

April 25, 2008

College Compensation and Appointments Council on behalf of
Colleges of Applied Arts and Technology

RETIREES

IMPORTANT NOTICE OF PLAN CHANGES

UNDER CAAT Retiree Group Insurance Contract 22182

The College Compensation and Appointments Council (the Council) has approved changes to the Retiree Group Insurance Plans under Contract 22182. These changes have been recommended by the CAAT Retirees' Group Insurance Advisory Committee after consideration and consultation with plan members, the plan consultant and Sun Life.

CHANGES ALREADY IN EFFECT

EHC PLAN 1 ENHANCEMENTS – Effective February 1, 2008

Comfort & Convenience Items: Subject to the recommendation of a doctor, expenses for an outdoor wheelchair ramp once lifetime up to \$2,000; elevated toilet seat; shower chair; bed rails, bathtub rails and toilet rails; and commodes is reimbursed at 85%.

Intra-optic Lens: \$200 lifetime reimbursement per person for intra-optic lens following cataract surgery is added.

EHC PLAN 1, EHC PLAN 2 and EHC PLAN 3 – Effective April 1, 2008 - Drug Card

All retirees received a drug card to purchase prescription drugs that are covered by the plan. You pay the pharmacist your portion of the cost of your medication and the pharmacist claims the balance directly from Sun Life.

FUTURE CHANGES

WHICH PLANS ARE AFFECTED?

Extended Health Care Plan 1 (EHC Plan 1) – Emergency Out-of-Country Medical Services and Private Duty Nursing

Extended Health Care Plan 2 (EHC Plan 2) – Private Duty Nursing only

WHAT ARE THE CHANGES AND WHEN WILL THEY BE EFFECTIVE?

EHC PLAN 1 - Out-of-country Emergency Medical Services

Effective September 1, 2008: Out-of-country Emergency Medical Services coverage will be limited to a maximum reimbursement of \$1,000,000 per claimant per calendar year. This maximum will apply to all claims incurred for travel commencing on or after September 1, 2008. If your trip commenced prior to September 1, 2008, this limit will not be applicable until your next trip out of the country.

Effective July 1, 2010: Emergency out-of-country Medical Services will no longer be covered under this plan for any trip out of the country commencing on or after July 1, 2010.

Please Note: EHC PLAN 2 AND EHC PLAN 3 currently totally exclude any coverage for out-of-country emergency medical services. EHC Plan 1 current out-of-country emergency medical services coverage is not comprehensive travel insurance. Coverage is restricted to certain conditions and does **NOT** reimburse 100% of your expenses. It is strongly recommended you purchase supplemental travel insurance coverage when traveling outside Canada. Effective July 1, 2010, you will absolutely need to purchase travel insurance as this plan will no longer cover emergency medical expenses incurred outside Canada.

EHC PLAN 1 AND EHC PLAN 2 – Private Duty Nursing

Effective July 1, 2010: coverage will be limited to \$25,000 per claimant per calendar year. This benefit will continue to require the recommendation of a doctor (current coverage has no maximum).

WILL THESE FUTURE CHANGES REDUCE MY CURRENT PREMIUMS?

No. These changes are being made to help control future plan cost increases. The effective dates of the changes have been carefully established to provide you with notice well in advance of the changes.

If you have any questions about this notice, please contact Mary Hofweller at 416-325-2909, mary.hofweller@ontario.ca or Stephen Lee Kam at 416-325-2910, stephenleekam@ontario.ca