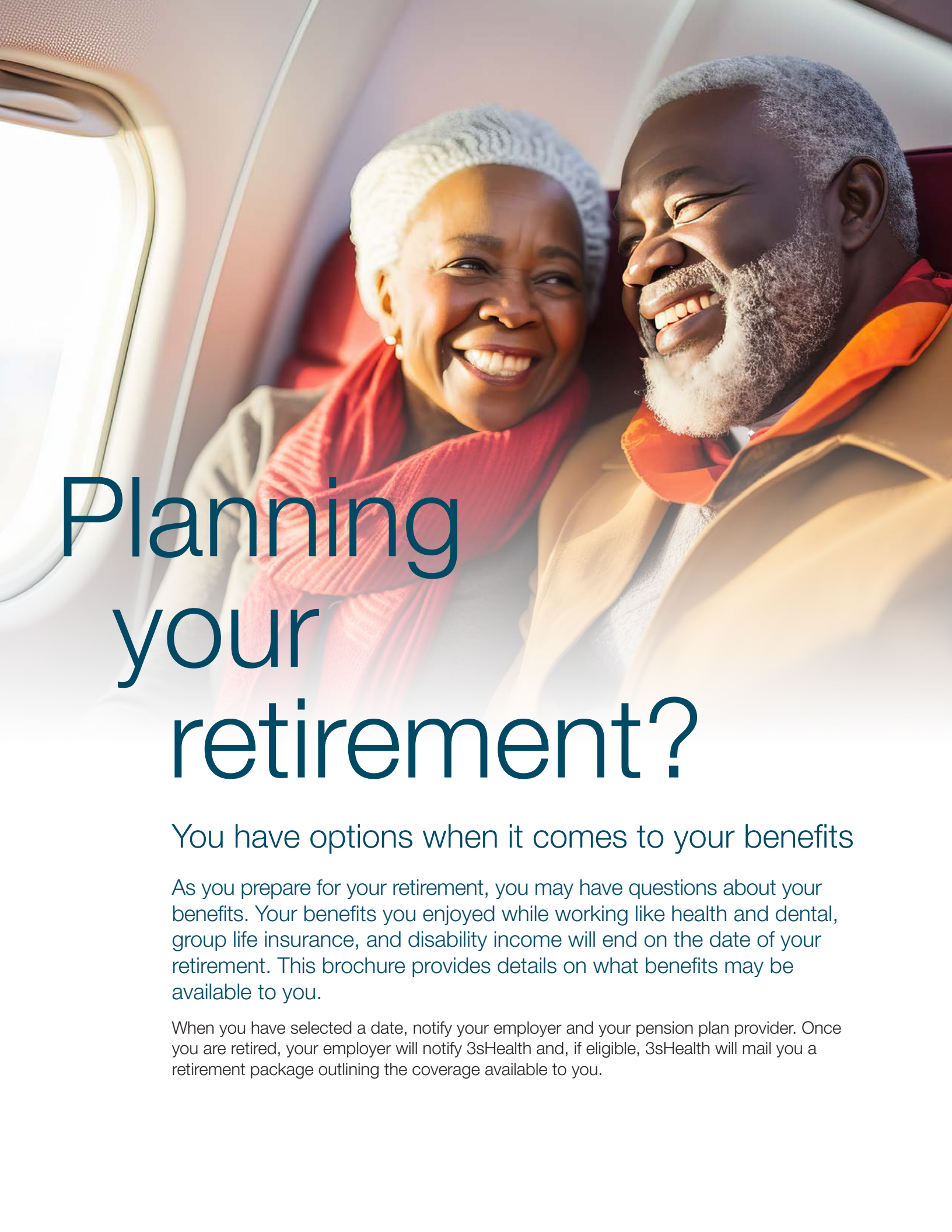




3sHealth
better together

Retirement at a Glance



Planning your retirement?

You have options when it comes to your benefits

As you prepare for your retirement, you may have questions about your benefits. Your benefits you enjoyed while working like health and dental, group life insurance, and disability income will end on the date of your retirement. This brochure provides details on what benefits may be available to you.

When you have selected a date, notify your employer and your pension plan provider. Once you are retired, your employer will notify 3sHealth and, if eligible, 3sHealth will mail you a retirement package outlining the coverage available to you.

What happens to my benefits?

Disability

- Your disability income plan coverage will end on your retirement date.

Group Life

Continuing your coverage to age 65

- If you retire prior to turning 65, you can continue your basic group life (including dependent life), optional life, and voluntary accidental death and dismemberment coverage that you had at the time of retirement, as long as you meet eligibility conditions.
- The amount of insurance you elect to continue must be equal to or less than the amount of coverage you had in force with the group life insurance plan upon your retirement.
- You would pay the premiums directly to 3sHealth, up to age 65.

