

A Breakdown of Your Monthly Funding Group Benefits & Pension Plan

Updated as at July 25, 2024

A recap of Provincial funding

100% of the employer costs for group health and pension benefits

- ✓ 65% of the cost of the life, health, and dental benefits, and 50% of the cost of long-term disability benefits through HANS benefits plan
- ✓ 5% of before-tax earnings to the CAAT Pension Plan including a one-time retroactive employer contribution
- ✓ 100% of the cost of the Employee and Family Assistance Program through TELUS Health

100% of your costs of benefits administration through HANS (\$130/employee/year)

- ✓ Administration and delivery of the benefits plan including enrolling new hires, making changes to employee coverage, processing terminations, and providing claims assistance

100% of your annual membership fee in HANS (\$595/organization/year)

- ✓ This covers your organization's membership fee; there are no membership fees for your employees

100% of the cost of HANS' payroll service (\$214/employee/year) and payroll transaction fees

- ✓ Should you choose to join

**A Breakdown of your Monthly Funding if
you are using the HANS Integrated
Payroll Services**

Paying for Group Benefits and Fees: The Process

If you use the HANS payroll services

- 1** Employee premiums will be withheld by the payroll team at each pay and remain in your bank account
- 2** Each month, HANS will produce an invoice for the total group benefits premiums and fees (administration and payroll) – you will be able to access the invoice online
- 3** HANS will let the Province know the total funding required for your organization
- 4** **The Province will deposit the employer premiums and fees into your bank account between the 5th and the 10th of each month**
- 5** HANS will withdraw the total from your bank account: The employer premiums from the Province plus the withheld employee premiums and the fees to pay the invoice

Making Pension Contributions: The Process

If you use the HANS payroll services

- 1** Employee contributions (also 5% of earnings) will be withheld by the payroll team at each pay and remain in your bank account
- 2** Each month, HANS will calculate the total employer pension contributions for the previous month
- 3** HANS will let the Province know the total funding required for your organization
- 4** **The Province will deposit funding into your bank account as the employer between the 5th and the 10th of each month**
- 5** HANS will withdraw the total from your bank account: The employer contributions plus the withheld employee contributions.
- 6** HANS will send a report of the contributions to CAAT and deposit the total to the pension plan custodian

A Breakdown of your Monthly Funding

Each month, **between the 5th and the 10th** of the month, you will receive a single payment from the Province to cover all funded costs. This payment covers the following items:

	What it's for	How do I find the backup?
HANS Benefit Charges	The employer portion of the health, dental, travel, life, and dependent life insurance premiums for the current month.	You will receive an invoice notification for this on or about the 3 rd Friday of the month – you can view this invoice by logging into Ariel (see page 15).
HANS Extended Admin Service Fees	Charges for HANS administration support for the benefits program for the current month – \$10.83 per employee per month.	You will receive an invoice by email on the 1 st of the month directly from HANS.
HANS Payroll Service Fees	Charges for HANS payroll support for the current month – \$17.83 per employee per month.	You will receive an invoice by email on the 1 st of the month directly from HANS.
PayWorks Payroll Transaction Fees	Charges for the PayWorks system and transaction fees for each pay for the prior month – varies depending on the total pay amount, number of pays in the month, etc.	In your PayWorks account, under the <i>Funds Summary Report</i> (see page 16) or various other PayWorks reports.
CAAT Pension Contribution	The employer contributions to the pension plan, equivalent to 5% of earnings for the prior month .	In your PayWorks account, under the <i>CAAT PR-Employer Information Report</i> (see page 18) or various other PayWorks reports. OR, after they are uploaded to CAAT they can be viewed on the CAAT Employer Portal (see page 19).

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A Breakdown of your Monthly Funding

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	What it's for	How do I find the backup?
HANS LTD contribution	The employer portion of the Long Term Disability Contributions, equivalent to 1.95% of regular earnings for the prior month.	In your PayWorks account, the <i>LTD Reconciliation</i> report (see page 17), or various other PayWorks reports.
Adjustment Amount	Any special charges that are not covered above including: <ul style="list-style-type: none">• Retroactive pension contributions and interest charges on your retroactive contributions (applicable only at your implementation date in 2024)• Other adjustments as applicable• The HANS annual membership fee (beginning April 2025)	You will receive an invoice for appropriate backup.

After it is deposited, all this funding, plus the employee portion of the health, dental, travel, life, and dependent life insurance premiums will be drawn from your bank account by HANS around the 16th of the month.

