

# Benefits at-a-glance

## Carleton University Academic Staff (CUASA) -Active Employees

This document provides a snapshot of the key benefits available to you as a participating 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	
<b>Deductible</b>	\$25 per covered person, to a maximum of \$50 per family, annually <ul style="list-style-type: none"> <li>No deductible for emergency travel, hospitalization and vision care</li> </ul>
<b>Drugs and medicines</b> (legally requiring a prescription)	80% reimbursement, with a maximum dispensing fee of \$8 (which is payable at 100%) <ul style="list-style-type: none"> <li>Includes certain life-sustaining drugs</li> <li>The provincial health plan is the first payer for prescription drugs and medicines at age 65 and older</li> </ul>
<b>Vision care</b>	80% reimbursement, to a maximum of \$950 once every 24 consecutive months, with no deductible <ul style="list-style-type: none"> <li>Includes prescription eye glasses, contact lenses, laser surgery and eye examinations</li> </ul>
<b>Out-of-Country Emergency Care and Global Medical Assistance</b> CLF policy #153180	100% reimbursement, to a lifetime maximum of \$1,000,000 per covered person, with no deductible (pre-existing clause may apply) <ul style="list-style-type: none"> <li>Emergency medical expenses incurred outside Canada during the first 180 days of a trip</li> <li>Hospital expenses limited to the cost of ward accommodation</li> </ul>
<b>Paramedical practitioners</b>	80% reimbursement <ul style="list-style-type: none"> <li>Care and services of licensed, registered or certified:               <ul style="list-style-type: none"> <li>Physiotherapists**, psychologists**, osteopaths, chiropractors, podiatrists***, naturopaths, and Christian Science practitioners</li> <li>Massage therapists** to a calendar year maximum of \$750 per covered person; speech 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)</li> </ul> </li> </ul>
<b>Hospitalization</b>	100% reimbursement, with no deductible <ul style="list-style-type: none"> <li>Semi-private hospital room accommodation, above provincial ward rate</li> </ul>
<b>Home nursing</b>	80% reimbursement (pre-approval of insurer required)
<b>Medical supplies and prosthetics</b>	80% reimbursement, to specified maximums
<b>Ambulance services</b>	80% reimbursement <ul style="list-style-type: none"> <li>Services to and from the nearest centre where essential treatment is available</li> </ul>
<b>Orthopedic shoes or boots</b>	80% reimbursement <ul style="list-style-type: none"> <li>1 pair of custom-fitted orthopedic shoes or boots per calendar year when prescribed by a physician, orthopedic surgeon, podiatrist or chiropractor</li> </ul>
<b>Orthotics</b>	80% reimbursement, to a maximum of \$1,000 per year <ul style="list-style-type: none"> <li>2 pairs of custom-made foot orthotics every year when prescribed by a physician, orthopedic surgeon, podiatrist or chiropractor</li> </ul>

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## Health Plan\* – CL policy #51801 (continued)

<b>Accidental dental treatment</b>	80% reimbursement <ul style="list-style-type: none"> <li>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</li> </ul>
<b>Hearing aids</b>	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 or nurse practitioner is required. A new referral must be submitted annually.

\*\*\* After annual maximum under provincial health plan has been paid out.

## Dental Plan – CL policy #51801

<b>Basic services</b>	100% reimbursement <ul style="list-style-type: none"> <li>Recall exams, bitewing X-rays, light scaling, polishing, and fluoride treatment, once every 5 consecutive months</li> <li>Root planing and preventive scaling, to a maximum of 16 units per 12 consecutive months</li> <li>Fillings, oral surgery, extraction, and endodontic treatment</li> </ul>
<b>Major restorative services</b>	80% reimbursement, to a maximum of \$1,000 per calendar year per covered person <ul style="list-style-type: none"> <li>Includes crowns</li> <li>Includes bridges, when the missing natural tooth was extracted while covered under this plan</li> <li>If the cost of a proposed restorative treatment exceeds \$300, a treatment plan must be submitted to the insurer in advance to find out how much will be reimbursed</li> <li>Dental Implants to a lifetime maximum of \$2,500.00 per covered person</li> </ul>
<b>Orthodontic services</b>	80% reimbursement, to a lifetime maximum of \$2,500 per covered person

NOTE: Dental fees are based on last year's Dental Association Fee Guide for General Practitioners for the province in which the services are performed and the person's province of residence for treatment rendered outside Canada.

