

# Benefits at-a-glance

## Active Postdoctoral Fellows

This document provides a snapshot of the Health and Dental benefits available to you through 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* – CL policy #51801	
Deductible	No deductible
<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%), to a maximum of \$35,000 per calendar year <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>	100% 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 examinations</li></ul>
<b>Paramedical practitioners</b>	100% reimbursement, to a combined maximum of \$400 per calendar year <ul style="list-style-type: none"><li>Care and services of licensed, registered or certified<ul style="list-style-type: none"><li>Physiotherapists**, Psychologists**, Psychological Associates (<i>Associates must work under the supervision of a Psychologist. The receipt for their services must be in the name of the supervising Psychologist</i>)**, Psychotherapists**, Registered Social Workers**, Registered Clinical Counsellors (<i>available in British Columbia Only</i>)**, speech therapists**, chiropractors, massage therapists**, and podiatrists***</li></ul></li></ul>
<b>Hospitalization</b>	100% reimbursement <ul style="list-style-type: none"><li>Semi-private hospital room accommodation, above provincial ward rate</li></ul>
<b>Home nursing</b>	100% reimbursement, to a lifetime maximum of \$25,000 (pre-approval of insurer required)
<b>Medical supplies and prosthetics</b>	100% reimbursement, to specified maximums
<b>Ambulance services</b>	100% 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>	100% 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 chiropodist</li></ul>
<b>Orthotics</b>	100% 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 chiropodist</li></ul>
<b>Accidental dental treatment</b>	100% 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>

\* Expenses under the Health Plan are reimbursed based on Canada Life's assessment of **reasonable and customary fees**.

\*\* Written referral from a medical doctor or nurse practitioner is required. A new referral must be submitted annually.

\*\*\* After annual maximum under provincial health plan has been paid out.

## Dental Plan – CL policy #51801

<b>Basic services</b>	<p>100% reimbursement</p> <ul style="list-style-type: none"> <li>Recall exams, bitewing X-rays, light scaling, polishing, and fluoride treatment, once every 5 consecutive months</li> <li>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>	<p>80% reimbursement, to a maximum of \$1,000 per calendar year per covered person</p> <ul style="list-style-type: none"> <li>Includes crowns</li> <li>Includes 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>

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.

## WHO PAYS THE COSTS

	You pay	Monthly premiums	
		Single	Family
<b>Health and Dental Plan – voluntary</b>	100% for non-unionized	\$135.24	\$313.38
<b>Supervisor pays 70% for unionized employees</b>	30% for unionized	\$40.58	\$94.01

## WHEN COVERAGE BEGINS AND ENDS

To be eligible, you must have coverage under the provincial health plan or the University Health Insurance Plan (UHIP). Please contact Human Resources Department to confirm your eligibility.

You must apply for coverage through Human Resources within 31 days of:

- Your appointment date or
- Your loss of coverage under another benefit plan, such as your spouse's benefits plan.

(Some exceptions apply.)

Coverage begins for you and your eligible dependents once your application has been received by Human Resources, and ends on the date your postdoctoral fellowship engagement with Carleton University ends.

### 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, and
- Natural children of your daughter, if she is under age 21 and meets the definition of dependent (as defined above).

## OTHER CARLETON UNIVERSITY BENEFITS

<b>Employee and Family Assistance Program (EFAP)</b>	<p>A free comprehensive program that offers confidential counseling and referral service provided through Family Services Ottawa for you, your spouse and your <i>eligible dependents</i>:</p> <p>Personal crisis; addiction; depression/anxiety; family concerns; separation and loss; workplace difficulties</p> <p>Child and Eldercare consulting and resources; financial coaching and credit counselling; legal referring and advisory services; nutrition counselling and Life and Health coaching</p> <p>Telephone: 1-800-668-9920 (English); 1-800-561-1128 (Français)      After Hours Emergencies: 1-844-720-1212</p>
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## 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

For help with:

- Payroll

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

<https://carleton.ca/hr>

Email: [payroll@carleton.ca](mailto:payroll@carleton.ca)

### Canada Life

For questions about claims under the Health and Dental plans and My Canada Life at Work

Phone: 1-888-381-4401

Technical Support: 1-888-222-0775

8:00 a.m. – 8:00 p.m. ET (Monday to Friday)

[www.CanadaLife.com/sign-in](http://www.CanadaLife.com/sign-in)

### Employee and Family Assistance Program (EFAP)

For more information about the Employee and Family Assistance Program or to make an appointment

Phone: 1-800-668-9920 (English); 1-800-561-1128 (Français)

9:00 a.m. – 5:00 p.m. (Monday to Friday)

24/7 immediate support line: 1-844-720-1212

Login at <https://www.fseap.ca/myfseap>. Enter “Carleton” as the username and “Carleton” as the password.