**A Breakdown of your Monthly Funding if
you are using a Different Payroll System**

The Process: Group Benefits and Fees

If you use a different payroll system

- 1** You will calculate and withhold employee premiums at each pay
- 2** Each month, HANS will produce an invoice for the total group benefits premiums – you will be able to access the invoice online. You will need to calculate and remit the LTD Contributions*. In addition, HANS will send you an invoice for Extended Benefit Administration for the month.
- 3** HANS will let the Province know the total funding required for your organization
- 4** **The Province will deposit the employer share of premiums, contributions*, and fees into your bank account**
- 5** HANS will withdraw the total from your bank account: Benefit bill total, and Extended Benefit Administration invoice total.

** The LTD Contributions are handled separately and must be calculated by you, deposited to the LTD custodian, and then will be reimbursed by the Province on the following month's bill*

The Process: Pension Contributions

If you use a different payroll system

- 1** You will calculate and withhold employee contributions (also 5% of earnings) at each pay
- 2** At the end of each month, you will calculate the total pension contributions for the month
- 3** You will upload a report of the total contributions to the CAAT employer portal (PAL) and deposit the total to the pension plan custodian. Contributions are due by the 30th calendar day of the following month. If the 30th calendar day falls on a weekend or Statutory Holiday, the due date is the prior business day. Late penalties will apply.
- 4** Using the information you have uploaded and the contributions remitted, CAAT will let the Province know the total funding required for your organization
- 5** **The Province will deposit funding into your bank account as the employer**

A Breakdown of your Monthly Funding: 1st Payment

Each month, **between the 5th and the 10th** of the month, you will receive **the first of two payments** from the Province to cover funded costs. This payment covers the following items:

	What it's for	How do I find the backup?
HANS Benefit Charges	The employer portion of the health, dental, travel, life, and dependent life insurance premiums for the current month.	You will receive an invoice notification for this on the 3 rd Friday of the month – you can view this invoice by logging into Ariel (see page 15).
HANS Extended Admin Service Fees	Charges for HANS administration support for the benefits program for the current month – \$10.83 per employee per month.	You will receive an invoice by email on the 1 st of the month directly from HANS.
HANS LTD contribution	<p>The employer portion of the Long Term Disability Contributions that you deposited to the LTD plan custodian in the month prior, equivalent to 1.95% of earnings for the month prior to that.</p> <p>Ex. You collect the employee portion of the LTD contributions throughout September. Then, you remit them along with the matching employer portion to the LTD plan custodian before October 15. You will receive your funding for the employer contribution between November 5th and November 10th.</p>	This amount is calculated and reported to HANS by you.

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A Breakdown of your Monthly Funding: 1st Payment

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	What it's for	How do I find the backup?
Adjustment Amount	Any special charges that are not covered above including: <ul style="list-style-type: none">• The HANS annual membership fee (beginning April 2025)• Other adjustments as required	You will receive an invoice for any special charges.

After it is deposited, the HANS Benefit Charges, Extended Admin Fees, and Adjustment Amount (if applicable), plus the employee portion of the health, dental, travel, life, and dependent life insurance premiums will be drawn from your bank account by HANS around the 16th of the month.

You will have already remitted the employer portion of the Long Term Disability contributions to the LTD plan custodian prior to receiving the payment from the Province, so this portion of the payment will remain in your bank account as a reimbursement.

A Breakdown of your Monthly Funding: 2nd Payment

Each month, **around the 15th** of the month, you will receive **the second of two payments** from the Province to cover funded costs. This payment covers the following items:

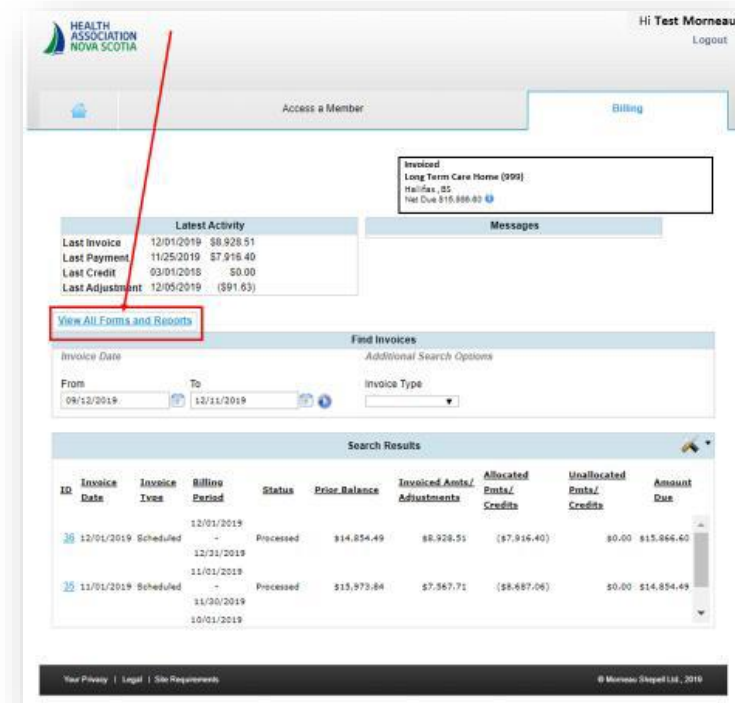
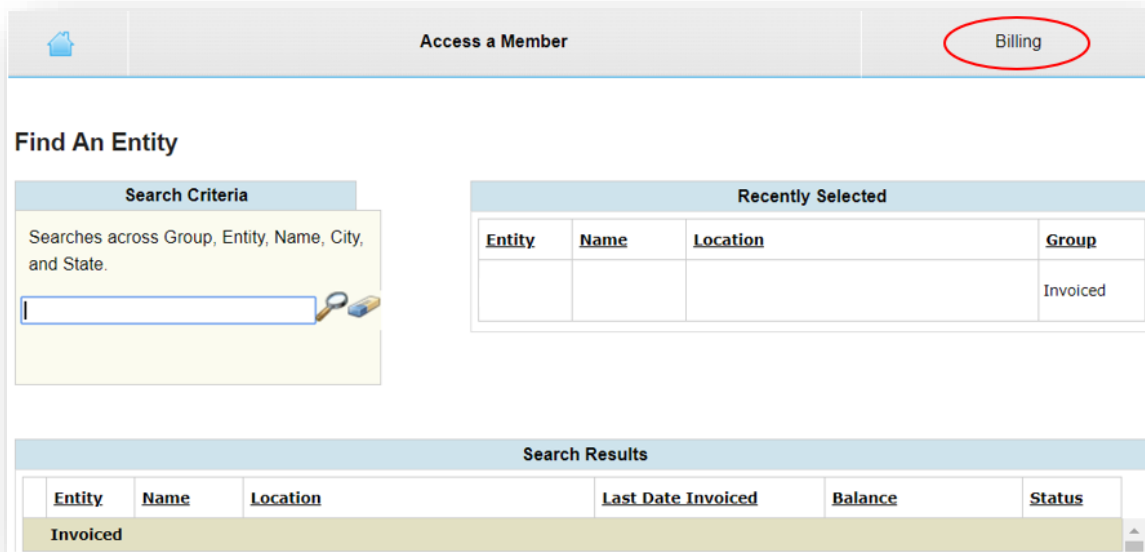
	What it's for	How do I find the backup?
Pension Contribution	<p>The employer contributions to the pension plan that you deposited to the pension plan custodian in the month prior, equivalent to 5% of earnings for the month prior to that.</p> <p>Ex. You collect employee contributions throughout September. Then, you remit them along with the matching employer contribution to the pension plan custodian before October 30. You will receive your funding for the employer contribution between November 5th and November 10th.</p>	<p>This amount is calculated and reported to CAAT by you.</p> <p>After you have uploaded contributions to CAAT they can be viewed on the CAAT Employer Portal (see page 19).</p>

You will have already deposited the employer pension contributions to the pension plan custodian prior to receiving the payment from the Province, so this payment will remain in your bank account as a reimbursement.

How to Access Invoices and Reports: Detailed Instructions

How to access your benefits invoices on Ariel

- After logging into the Ariel Benefit system, the Billing tab contains bills for each group that you have access to. If you have access to multiple groups, you may need to search before a particular billing group is displayed. Do this by entering the division number, name, or location into the Search Criteria box. The selected Billing Entity will display in the Search Results box.
- If you have access to only one or two groups, you will see them pre-populated in the Search Results Box, when you first access this screen. Click on the division number link under Entity to enter the Billing Screen.
- The billing screen shows your organization's latest billing information and current amount due, and also allows you to search for individual invoices by invoice date. To view all available bills and reports, including spreadsheet-compatible copies of your bill, you will need to click on 'View all Forms and Reports'



How to access your payroll transaction fees

Applicable only if using the HANS payroll services

Payroll Number	Pay Period	Payment Date	Period Ending Date	Paygroup
[REDACTED]	14	2024-07-05	2024-06-28	Bi-Weekly
Funds Summary Report				
Service Fee Summary				
	Number	Rate	Amount	
Payroll Run Charge				12.00
Employee Payments	7	1.52		10.64
Employee Self Service Reports (per payment)	7	0.25		1.75
Human Resources Global Report Writer	7	0.10		0.70
Payroll Setup Fee	7	0.90		6.30
HR Setup Fee		0.35		2.45
Sub-Total				133.84
[REDACTED]				20.08
Total Service Fees				153.92

