

CAAT Retiree Group Benefit Coverage Details

Version 23

Published 11/25/2021 by [Kim Mcgann](#) Last updated 3/23/2026 4:21 PM by [Emily Wong](#)

Retiree Group Benefit Coverage Details

Retirees have the option of continuing group benefit coverage under the Retiree Benefit Program Contract No. 22182 if you:

- Are qualified for and begin a lifetime monthly pension from the CAAT pension plan immediately
- Elect the coverage within 31 days of your retirement date
- Maintain eligibility for benefits under OHIP or another equivalent Canadian Medicare plan from the province or territory
- Pay a monthly premium

Your Sun Life Retiree Group Benefit Coverage was elected at retirement with your Seneca Benefit Specialist. Details of coverage can be found below. If you are unsure of your elected coverage, please contact [HR Help](#).

Features

- [Life Insurance – Benefits At A Glance](#)
- **Basic Life Insurance:** Coverage of \$10,000, lifetime for Administrative and Support retirees, and up to age 75 for Academic retirees.
- **Additional Life Insurance:** Coverage in units of \$5,000 up to a maximum of \$490,000. You must choose Basic Life Insurance first to have the option of Additional Life coverage. It terminates at age 65.

Note: The overall maximum combined coverage cannot exceed \$500,000 or the amount of total insurance a retiree has under the existing plan as of the retirement date (i.e. including Basic Life, Supplemental Life and Option Life combined), whichever is the less.

- [Extended Health Care – Benefits At A Glance](#)
- [Best Doctors](#)
- [Dental Care – Benefits At A Glance](#)

Related resources

- [CAAT Retiree Benefit Brochure](#)

- [General Information About your Retirement Benefits](#)
- [Retiree Benefits Plan General Administrative Guidelines – Questions & Answers](#)
- [CAAT Retiree Group Benefit Premiums 2026](#)
- [CAAT Retiree Group Benefit Premiums 2025](#)
- [CAAT Retiree Group Benefit Premiums 2024](#)
- [Retiree Life Insurance – benefits at a glance](#)
- [Retiree Extended Health Care – Benefits At A Glance](#)
- [Retiree Extended Health Care - Paramedical Enhancements Feb 1, 2023](#)
- [Prescription drug - prior authorization](#)
- [Best Doctors brochure](#)
- [Best Doctors Services](#)
- [Travel insurance](#)
- [Retiree Dental Benefits At A Glance](#)

Questions?

Contact [HR Help](#)

tags : dental, details, extended, health, insurance, life, plans