

**CONESTOGA COLLEGE  
INSTITUTE OF TECHNOLOGY AND ADVANCED LEARNING**

**M E M O R A N D U M**

**TO:**

**DATE:**

**FROM:** Melissa Folkard

**SUBJECT:** CONTINUOUS FULL-TIME EMPLOYMENT, Beyond Age 65  
(Guidelines Regarding Group Insurance Benefits)

**CAAT Pension Plan**

Full-time employees who work beyond age 65 must remain a CAAT Pension Plan member and continue to make contributions to the Plan, until they retire or until their 69th birthday, whichever occurs first. At age 69, all plan members are required by law to stop making contributions and begin receiving their CAAT pension payments, even if they continue to work.

Once the employee retires and the CAAT monthly lifetime pension commences the employee will have 31 days to enrol in the CAAT Group Insurance Benefit Plan (Policy 22182).

**Canada Pension Plan**

If, while continuing to work, you begin collecting Canada Pension Plan benefits, please provide Payroll with a copy of the "Notice of Entitlement" issued by Service Canada. As of the entitlement date, contributions to Canada Pension Plan will cease and contributions to CAAT Pension Plan will be adjusted to 10.1% (11.1% effective Jan 1, 2009) on all pensionable earnings.

**Group Insurance Benefits – Academic Staff**

The following active employee benefits are maintained for as long as the Employee is working full-time:

- Basic Life
- Accidental Death and Dismemberment
- Extended Health (including Vision and Hearing Care)
- Dental Care

At the end of the month in which the academic employee retires but no later than August 31st following the employee's 65th birthday, coverage for the following benefits terminates and the College will issue the "Notice of Conversion Privilege on Group Life Benefit" form:

- Supplementary Life
- Employee Pay All Life
- Dependent Life

Critical Illness Insurance; coverage will end the first of the month following attainment of age 65.

Melissa Folkard  
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