



## PENSION ADMINISTRATION **BULLETIN**

**Reference No.** 2008-09

**Date:** December 10, 2008

To: All Pension Administration Contact Persons at Contributing Member Organizations

**RE: 2008 Year-End Data Collection Process & Time Line**



TIME SENSITIVE  
STEPS

Once again, we are fast approaching the NSAHO Pension Plan year-end of December 31st and we are pleased to enclose your 2008 year-end package. **Please note that the deadline for the submission of your 2008 year-end data is March 31, 2009.** This provides you with a three month window to prepare the 2008 Contribution Report and complete the data validation and approval process on the Data Processor.

This reporting time line is critical so that we can provide all members with their annual pension statements as required by Nova Scotia pension law. 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 30th of each year.**

Your 2008 year-end package is provided on the enclosed CD and further information on your year-end processing is provided in the attached Appendices:

- Appendix A – Password Protection and how to Unzip your CD
- Appendix B – Contents of 2008 Year-End CD
- Appendix C – Summary of 2008 Data Collection Process
- Appendix D – Important Reminders
- Appendix E – Year-End Time Line

To support you through the year-end reporting process, two refresher training sessions will be offered on January 12, 2009 and an Introductory Pension 101 session will be held on January 7, 2009. Invitations have been sent to all our year-end contacts.

If you have any questions on the 2008 year-end reporting process, please contact us.

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  
December 10, 2008

## **APPENDIX A**

### **Password Protection and how to Unzip Your CD**

#### **Password Protection:**

Unzipping the CD requires a password - the files are zipped to make them small enough to be saved on a CD and need to be unzipped before you can access them. The password is the same password you use to access the Secure Communication site. If you are not sure of the correct password, please contact us.

On the Data Processor – 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 reason, please contact Judy Paul at 832-8518 (if before January 5, 2009) or Cheryl Mallett-Skelton at 832-8500 ext. 246 (if after January 5, 2009).

#### **How to Unzip Your CD using WINZIP:**

**STEP 1:** Put the CD in the CD drive.

**STEP 2:** Copy the file to your system - right click Copy then paste it in a folder on your system.

**STEP 3:** Remove CD.

**STEP 4:** Open the file you have saved by double clicking (Once opened make sure that you do not click on any individual files).

**STEP 5:** Click Extract on the Tool bar at the top of the screen.

**STEP 6:** Select location to save the extracted data (Extracted = unzipped files).

**STEP 7:** Click extract.

**STEP 8:** Enter your password and click Okay – this starts the extraction and saves the file to your chosen location.

**STEP 9:** Close winzip. The files will be saved to your chosen location.

**If you do not have WINZIP you can obtain a copy by going to [winzip.com](http://winzip.com) and downloading a free 30 day trial. Instructions on downloading a copy will be provided on the site.**

**APPENDIX B**  
**Contents of 2008 Year-End CD**

1. **2008 Year-end Reporting Timeline**
2. **Pension 101 Resource Centre** – this folder is for reference purposes and includes material provided during the 2008 Pension 101 training session.
3. **Pension Tool Box** – includes the LOA calculator that was introduced at the October 2007 Annual Administrators’ Session along with the 2008 and 2009 Pension Adjustment (PA) calculators.
4. **2008 Year-end Pension Reports**
  - a) **2008 Contribution Report (DUE: March 31/09)** – Use to import pension data to the Data Processor.
  - b) **2008 Multi-ER Report (DUE: Jan 5/09)** – Will only be included if we have identified members at your facility who we expect will also have pension data reported through another Employer. The *Multi-ER Report* was developed to reduce the T4 amendments required for members employed at more than one participating Employer. All Employers are required to provide the completed *Multi-ER Report* to NSAHO PP by **January 5, 2009**. NSAHO PP staff will identify those who require adjustments to their reported pension data by February 2, 2009, so Employers can report T4 information accurately on the original T4.
  - c) **2008 NSAHO LTD Rehab Hours Report (DUE: Feb 2/09)** – Will only be included if you had members who were in receipt of NSAHO LTD benefits in 2008.
  - d) **2008 Non-NSAHO LTD Report (DUE: Feb 2/09)** – Will only be included if your LTD carrier is one other than NSAHO.
  - e) **Address Update Report (DUE: May 1/09)** – Optional: Use only if statements are to be mailed directly to members.
  - f) **2008 Year-end Reporting Guides** – The following guides have been developed to assist you in completing each of the year-end reports and in your day-to-day administrative responsibilities.
    - Address Update Report – Completion Guide
    - Contribution Report – Completion Guide
    - Multi-ER Report – Completion Guide
    - Non-NSAHO LTD Report – Completion Guide
    - NSAHO LTD Rehab Hours Report – Completion Guide
    - Secure Communications Website – User’s Guide
    - Year-End Data Processor – Quick Reference Guide

**APPENDIX B (cont.)**  
**Contents of 2008 Year-End CD**

The **2008 Contribution Report** is the key component to the year-end reporting process. For a detailed explanation on what is required in each column, please refer to the reference guide provided for the *Contribution Report – 2008 Guide*.

