

YOUR RETIREE BENEFITS PLAN GENERAL ADMINISTRATIVE GUIDELINES – QUESTIONS AND ANSWERS

The **CAAT Retiree Group Insurance Benefits Plan** became effective on **July 1, 2005**.

All college retirees¹ – Academic, Support and Administrative may participate under this plan.

If you are covered for benefits under a College employees' Group Insurance Benefits Plan immediately prior to your retirement date, and you elect an immediate monthly lifetime pension from the CAAT Pension Plan, you are eligible to join this Plan.

It is important you read all the information that is provided to you, as the benefit choices you make when you first retire will directly affect the benefits available to you at a later date.

QUESTION		ANSWER
1.	What benefits are available to me at retirement?	The benefits available are Basic Life Insurance, Extended Health Care (2 plans) and Dental benefits (2 plans). If you are under age 65 when you first retire, Additional Life insurance is also available.
2.	Do I have to elect coverage under all available benefits as a package or do I have a choice?	You have a choice. You may choose coverage under the Life Insurance OR Extended Health Care (1 of 2 plans) OR Dental (1 of 2 plans) OR a combination of these three types of coverage.
3.	Is there a deadline for joining this Retiree Benefits Plan?	YES. You must complete an Enrolment Form and submit it to your College Benefits Administrator no later than 31 days following your retirement date. If you miss this date, the retiree benefits are no longer available to you anytime in the future. (Please refer to Question 4, "Are there any exceptions ...?")

¹ Retirees under age 65 who retired prior to September 1, 2005 and have their coverage grandfathered under the active employee group insurance contracts will be eligible to join this plan on the first of the month following the date they turn age 65.

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4.	Are there any exceptions to Question 3 above?	YES - but only under Extended Health Care and Dental benefits coverage. If you waive coverage under the extended health care and/or dental plan benefits because you are covered under the employer's group plan of your Spouse/Partner, you may join the College's retirees benefit plan within 31 days of completely losing access to the coverage under your Spouse's/Partner's plan. If there is access to retiree benefits plan through your Spouse/Partner's Plan, this would not constitute a loss of access to coverage. Proof of the loss of coverage will be required by your College Benefits Administrator.
5.	If I DECLINE coverage at retirement and have no other Group Insurance coverage, can I join the CAAT Retiree Benefits Plan at a later date?	NO
6.	How long can I keep this coverage?	For as long as you live, provided you pay the required premiums, with the following exceptions: <ul style="list-style-type: none"> • Additional Life Insurance coverage terminates at the end of the month in which you turn age 65. • Basic Life for Academic retirees terminates on the day that you turn age 75.
7.	There are two Extended Health Care plans (EHC Plans). Can I switch back and forth between the plans in the future?	NO. Please refer to questions 8 and 9 for additional information.
8.	If I elect coverage under Retiree EHC Plan 1, can I change to EHC Plan 2 at some time in the future?	YES. You may change your coverage to EHC Plan 2 at February 1 of any future year; however, EHC Plan 1 is no longer available to you.

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9.	If I elect coverage under Retiree EHC Plan 2, can I change to EHC Plan 1 at some future date?	NO
10.	There are two dental plans (Dental Plan 1 and Dental Plan 2). Can I switch back and forth between the two plans in the future?	NO. Please refer to questions 11 and 12 for additional information.
11.	If I elect coverage under Dental Plan 1, can I change to Dental Plan 2 at some future date?	YES. If you elect Dental Plan 1 when you retire, you may change your coverage to Dental Plan 2 at February 1 of any future year. However, once you cancel your coverage under Dental Plan 1, it is no longer available to you.
12.	If I elect coverage under Dental Plan 2, can I change to Dental Plan 1 at some future date?	NO. Once you elect coverage under Dental Plan 2, Dental Plan 1 is no longer available to you.
13.	Will my Contract number change when I retire?	YES. Your new Contract number will be 22182 and this number appears on the copy of your enrolment form and on the Retiree Information Folder.
14.	Will my Certificate number change?	NO. Your Certificate Number remains unchanged and is the same number as you have used as an active employee.
15.	Does the CAAT Retiree EHC Benefits plan include a Drug Card?	YES. If you elect coverage under either of the two Retiree Extended Health Care Plans, you will receive a drug card once your application is completed and a copy submitted to the insurer (Sun Life). Please note that the drug card you have as an active employee will not work once you have retired. You will need to receive a new drug card issued under the retiree Group Contract 22182. Your retiree drug card will work anywhere in Canada but cannot be used outside of Canada.
16.	What should I do about health claims that I incurred as an active employee. Can I submit them under the Retiree Plan?	NO. You will have 90 days from your retirement date to submit claims that you incurred as an active employee (before you retired). Those claims must be submitted under the contract number under which you were covered as an active employee. After 90 days, those claims will no longer be paid.

