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2006-D-4

MEMORANDUM TO: Presidents,
Colleges of Applied Arts and Technology

copy: Directors, Human Resources

FROM: Don Sinclair
Executive Director
College Compensation and Appointments Council

DATE: October 31, 2006

**SUBJECT: GROUP INSURANCE BENEFITS FOR POST-65 EMPLOYMENT -
EFFECTIVE DECEMBER 1, 2006**

On December 12, 2005, Bill 211 the *Ending Mandatory Retirement Statute Law Amendment Act 2005* received Royal Assent. As a result, effective December 12, 2006, it will be unlawful to compel an employee to retire at age 65 unless the employer has legal cause or age is a bona fide occupational requirement of the position.

In response to this legislation, the Council, on the recommendation of the Human Resources Management Steering Committee, has approved the continuation of certain group insurance benefits for employees who elect to continue the employment relationship beyond age 65. This change will be effective December 1, 2006.

The group insurance benefits that will be continued are:
Basic Life
Accidental Death and Dismemberment
Extended Health Care (including Vision and hearing Care)
Dental Care

The premium sharing arrangements identified in the Academic and Support Staff Collective Agreements as well as the Terms and Conditions of Employment for Administrative Staff will apply to the above benefits.

For all employee groups, the following benefits will not be continued beyond age 65:

Supplemental Life

Employee Pay-All Optional Life

Spousal Supplemental Life (where available)

Dependent Life

Critical Illness Insurance (where available)

Long Term Disability (ceases at age 64 and 6 months for all employees)

Academic Exception

The group insurance contract allows an exception to be made for Academic employees who may continue all of their elected benefits, excluding LTD, if actively employed until the August 31 following their 65th birthday. After that time, the Academic employee will have coverage on the same basis as Administrative and Support Staff.

Conversion Option

It should be noted that when the various forms of life insurance (Supplemental Life, Employee Pay-All Optional Life, Spousal Supplemental, Dependent Life) are terminated due to age, the employee will have the conversion option, whereby the employee may elect to convert the coverage to an individual plan offered by Sun Life without proof of good health. This option is available for 31 days after the coverage ends.

If you have any questions regarding the above, please contact Mary Hofweller (416) 325-2909 or Stephen Lee Kam (416) 325-2910.



Don Sinclair
Executive Director,
College Compensation and
Appointments Council