

# GENERAL INFORMATION ABOUT YOUR RETIREMENT BENEFITS

All college retirees<sup>1</sup> – Academic, Support and Administrative – may participate in these plans.

These benefits may be changed from time to time by the College Employer Council (Council).

Benefits available are:

For all eligible retirees:

Basic Life Insurance

Extended Health Care Plans (you may choose one of two plans)

Dental Plans (you may choose one of two plans)

For eligible retirees under age 65, additional benefits include:

Additional 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

Your College Benefits Administrator will be happy to answer any questions you may have.

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<sup>1</sup> 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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**PLEASE NOTE: Your completed enrolment form MUST BE RECEIVED by your College Benefits Administrator within 31 days of your retirement date from the College or you will lose the opportunity to join the Plan<sup>2</sup>.**

## **RETIREMENT BENEFITS INFORMATION FOLDER**

Once you have made your benefit election and submitted your enrolment form to your College Benefits 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.)
- College Benefits Administrator's contact information

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 may participate in the retiree life insurance benefits provided:

- you are covered for life insurance under the Colleges' Group Insurance Benefits Plan immediately prior to your retirement date;
- you qualify for and commence receiving a lifetime monthly pension from the Colleges of Applied Arts and Technology 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 benefits provided:

- you are covered for Extended Health Care and Dental Benefits under the Colleges' Group Insurance Benefits Plan immediately prior to your retirement date;
- you qualify for and commence receiving a lifetime monthly pension from the College of Applied Arts and Technology Pension Plan immediately upon your retirement;
- you elect coverage within 31 days of your retirement date; AND
- you are a Canadian resident and continuously maintain coverage under the Canadian Medicare plan in your province or territory of residence.

## **Eligible Dependents**

Your eligible dependents include

- Your Spouse/Partner;
- Your Child(ren);
- Your Spouse/Partner's child(ren) (other than foster children) who are residents of Canada.

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<sup>2</sup> See "Life Event Changes"

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### Spouse is:

- 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).

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:

- 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.

Only one person at a time can be covered as your spouse/partner.

### Child is:

- 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.

If a child becomes disabled before the limiting age of 21 (or age 25, if a full-time student), coverage will continue, provided:

- 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.

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.

## **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.

Your College Benefits 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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## **Provincial Retail Sales Tax**

If you are a resident of Ontario, Quebec or Manitoba, 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%

Manitoba Residents – 7% (for Life Insurance only)

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**

### **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.
- You may cancel this coverage on the first of any month with ADVANCE written notice to your College Benefits Administrator.
- ***Coverage is automatically cancelled if you cease paying the required premium.***

### **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 the day you reach age 75 if you are an Academic Retiree, provided you pay the required premium.

### **Applicable to Additional 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

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Basic Life, Supplemental Life and Employee Optional Life Insurance in effect immediately prior to your retirement.

- You may not increase your Additional Life Insurance at any future date.
- Coverage terminates the end of the month in which you turn age 65.

### **Applicable to the Extended Health Care Plans (EHC)**

- **Extended Health Care coverage must be in effect under the College's Group Insurance Benefits Plan immediately prior to your retirement date.**
- If you elect coverage under EHC Plan 1 when you first retire, you may change your coverage to EHC Plan 2 on February 1 of any future year.
- If you elect coverage under EHC Plan 2 when you first retire, EHC Plan 1 is no longer available to you.
- If you do not elect Extended Health Care coverage when you first retire, it is not available to you at any future date.
- You may cancel this coverage on the first of any month with advance written notice to your College Benefits 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 Plans**

- **Dental coverage must be in effect under the College's Group Insurance Benefits Plan immediately prior to your retirement date.**
- You may elect coverage under Dental Plan 1 or Dental Plan 2 in combination with any one of the two Extended Health Care Plans when you first retire.
- If you elect coverage under Dental Plan 1 when you first retire, you may change to Dental Plan 2 on February 1 of any future year.
- If you elect coverage under Dental Plan 2 when you first retire, Dental Plan 1 is no longer available to you.
- If you do not elect Dental coverage when you first retire, this coverage is not available to you at any future date.
- Dental benefits are cancelled coincident with the date you no longer are eligible for coverage under a Canadian provincial or territory Medicare plan.
- There is no coverage for BASIC Dental services under Dental Plan 2.
- The Dental Plans do not cover the cost of consultation when there is no dental treatment associated with or immediately following the consultation.

## **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:

- change your single Extended Health Care coverage to family coverage within 31 days of acquiring an eligible dependent,

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- 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 you have a spouse when you retire but you elect SINGLE coverage, you will not be able to add that spouse at a future date.

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 Administrator.

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

If you have waived the dental or extended health plan coverage 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 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.

### **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 would no longer be considered your dependent if you were still alive (i.e. remarries),
- 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 Administrator's hands on time;
- Making sure your premiums are paid on time;
- Notifying your College Benefits Administrator immediately of any address change;
- Notifying your College Benefits Administrator immediately of any banking information change for payment of your monthly costs;
- Notifying your College Benefits Administrator immediately of a change in your marital status
- Submitting your claims within the filing deadlines. (Please refer to the specific benefit descriptions for claims filing information and related deadlines.)

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## **CONTACTING THE PLAN INSURER - SUN LIFE**

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

- web address is [www.sunlife.ca](http://www.sunlife.ca)
- email address is [askus@sunlife.com](mailto:askus@sunlife.com)
- Toll-free telephone number is 1-800-361-6212

Should you require assistance, please contact your College Benefits Administrator.

**You may view a copy of this benefit information on the web at [www.thecouncil.ca](http://www.thecouncil.ca) under the "Benefits" section.**