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17.	If I move from Ontario to another province or territory in Canada, can I keep my retiree benefit coverage?	YES. You may remain covered under any or all of the benefits provided you keep your Canadian residence status and, for health and dental benefits, remain covered by the Medicare plan of a Canadian province or territory.
18.	If I leave Canada and take up permanent residency in another country, can I keep my retiree benefit coverage?	NO, for Extended Health Care and/or Dental benefits. YES, for Life Insurance.
19.	How often do the benefit plan costs (premium rates) change?	The monthly premium rates are adjusted once per year at February 1. Your College will notify you of any changes to the rates.
20.	Can I join the Retiree Benefits Plan if I am NOT COVERED for benefits immediately prior to retirement?	NO. You may only elect coverage under those benefits that are in force immediately prior to your retirement date. For example, if you have been on a leave of absence and have dropped your Extended Health Care and/or Dental benefits prior to your retirement date, you are not eligible for Extended Health Care and/or Dental benefits when you retire. If coverage under one or more of your benefits has terminated prior to your retirement date, you are not eligible to elect that benefit when you retire.
21.	Who are my eligible dependents?	Your eligible dependents include <ul style="list-style-type: none"> • your spouse/partner • your child(ren); • your spouse/partner's child(ren) (other than foster children) who are residents of Canada or the United States.

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<p>22. Who are my eligible dependents? (continued)</p>	<p>Spouse is:</p> <ul style="list-style-type: none"> • Your Spouse by marriage or under any other formal union recognized by law, or • Your Partner of either gender who is publicly represented as your spouse with whom you have cohabited for one full year (12 continuous months), or • If you are the natural or adoptive parents of a child as defined in the Family Law Act 1990 (Ontario). <p>Note: For group insurance purposes, your Spouse/Partner will cease to meet the definition of a person qualified as your dependent upon the earlier of:</p> <ul style="list-style-type: none"> • The date you have entered into a "Separation Agreement" with your Spouse/Partner; or • Without a "Separation Agreement", having lived separate and apart from your spouse for not less than 12 months. <p>Only one person at a time can be covered as your spouse/partner.</p> <p>Child is:</p> <ul style="list-style-type: none"> • Your unmarried Child(ren); • Your Spouse/Partner's Child(ren) (other than foster children) under age 21, who live with you and who are not married or in any other formal union recognized by law; • A child who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependent until age 25, as long as the child is entirely dependent on you for financial support.

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<p>22. Who are my eligible dependents? (continued)</p>	<p>If a child becomes disabled before the limiting age of 21 (or age 25, if a full-time student), coverage will continue, provided:</p> <ul style="list-style-type: none"> • The Child is incapable of financial self-support because of a physical or mental disability, • The Child depends on you for financial support, • The Child is not married, living common-law, or is not in any other formal union recognized by law. <p>To ensure that there is no disruption of benefit coverage, you must provide proof to your College Benefits Administrator within 31 days of the date the child attains the limiting age. A completed "Disabled Child Coverage" form must be approved by Sun Life to ensure that coverage continues.</p>
<p>23. If I die, can my spouse/partner or dependent children continue to be covered?</p>	<p>YES - Your Spouse/Partner may CONTINUE coverage under the Extended Health Care and/or Dental benefits. This coverage may be continued for the lifetime of your Spouse/Partner, provided the required premiums are paid and your Spouse/Partner does not remarry. If you do not have a Spouse/Partner and only have Dependent Children when you die, your Dependent Children's coverage can be continued until such time as they no longer meet the definition of "Dependent Child" provided, premiums continue to be paid. Your Survivor(s) may change coverage under the Extended Health Care Plans in the same manner that you could. For example, if you had coverage under EHC Plan 1, your Survivor(s) can elect to continue coverage under EHC Plan 1 or move to EHC Plan 2. If you were enrolled in EHC Plan 2, they cannot get coverage under EHC Plan 1.</p>

You may view a copy of this benefit information on the web at www.thecouncil.ca under the "Benefits" section.