

**BENEFIT IMPLICATIONS FOR ACTIVE CAW LOCAL 555 MEMBERS  
AGE 65 OR OLDER – A SUMMARY**

<b>Benefits for Active Employees</b>	<b>Up to and including Age 65</b>	<b>Age 66 to December 1<sup>st</sup> following attained of Age 69</b>	<b>December 2nd following attainment of Age 69 and later</b>
Extended Health And Dental	Continue in active employee benefit plans while employed. Upon retirement, employees will be covered by the retiree plans, as eligible.		
Out of Province Emergency Medical	Continued coverage at up to \$1 million per lifetime. Coverage ends effective December 1 <sup>st</sup> of the calendar year in which the faculty member attains age 69.	\$10,000 lifetime	
Salary Continuance (or Short Term Disability)	Coverage remains in place while actively employed (up to six months' salary continuance).		
Long Term Disability	Participation in this plan will end the June 30 <sup>th</sup> following age 65 (less the elimination period of six months).	No coverage	No coverage
Group Life	Basic group life and optional group life coverage continues.	Basic group life & optional group life coverage continues. Coverage ends effective December 1 <sup>st</sup> of the year in which the employee attains age 69.	Effective December 2nd of the year in which the employee attains age 69, the basic group life benefit will revert to a \$5000 lump sum policy as eligible. No optional plan coverage is available.
Accidental Death And Dismemberment	This optional benefit is employee paid. Plan design provides continued coverage while actively employed to age 80.		
Workplace Safety and Insurance Act	Employees who are age 63 or older at the time of injury may receive loss of earnings benefits from the Workplace Safety and Insurance Board for a maximum period of two years after the date of injury.		