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

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Coverage Details</th>
</tr>
</thead>
</table>
| **Health Plan** – CL policy #51801                                                  | **Deductible** $25 per covered person, to a maximum of $50 per family, annually  
No deductible for emergency travel, hospitalization and vision care                  |
| **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** 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**, psychologists**, osteopaths, chiropodists, podiatrists***, naturopaths, 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                                                                                                                               |
| **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                                                                 |
### Benefits at-a-glance

<table>
<thead>
<tr>
<th>Health Plan* – CL policy #51801 (continued)</th>
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<tbody>
<tr>
<td><strong>Accidental dental treatment</strong></td>
</tr>
<tr>
<td>▪ 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</td>
</tr>
<tr>
<td><strong>Hearing aids</strong></td>
</tr>
</tbody>
</table>

* 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](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)  

**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](http://www.myfseap.ca). Enter “Carleton University” as the username and “myfseap” as the password.