



## PENSION ADMINISTRATION **BULLETIN**

Reference No. 2005-13

Date: December 14, 2005

To: All Pension Administration Contact Persons at Contributing Member Organizations

**RE: 2005 Year-End Data Collection Process & Time Line**



NEW TIME SENSITIVE  
STEPS & OPTIONS

Further to our *Memo Reference No. 2005-11*, dated November 15, 2005, we have enclosed the year-end package for your facility to proceed with the 2005 Data Collection Process. As requested, we are forwarding this year-end package as early as possible to allow you ample time to use the Year-end Data Processor to identify and resolve data errors prior to your February T4 run. This will reduce the potential for required T4 amendments due to revised Pension Adjustments (PA) and contributions. PA calculations are tied to pensionable earnings and pensionable hours, therefore, any changes to pensionable earnings or pensionable hours data requires a recalculation of the PA. Canada Revenue Agency allows for a \$50 variance in the PA before an amendment must be submitted. All PA changes must be reported to the NSAHO Pension Plan as well so that our member PA history is accurate.

As per last year, 2005 data must be forwarded to the NSAHO Pension Plan via the Year-end Data Processor. The *Year-end Data Processor* was developed to enhance the efficiency of the year-end process for all concerned via a secure website. We have received very positive feedback from users and are continuing to make improvements based on your feedback. We welcome your comments and request that you email Cheryl Mallett-Skelton with any suggestions for improvement ([cskelton@nsaho.ns.ca](mailto:cskelton@nsaho.ns.ca)). Usernames and passwords previously assigned continue to be active. If it is necessary to change the password due to a staff change or other security reasons, please contact Cheryl. As per the attached *2005 Year-End Time Line*, the NSAHO Pension Plan **deadline of March 31, 2006, allows a three (3) month window to complete the data validation and approval process on the Year-End Data Processor.**

Please confirm that the following items have been enclosed with this letter:

1. **Diskette (or CD) with 5 Excel files:**

- i. LTD Rehab Hours Report (*If NSAHO is the Employ**ER**-sponsored LTD Carrier*)  
**Or**  
LTD Report (*If you have an **ER**-sponsored LTD plan other than NSAHO*)
- ii. 2005 Year-end Contribution Report
- iii. 2005 Pension Adjustment Calculation Spreadsheet
- iv. Blank 2005 Contribution Report (*Optional: Use only for **EE**'s retired prior to Jan 1, 2005 with retroactive earnings only, in 2005.*)
- v. Address Update Report (*Optional: Use only if statements are to be mailed directly to members.*)

2. **Quick Reference Guides:**

- i. Enrollment Eligibility
- ii. Pensionable Earnings (revised December 2005)
- iii. Year-end Data Processor (revised November 2005)
- iv. Accessing the Secure Communications Website

3. **Copy of Memo Reference No. 2005-11**

A revised version of the Quick Reference Guide for the Data Processor has been enclosed and a detailed User's Guide is available to print once you have logged in to the Year-end Data Processor.

**The 2005 Data Collection Process:**

The 2005 Data Collection Process will work as follows:



1. If you participate in the NSAHO ER-sponsored LTD plan, provide details of LTD Rehab Hours, paid by the Employer in 2005, on the Excel file provided on the year-end diskette (or CD). Send this completed file to the NSAHO PP, via the Secure Communications Website, no later than **January 31, 2006** (see Quick Reference Guide to Secure Communications Website).

If you participate in an ER-sponsored LTD plan other than NSAHO, provide 2005 LTD details on the LTD Report Excel file provided on the year-end diskette (or CD). Send this file to the NSAHO PP, via the Secure Communications Website, no later than **March 31, 2006**.

2. The enclosed diskette (CD) also contains your 2005 Contribution Report. This report is an Excel spreadsheet and lists all your employees who were plan members in 2005, as reported to the NSAHO Pension Plan by December 1, 2005. Please note that the Year-end Data Processor will not accept anything other than this Excel file.
3. To assist you with the completion of the 2005 Contribution Report, we have included Appendix A. ***As Appendix A details our data requirements, we recommend that you review it thoroughly prior to the completion of the Contribution Report.***  
If you are unsure of any of our requirements, please contact Cheryl Mallett-Skelton (902-832-8500, ext. 246) for further clarification.

