

Benefit Changes at age 65, 70 and 71

Benefit Changes at Age 65

According to the policy with our insurance carrier, Sun Life Financial, an employee's entitlement to **Long Term Disability** benefits, terminates on the last day of the month following the date an employee reaches age 65. Employees are still entitled to General Illness Leave.

When you or your spouse/partner turn 65 you should receive a package from Alberta Blue Cross regarding their coverage for Seniors. **Alberta Blue Cross** provides premium-free Blue Cross coverage for all seniors, their spouses and eligible dependants, with up to \$25,000 in health-related benefits per person each year. Seventy per cent of prescription drug costs are covered and seniors only pay up to \$25 per prescription or refill.

Once you or your spouse/partner turn 65 Sun Life considers the **Alberta Blue Card** as your first insurer and Sun Life as the second. If you are getting prescriptions after age 65 you must show your Blue Card and your Sun Life Drug Card in order to get the cost of your prescription covered.

Please see Blue Cross brochure for more information.

Benefit Changes at Age 70

According to the policy with our insurance carriers, Sun Life Financial and Industrial Alliance, an employee's entitlement to **Basic Life Insurance and Accidental Death and Dismemberment** benefits terminates on the last day of the month following the date an employee reaches age 70.

Benefit Changes at Age 71

According to CRA you have to start collecting your LAPP pension by the end of December in the year in which you turn 71. If you are turning 71 this year please contact benefits@mtroyal.ca in order to complete your pension application.

No age limit

Coverage for the **extended health and dental care** will terminate on the last day of your employment at Mount Royal University.