

# Benefits at-a-glance

## Retired Carleton University Academic Staff – CUASA

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	
<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 \$550 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> 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"><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 \$350 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 \$600 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\* – GWL 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 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

<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 and 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.

## OTHER CARLETON UNIVERSITY BENEFITS

<b>Free Tuition Program*</b>	Free tuition for courses at Carleton University, for you, your <i>spouse</i> and your <i>eligible dependents</i>
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## 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: <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="http://www.carleton.ca/humanresources">www.carleton.ca/humanresources</a>
Great-West 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) <a href="http://www.greatwestlife.com">www.greatwestlife.com</a> , click on GroupNet for Plan Members
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 <a href="http://www.myfseap.ca">www.myfseap.ca</a>