

Post-Retirement Benefits Qualification Criteria

1. These qualifications will apply to employees and office holders who commence employment with the Incorporated Synod of the Diocese of Toronto (the “Diocese”) on or after December 1, 2006.
2. In order to be eligible for post-retirement benefits under the Diocese’s post-retirement benefit plans (the “Benefit Plan”), retirees must retire from full time active service with the Diocese under the terms of the General Synod Pension Plan (the “Pension Plan”).
3. Benefit Plan premiums will be shared by a retiree and the Diocese depending on the retiree’s years of “credited service” earned under the Pension Plan at the retiree’s retirement date, on the following basis:

Years of pensionable service under the Pension Plan on retirement date	Percentage of premiums paid by the Diocese	Percentage of premiums paid by the Retiree
10 or more years of pensionable service	75%	25%
At least 5 years of pensionable service but less than 10 years of pensionable service	37.5%	62.5%
Less than 5 years of pensionable service	0	100%

4. For greater certainty, if an employee of the Diocese has earned less than 5 years of pensionable service under the Pension Plan at retirement date, the employee will be responsible for 100% of the Benefit Plan premiums.
5. Except as described below, a retiree will be entitled to receive the same benefit coverage under the Benefit Plan that he/she received immediately prior to his/her retirement date. For example, a retiree who had spousal coverage immediately prior to his/her retirement date will continue to receive post-retirement spousal coverage and, if applicable, the Diocese will continue to pay a percentage of the premiums for this spousal coverage as (outlined above).
6. If a retiree has spousal benefit coverage under the Benefit Plan and his/her spouse dies and the retiree subsequently remarries, the retiree will be eligible to receive spousal coverage for his or her “new spouse” and, if applicable, the Diocese will pay a percentage of the premiums for such coverage (again, as outlined above).

7. If a retiree provided with single benefit coverage under the Benefit Plan marries after retirement (or has new dependents after retirement), the new spouse (or dependents) will be eligible to join the Benefit Plan. However, the Diocese will only be responsible to pay a percentage of the Benefit Plan premiums relating to the retiree's single benefit coverage (assuming the retiree has more than 5 years of pensionable service at retirement date). The retiree will be responsible for 100% of the spousal (and/or dependent) premiums.
8. If a retiree dies before his or her spouse, the Diocese will continue to pay a percentage of the premiums for the spouse's benefit coverage (until the date of the spouse's death). If the spouse remarries, his/her new spouse will not be eligible for benefit coverage under the Benefit plan.
9. In all cases, a retiree must meet the post-retirement benefit plan eligibility requirements prescribed by the National Pension Office and the insurance provider in order to be entitled to participate in the Diocese's Benefit Plan, and all benefit coverage is subject to the terms and conditions of the applicable Benefit Plan policies. In other words, even though a retiree may meet the qualification criteria set forth by the Diocese (as explained above) this does not necessarily mean that in all cases the individual will be eligible to participate **in the Diocese's Benefit Plan.**
10. The Diocese regularly reviews its group benefit plans, including post-retirement benefits, as well as its insurance carriers and, accordingly, has the right to amend or discontinue the Benefit Plan in its sole discretion at any time and/or change its insurance carriers, without further notice to employees or retirees.