

Post-retirement benefit coverage

To be eligible for company-paid benefits at retirement, Bell team members are required to meet the following criteria:

- A current participant in the Defined Benefit arrangement of the pension plan
- Retiring from Bell with a minimum age of 55 and 80 points (age plus years of service)

All other team members are not eligible for company-paid benefits at retirement but have access to health care coverage at their expense, if they retire from the company with a minimum age of 55 and five years of service.

Key dates and coverage

If a team member retires before January 1, 2012 and meets the above eligibility criteria at time of retirement	Eligible for company-paid benefits at retirement (medical, vision, dental and \$10K life insurance)
If a team member retires between January 1, 2012 and December 31, 2016 and meets the above eligibility criteria at time of retirement	Eligible for company-paid medical coverage until age 65 excluding vision, dental and life insurance
If a team member retires on or after January 1, 2017	Not eligible for company-paid benefits

QUESTIONS

Did Bell's post-retirement benefits change recently?

In 2007, Bell announced that company-paid post-retirement benefits would be phased out over time to manage our costs more efficiently and align with our competitors' benefits programs. Eligibility for full or partial company-paid coverage is detailed in the chart above. There have been no other changes announced since 2007.

Do the eligibility rules for post-retirement benefits apply to all Bell team members, including Craft Services and others represented by the CEP?

Yes, all Bell team members must meet the same eligibility requirements..

Where can team members find information on benefits at retirement?

Please refer to the Benefits website [insert link] for a description of your coverage at retirement. A new section was added earlier this year to the Benefits website for team members participating in the Defined Benefit arrangement of the pension plan called **Preparing for retirement** on the left side of the Home page.

In addition, team members participating in the Defined Benefit arrangement of the pension plan can review their Pension Statement at <http://statement.intranet.bell.ca> which is updated every year in mid-summer to get personalized information on their eligibility to company-paid benefits at retirement.

What is the process if a team member wants to retire before December 31, 2011?

Please complete the **Retirement Form** and return it to the Benefits Administrator no later than December 16 if you plan to retire by December 31, 2011. For more information, please refer to the retirement letter sent to eligible employees in March or to the Benefits website.

Can team members change their mind and stay at Bell after the Retirement Form is submitted?

Once the completed form has been submitted to the Benefits Administrator, team members are required to retire on the date specified.

Will remaining banked time and vacation be paid if a team member is unable to take it before retirement?

The management team will determine how many days can be taken before the end of the year based on business needs. Any remaining banked time and vacation will be paid in accordance with the rules defined in the collective agreement, if applicable.

For more information on the benefits at retirement, please visit the [Benefits website](#). If you have questions, you can call the Benefits Administrator at 1 888 391-0005.