mansaction Type must be one of the following:
		N - Payroli 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.
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 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
Circle Name and the well	Г	N -Non Permanent
First Name cannot be null.	Error	Invist provide member first name
invalid Employee Type	Error	Employee Type must be one of the following:
		r - rui-inne
Invalid Employment Status	Error	Employment Status must be designated as either:
		P -Permanent
Involid First Name Allowable sharestory are but	Freeze	N-Non Permanent
Invalid First Name. Allowable characters are letters, apostrophe,	Error	First name can not contain any special characters, with the exception of apostrophe, period, hypnens or spaces
Invalid Home Email format	Frror	Email needs to be in proper format
Invalid Home Phone format	Error	Format phone number as Number 10
	LIIOI	
Invalid Middle Name, Allowable characters are letters, apostropho	Frror	Middle name is ontional and can be left blank
period, hyphens or spaces	EITOI	
		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 tuture dated notice up to 30 days in future.
Termination Reason cannot be null	Error	I vpe 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,	Error	Last name can not contain any special characters, with the exception of apostrophe, period, hyphens or spaces
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
		RFMP - Member is on Re-employment List
Last Name does not match existing name on database. If this is a new	Warning	A warning occurs when the last name in the leave file does not match the last name on our records. Confirm
name, please contact member to provide documentation to Plannera		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
Invalid Employee ID	Error	Ensure that the first 4 digits of the EEID match the employer 4 digit code.
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	Warning	A warning occurs when the last name in the leave file does not match the last name on our records. Confirm
name, please contact member to provide documentation to Plannera		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
	Error	Need to provide a Social Insurance Number and/or EEID to enrol member (both fields can not be left blank)
Either Employee ID or SIN must be provided		
	Warning	A warning occurs when the last name in the leave file does not match the last name on our records. Confirm
Last Name does not match existing name on database. If this is a new		that correct employee is selected or if there is a change of employee name please have member provided
name, please contact member to provide documentation to Plannera		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