

GENERAL INFORMATION ABOUT YOUR RETIREMENT BENEFITS

The College Compensation and Appointments Council, OPSEU Academic, OPSEU Support and OCASA are pleased to announce the new **Retiree Group Insurance Benefits Plan effective July 1, 2005**. All college retirees¹ – Academic, Support and Administrative – are covered under this plan.

Benefits available are:

For all Retirees regardless of age at retirement:

Basic Life Insurance

Extended Health Care Plans (you chose one of three plans)

Dental Benefits

For Retirees under age 65, additional benefits include:

Additional Life Insurance

Dependent Life Insurance

You may elect coverage under each benefit separately or elect coverage under a combination of benefits.

This General Information document contains information on the following:

- ◆ Enrolment Information Kit
- ◆ Retirement Benefits Information Folder
- ◆ Who is Eligible
- ◆ Monthly Plan Costs (Premiums)
- ◆ Group Contract, Sub-Account and Certificate Numbers
- ◆ General Coverage Provisions
- ◆ Life Event Changes
- ◆ Your responsibilities

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.

ENROLMENT INFORMATION KIT

To assist you in selecting the retirement benefits that will best suit your needs, your enrolment kit will contain the following documents:

- ▶ General Administrative Guidelines – Questions and Answers
- ▶ Life Insurance Benefits at a Glance
- ▶ Extended Health Care Benefits at a Glance
- ▶ Dental Benefits at a Glance
- ▶ Premium rate summary and premium worksheet
- ▶ Enrolment Form and Guide

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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Your college benefits plan administrator will be happy to answer any questions you may have.

PLEASE NOTE: Your completed enrolment form MUST BE RECEIVED by your college benefits plan administrator within 31 days of your retirement date or you will lose the opportunity to join the Plan².

RETIREMENT BENEFITS INFORMATION FOLDER

Once you have made your benefit election and submitted your enrolment form to your college benefits plan administrator, you will receive a Retirement Benefits information folder that will contain the following documentation:

- ▶ A copy of your completed enrolment form
- ▶ General Information about your Retirement Benefits
- ▶ A detailed description of each of the actual benefits you have elected. (You will not receive descriptions of any benefits you have declined.)

When you receive this folder, you may wish to add the Benefits-at-a-Glance information that you received with your enrolment kit and any other retirement documentation you have so that all your information is retained in one place.

WHO IS ELIGIBLE

You and your eligible dependents may participate in the retiree life insurance benefits provided:

- you qualify for and commence receiving a lifetime monthly pension from the Colleges of Applied Arts and Technology Pension Plan or the Teachers' Pension Plan immediately upon your retirement; **AND**
- you elect coverage within 31 days of your retirement date.

You and your eligible dependents may participate in the extended health care and dental care benefits provided:

- ♦ you qualify for and commence receiving a lifetime monthly pension from the College of Applied Arts and Technology Pension Plan or the Teachers' Pension Plan immediately upon your retirement;
- ♦ you elect coverage within 31 days of your retirement date; **AND**
- ♦ you continuously maintain coverage under the Canadian medicare plan in your province or territory of residence.

² See "Life Event Changes"

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Eligible Dependents

Eligible Dependents include your spouse/partner, your unmarried children and your spouse's/partner's unmarried children (other than foster children) who are residents of Canada.

Spouse is:

- your spouse or partner by virtue of a legal marriage; or
- your partner of either sex in a relationship of some permanence, if you are the natural or adoptive parents of a child, as defined in the Family Law Act, 1990 (Ontario); or
- your partner who cohabits with you in a conjugal or homosexual relationship continuously for a period of not less than one year; or
- your partner who is publicly maintained and represented as your spouse continuously for a period of not less than one year.

Only one person at a time can be covered as your Spouse/Partner.

Eligible Dependent Children are:

- unmarried and under age 21, who live with you in a normal parent/child relationship;
- unmarried and under age 21 for whom you are appointed legal guardian and who live with you in a normal parent/child relationship;
- unmarried and age 21 but under age 25 if attending college or university as a full-time student as long as the child is entirely dependent on you for financial support.
- unmarried and age 21 or over if mentally or physically handicapped provided the child became disabled prior to age 21, is incapable of financial self-support and is dependent on you for financial support and maintenance.