How to view LTD Contributions

Applicable only if using the HANS payroll services

Generate an Extra Report

Select Source of Extra report
Employer Benefit-LTD-Pension Amounts

Use Preview Database
 Use Payment Dates

13 - R - 2024-06-28 Bi-Weekly TO 13 - R - 2024-06-28 Bi-Weekly

Separate Each Pay Period **Generate Reports**

Report Viewer

Select a report to view LTD Reconciliation

Required Parameters		
#	Parameter Name	Value
1	Year	2024 (Number)
2	PP number	1 (Number)

- In PayWorks, open the Reports menu (left-hand side)
- Follow the paths as highlighted in the screenshots and select the appropriate report to run

How to view pension plan contributions

Before they're uploaded to CAAT

Applicable only if using the HANS payroll services

The screenshot displays the HANS Report Viewer interface. On the left is a dark navigation sidebar with a search bar and various menu items. The 'REPORTS' item is highlighted with a red circle. The main content area is titled 'Report Viewer' and features a breadcrumb trail at the top: 'Home | Reports | Report Builder | Report Viewer', with 'Reports' and 'Report Viewer' also highlighted in yellow. Below the breadcrumb, there is a dropdown menu labeled 'Select a report to view' with 'CAAT PR Pension Contribution Report' selected. A section titled 'Report Conditions / Parameters' contains a table with the following data:

#	And / Or	Report Column	Operator	Condition / Parameter
1	-	TDATE	=	2023-12-31 <small>Enter To Date (Characters)</small>

Below the table are three checkboxes: 'View Standard Report' (checked), 'View Chart' (unchecked), and 'Include Terminated' (unchecked). The 'View Chart' option is accompanied by a dropdown menu showing 'NO CHARTS AVAILABLE'. A 'Generate Reports' button is located below these options. At the bottom of the page, there is a section titled 'Employee Report : Current User Level Access Will Apply' containing three dropdown menus: 'Accessible Pay Groups' (set to '- All Pay Groups'), 'Accessible Departments' (set to '- All Departments'), and 'Security Levels' (set to '- Not Enabled -'). 'Back' and 'Next' buttons are positioned at the bottom right of the interface.

How to view pension plan contributions

After they're uploaded to CAAT

- Once you login to the Employer Portal, PAL, scroll down and select “Contribution remittance” on the left-hand menu
- You can either view the information directly in PAL or export it using the “Export” button and selecting a time period and file format

The screenshot displays the 'Remittance history' section of the PAL Employer Portal. On the left, a navigation menu includes 'employment', 'Report a leave', 'Purchase requests 0', 'Pension application', 'Pension estimate', 'Data Exchange', 'Payroll', and 'File summary'. The 'Contribution remittance' option is highlighted in green at the bottom of the menu. The main content area features a table with the following data:

Payment Date	Remittance period	Process ID	CRF ID	Type	Total payment amount	Payment status	Modified on	Modified by
01-Jul-2024	11-May-2024	13664	1178	Contributions	20,000.00			
22-Apr-2024	30-Mar-2024	13057	1104	Contributions	3,553.28			
01-Mar-2024	17-Feb-2024	13034	1096	Contributions	2,369.52			

Below the table is a pagination control showing '5 items per page' and a list of page numbers (1, 2, 3, 4, 5). A red oval highlights an 'Export' button in the top right corner of the table area. A red arrow points from this button to a modal dialog box titled 'Enter the time period and select file format'. The dialog box contains the following fields:

- From: 01-Jan-2024
- To: 22-Jul-2024
- Export format: .xls

The dialog box also includes 'Export' and 'Cancel' buttons. The background of the dialog box shows a blurred view of the table and pagination controls.

Extra notes

Employment definitions

- Permanent full-time: Permanent employees working full-time hours each week. For example, 35 or 40 hours.
- Permanent part-time: Permanent employees working less than full-time hours each week. For example, 10 hours per week, or 20 hours per week.
- Temporary contract: Employees working consistent part-time or full-time hours for a set contract length – for example, 12 months. This includes individuals filling in for parental leaves.
- Casual: Employees who do not work a set number of hours per week on a permanent basis. This includes substitute ECEs and summer students. Casual employees are not eligible for or required to participate in pension and benefits.

Questions?

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