4. Once you have completed the 2005 Contribution Report, upload it directly to the Year-end Data Processor and run preliminary validation checks. Please note that if you do not have access to Excel, you will be able to manually input the data directly into the Year-end Data Processor.
5. Once all preliminary data warnings/errors have been validated, you can then proceed to approve your data. When you have completed the approval stage, the data will be released to the NSAHO Pension Plan where more refined tests will be run and additional questions may be necessary.

6. The Nova Scotia Pension Benefits Act requires that pension statements be provided to plan members within 6 months of the end of the Plan year – the deadline for the NSAHO Pension Plan is June 30 of each year. Therefore, in order to meet this deadline, plan staff **require that your data be loaded, validated and approved on the Year-End Data Processor, no later than March 31, 2006. In addition, your cooperation is required in resolving any follow-up data questions before June 15, 2006,** so that we can process the data and provide the annual member statements within the time frames required under pension law.
  
7. The options for the delivery of pension statements are:
  - A. We will forward all pension statements to you for distribution to each employee; or
  - B. We will mail pension statements directly to each employee provided the following terms are understood and agreed to:
    - We do not maintain the addresses of active employees. Therefore, the employer is responsible for providing up-to-date employee addresses to the NSAHO Pension Plan. Complete the *Address Update Report* provided on the enclosed diskette and submit via the Secure Communications Website no later than June 1, 2006. **Paper data will not be accepted.** Address updates must be provided according to our specifications so that the data can be readily loaded into our system. The data must be sent annually at year-end time in order to ensure the addresses we have are current - we will not be responsible for updating addresses on an on-going basis.
    - The NSAHO Pension Plan will absorb the cost for postage.
    - The employer must agree to have the information sent by mail.
    - If any employee statements are returned by the Post Office as undeliverable, ***the employer - not the NSAHO Pension Plan, is responsible for ensuring the employee receives his or her statement.*** We will forward all returned statements to you for direct distribution to the employee.
    - If you are interested in the mailing option, please contact plan staff. **Please note that we will continue to send all statements to you for distribution unless you advise plan staff that you wish to have the pension statements mailed to your employees and provide the necessary address information.**
  
8. We will provide you with a letter and enclose an employer report when we have completed your remittance reconciliation. The employer report will be for your reference and will summarize each employee's pension statement information.

### **Important Reminder Regarding Annual Reconciliation of Remittances:**

Any “under” contributions or “over” contributions identified by the Year-end Data Processor that are not validated on the Data Processor, must be rectified by the Employer. Refund any “over” contributions to the Employee and collect any “under” contributions from the Employee. Report any employee and employer contribution adjustments on your next remittance as a *2005 adjustment*. When all 2005 year-end data questions are resolved and the data is finalized, we will

prepare an annual reconciliation. Based on the pensionable earnings from the Contribution Report (with any subsequent adjustments), we will determine the final required employee and employer contributions and compare these contributions to the total of the monthly amounts you remitted to RBC. Any remaining "under" contributions or "over" contributions (by either employees or employers) will be determined. We will then provide a letter with our reconciliation for your review. Employers are required to make any adjustments (either the payment of additional contributions or a credit for an overpayment) on an upcoming RBC remittance, being sure to identify such adjustments as 2005 year-end adjustments.

To provide support through the year-end process we offer three types of training sessions. For new administrators, we recommend Pension 101 and Data Processor 101. For those new to the Data Processor, Data Processor 101 is recommended. For seasoned administrators we offered a Data Processor 201 session in November 2005. If you have any questions on the 2005 year-end reporting process, or if you are interested in attending one of the January 2006 training sessions, please contact Cheryl Mallett-Skelton at 902-832-8500 x246.

We, at the NSAHO Pension Plan, would like to extend best wishes to you and your family for a happy holiday and a prosperous new year.

NSAHO PENSION PLAN

# Appendix A

## Explanation of Information on Diskette

The following information is provided on the Contribution Report:

**NAME:** (Employee's last name, then first).

**SIN:** (Social Insurance Number).

**AHO#:** (This is a number that we use for internal record-keeping purposes only).

**PENSION PLAN COMMENTS:** Indicates if the employee enrolled, terminated, retired, died or transferred between facilities during the year based on the information that has been provided to plan staff. If there is no comment, this means that we have not been notified of a change in employment status. Please do not enter any of your facility comments in this column. Your comments must be entered in the "facility comments" section in order for them to post to our database.