MONTHLY PLAN COSTS (PREMIUMS)

Applicable to all benefits

You pay 100% of the required premium for any benefits you elect. The monthly premiums are effective for a twelve-month period running from February 1 of one year to January 31 of the following year. The first plan year will run from July 1, 2005 to January 31, 2007 with any required rate changes being processed annually thereafter.

Your college benefits plan administrator will provide ADVANCE annual written notice confirming the monthly premiums for the coming year inclusive of any required rate changes.

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Applicable to Extended Health Care Plan 1 and Extended Health Care Plan 2 (EHC Plan 1 and EHC Plan 2)

The premiums you pay for EHC PLAN 1 AND EHC PLAN 2 are based on whether you and your spouse/partner are under or over age 65.

IT IS YOUR RESPONSIBILITY TO LET YOUR COLLEGE BENEFITS PLAN ADMINISTRATOR KNOW WHEN YOU OR YOUR SPOUSE/PARTNER ARE TURNING AGE 65 – it is not the responsibility of your college benefits plan administrator to keep track of either your or your spouse's/partner's age. If you or your spouse are turning age 65 within the twelve-month period immediately following February 1 of a specific Plan Year³ **AND** you confirm this with your college benefits plan administrator prior to February 1, you will pay the “over-age-65” premium for the full twelve-month period even though you or your spouse/partner may not be turning age 65 until September or the following January. If you forget to notify your college benefits plan administrator prior to the February 1 date, your premiums will not move to the lower over-age-65 rates until the February 1 following the date you notify your college. **There is no exception to this rule and premium rates will not be adjusted retroactively.**

Provincial Retail Sales Tax

If you are a resident of Ontario or Quebec, in addition to the regular monthly premiums for your retirement benefits, you are also required to pay provincial retail sales tax as follows:

- Ontario Residents – 8%
- Quebec Residents – 9%

There is currently no retail sales tax payable on group insurance premiums in any other Canadian province or territory.

GROUP CONTRACT, SUB-ACCOUNT AND CERTIFICATE NUMBER

When you enroll in the Retiree Benefits Plan, your group contract number and sub-account number will change but your certificate number will not change.

Your new Group Contract Number is: **22182.**

Your new Sub-Account Number is a 3-digit number starting with “2” and ending with your college identifier - i.e” **2 __**”. This sub-account number will appear on your copy of your enrolment form in the top right-hand corner.

GENERAL COVERAGE PROVISIONS

³ The Plan Year runs from February 1 to January 31 each year.

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Applicable to all available benefits:

- ◆ Participation is voluntary.
- ◆ You pay 100% of the required premiums plus any applicable retail sales tax.
- ◆ Coverage must be elected within 31 days of your retirement date.
- ◆ Coverage must be continuous from your date of retirement – i.e. there is no opting in and out of the benefit coverage whenever you want.
- ◆ Once coverage is cancelled, it is no longer available to you.
- ◆ Coverage is automatically cancelled if you cease paying the required premium.
- ◆ You may cancel this coverage on the first of any month with ADVANCE written notice to your college benefits plan administrator.

Applicable to Basic Life Insurance:

- ◆ Once Basic Life Insurance is elected, it is available for your lifetime if you are an Administrative or Support Staff Retiree and up to age 75 if you are an Academic Retiree provided you pay the required premium.

Applicable to Additional Life Insurance and Dependent Life Insurance:

- ◆ You must be between age 50 and 65.
- ◆ The maximum Additional Life Insurance coverage you may elect combined with your Basic Retiree Life Insurance is the lesser of \$500,000 or an amount equal to your combined Basic Life, Supplemental Life and Employee Optional Life Insurance in effect immediately prior to your retirement. *(If you do not elect the full amount of coverage for which you are eligible, please ask your college benefits plan administrator about life insurance conversion privileges.)*
- ◆ You may not increase your Additional Life Insurance at any future date.
- ◆ Coverage terminates the end of the month in which you turn 65, or earlier for dependent life insurance if you no longer have eligible dependents.
- ◆ If you acquire an eligible dependent after your retirement date but prior to your attainment of age 65, you may elect Dependent Life Insurance coverage within 31 days of acquiring the eligible dependent. (Please see “Eligible Dependents”).

