

CONTINUOUS FULL-TIME EMPLOYMENT BEYOND AGE 65 Guidelines Regarding Group Insurance Benefits

Full time employees who work beyond age 65 must remain a CAAT Pension Plan member and continue to make contributions to the Plan, until they retire or until their 69th birthday, whichever occurs first. At age 69, all plan members are required by law to stop making contributions and begin receiving their CAAT pension payments, even if they continue to work.

Once the employee retires and the CAAT monthly lifetime pension commences the employee will have 31 days to enrol in the CAAT Retiree Benefit Plan (22182).

Group Insurance Benefits – Support and Administrative Staff

The following active employee benefits are maintained for as long as the employee is working full-time:

- Basic Life
- Accidental Death and Dismemberment
- Extended Health (including Vision and Hearing Care)
- Dental Care

At the end of the month in which the employee turns age 65, coverage for the following benefits terminates and the College must issue the "Notice of Conversion Privilege on Group Life Benefit" form:

- Supplemental Life
- Dependent Life
- Employee Pay All Life
- Spousal Supplemental Life

Group Insurance Benefits – Academic Staff

The following active employee benefits are maintained for as long as the Employee is working full-time:

- Basic Life
- Accidental Death and Dismemberment
- Extended Health (including Vision and Hearing Care)
- Dental Care

At the end of the month in which the employee retires but no later than August 31st following the employee's 65th birthday, coverage for the following benefits terminates and the College must issue the "Notice of Conversion Privilege on Group Life Benefit" form:

- Supplemental Life
- Dependent Life
- Employee Pay All Life

**** Academic and Administrative Staff - Critical Illness Insurance;** coverage will end the first of the month following attainment of age 65.