## Life Insurance

<b>Basic Life</b> Sun Life policy #50813	2 x annual basic salary (rounded up to the nearest \$1,000), to a maximum of \$1,000,000 <ul style="list-style-type: none"> <li>If you continue to work past your <i>normal retirement date</i>, coverage reduces by 50% on your <i>normal retirement date</i> (rounded up to the nearest \$1,000), to a maximum of \$25,000</li> </ul>
<b>Optional Life</b> CL policy #153181	For you in units of \$10,000, to a maximum of \$500,000 <ul style="list-style-type: none"> <li>Evidence of insurability required for:                     <ul style="list-style-type: none"> <li>Amounts over 1 x your basic salary or any amount over \$150,000</li> <li>Any amount if you apply for coverage after 31 days of becoming eligible</li> </ul> </li> <li>If you continue to work past your <i>normal retirement date</i>, coverage reduces by 50% on your <i>normal retirement date</i> (rounded up to the nearest \$10,000), to a maximum of \$100,000</li> </ul>
<b>Spousal Optional Life</b> CL Policy# 153181	For your spouse in units of \$10,000 to a maximum of \$350,000 Evidence of Insurability required Payroll deduction for employee Ends at age 65

# Benefits at-a-glance

Disability	
<b>Sick Leave</b>	<ul style="list-style-type: none"> <li>180 calendar days</li> </ul>
<b>Long-Term Disability</b> CL policy #153180	<ul style="list-style-type: none"> <li>66<math>\frac{2}{3}</math>% of the first \$4,167 of gross salary and 60% of the balance, on approval, to a maximum of \$20,000 per month, or 85% of pre-disability take-home pay, whichever is less</li> <li>Annual cost-of-living adjustment of Consumer Price Index or 3%, whichever is less</li> </ul>
Death benefits	
	<p>In the case of your death while employed with Carleton University, your beneficiaries may be entitled to benefits under the following plans:</p> <ul style="list-style-type: none"> <li>Basic Life Insurance</li> <li>Optional Life Insurance</li> <li>University Death Benefit</li> <li>Retirement Plan Death Benefit (if a member of the Carleton University Retirement Plan)</li> <li>Canada/Quebec Pension Plan (possible lump sum and income benefits)</li> <li>Workplace Safety and Insurance (if you die as a result of a work-related accident – possible lump sum and income benefits)</li> </ul>

## WHO PAYS THE COSTS

	Carleton University pays	You pay
<b>Health Plan</b> – compulsory, unless you have proof of coverage elsewhere	67%	33%
<b>Dental Plan</b> – compulsory, unless you have proof of coverage elsewhere	77%	23%
<b>Basic Life Insurance</b> – compulsory	–	100%
<b>Optional Life Insurance</b> – voluntary	–	100%
<b>Sick Leave</b> – compulsory	100% (based on entitlement)	–
<b>Long-Term Disability</b> – compulsory	–	100%

## WHEN COVERAGE BEGINS AND ENDS

Coverage begins...	
<b>Health and Dental</b>	<p>For you and your <i>eligible dependents</i>:</p> <ul style="list-style-type: none"> <li>On your first day of active employment (some exceptions apply)</li> </ul>
<b>Basic Life, Sick Leave and Long-Term Disability</b>	<p>For you:</p> <ul style="list-style-type: none"> <li>On your first day of active employment (some exceptions apply)</li> </ul>
<b>Optional Life CL Policy #153181</b>	<p>For you:</p> <ul style="list-style-type: none"> <li>On your first day of active employment, if you apply within 31 days from your date of hire for coverage not requiring <i>evidence of insurability</i>, or</li> <li>After your application has been approved by Canada Life, if you apply after 31 days from your date of hire or for any amount requiring <i>evidence of insurability</i></li> </ul>

NOTE: Please refer to your collective agreement, the Human Resources policy manual, or contact Human Resources Department to confirm your eligibility.

