

# Benefits at-a-glance

## OPSEU 404 Active Employees

This document provides a snapshot of the key benefits available to you as a participating 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 \$400 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 examination</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>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)</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, to a maximum of \$25,000 per disability per 12 consecutive months per person (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>

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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 9 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> </ul>
<b>Orthodontic services</b>	50% reimbursement, to a lifetime maximum of \$2,500 per covered person

NOTE: Dental fees are based on the Dental Association Fee Guide for General Practitioners in effect two years ago for the province in which the services are performed and the person's province of residence for treatment rendered outside Canada.

## Life Insurance

<b>Basic Life</b> Sun Life policy #50813	2 x annual basic salary (rounded up to the nearest \$1,000), to a maximum of \$1,000,000 <ul style="list-style-type: none"> <li>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</li> </ul>
<b>Optional Life</b> GWL policy #153181	For you in units of \$10,000, to a maximum of \$500,000 <ul style="list-style-type: none"> <li><i>Evidence of insurability</i> required for:                     <ul style="list-style-type: none"> <li>Amounts over 1 x your basic salary or any amount over \$150,000</li> <li>Any amount if you apply for coverage after 31 days of becoming eligible</li> </ul> </li> <li>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</li> </ul>
<b>Spousal Optional Life</b> GWL policy #153181	<ul style="list-style-type: none"> <li>For you in units of \$10,000 to a maximum of \$350,000</li> <li>•Evidence of Insurability required</li> <li>• Payroll Deduction for Employee</li> </ul>

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## Disability

<b>Sick Leave</b>	<ul style="list-style-type: none"> <li>Employees working 12 hour shifts: accrual of 12 hours for each calendar month of service</li> </ul>
<b>Long-Term Disability</b> GWL policy #153180	<ul style="list-style-type: none"> <li>65% of basic monthly salary, on approval, to a maximum of \$20,000 per month</li> <li>Annual cost-of-living adjustment of Consumer Price Index or 4%, whichever is less</li> <li>Waiting period of 130 working days</li> </ul>

## Death benefits

	<p>In the case of your death while employed with Carleton University, your beneficiaries may be entitled to benefits under the following plans:</p> <ul style="list-style-type: none"> <li>Basic Life Insurance</li> <li>Optional Life Insurance</li> <li>University Death Benefit</li> <li>Retirement Plan Death Benefit (if a member of the Carleton University Retirement Plan)</li> <li>Canada/Quebec Pension Plan (possible lump sum and income benefits)</li> <li>Workplace Safety and Insurance (if you die as a result of a work-related accident – possible lump sum and income benefits)</li> </ul>
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## WHO PAYS THE COSTS

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

## WHEN COVERAGE BEGINS AND ENDS

### Coverage begins...

<b>Health and Dental</b>	<p>For you and your eligible dependents:</p> <ul style="list-style-type: none"> <li>On your first day of active employment (some exceptions apply)</li> </ul>
<b>Basic Life, Sick Leave and Long-Term Disability</b>	<p>For you:</p> <ul style="list-style-type: none"> <li>On your first day of active employment (some exceptions apply)</li> </ul>
<b>Optional Life</b>	<p>For you:</p> <ul style="list-style-type: none"> <li>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</li> <li>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></li> </ul>

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:

<b>Health</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> <li>You are eligible for retiree health benefits if, on your actual retirement date, you are at least age 55, and elect an immediate pension and have worked a minimum of 5 continuous years at Carleton University</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> </ul>
<b>Basic Life*</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> <li>The date you reach age 70, if you continue to work at Carleton University beyond your <i>normal retirement date</i></li> </ul>
<b>Optional Life*</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> <li>The date you reach age 71, if you continue to work at Carleton University beyond your <i>normal retirement date</i></li> </ul>
<b>Sick leave</b>	<ul style="list-style-type: none"> <li>Your actual retirement date</li> </ul>
<b>Long-Term Disability</b>	<ul style="list-style-type: none"> <li>Your actual retirement date, if you retire early</li> <li>Your <i>normal retirement date</i></li> </ul>