Retired Plan Member Life Insurance Benefit (RIB)

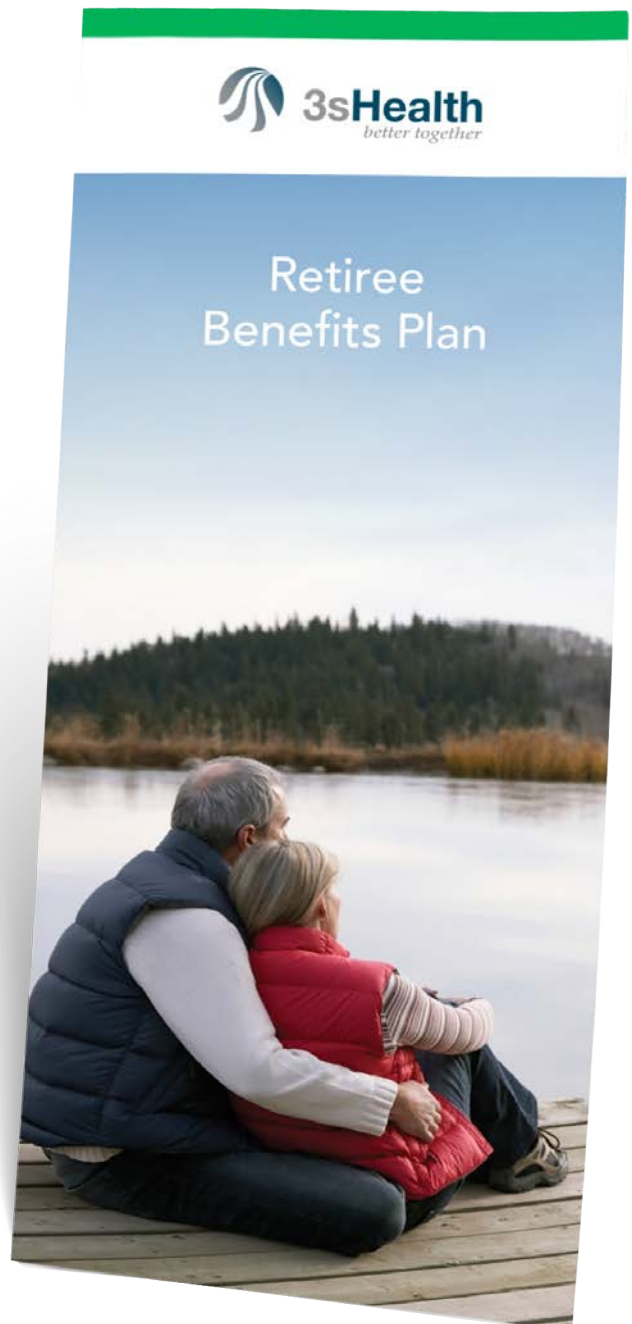
- If eligible, the \$5,000 RIB Certificate will be issued to you at no cost. Upon your passing, the proceeds will be paid to your named beneficiaries. If you have continued your group life insurance to age 65, your coverage will end on your 65th birthday. A RIB will be issued to you automatically.
- If you are eligible to continue your group life insurance to age 65 but choose not to, a RIB will be issued to you automatically.
- If you are age 65 or older when you retire and are eligible, a RIB will be issued to you automatically.

Group Life Conversion

- You can combine basic group life and optional life insurance coverages and convert them to an individual Canada Life policy, up to a total of \$250,000, as long as you meet eligibility conditions.
- You have 31 days to convert. You must contact your insurance agent or financial advisor to assist you with your group life conversion.

Beneficiary Designation

- It is important to keep your beneficiaries for life insurance up to date.
- You can update your beneficiaries at any time by completing the Beneficiary Designation form and returning it to 3sHealth.
- Beneficiary Designation forms are legal documents and will replace any previous designations on file.





RETIREMENT CHECKLIST



Speak with other professionals
ie. financial planner, estate planners



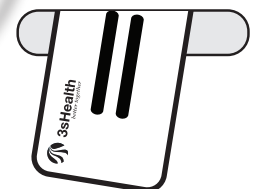
Provide written notice to your employer and confirm they have your correct mailing address



Contact Service Canada
Service Canada



Contact your pension plan



Watch your mail for the 3sHealth retirement package

Choose your options for retirement

Health and Dental

- The GMS 3sHealth Retiree Benefit Plan is available to retirees who previously had health and dental coverage.
- The GMS 3sHealth Retiree Benefit Plan offers an affordable solution for benefit coverage after retirement. You may elect to enroll in health only, dental only, or both health and dental. Single, couple, or family plan options are offered.
- If you were covered under the health and dental plan that 3sHealth administers, 3sHealth will send you an application to the GMS 3sHealth Retiree Benefit Plan in your retirement package. You will also receive rate options and a brochure. If you make an application for coverage within 90 days after your retirement date you will not be required to answer any medical questions or to complete a medical exam.
- On the application you will have the option to choose the start date of your benefits with GMS. You can backdate the start date with GMS to when you retired so there is no break in coverage.

For more information, please go to www.3sHealth.ca



Contact information

Visit www.3sHealth.ca

The Employee Benefit Plans section of the website has all the details, documents, forms, and frequently asked questions you need to learn about and manage your benefits plan. You can find information organized by life events, like retirement, family changes, and leaves of employment, or see the details of your specific collective agreement's plans. If you're having trouble finding what you need, try the search bar at the top of the page.

Live Chat

You can chat live with a 3sHealth Benefit Services Officer from the 3sHealth website. Simply click the Live Chat box to ask your question. Live Chat is supported Monday to Friday.



Email us

Inquiries and requests for assistance for all benefit eligibility, claims and coverage, retirement, and life insurance can be made by emailing ebp@3sHealth.ca.

Call our toll-free number

If you can't find the information you need online, 3sHealth provides a dedicated toll-free number 1.866.278.2301 that is staffed between the hours of 8 a.m. and 4:30 p.m., Monday to Friday.

Call Group Medical Services (GMS)

If you have questions about applying for health and dental coverage or about premium rates, contact:

Toll-Free: 1-800-667-3699

Email: info@gms.ca

www.gms.ca

Call your employer

For questions about accrued vacation, what advance notice, forms, and other documents are required to retire, contact the payroll and benefits office of your employer.