As per the *2008 Year-end Time Line*, the 2008 “validated” data must be forwarded to the NSAHO Pension Plan via the Data Processor by **March 31, 2009**. An updated version of the reference guide to the *Data Processor – 2008 Quick Reference Guide* is provided on the enclosed CD.

The following is a summary of the steps required to complete this process by March 31, 2009 (see also Appendix C for further details):

- Report all pension related data on the *2008 Contribution Report*;
- Import the completed *Contribution Report* to the Year-end Data Processor;
- Resolve all Import Errors identified by the Data Processor;
- Validate or fix all Data Errors and Warnings identified by the Data Processor;
- Approve the data on the Data Processor.

## APPENDIX C

### Summary of 2008 Data Collection Process

The 2008 Data Collection Process will work as follows:

- STEP 1:** If you received a *2008 Multi-ER Report* on your CD, provide the year-end data requested for the members identified on the report, and return to NSAHO PP via the Secure Communications Website by **January 5, 2009**. For more details, refer to the reference guide provided - *Multi-ER Report - Guide*.
- STEP 2:** If you received a *2008 NSAHO LTD Rehab Hours Report* on your CD, provide the year-end data requested for the members identified on the report and return to NSAHO PP via the Secure Communications Website by **February 2, 2009**. LTD Rehab Hours are defined as Employer-paid pensionable hours earned during a period when the member qualified for LTD. For more details, refer to the reference guide provided - *NSAHO LTD Rehab Hours Report - Guide*.
- STEP 3:** If you participate in an ER-sponsored LTD plan other than NSAHO, identify any members who qualified for LTD benefits during the 2008 payroll year. Provide the data requested for these members on the *Non-NSAHO LTD Report* and return this report to NSAHO PP via the Secure Communications Website, no later than **Feb 2, 2009**. The *Deemed Pensionable LTD Hours* and *Earnings* calculated by this report must be included when calculating the member's 2008 Pension Adjustment. For more details, refer to the reference guide provided - *Non-NSAHO LTD Report - Guide*.
- STEP 4:** Complete the *2008 Contribution Report*. For more details on each column, refer to the reference guide provided - *Contribution Report – 2008 Guide*.  
If you are unsure of any of our requirements, please contact Cheryl Mallett-Skelton (902-832-8500, ext. 246) for further clarification.
- STEP 5:** Once you have completed the *2008 Contribution Report*, import it directly to the Year-end Data Processor. For assistance, refer to the reference guide provided - *Data Processor – 2008 Quick Reference Guide*. The Data Processor will not accept anything other than this Excel file. To ensure all data has been imported from the *Contribution Report*, resolve all import errors identified on the Import Report.
- STEP 6:** Proceed to resolve/validate all preliminary data errors/warnings identified by the Data Processor. Once complete you will need to Approve your data which will release the data to the NSAHO Pension Plan where more refined tests will be run and additional questions may be necessary. **To meet required deadlines, plan staff requires your 2008 pension data to be imported, validated and approved on the Year-End Data Processor, no later than March 31, 2009.**

**APPENDIX C (cont.)**  
**Summary of 2008 Data Collection Process**

**STEP 7:** If you elect to have the pension statements mailed directly to the members' home address, indicate this on the home page of the Data Processor. Then, by **May 1, 2009** complete the *Address Update Report* as provided and send to NSAHO PP via the Secure Communications Website. For further details, refer to the reference guide provided - *Address Update Report*.

**STEP 8: Your cooperation is required in resolving any follow-up data questions before June 1, 2009**, so that we can process the data and provide the annual member statements within the time frames required under pension law. 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.

**STEP 9:** Upon completion of your 2008 annual pension statements, we will provide you with a letter and enclose an Employer Summary Report. The Employer Summary Report will be for your reference and will summarize each employee's pension statement information.

**STEP 10:** If changes were required to original pension data, to determine other recalculation or reporting requirements please refer to the reference guide provided in the Pension 101 Resource Centre – see *Year End Adjustments in the 2008 Year End Reporting Guides*.