Applicable to Extended Health Care

- ◆ If you elect coverage under Extended Health Care Plan 1 (EHC Plan 1) when you first retire, you may change your coverage to Extended Health Care Plan 2 (EHC Plan 2) or Extended Health Care Plan 3 (EHC Plan 3) on February 1 of any future year.
- ◆ If you elect coverage under Extended Health Care Plan 2 when you first retire, you may change your coverage to Extended Health Care Plan 3 on February 1 of any future year but EHC Plan 1 and the Dental Plan are no longer available to you.
- ◆ If you elect coverage under EHC Plan 2 or EHC Plan 3 at some future date, EHC Plan 1 is no longer available to you.
- ◆ If you do not elect extended health care coverage under EHC Plan 1 when you first retire, it is not available to you at any future date.
- ◆ If you elect coverage under EHC Plan 2 either at retirement or at some future date, the Dental Plan is no longer available to you.

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- ◆ If you elect coverage under EHC Plan 3 at retirement or at some future date, EHC Plan 1 and EHC Plan 2 are no longer available to you.
- ◆ You may cancel this coverage on the first of any month with ADVANCE written notice to your college benefits plan administrator.
- ◆ Coverage is cancelled coincident with the date you cease paying the required premium.
- ◆ Extended health care benefits are cancelled coincident with the date you no longer are eligible for coverage under a Canadian provincial or territory medicare plan.

Applicable to the Dental Plan

- ◆ You may have coverage under this Dental Plan in combination with Extended Health Care Plan 1 or Extended Health Care Plan 3 when you first retire.
- ◆ If you elect coverage under EHC Plan 2 when you first retire, this Dental Plan is no longer available to you at any future date.
- ◆ If you change your coverage to EHC Plan 2 at any future date, this Dental Plan is no longer available to you.
- ◆ Dental benefits are cancelled coincident with the date you no longer are eligible for coverage under a Canadian provincial or territory medicare plan.

LIFE EVENT CHANGES

Marital Status Changes

If your marital status changes and you acquire dependents for the first time after you have retired, you may:

- ◆ add dependent life insurance within 31 days of acquiring an eligible dependent provided you are under 65,
- ◆ change your single Extended Health Care coverage to family coverage within 31 days of acquiring an eligible dependent,
- ◆ change your single Dental Plan coverage to family coverage within 31 days of acquiring an eligible dependent.

Please note you will not be able to add extended health care or the dental plan coverage if you do not already have coverage on a single basis.

If your marital status changes and you no longer have any eligible dependents, you may change your extended health care and/or dental plan coverage to single on the first of the month immediately following notice to your college benefits plan administrator.

Loss of Coverage through your Spouse's/Partner's Employer's Group Extended Health Care and/or Dental Plan

If you have dropped/waived the dental or extended health plan coverage because you are covered under your spouse's/partner's employer's group plan, you may join the College's benefit plan within 31 days of losing the coverage under your spouse's/partner's plan. Proof of the loss of coverage will be required by your college benefits plan administrator.

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Survivor Benefits under the Extended Health Care and/or Dental Plans

Provided your dependents were covered under this plan at the time of your death, they may continue their coverage under the plan by paying 100% of the required premium until the earliest of the following:

- ◆ The date they no longer qualify as an eligible dependent,
- ◆ The end of the period for which premiums have been paid,
- ◆ The date the survivor cancels the coverage, or
- ◆ The date the survivor dies.

YOUR RESPONSIBILITIES

As a retiree participating in these benefits, you are responsible for:

- ◆ Making sure your enrolment forms and any requests for changes arrive in your college benefits plan administrator's hands on time;
- ◆ Making sure your premiums are paid on time;
- ◆ Notifying your college benefits plan administrator immediately of any address change;
- ◆ Notifying your college benefits plan administrator of the date you and/or your spouse/partner will be turning age 65 prior to February 1 of the Plan Year³ in which you or your spouse/partner will attain age 65.
- ◆ Submitting your claims within the filing deadlines. (Please refer to the specific benefit descriptions for claims filing information and related deadlines.)

CONTACTING SUN LIFE

You may contact Sun Life directly using one of the following methods:

- ◆ web address is www.sunlife.ca
- ◆ email address is askus@sunlife.com
- ◆ Toronto telephone number is 416-753-4300
- ◆ Toll-free telephone number is 1-800-361-6212

Should you require assistance, please contact your college benefits plan administrator.

YOU MAY VIEW THE CURRENT COPY OF THIS BENEFIT INFORMATION ON THE WEB AT www.thecouncil.on.ca UNDER THE "BENEFITS" SECTION.

³ The Plan Year runs from February 1 to January 31 of each year.