**FACILITY COMMENTS:** Please list any relevant comments regarding the member, as applicable.

**DATE OF REGISTRATION, TERMINATION OR RETIREMENT:** These three columns provide the member's date of registration, termination or retirement, respectively. The dates of registration are listed for all employees based on the information provided on the enrollment card. The date of termination or retirement will be listed in the columns if we have been notified of a change in employment status during the year.

The remaining columns in the spreadsheet are blank and need to be completed by you as follows:

**LEAVES OF ABSENCE AND PENSIONABLE HOURS:** The correct reporting for leaves of absence and pensionable hours worked is a critical element of our record-keeping process and our requirements are often misinterpreted at year-end reporting time. The following outlines our requirements and how the information is used. Do not report leave periods for LOA periods where the Employee has continued to pay contributions on deemed earnings during an ER-approved leave of absence. Instead, include the deemed earnings and deemed hours with the pensionable earnings and pensionable hours data reported.

**PENSIONABLE HOURS:** Actual pensionable hours and full-time equivalent pensionable hours must be reported for each and every employee. If the FTE (full-time equivalent) hours are not reported on your contribution report, a warning/error will be created by the Year-end Data Processor reminding you that FTE data is required.

**Notes:**

**If an employee** enrolled or terminated during the year, please report only the actual pensionable hours worked in the Pensionable Hours column from the **date of enrollment to the end of the payroll year** or from **the first of the payroll year to the date of termination, as applicable**. An entry of full-time hours is also required in the **Full-Time Equivalent Hours** column; however, here you must report the actual full-time equivalent on an annual basis. We will do the conversion of the full-time equivalent to the actual time registered in the Plan. To illustrate, if a 50% part-time employee enrolled in the Plan July 1, 2005, only their hours from July 1, 2005 to the 2005 payroll year end date, should be included on the report, i.e. 487.50 part-time hours (represents the pensionable hours from July 1, 2005, to the end of 2005). The annual full-time equivalent of 1950 (or 1820 or 2080 as applicable) should be reported in the full-time equivalent column.

***How is this information used?***

The pension benefit is calculated according to the following formula:

- $[(\text{Annualized earnings up to the YMPE} \times 1.4\%) + (\text{Annualized Earnings over the YMPE} \times 2\%)] \times \text{credited service in the year} = \text{Pension Benefit}$

If any member works less than a full-time equivalent in the year, part-time hours are used to calculate both annualized earnings and credited service in the year (remember, any member who works less than a full-time equivalent is given a pro-rated benefit based on the percentage they work and contribute to the Plan each year). The incorrect reporting of part-time hours will result in incorrect annualized earnings and incorrect credited service that year.

***Example of benefit calculations:***

*Assuming a member works 40% (i.e. 780 hours/1950 hours); FTE (full-time equivalent) hours are 1950; and actual pensionable earnings are \$20,000.00*

Annualized Earnings to be used for 2005 will be =  $[(20,000/780) \times 1950] = \$50,000.00$

If part-time hours were reported as required, the 2005 pension benefit will be correctly calculated as per the Plan text as follows:

$$[(41,100 \times .014) + (8,900 \times .02)] \times .4 = \$301.36$$

If part-time hours were incorrectly reported as 900 hours, the 2005 pension benefit would be incorrectly calculated as:

$$[(41,100 \times .014) + (2,233.33 \times .02)] \times 0.4615 \text{ year of credited service} = \$285.16$$

Therefore, in this example, because the member's annualized earnings and credited service were incorrectly reported, it resulted in a *lower-than-earned pension benefit* for the member that year.

*The incorrect calculation of pension benefits also impacts on your annual T4 reporting of an Employee's Pension Adjustment - please refer to the information under the Pension Adjustment section on Page 4 for a further explanation.*

**LEAVE START DATE:** If a member has been on an unpaid leave of absence during the year, and has not contributed to the Plan while on that leave, please indicate the start date of the leave in this column. **(Note: the reported leave period should only cover the current 2005 calendar year. Therefore, if the actual leave start date was before 2005, then January 1, 2005, should be entered as the leave start date for 2005 reporting purposes).** There are now additional columns available to report up to five (5) leaves for each employee.

