



RETIREE CAATNIPS

November 2025

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Benefits Information for CAAT Retirees

Welcome to the fifteenth edition of RETIREE CAATNIPS. This newsletter is produced by College Employer Council (CEC) on behalf of the CAAT Retirees Group Insurance Advisory Committee (CRGIAC). It is designed to keep you informed of changes to your Retiree Group Insurance Benefits Plan as well as give you some helpful information with regard to your benefits and how you may use them.

This newsletter provides information that will affect CAAT retirees and addresses other initiatives that may impact you as a retiree.

Group Benefits Update

Enhancements to MySunLife Mobile App

Sun Life is making it easier for retirees to seamlessly manage their health, wealth, and protection needs using the mySunLife mobile app. The redesigned app will make plan details and options more readily accessible and understandable.

Some of the new updates include:

- Enhanced user experience and accessibility.
- More intuitive navigation.
- Quick action buttons to complete tasks faster.
- New home tab providing an overview of health services.
- Integrated “chat with us” option for instant answers to common questions.
- Easier access to health resources within the plan.
- Streamlined process for filing claims and checking coverage
- Increased awareness of available services and coverage through improved visibility.
- Encouraging proactive engagement with health resources and plan features.

You'll need your Access ID and password in order to sign in (the same credentials you use to sign into the desktop version of mysunlife.ca). You can select the Save my Access ID checkbox to make signing in more convenient on future visits. If you don't have an Access ID already, select register and follow the steps.

Overall, this new experience can help retiree satisfaction with their benefits plans and support retiree health and well-being.



Sun Life Update – Bereavement Support with Empathy

We are pleased to inform you about complimentary bereavement support available to eligible* Sun Life beneficiaries, through Sun Life's partnership with Empathy. Empathy bereavement support offers extensive assistance, including:

- personalized plans to guide beneficiaries, step-by-step, through things like funeral planning and estate and account settlement,
- grief resources to help with difficult days and challenging emotions, and
- confidential, one-on-one support and guidance.

<https://www.sunlife.ca/en/group/benefits/bereavement-support/>

Included with Empathy's services are:

1. Complimentary bereavement support. You and your family have access to free bereavement support through Empathy.
2. Comprehensive assistance. Empathy provides guidance through the emotional and logistical challenges following a loss. Empathy can assist with funeral planning, closing accounts, navigating grief, estate matters, and many other tasks and decisions that arise after losing a loved one.
3. Easy to access. You'll be able to access Empathy's services through their mobile app, the web platform, and a dedicated Care Manager for personalized 1-on-1 support. Up to 5 users can share an Empathy account to work together on tasks and stay updated on progress.

If you're not ready to engage with Empathy now, you can always sign up later using the link provided when you feel ready.

*These services apply to beneficiaries that you have named under your life insurance policy. Eligible beneficiaries and their family members must reside in Canada and be at least 18 years of age. More details about Empathy will be provided when a claim is initiated.

*Belairdirect emergency
travel insurance*

Travel Insurance

CAAT retirees can obtain quotes and information on emergency travel health coverage. To get a quote, please contact Belairdirect directly at: **1-866-606-3362** or <https://www.belairdirect.com/en/group-insurance/group-travel-insurance.html>. The services of Belairdirect are available to all college retirees, not just those enrolled in the Retiree Benefit Plans.

➤ Did You Know?

PREDETERMINATIONS

Getting an estimate

Whether you are obtaining medical services or equipment or dental treatment, where the cost is expected to exceed \$300, it is always advisable to submit the estimated cost and the description of the prescribed services or equipment to Sun Life prior to acquiring the treatment or service. Called a predetermination, this service will let you and the service provider know how much (if any) of the cost is covered.

*Useful information on
getting an estimate of
your covered
treatment*

Dental claimants should ask their dentist to send Sun Life a fee estimate so Sun Life can let them and their dentist know, in advance, how much (if any) of the expense will be covered by your benefit plan. This is a precaution to allow the claimant to discuss treatment options with the dentist before the work begins and to budget for the expense.

A predetermination is not a guarantee. In some situations, the amount of benefits paid may be different than the amount that was approved when the dentist submits the estimate (for example, if the claimant has other work done in the meantime that brings them over the annual coverage maximum under your plan, or if the work done differs from that outlined in the dentist's estimate).

New Retiree?

This is a reminder that if you recently enrolled in the CAAT Retiree Benefits Plan, any unpaid health or dental claims that you incurred as an active employee must be submitted within 90 days of your retirement to the plan under which you were previously covered when you incurred the claim.

Those claims cannot be submitted under your new policy 22182.

IMPORTANT REMINDERS AND DATES!

*You may be eligible to change your Plan selection on **February 1st** of each year*

CHANGING YOUR COVERAGE

February 1, 2026 (and each subsequent February 1) is your next opportunity to change the Extended Health Care (EHC) or Dental plan that you are enrolled in. If you are currently in EHC Plan 1, you may change to EHC Plan 2. If you are enrolled in EHC Plan 2, you do not have any other options to change your coverage. If you are currently in Dental Plan 1, you may change to Dental Plan 2. If you are enrolled in Dental Plan 2, you do not have any other options to change your coverage.

Inform your College immediately of a change in your marital status

CHANGE IN PERSONAL CIRCUMSTANCES

If your marital status changes during your retirement, it is your responsibility to report this change to your College within 31 days of the change. You may add a new spouse or a dependent child, or in the case of marriage breakdown, if you fail to have an ineligible spouse removed from your group insurance plan coverage, any claims paid after the date they became ineligible will result in you having to reimburse the Plan. Therefore, it is imperative that you keep your benefit records up to date and inform your College of any changes in your marital status.

PREVIOUS EDITIONS

To view the previous edition(s) of RETIREE CAATNIPS, please visit CEC's website at www.Collegeemployercouncil.ca. Click on **Benefits Information** and then click **Retiree Benefits**. This will take you to the page that provides a range of retiree related information, including CAATNIPS.



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