## Coverage ends...

On the date your employment with Carleton University ends or the earliest of the following:

<b>Health</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> <li>You are eligible for retiree health benefits if, on your actual retirement date, you are at least age 55, elect an immediate monthly Carleton pension and are covered under the Health plan prior to retirement</li> </ul> <p><b><i>If you defer your Carleton pension or if you transfer funds out of the Carleton pension plan you will not be eligible for any retiree benefits</i></b></p>
<b>Dental</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> <li>You are eligible for retiree dental benefits if, on your actual retirement date, you are at least age 55, and elect an immediate monthly Carleton pension and have worked a minimum of 5 continuous years at Carleton University</li> </ul> <p><b><i>If you defer your Carleton pension or if you transfer funds out of the Carleton pension plan you will not be eligible for any retiree benefits</i></b></p>
<b>Basic Life*</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> <li>The date you reach age 70, if you continue to work at Carleton University beyond your <i>normal retirement date</i></li> </ul>
<b>Optional Life*</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> <li>The date you reach age 71, if you continue to work at Carleton University beyond your <i>normal retirement date</i></li> </ul>
<b>Sick leave</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> </ul>
<b>Long-Term Disability</b>	<ul style="list-style-type: none"> <li>Your actual retirement date, if you retire early</li> <li>Your normal retirement date</li> </ul>

\*For Basic and Optional Life Insurance, you have 31 days to convert to an individual policy when your coverage reduces or ends.

*Interpretation of your benefits entitlements is governed by the terms of the official plan contract with the benefit carrier as amended from time to time. Amendments may include changes to eligibility, cost-sharing or any terms relating to the benefits coverage, including suspension or termination of all (or any part of) the benefits currently provided by the program*

## OTHER CARLETON UNIVERSITY BENEFITS

<b>Employee and Family Assistance Program (EFAP)</b>	<p>A free comprehensive program that offers confidential counseling and referral service provided through Family Services Ottawa for you, your spouse and your <i>eligible dependents</i>:</p> <p>Personal crisis; addiction; depression/anxiety; family concerns; separation and loss; workplace difficulties</p> <p>Child and Eldercare consulting and resources; financial coaching and credit counselling; legal referring and advisory services; nutrition counselling and Life and Health coaching</p> <p>Telephone: 1-800-668-9920 (English); 1-800-561-1128 (Français) After Hours Emergencies: 1-844-720-1212</p>
<b>Paid vacation leave</b>	1 calendar month per year
<b>Tuition Waiver Program*</b>	Waiver of tuition for courses at Carleton University, for you, your <i>spouse</i> and your <i>eligible dependents</i>
<b>Library privileges*</b>	Free borrowing privileges at Carleton University's library for you
<b>Athletic fees*</b>	Free access to certain facilities at Carleton University's Athletic and Physical Recreation Centre for you. For more information, refer to the website <a href="http://www.carleton.ca/athletics">www.carleton.ca/athletics</a>

\* Available after retirement if you have 5 years of continuous service and you are in receipt of an immediate monthly Carleton pension. If you defer your Carleton pension or transfer funds out of the Carleton pension plan you will not be eligible for any retiree benefits

## RETIREMENT INCOME

### Carleton University Retirement Plan

Under the Carleton University Retirement Plan, your pension at retirement is calculated as the Money Purchase Pension plus the excess, if any, of the Member's Minimum Guarantee Pension over the Money Purchase Pension.

The **Money Purchase Pension** is the accumulated employee and employer contributions, plus interest, converted to a life annuity.

The **Minimum Guarantee Pension** at your *normal retirement date* is calculated as follows (subject to a government maximum):

Years of Credited Service multiplied by the sum of:

1.29% of the average of your highest 5 years' earnings up to the 5 year average of the *YMPE*

PLUS

2% of the average of your highest 5 years' earnings in excess of the 5 year average of the *YMPE*

If you were age 45 or over and a member of the Plan at July 1, 2003 and have at least 10 years of continuous service at retirement prior to your *normal retirement date*, you will be eligible for an Early Retirement Supplement.