**Employer Approved Unpaid Leaves:**

The Plan provides employees the option to (1) continue to contribute to the Plan during an employer-approved unpaid leave for up to 2 years (i.e. maternity/parental leave or any other unpaid leave) and earn credited service during the period or (2) not contribute to the Plan during an unpaid leave and not earn credited service during the period. The following are the reporting requirements under each scenario:

1. **If Contributing** - the reporting for these members is the same as any other active member during the year. However, pensionable earnings and contributions must include both earnings while at work *plus* the additional deemed earnings on which the member made contributions during the leave of absence. ***No leave of absence should be reported in the leave start date and leave end date columns since the member is continuing to accrue service during the period.*** In past years, some employers continued to report only the earnings and contributions while working - the additional earnings and hours on which the member had made contributions during the leave were not being reported and a leave of absence was incorrectly reported. Please review your reports prior to submitting them to ensure that you are reporting the year-end information correctly.
2. **If Not Contributing** - pensionable earnings and contributions while working would be the only numbers reported for these members. A leave of absence must be reported in the leave start date and leave end date columns so that the correct reduction will be made to the member's credited service as applicable for the year.

***REMINDER - All members taking an employer-approved unpaid leave are required to fill out a leave form indicating whether or not they want to continue to contribute to the Pension Plan while on the leave of absence. A copy of such form should be filed with the NSAHO Pension Plan as we note this information in each member's record and cross-reference the information on these forms to the contribution report at year-end time.***

**LEAVE END DATE:** If a member has been on an unpaid leave of absence during the year, please indicate the end date of the leave in this column. (**Note: the reported leave period should only cover the current 2005 calendar year. Therefore, if the actual leave end date is after December 31, 2005, then December 31, 2005, should be entered as the leave end date for 2005 reporting purposes).**)

**PENSIONABLE HOURS:** The employee's actual pensionable hours worked in 2005 (plus any leave of absence deemed hours for which contributions were paid).

**FULL-TIME EQUIVALENT (FTE) HOURS:** The number of hours required for the full-time position - i.e. the full-time equivalent such as 1950 or 2080, etc.

**PENSION ADJUSTMENT:** Record the actual pension adjustment (PA) that was reported on the member's 2005 T4 (see Box 52 of the T4).

**Important Note Regarding Pension Adjustments (PA):**

As you are aware, CRA's PA formula is: **(Benefit Accrual x 9) - 600.**

For our specific Plan, this translates to:

**(Annualized Benefit Accrual x Credited Service) x 9 - (600 x Credited Service).**

Please refer to Memo Reference No. 2004-12 for additional PA details.

Using the earlier example of benefit calculations on Page 2 and applying this to a PA calculation:

**Correct PA:**

Benefit Accrual -  $((41,100 \times .014) + (8,900 \times .02)) \times .4 = \$ 301.36$

PA Formula -  $(301.36 \times 9) - (600 \times .4) = \$ 2,472$  (round)

**Incorrect PA:**

Benefit Accrual -  $((41,100 \times .014) + (2,233.33 \times .02)) \times .4615$  year of credited service = \$285.16

PA Formula -  $(285.16 \times 9) - (600 \times .4615) = \$2,299$  (round)

You should review your PA calculations to ensure that they are being done correctly.

**PENSIONABLE EARNINGS**

**See Quick Reference Guide to Pensionable Earnings:**

Pensionable earnings include:

- the employee's gross annual wages or salary for 2005;
- sick pay; *for sick time taken*
- vacation pay for vacation time taken (but not a lump sum payout for vacation not taken); and
- cash bonuses provided as part of the settlement of a collective agreement or the negotiation of any other employment contract with a group of members **(provided all members of the group are eligible to earn such bonus).**

Pensionable earnings exclude:

- stand-by and call back pay;
- holiday and shift premium;
- overtime pay;
- retirement allowance; and
- signing bonuses or special bonuses paid to only one individual.

**Important Notes:**

1. **Retroactive Earnings** - Retroactive salary or wage adjustments paid in 2005 are, in most cases, pensionable and should be included in reported 2005 earnings and have contributions deducted. For Pension Plan purposes, we define a retroactive salary or wage adjustment as an adjustment to earnings made in the current calendar year, but in respect to employment in a previous calendar year. *For clarity, if an employee had an adjustment that was retroactive to an earlier month in 2005 but not to a prior year, this is not retroactive for our purposes and does not have to be identified separately on your contribution report (see also Judy Paul's October 24, 2001, memo).*

**EXCEPTION** - If an employee was a new member of the Pension Plan in 2005 and received a retroactive payment for a period of time before the new member's date of enrollment, **then the portion of the retroactive payment applicable to the period of time before the enrollment date is not pensionable;** therefore, no pension contributions should be deducted from that portion of the retroactive payment. Only the portion of the retroactive payment that applies to earnings on and after the enrollment date should be reported as a pensionable retroactive payment (see also Judy Paul's November 6, 2001, memo).