\* 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

<b>Paid holidays</b>	The University recognizes the following days as paid holidays: New Year's Day, Family Day, Good Friday, Easter Monday, Victoria Day, Canada Day, August Civic Holiday, Labour Day, Thanksgiving Day, Remembrance Day, Christmas Day, Boxing Day, plus the day before New Year's Day
<b>Paid vacation leave</b>	<ul style="list-style-type: none"> <li>10 hours for each month for less than 1 year of service</li> <li>120 hours for 1 to 5 years of service</li> <li>128 hours for 6 years of service</li> <li>136 hours for 7 years of service</li> <li>144 hours for 8 years of service</li> <li>152 hours for 9 years of service</li> <li>160 hours for 10 to 14 years of service</li> <li>176 hours for 15 to 17 years of service</li> <li>200 hours for 18 or more years of service</li> </ul>
<b>Free Tuition Program*</b>	Free tuition for courses at Carleton University, for you, your <i>spouse</i> and your <i>eligible dependents</i>
<b>Library privileges*</b>	Free borrowing privileges at Carleton University's library for you
<b>Athletic fees*</b>	Free access to certain facilities at Carleton University's Athletic and Physical Recreation Centre for you. For more information, refer to the website <a href="http://www.carleton.ca/athletics">www.carleton.ca/athletics</a>
<b>Employee and Family Assistance Program (EFAP)*</b>	A professional, confidential counseling and referral service provided through Family Services Ottawa for you, your <i>spouse</i> and your <i>eligible dependents</i> . There is no cost to access the EFAP

\* Available after retirement if you have 5 years of continuous service and you are in receipt of an immediate pension.

## RETIREMENT INCOME

### Carleton University Retirement Plan

Under the Carleton University Retirement Plan, your pension at retirement is calculated as the Money Purchase Pension plus the excess, if any, of the Member's Minimum Guarantee Pension over the Money Purchase Pension.

The **Money Purchase Pension** is the accumulated employee and employer contributions, plus interest, converted to a life annuity.

The **Minimum Guarantee Pension** at your *normal retirement date* is calculated as follows (subject to a government maximum):

Years of Credited Service multiplied by the sum of:

1.29% of the average of your highest 5 years' earnings up to the 5 year average of the *YMPE*

PLUS

2% of the average of your highest 5 years' earnings in excess of the 5 year average of the *YMPE*

If you were age 45 or over and a member of the Plan at July 1, 2003 and have at least 10 years of continuous service at retirement prior to your *normal retirement date*, you will be eligible for an Early Retirement Supplement.

The Minimum Guarantee Pension will be based on your earnings and participation to your early retirement date and reduced as follows:

#### For early retirements after July 1, 2012:

- Reduced by the actuarial equivalent factors which will range between 5% and 7% per year prior to your *normal retirement date*. These factors will apply to current members born after 1957 and to new members joining on or after July 1, 2012.

#### For plan members who were eligible to retire on July 1, 2012:

- Reduced by 0.25% for each month of early retirement prior to your *normal retirement date* (i.e. age 55 or within 10 years of your *normal retirement date*). This applies regardless of the date on which you actually choose to retire.

### Carleton University Group RRSP

In addition to the Carleton University Retirement Plan, the University sponsors a voluntary Group RRSP available to all continuing employees. The Group RRSP offers:

- Investment Funds with reduced investment management fees,
- Enhanced interest rates on guaranteed interest accounts,
- A broad range of investment choices from professional fund managers,
- No inter-fund charges – change your asset mix anytime without penalties or cost,
- No administration fees, regardless of the size of your account,
- No minimum contribution to the plan and no minimum required to invest in any fund or to buy a Guaranteed Interest Account, and
- A secure and convenient website – GRS Access – to keep up-to-date and make changes to your program.

For more information on the Carleton retirement programs, view the Pension Services section of the Human Resources website at <https://i.carleton.ca/hr>.

### Other retirement income

Other potential sources of retirement income include the:

- Voluntary pension contributions,
- Canada/Quebec Pension Plan, and
- Old Age Security.

## 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.

### For the Free Tuition Program:

- Your dependents are your children who qualify for dependent status under the *Income Tax Act*, or who would have qualified if they had not earned an amount in excess of the *Income Tax Act* maximum for dependent status in the year in which the free tuition is requested. Students must remain in good standing.

### 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.

### YMPE

- YMPE stands for the Year's Maximum Pensionable Earnings. This is the amount the government sets each year and uses to determine contributions to and benefits from the Canada/Quebec Pension Plan. The government revises this amount every year, based on increases in average weekly earnings in Canada.

## 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="https://i.carleton.ca/hr">https://i.carleton.ca/hr</a>
For help with: <ul style="list-style-type: none"><li>▪ Payroll</li></ul>	Email: <a href="mailto:payroll@carleton.ca">payroll@carleton.ca</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>