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** – CL 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 $400 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**

CL policy #153180

- 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
  - Care and services of licensed, registered or certified:
    - Physiotherapists** and psychologists**
    - Osteopaths, chiropodists, podiatrists***, naturopaths, Christian Science practitioners, speech therapists**, massage therapists**, and chiropractors, to a combined maximum of $1,000 per calendar year 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

**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
Health Plan* — CL policy #51801 (continued)

<table>
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<tr>
<th>Benefits</th>
<th>Details</th>
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</table>
| 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 Canada 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 of 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

Tuition Waiver Program*  
Waiver of tuition for courses at Carleton University for you, your spouse and your eligible dependents

*Tuition Waiver Program:
▪ Students must remain in good standing. Eligible employees (and their eligible spouses and dependents) shall be entitled to receive a tuition waiver for credit courses which are funded by the Ontario Government. Participants are still responsible for the costs of all supplementary fees.
▪ All Tuition waiver requests must be submitted to Human Resources by the last day for a fee adjustment for the academic term as outlined in the Academic Dates and Deadlines located on the University Registrar’s website.

WHERE TO GET ANSWERS TO YOUR QUESTIONS

Carleton University Human Resources  
For questions about your benefits, including adding or removing dependents or questions about the retirement plans

Email: humanresources@carleton.ca  
Phone: (613) 520-3634  
8:30 a.m. – 4:30 p.m. EST (Monday to Friday)  
Fax: (613) 520-4464  
https://carleton.ca/hr

Canada Life  
For questions about claims under the Health and Dental plans

Phone: 1-800-957-9777  
7:00 a.m. – 6:00 p.m. CMT (Monday to Friday)  
www.CanadaLife.com.sign-in

Family Services Ottawa (EFAP)  
For more information about the Employee and Family Assistance Program or to make an appointment

Phone: (613) 725-5676  
9:00 a.m. – 5:00 p.m. (Monday to Friday)  
24/7 immediate support line: 1-844-720-1212

Login at www.myfseap.ca. Enter “Carleton University” as the username and “myfseap” as the password.