**Why do retroactive earnings need to be allocated to the applicable year?** Retroactive earnings affect the amount of pension calculated for the member under the base year upgrade provision. For example, if the member received a retroactive salary adjustment in 2005 that was applicable to 2004 we reallocate the retroactive amount reported in 2005 to 2004 resulting in higher earnings for the 2004 base year calculation.

2. **Checking Annualized Earnings** - One of the preliminary audit checks conducted by the Year-end Data Processor is to compare each employee's annualized pensionable earnings in the reporting year to the prior year. If the earnings in the year under review are higher by more than a set percentage, the Data Processor will identify this as a data question and create a validation warning/error for that employee. You may ask - since many employees experience an increase in pensionable earnings from year to year as the result of regular wage or salary adjustments which are pensionable - why do we question this? The reason we do is because it allows plan staff to perform a reasonableness check on the data provided each year. Our experience has shown that variances in annualized earnings (ignoring regular salary adjustments) are often the result of incorrectly reported part-time hours or leaves. By using a tolerance level, we attempt to factor out increases due to regular wage adjustments. In your review of the member's records, if the reason for an increase is the result of an adjustment in regular salary, this is the answer you can provide - we are not attempting to question the amount of the salary increase; rather we are attempting to detect any incorrectly reported part-time hours or leaves. In the event of a change in hourly rate, be sure to report the original rate and the new rate in the hourly rate fields along with the hourly rate effective dates.

Conversely, what if our audit finds an employee's reported earnings result in a decrease in annualized pensionable earnings for the year under review? In such cases, we will question the facility on the reason for that decrease. Again, our experience has shown that variances in annualized pensionable earnings are often the result of incorrectly reported part-time hours or leaves. If the reason is due to a change in position (to a lower paying position) or a decrease in the employee's hourly rate, this is a *reason* you can select on the Error Summary screen of the Year-end Data Processor. Again, be sure to report the original rate and the new rate in the hourly rate fields along with the hourly rate effective dates.

**CONTRIBUTIONS:** The actual contributions deducted from the employees for 2005 (including those paid while on a leave).

**For each employee who terminated, retired, or died, in 2005, please compare the pensionable hours, pensionable earnings and contributions as reported on your payroll records to confirm that these figures match the figures reported on the Notice of Termination, Retirement or Death. If the figures on the original Notice were incorrect, please forward a revised Notice to the NSAHO Pension Plan as soon as possible.**

**RETROACTIVE EARNINGS:** The next three columns of the spreadsheet are for reporting retroactive earnings. If an employee's pensionable earnings include a retro that was applicable to a prior year, indicate the amount of the retro in the appropriate retro column but **do not** subtract it from the reported 2005 pensionable earnings.

**CONTRIBUTIONS FOR PURCHASES OF PRIOR SERVICE:** This column is for the reporting of bi-weekly contributions, if any, which are paid during the year **in addition** to required pension contributions. Contributions to be included in this column are any bi-weekly contributions being paid for the purchase of **prior periods of service**. Contributions for purchases of prior service are to be reported separately and are not to be included with required pension contributions based on 2005 pensionable earnings.

**Important Notes:**

1. The contributions a member is making while on an *ongoing* leave of absence are not to be included under this column. Instead contributions for this type of leave are to be reported under regular pension contributions for the year.
2. Any additional contributions paid for a past service purchase **should not be reported in the Required Contributions column** - the Required Contributions column is for regular pension contributions only. Such additional contributions should only be reported under the Total Additional Bi-Weekly Contributions for Purchased Service column; and
3. Any employee payments made in 2005 for a prior period of service via a lump sum payment or RRSP transfer should not be reported on the contribution report.

**HOURLY RATES:** There are columns to report three Hourly Rates along with the corresponding Effective Dates of the Hourly Rates. At least one hourly rate must be reported on the Data Processor for each member, otherwise a warning will be generated. By having hourly rates, we can address many of the data issues internally or pinpoint problem areas with a member's data; therefore, reducing the number of year-end questions to the facility.

