

Benefits at-a-glance

CUASA Exempt Retired Employees

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	
Deductible	\$25 per covered person, to a maximum of \$50 per family, annually <ul style="list-style-type: none"> 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%) <ul style="list-style-type: none"> 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, to a maximum of \$400 once every 24 consecutive months, with no deductible <ul style="list-style-type: none"> Includes prescription eye glasses, contact lenses, laser surgery and eye examinations
Out-of-Country Emergency Care and Global Medical Assistance GWL 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"> 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 <ul style="list-style-type: none"> Care and services of licensed, registered or certified: <ul style="list-style-type: none"> Physiotherapists**, psychologists**, osteopaths, chiropodists, podiatrists***, naturopaths, and Christian Science practitioners Speech therapist**, 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 <ul style="list-style-type: none"> Semi-private hospital room accommodation, above provincial ward rate
Home nursing	80% reimbursement (pre-approval of insurer required)
Medical supplies and prosthetics	80% reimbursement, to specified maximums
Ambulance services	80% reimbursement <ul style="list-style-type: none"> Services to and from the nearest centre where essential treatment is available
Orthopedic shoes or boots	80% reimbursement <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 2 pairs of custom-made foot orthotics every year when prescribed by a physician, orthopedic surgeon, podiatrist or chiropodist

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Health Plan* – GWL policy #51801 (continued)

Accidental dental treatment	80% reimbursement <ul style="list-style-type: none"> ▪ 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 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.

Dental Plan – GWL policy #51801

Basic services	100% reimbursement <ul style="list-style-type: none"> ▪ Recall exams, bitewing X-rays, light scaling, polishing, and fluoride treatment, once every 9 consecutive months ▪ Root planing and preventive scaling, to a maximum of 16 units per 12 consecutive months ▪ Fillings, oral surgery, extraction, and endodontic treatment
Major restorative services	80% reimbursement, to a maximum of \$1,000 per calendar year per covered person <ul style="list-style-type: none"> ▪ Includes crowns and bridges, when the missing natural tooth was extracted while covered under this plan ▪ 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
Orthodontic services	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.

Free Tuition Program*	Free tuition for courses at Carleton University, for you, your spouse and your eligible dependents
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WHERE TO GET ANSWERS TO YOUR QUESTIONS

<p>Carleton University Human Resources For questions about your benefits, including adding or removing dependents or questions about the retirement plans Please note that after retirement you are unable to add a dependent to your benefit coverage</p> <p>For help with:</p> <ul style="list-style-type: none">▪ Payroll▪ Carleton Central	<p>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</p> <p>Email: payroll@carleton.ca Email: employeeeselfservice@carleton.ca</p>
<p>Great-West Life For questions about claims under the Health and Dental plans</p>	<p>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</p>
<p>Family Services Ottawa For more information about the Employee and Family Assistance Program or to make an appointment</p>	<p>Phone: (613) 725-5676 9:00 a.m. – 5:00 p.m. (Monday to Friday) After hours emergencies: 1-800-668-9920 www.fseapottawa.org</p>