**We have received very positive comments from users of the Data Processor and have implemented further improvements based on your feedback. We continue to welcome your comments and request that you email Cheryl Mallett-Skelton with any suggestions for improvement (cskelton@nsaho.ns.ca).**

## APPENDIX D IMPORTANT REMINDERS

### Payroll Start and Stop Dates:

When running data tests, the Data Processor now recognizes the *Payroll Start* and *End Dates* reported on the Data Processor Home page. Therefore it is critical to report these two payroll dates accurately when you first log in to the Data Processor.

### Leaves of Absence:

If you have any employees who elected to pay Employee and Employer contributions during a 2008 ER-approved unpaid leave of absence, report the portion of required **Employer Contributions paid by Employee** in the column designated on the *2008 Contribution Report*.

When reporting **LOA Start** and **End Dates**, report the actual LOA dates. As per above, the Data Processor will recognize the 2008 LOA period as the portion of the LOA period within the 2008 *Payroll Start* and *End Dates* as entered on the Home page.



NOTE

For periods when **members were eligible to receive LTD** benefits through an Employer-Sponsored LTD carrier, report this period as an LOA period on the Data Processor.

### Addresses:

When completing the *Address Update Report*, only include addresses for employees who are currently Active members of the NSAHO Pension Plan through your facility.

### Incorrect Contributions:

Any “under” contributions or “over” contributions identified by the Data Processor that are not validated on the Data Processor (i.e. *Earnings Data from Multiple Employers*), must be rectified by the Employer. Refund any “over” contributions identified to the Employee and collect any “under” contributions from the Employee. Report any Employee and Employer contribution adjustments separately on your next remittance as a *2008 adjustment*.

### Reconciliations:

When all 2008 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 and reconciliation report for your review. Employers are required to make any adjustments (either the payment of additional contributions or a credit for an overpayment) on the next RBC remittance, being sure to identify such adjustments separately as 2008 year-end adjustments.

### To avoid T4 Amendments:

We are forwarding the year-end package as early as possible to allow you sufficient time to use the Data Processor to identify and resolve data errors prior to printing your 2008 T4 slips. This will reduce the potential for required T4 amendments due to revised Pension Adjustments (PA) and contributions. **As per the *T4 Reporting Guide*, PA calculations are tied to pensionable earnings and pensionable hours, therefore, any changes to pensionable earnings or pensionable hours require a recalculation of the PA.**



# PENSION ADMINISTRATION *YEAR-END TIME LINE*

## **2008 YEAR-END TIME**

**JUL-NOV/08** – Data processor (DP) open for preliminary testing. OPTIONAL: run validation tests to promptly identify potential data errors. (Contact Carole Arsenault for Contribution Report)

**DEC 1/08** – Data Processor closed and cleared. Reasons entered will not be retained. Print Validation Report before Dec 1<sup>st</sup> for reference purposes during the official year-end reporting process.

**DEC 12/08** - Data Processor opens for official year-end reporting process.

**DEC 12/08** – Delivery of 2008 Year-end packages to facilities.

**JAN 5/09** – Facilities to complete pension data for EE's identified on the ***Multi-ER Report*** and return to NSAHO PP via Secure Communications site.

**NFW**

**JAN 21/09** – NSAHO PP to forward list of members who were eligible to receive LTD benefits through NSAHO in 2008. This will include LTD start and end dates which must be reported as a separate LOA PERIOD(S) on the Contribution Report & Data Processor

**FEB 2/09** – NSAHO PP returns the ***Final Multi-ER Report*** to facilities. For accurate T4 reporting, this report will identify members where pension data adjustments are required. Facilities are to process the required adjustments & report the revised data on the Data

**FEB 2/09** – Facilities to complete ***NSAHO LTD Rehab Hours Report*** AND/OR ***Non-NSAHO LTD Report*** and return to NSAHO PP via Secure Communications website.

**JAN to FEB/09** – Complete ***Contribution Report***, Import this report to the DP; Resolve all Import Errors; Run validations to identify potential data errors; fix errors or validate with a reason. To avoid T4 amendments, complete validation process & data adjustments

**MARCH 31/09** – ***DATA PROCESSOR APPROVAL DAY*** – all data errors must be fixed or validated with a reason by this date. ***Complete the "APPROVE" step on the DP.***

**MAY 1/09** – If applicable, send ***Address Update Report*** via NSAHO PP Secure website.  
**JUNE 1/09** - RESOLVE ALL FOLLOW-UP DATA QUESTIONS.