**Please note that we are asking you to provide whatever hourly rates you can** - be it the last hourly rate the member was being paid at year end or a complete hourly rate history for the year.

**FACILITY'S EMPLOYEE NUMBER (OPTIONAL):** At the request of several employers, we have added a column (last column on the attached spreadsheet) where employers can add their own internal employee ID numbers for use in dealing with the data. Use of this column is optional - please use this column **only** if it aids you in preparing the data.

**If there are any Pension Plan members omitted from this report, please add them at the bottom of your report and if applicable, forward a copy of the enrollment card or the transfer form to the NSAHQ Pension Plan. (*Note: You must also add them to the Year-end Data Processor as a New Member before uploading the Excel Year-end Contribution Report.*) Likewise, if a name change has occurred that we have not processed (and a change card has already been sent), please indicate the change on the report in the facility comments column and forward a photocopy of the change card. If a change of name card has not been sent in, please have the member complete one and send it in as soon as possible.**

**We remind you to review your employee group to ensure that *all eligible employees who met mandatory participation during the year have been enrolled and all employees who are entitled to optional participation have been given Pension Plan information and the opportunity to enroll if applicable.* (Refer to Quick Reference Guide to Enrollment Eligibility).**

**The eligibility rules of the Pension Plan are:**

- **Mandatory - for all employees who are regularly scheduled for 50% or more of a regularly scheduled pay period on a regularly scheduled basis. Such employees must join after three months of employment and can join on the date of hire or at any time during the three-month waiting period if they so choose.**
- **Optional - for all other employees who do not meet the above definition of employee. Such employees may join after 24 months of continuous service provided they have earned 35% of the Year's Maximum Pensionable Earnings or have 700 hours of employment in each of the two consecutive calendar years prior to joining the Plan.**
- **See Memo dated December 20, 2002.**

## 2005 Year-End Time Line

**Complete by December 1, 2005** – Ensure all outstanding Enrollment Forms, Notices of Termination, Transfer, Retirement and Death have been forwarded to NSAHO Pension Plan staff *before December 1, 2005*. It is important that the correct Employee status is on file at the NSAHO PP as at Dec 1, 2005 as the Data Processor runs various audit tests based on the Employee status code.

*NOTE: Any enrollment cards received after December 1, 2005 will not be reflected on the Contribution Report or the Year-End Data Processor. If an employee made contributions in 2005 and the member does not appear on the Contribution Report, he/she will need to be added manually to both the Contribution Report and the Year-End Data Processor. Be sure to select the appropriate status code when adding the member to the Data Processor.*

**December 12, 2005** – The Data Processor will be open for facilities to access.

**December 16, 2005** - NSAHO PP will send out the Year-End Package to facilities, via courier, which will include:

1. **Explanation of Information on Contribution Report**

This will include details of data to be provided in each column of the contribution report spreadsheet with sample calculations.

2. **Quick Reference Guides:**

*Enrollment Eligibility*

*Pensionable Earnings (revised December 2005)*

*Year-end Data Processor (revised November 2005)*

*Secure Communications Website*

3. **Diskette (or CD) with the following Excel files:**

i. **LTD Rehab Hours Report** - *If you participate in the NSAHO LTD plan, this report must be completed and submitted to the NSAHO PP, via the Secure Communications Website, no later than January 31, 2006. This report includes names of those members who were approved for NSAHO LTD benefits at some time in 2005. Input the number of Employer-paid hours worked during the LTD approval period only. (OPTIONAL: If the LTD start and stop dates are helpful, they can be provided by NSAHO PP on January 20, 2006, allowing only a one (1) week timeframe to return the completed file to the NSAHO PP. To choose this option, please contact Cheryl at [cskelton@nsaho.ns.ca](mailto:cskelton@nsaho.ns.ca) by January 13, 2006.)*

**OR**

**LTD Report** – *If you participate in an ER-sponsored LTD plan other than NSAHO, this report must be completed and submitted to the NSAHO PP, via the Secure Communications Website, no later than March 31, 2006.*

Please contact Cheryl for a Username and Password, to access the **Secure Communications Website**, if one has not been previously assigned.

