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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</thead>
</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** (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%)  
  - 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**, massage therapists** to a calendar year maximum of $200 per practitioner per covered person (plus certain X-ray charges, to a maximum of $25) and chiropractors 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 chiroprist |
| **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 chiroprist |
Health Plan* – GWL policy #51801 (continued)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Fee Details</th>
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<tbody>
<tr>
<td>Accidental dental treatment</td>
<td>80% reimbursement</td>
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<tr>
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<td>• Treatment must begin within 60 days after the accident (unless a medical</td>
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<tr>
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<td>condition delays treatment beyond 90 days) and must be completed within 3</td>
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<tr>
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<td>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</td>
</tr>
<tr>
<td></td>
<td>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 out.

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>Source</th>
<th>Contact Information</th>
</tr>
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</table>
| Carleton University Human Resources | 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 |
| Great-West Life                 | 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)   | 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 |