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>Benefits</th>
<th>Description</th>
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</table>
| Health Plan* – CL 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 examination  
**Out-of-Country Emergency Care and Global Medical Assistance** CL 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**, 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, to a maximum of $25,000 per disability per 12 consecutive months per person (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 chiropodist  
**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 chiropodist |
**Health Plan** – CL policy #51801 (continued)

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| 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 Canada 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.

**OTHER CARLETON UNIVERSITY BENEFITS**

<table>
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<tbody>
<tr>
<td>Tuition Waiver Program*</td>
<td>Waiver of tuition for courses at Carleton University, for you, your spouse and your eligible dependents</td>
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</tbody>
</table>

*Tuition Waiver Program:  
- Students must remain in good standing. Eligible employees (and their eligible spouses and dependents) shall be entitled to receive a tuition waiver for credit courses which are funded by the Ontario Government. Participants are still responsible for the costs of all supplementary fees.
- All Tuition waiver requests must be submitted to Human Resources by the last day for a fee adjustment for the academic term as outlined in the Academic Dates and Deadlines located on the University Registrar’s website.

**WHERE TO GET ANSWERS TO YOUR QUESTIONS**

<table>
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| **Carleton University Human Resources** | For questions about your benefits, including adding or removing dependents or questions about the retirement plans  
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://carleton.ca/hr |
| **Canada 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)  
My Canada Life at Work |
| **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  
Login at www.myfseap.ca. Enter “Carleton University” as the username and “myfseap” as the password. |