**ii. Excel Spreadsheet to assist with *Pension Adjustment calculations***

Note: 2005 YMPE = \$41,100

**iii. 2005 Contribution Report**

This report is in Excel format and lists all employees that were active at your facility in 2005, as on file at the NSAHO PP by December 1, 2005. Input the 2005 year-end data for each member before loading this spreadsheet to the Data Processor.

**Exclusions:**

- a) Employees working at multiple facilities may be missing and will need to be added manually to both the Contribution Report and the Data Processor (*opened Dec 12/05*). As an alternative to repeating the Import process, data for the missing member(s) can be input manually directly into the Year-End Data Processor.
- b) Employees who retired prior to January 1, 2005 and received retroactive earnings in 2005 will not be listed on the original 2005 Contribution Report or the Data Processor. Two reporting options are available:

**OPTION 1:** Add these members manually to the Contribution Report and the Data Processor. Be sure to select the appropriate *Status Code* (RETR) when adding the member to the Data Processor.

**OPTION 2:** Complete the *Blank Contribution Report* provided on the diskette (or CD) by inputting year-end data for members retired prior to January 1, 2005 and received pensionable retroactive payments in 2005. Submit this Excel file to the NSAHO Pension Plan via the Secure Communications website. Please contact Cheryl for a Username and Password if one has not been assigned.



**iv. Blank Contribution Report**

To be used if OPTION 2 above is selected to report 2005 year-end data for members retired prior to January 1, 2005 and received pensionable retroactive payments in 2005.

**v. Address Update Report**

To be used if you choose to have the statements mailed directly to members. Please complete this Excel spreadsheet with the current addresses and send to the NSAHO PP via the Secure Communication site.



**Complete by January 31, 2006** – If you participate in the NSAHO LTD plan submit the completed *LTD Rehab Hours Report* of Employer-paid rehab hours worked during the LTD approval period. (Refer to Item 3(i))

**Complete by March 31, 2006** - Three (3) months to complete the year-end reporting process:

1. Enter and/or transfer data to the *Contribution Report* – Excel spreadsheet provided.
2. **Import** Data to Year-End Data Processor
3. **Run Validations** Report
4. **Edit Data** to resolve any errors. Indicate *reasons* to satisfy warnings.
5. When all warnings/errors have been *validated* proceed to **approve** the data.



6. OPTIONAL: Employees with retroactive earnings only who **Retired prior to the 2005 payroll start date**. As an alternative to adding these members manually to the Data Processor, you can submit a separate Contribution Report for these members only, bypassing the Data Processor (refer to *OPTION 2* above). Submit this Excel file to the NSAHO Pension Plan via the Secure Communications Website.
7. If you participate in an ER-sponsored LTD plan other than NSAHO, submit the completed **LTD Report** to the NSAHO PP via the Secure Communications Website

**Complete by June 1, 2006** – If you choose to have the statements mailed directly to the employees, send in the completed *Address Import Report* provided, by June 1, 2006.

**Complete by June 15, 2006** – March 31, 2006 is the deadline to have data *APPROVED* on the Data Processor. This is the completion of the *preliminary validation checks*. The data will be released to the NSAHO Pension Plan where more refined tests will be run and additional questions may be necessary. After validating and approving your data on the Data Processor, continue to work with the NSAHO PP Year-end Pension Team to resolve any further data questions as quickly as possible. **No later than June 15, 2006.**

Employers are responsible to process refunds to employees who over-contributed and collect the shortfall from those who were under-contributed. Submit/report the necessary Employee and Employer contribution adjustments on your next remittance.

### **2005 YEAR END TIME LINE SUMMARY**

#### **December 1, 2005**

- Facilities to send in all Notices and Enrollment forms to the NSAHO PP.

#### **December 12, 2005**

- Data Processor opens

#### **December 16, 2005**

- NSAHO PP to deliver Year-end packages to facilities via courier

#### **January 31, 2006**

- Facilities to send in report of LTD rehab hours to NSAHO PP via Secure Communications website.

#### **March 31, 2006**

- Facilities must have final data APPROVED on the Data Processor

#### **June 1, 2006**

- Facilities who opt to have the statements mailed directly to members must send in the completed Address Import Report with up to date addresses.

#### **June 15, 2006**

- All outstanding follow-up Data Questions are to be answered and resolved so that all Pension Statements can be printed and mailed no later than June 30, 2006.