

Benefits at-a-glance

Active Grant Employees

This document provides a snapshot of the key benefits available to you at the discretion of the Grantholder. 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 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 \$250 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: <ul style="list-style-type: none"> – Physiotherapists**, psychologists**, osteopaths, chiropractors, podiatrists***, naturopaths, and Christian Science practitioners – Speech therapists**, 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 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 chiropractor
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 chiropractor

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Health Plan* – GWL policy #51801 (continued)

Accidental dental treatment	80% reimbursement 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 Recall exams, bitewing X-rays, light scaling, polishing, and fluoride treatment, once every 5 consecutive months 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 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	50% reimbursement, to a lifetime maximum of \$2,500 per covered person

NOTE: Dental fees are based on the current 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.

Life Insurance

Basic Life Sun Life policy #50813	2 x annual basic salary (rounded up to the nearest \$1,000), to a maximum of \$1,000,000 If you continue to work past your <i>normal retirement date</i> , coverage reduces by 50% on your <i>normal retirement date</i> (rounded up to the nearest \$1,000), to a maximum of \$25,000
Optional Life GWL policy #153181	For you in units of \$10,000, to a maximum of \$500,000 Evidence of insurability required for: – Amounts over 1 x your basic salary or any amount over \$150,000 – Any amount if you apply for coverage after 31 days of becoming eligible If you continue to work past your <i>normal retirement date</i> , coverage reduces by 50% on your <i>normal retirement date</i> (rounded up to the nearest \$10,000), to a maximum of \$100,000
Spousal Optional Life GWL policy #153181	For you in units of \$10,000 to a maximum of \$350,000 Evidence of Insurability Required Payroll Deduction for employee

Disability

Sick Leave	At the discretion of the Grantholder, but must comply with the Employment Standards Act
Long-Term Disability GWL policy #153180	For employees with an annual salary under \$21,600, on approval: 65% of basic monthly salary, to a maximum of \$20,000 per month Waiting period of 130 working days For employees with an annual salary of \$21,600 or higher, on approval: 75% of basic monthly salary, to a maximum of \$20,000 per month, or 85% of all sources gross income, whichever is less Annual cost-of-living adjustment of Consumer Price Index or 3%, whichever is less Waiting period of 130 working days

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Death benefits

In the case of your death while employed with Carleton University, your beneficiaries may be entitled to benefits under the following plans:

Basic Life Insurance

Optional Life Insurance

Canada/Quebec Pension Plan (possible lump sum and income benefits)

Workplace Safety and Insurance (if you die as a result of a work-related accident – possible lump sum and income benefits)

WHO PAYS THE COSTS

	Grantholder pays	You pay
Health Plan – voluntary	75%	25%
Dental Plan – compulsory, unless you have proof of coverage elsewhere	100%	–
Basic Life Insurance – compulsory	80%	20%
Optional Life Insurance – voluntary	–	100%
Sick Leave – compulsory	100% (based on entitlement)	–
Long-Term Disability – compulsory	100%	–

WHEN COVERAGE BEGINS AND ENDS

Coverage begins...

Health and Dental	For you and your eligible dependents: On your first day of active employment (some exceptions apply)
Basic Life, Sick Leave and Long-Term Disability	For you: On your first day of active employment (some exceptions apply)
Optional Life	For you: On your first day of active employment, if you apply within 31 days from your date of hire for coverage not requiring <i>evidence of insurability</i> , or After your application has been approved by Great-West Life, if you apply after 31 days from your date of hire or for any amount requiring <i>evidence of insurability</i>

NOTE: Please refer to your collective agreement, the Human Resources policy manual, or contact Human Resources Department to confirm your eligibility.

Coverage ends...

On the date your employment with Carleton University ends or the earliest of the following:

Health, Dental, Sick Leave and Long-Term Disability	Your actual retirement date
Basic Life*	Your actual retirement date The date you reach age 70, if you continue to work at Carleton University beyond your <i>normal retirement date</i>
Optional Life*	Your actual retirement date The date you reach age 71, if you continue to work at Carleton University beyond your <i>normal retirement date</i>

* For Basic and Optional Life Insurance, you have 31 days to convert to an individual policy when your coverage reduces or ends.

OTHER CARLETON UNIVERSITY BENEFITS

Paid holidays	The University recognizes the following days as paid holidays: New Year's Day, Family Day, Good Friday, Victoria Day, Canada Day, August Civic Holiday, Labour Day, Thanksgiving Day, Christmas Day, Boxing Day
Paid vacation leave	At the discretion of the Grantholder, but must comply with the <i>Employment Standards Act</i>

GLOSSARY

Eligible dependents

Spouse – for the Health Plan and Dental Plan:

- The person who is your legal spouse or with whom you have been living in a conjugal relationship for at least one year.

Child – for the Health Plan and Dental Plan:

- Your or your spouse's unmarried natural, legally-adopted, stepchildren, or foster children who are:
 - under age 21,
 - under age 25, if they are full-time students and depend on you for support, or
 - of any age, if mentally or physically disabled and incapable of self-support, provided the disability began before they turned

age 21 or while they were full-time students under age 25, and the disability has been continuous since then.

Evidence of insurability

- Generally, a health questionnaire and, depending on the information you provide, possibly a medical or paramedical examination.

Normal retirement date (for benefits purposes)

- The 1st of July closest to your 65th birthday.

WHERE TO GET ANSWERS TO YOUR QUESTIONS

Carleton University Human Resources For questions about your benefits, including adding or removing dependents	Email: humanresources@carleton.ca Phone: (613) 520-3634 8:30 a.m. – 4:30 p.m. EST (Monday to Friday) Fax: (613) 520-4464 https://i.carleton.ca/hr
For help with: <ul style="list-style-type: none">▪ Payroll	Email: payroll@carleton.ca
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) www.greatwestlife.com , click on GroupNet for Plan Members