

RE-EMPLOYMENT OF RETIREES GUIDELINES REGARDING GROUP INSURANCE BENEFITS

Age 50 to 65 Rehired as Full-Time	Age 50 to 65 Rehired as Partial-Load	After Age 65 Rehired as Full-Time	After Age 65 Rehired as Full-Time	After Age 65 Rehired as Partial-Load	After Retirement Rehired as Other than Regular Full-Time
<ul style="list-style-type: none"> ▪ Pension Ceases (CAAT Pension Plan rules) ▪ Retiree Benefits cease ▪ Grand Parented early retiree rights lost (if applicable) 	<ul style="list-style-type: none"> ▪ Pension Continues ▪ Retiree Benefits must continue or they will be lost and will not be available at any time in the future ▪ Grand Parented early retiree rights retained (if applicable) 	<ul style="list-style-type: none"> ▪ Pension Continues ▪ Retiree Benefits must continue or they will be lost and will not be available at any time in the future 	<ul style="list-style-type: none"> ▪ Pension Ceases (Employee's option) ▪ Retiree Benefits must continue or they will be lost and will not be available at any time in the future 	<ul style="list-style-type: none"> ▪ Pension Continues ▪ Retiree Benefits must continue or they will be lost and will not be available at any time in the future 	<ul style="list-style-type: none"> ▪ Pension Continues ▪ Retiree Benefits must continue or they will be lost and will not be available at any time in the future
<ul style="list-style-type: none"> ▪ Benefits while employed ▪ College enrolls individual in active mandatory benefits in accordance with the CA's or T&C of E ▪ College enrolls individual in any other active optional benefits the employee may elect, subject to eligibility 	<ul style="list-style-type: none"> ▪ Benefits while employed ▪ College enrolls individual in the active EHC Plan in accordance with the CA ▪ College enrolls individual in any other active PL optional benefits the employee may elect, subject to eligibility ▪ Coordination of EHC and Dental benefits between active and retiree plans 	<ul style="list-style-type: none"> ▪ Benefits while employed ▪ College enrolls individual in active mandatory benefits in accordance with the CA's or T&C of E ▪ Coordination of EHC and Dental benefits between active and retiree plans 	<ul style="list-style-type: none"> ▪ Benefits while employed ▪ College enrolls individual in active mandatory benefits in accordance with the CA's or T&C of E ▪ Coordination of EHC and Dental benefits between active and retiree plans 	<ul style="list-style-type: none"> ▪ Benefits while employed ▪ College enrolls individual in the active EHC Plan in accordance with the CA ▪ College enrolls individual in any other active PL optional benefits the employee may elect, subject to eligibility ▪ Coordination of EHC and Dental benefits between active and retiree plans 	<ul style="list-style-type: none"> ▪ Benefits while employed ▪ Active benefits not available ▪ Retiree Benefits continue or they will be lost and will not be available at any time in the future ▪ 100% of the cost of benefits paid by the individual

Age 50 to 65 Rehired as Full-Time	Age 50 to 65 Rehired as Partial-Load	After Age 65 Rehired as Full-Time	After Age 65 Rehired as Full-Time	After Age 65 Rehired as Partial-Load	After Retirement Rehired as Other than Regular Full-Time
<ul style="list-style-type: none"> ▪ Employment Ends ▪ Active benefits cease ▪ Pension re-commences ▪ Individual enrolls in CAAT Retiree Plan 22182 	<ul style="list-style-type: none"> ▪ Contract Ends ▪ Active benefits cease ▪ Retiree Benefits Continue if not previously cancelled 	<ul style="list-style-type: none"> ▪ Employment Ends ▪ Active benefits cease ▪ Retiree benefits continue if not previously cancelled 	<ul style="list-style-type: none"> ▪ Employment Ends ▪ Active benefits cease ▪ Pension re-commences ▪ Retiree benefits continue if not previously cancelled 	<ul style="list-style-type: none"> ▪ Contract Ends ▪ Active benefits cease ▪ Retiree benefits continue if not previously cancelled 	<ul style="list-style-type: none"> ▪ Contract Ends ▪ Retiree benefits continue if not previously cancelled
	<ul style="list-style-type: none"> ▪ Co-ordination of Benefits ▪ If the individual is covered for both Active and Retiree EHC and/or Dental benefit, the Active Plan pays claim first. 	<ul style="list-style-type: none"> ▪ Co-ordination of Benefits ▪ If the individual is covered for both Active and Retiree EHC and/or Dental benefit, the Active Plan pays claim first. 	<ul style="list-style-type: none"> ▪ Co-ordination of Benefits ▪ If the individual is covered for both Active and Retiree EHC and/or Dental benefit, the Active Plan pays claim first. 	<ul style="list-style-type: none"> ▪ Coordination of Benefits ▪ If the individual is covered for both Active and Retiree EHC and/or Dental benefit, the Active Plan pays claim first. 	

•NOTE:

- When 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)