

# Benefits at-a-glance

## CUPE 2424 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	
<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 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"><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 \$500 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 (or Psychological Associates, Psychotherapists, Registered Social Workers, or Certified Counsellors)**, osteopaths, chiropractors, podiatrists***, naturopaths, and Christian Science practitioners</li><li>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</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 \$450 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>

## Benefits at-a-glance

### 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.

## 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>
------------------------------	--

## 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](mailto: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](http://www.carleton.ca/humanresources)

### 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](http://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](http://www.myfseap.ca)