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>Health Plan* – GWL policy #51801</th>
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</table>
| **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**          | 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, to a maximum of $500 once every 24 consecutive months, with no deductible  
  - 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)  
  - 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, and Christian Science practitioners  
    - 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). Massage therapist** to a calendar year maximum of $400 per covered person |
| **Hospitalization**             | 100% reimbursement, with no deductible  
  - 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  
  - 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* – GWL policy #51801 (continued)

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<tr>
<th>Benefit</th>
<th>Description</th>
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<tbody>
<tr>
<td>Accidental dental treatment</td>
<td>80% reimbursement, treatment must begin within 60 days after accident and must be completed within 3 years of the accident</td>
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<tr>
<td>Hearing aids</td>
<td>80% reimbursement, after maximum under the provincial health plan has been paid</td>
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</tbody>
</table>

* 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.

OTHER CARLETON UNIVERSITY BENEFITS

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

WHERE TO GET ANSWERS TO YOUR QUESTIONS

<table>
<thead>
<tr>
<th>Carleton University Human Resources</th>
<th>Email: <a href="mailto:humanresources@carleton.ca">humanresources@carleton.ca</a></th>
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<tbody>
<tr>
<td>For questions about your benefits, including adding or removing dependents or questions about the retirement plans</td>
<td>Phone: (613) 520-3634</td>
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<td></td>
<td>8:30 a.m. – 4:30 p.m. EST (Monday to Friday)</td>
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<tr>
<td></td>
<td>Fax: (613) 520-4464</td>
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<td><a href="http://www.carleton.ca/humanresources">www.carleton.ca/humanresources</a></td>
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Great-West Life

For questions about claims under the Extended Health Care plan

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

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 |
www.myfseap.ca