This document provides a snapshot of the key benefits available to you as a retired employee of Carleton University. The information given here is only a summary. Final interpretation of your benefits is governed by the terms of the official contracts.

## WHAT'S COVERED

### Health Plan* – GWL policy #51801

<table>
<thead>
<tr>
<th>Deductible</th>
<th>$25 per covered person, to a maximum of $50 per family, annually</th>
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<tbody>
<tr>
<td></td>
<td>▪ No deductible for emergency travel, hospitalization and vision care</td>
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</table>

### Drugs and medicines (legally requiring a prescription)

- 80% reimbursement of the cost of the lowest priced generic equivalent item, unless doctor stipulates no substitution, with a maximum dispensing fee of $8 (which is payable at 100%)
  - Includes certain life-sustaining drugs
  - The provincial health plan is the first payer for prescription drugs and medicines at age 65 and older

### Vision care

- 80% reimbursement, with no deductible
  - maximum of $250 once every 24 consecutive months
  - Includes prescription eye glasses, contact lenses, laser surgery and eye examinations

### Out-of-Country Emergency Care and Global Medical Assistance

- 100% reimbursement, to a lifetime maximum of $1,000,000 per covered person, with no deductible (pre-existing clause may apply)
  - Emergency medical expenses incurred outside Canada during the first 180 days of a trip
  - Hospital expenses limited to the cost of ward accommodation

### Paramedical practitioners

- 80% reimbursement
  - Physiotherapists**, psychologists**, osteopaths, chiropodists, podiatrists***, naturopaths, and Christian Science practitioners
  - Speech therapists **, massage therapists**, and chiropractors, to a calendar year maximum of $200 per practitioner per covered person (plus certain X-ray charges, to a maximum of $25)

### Hospitalization

- 100% reimbursement, with no deductible
  - Semi-private hospital room accommodation, above provincial ward rate

### Home nursing

- 80% reimbursement, to a maximum of $50,000 per calendar year (pre-approval of insurer required)

### Medical supplies and prosthetics

- 80% reimbursement, to specified maximums

### Ambulance services

- 80% reimbursement
  - Services to and from the nearest centre where essential treatment is available
**Health Plan** – GWL policy #51801 (continued)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage Details</th>
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</table>
| Orthopedic shoes or boots        | 80% reimbursement  
  - 1 pair of custom-fitted orthopedic shoes or boots per calendar year when prescribed by a physician, orthopedic surgeon, podiatrist or chiropodist |
| Orthotics                        | 80% reimbursement, to a maximum of $450 per year  
  - 2 pairs of custom-made foot orthotics every year when prescribed by a physician, orthopedic surgeon, podiatrist or chiropodist |
| Accidental dental treatment      | 80% reimbursement  
  - Treatment must begin within 60 days after the accident (unless a medical condition delays treatment beyond 90 days) and must be completed within 3 years of the accident |
| Hearing aids                     | 80% reimbursement, after maximum under the provincial health plan has been paid |

* Expenses under the Health Plan are reimbursed based on Great-West Life’s assessment of reasonable and customary fees.  
** Written referral from a medical doctor is required and a new referral must be submitted after an interruption of treatment for 6 months or longer. In addition, for physiotherapists and psychologists, a new referral must be submitted annually.  
*** After annual maximum under provincial health plan has been paid out.

**OTHER CARLETON UNIVERSITY BENEFITS**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td><strong>Free Tuition Program</strong></td>
<td>Free tuition for courses at Carleton University, for you, your spouse and your eligible dependents</td>
</tr>
</tbody>
</table>

**WHERE TO GET ANSWERS TO YOUR QUESTIONS**

<table>
<thead>
<tr>
<th>Source</th>
<th>Contact Information</th>
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</thead>
</table>
| Carleton University Human Resources  | Email: humanresources@carleton.ca  
  Phone: (613) 520-3634  
  8:30 a.m. – 4:30 p.m. EST (Monday to Friday)  
  Fax: (613) 520-4464  
  www.carleton.ca/humanresources |
| Great-West Life                  | Phone: 1-800-957-9777  
  7:00 a.m. – 6:00 p.m. CMT (Monday to Friday)  
  www.greatwestlife.com, click on GroupNet for Plan Members |
| Family Services Ottawa (EFAP)    | Phone: (613) 725-5676  
  9:00 a.m. – 5:00 p.m. (Monday to Friday)  
  24/7 immediate support line: 1-844-720-1212  
  www.myfseap.ca |