The Minimum Guarantee Pension will be based on your earnings and participation to your early retirement date and reduced as follows:

#### For early retirements after July 1, 2012:

Reduced by the actuarial equivalent factors which will range between 5% and 7% per year prior to your *normal retirement date*. These factors will apply to current members born after 1957 and to new members joining on or after July 1, 2012.

#### For plan members who were eligible to retire on July 1, 2012:

Reduced by 0.25% for each month of early retirement prior to your *normal retirement date* (i.e. age 55 or within 10 years of your *normal retirement date*). This applies regardless of the date on which you actually choose to retire.

### Carleton University Group RRSP

In addition to the Carleton University Retirement Plan, the University sponsors a voluntary Group RRSP available to all continuing employees. The Group RRSP offers:

Investment Funds with reduced investment management fees,

Enhanced interest rates on guaranteed interest accounts,

A broad range of investment choices from professional fund managers,

No inter-fund charges – change your asset mix anytime without penalties or cost,

No administration fees, regardless of the size of your account,

No minimum contribution to the plan and no minimum required to invest in any fund or to buy a Guaranteed Interest Account, and

A secure and convenient website – GRS Access – to keep up-to-date and make changes to your program.

For more information on the Carleton retirement programs, view the Pension Services section of the Human Resources website at <https://carleton.ca/hr/pension>

### Other retirement income

Other potential sources of retirement income include the:

Voluntary pension contributions,

Canada/Quebec Pension Plan, and

Old Age Security.

## GLOSSARY

### Eligible dependents

**Spouse** – for the Health Plan and Dental Plan:

The person who is your legal spouse or with whom you have been living in a conjugal relationship for at least one year.

Please note after retirement you are unable to add a dependent to your benefit coverage.

**Child** – for the Health Plan and Dental Plan:

Your or your spouse's unmarried natural, legally-adopted, stepchildren, or foster children who are:

- under age 21,
- under age 25, if they are full-time students and depend on you for support, or
- of any age, if mentally or physically disabled and incapable of self-support, provided the disability began before they turned age 21 or while they were full-time students under age 25, and the disability has been continuous since then.

### For the 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](#).

### Evidence of insurability

Generally, a health questionnaire and, depending on the information you provide, possibly a medical or paramedical examination.

### Normal retirement date (for benefits purposes)

The 1st of July closest to your 65th birthday.

### YMPE

YMPE stands for the Year's Maximum Pensionable Earnings. This is the amount the government sets each year and uses to determine contributions to and benefits from the Canada/Quebec Pension Plan. The government revises this amount every year, based on increases in average weekly earnings in Canada.

## WHERE TO GET ANSWERS TO YOUR QUESTIONS

<b>Carleton University Human Resources</b> For questions about your benefits, including adding or removing dependents or questions about the retirement plans	Email: <a href="mailto:humanresources@carleton.ca">humanresources@carleton.ca</a> Phone: (613) 520-3634 8:30 a.m. – 4:30 p.m. EST (Monday to Friday) Fax: (613) 520-4464 <a href="https://carleton.ca/hr">https://carleton.ca/hr</a>
For help with: <ul style="list-style-type: none"><li>▪ Payroll</li></ul>	Email: <a href="mailto:payroll@carleton.ca">payroll@carleton.ca</a>
<b>Canada Life</b> For questions about claims under the Health and Dental plans and My Canada Life at Work	Phone: 1-888-381-4401 Technical Support: 1-888-222-0775 8:00 a.m. – 8:00 p.m. ET (Monday to Friday) <a href="http://www.CanadaLife.com/sign-in">www.CanadaLife.com/sign-in</a>
<b>Employee and Family Assistance Program (EFAP)</b> For more information about the Employee and Family Assistance Program or to make an appointment	Phone: 1-800-668-9920 (English); 1-800-561-1128 (Français)  9:00 a.m. – 5:00 p.m. (Monday to Friday) 24/7 immediate support line: 1-844-720-1212  Login at <a href="https://www.fseap.ca/myfseap">https://www.fseap.ca/myfseap</a> . Enter "Carleton" as the username and "Carleton" as the password.