

# Benefits at-a-glance

## Visiting Scholars

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	
Deductible	No deductible
<b>Drugs and medicines</b> (legally requiring a prescription)	100% reimbursement <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>Paramedical practitioners</b>	100% reimbursement <ul style="list-style-type: none"><li>Care and services of the following licensed, registered or certified practitioners (not participating in the provincial health plan):<ul style="list-style-type: none"><li>Physiotherapists**: \$12.20 per visit, to a maximum of 150 visits per 12 consecutive months per covered person</li><li>Psychologists**: \$35 per hour for first visit and \$20 per hour for subsequent visits, to a maximum of \$200 per calendar year per covered person</li><li>Speech pathologists**: to a maximum of \$200 per 12 consecutive months per covered person</li><li>Massage therapists**: \$7 per visit, to a maximum of 12 visits per 12 consecutive months per covered person</li></ul></li></ul>
<b>Hospitalization</b>	100% reimbursement <ul style="list-style-type: none"><li>Semi-private hospital room accommodation (provincial ward rate in effect in Ontario)</li></ul>
<b>Home nursing</b>	100% reimbursement, to a maximum of 90 shifts per calendar year (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 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 six months or longer. In addition, for physiotherapists and psychologists, a new referral must be submitted annually.

## Dental Plan – GWL policy #51801

### Basic services

- 100% reimbursement
  - Includes recall exams, bitewing X-rays, light scaling, polishing, and fluoride treatment, once every 6 consecutive months
  - Preventive scaling to a maximum of 16 units per 12 consecutive months
  - Fillings, oral surgery, extraction, and endodontic treatment

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	Carleton University pays	You pay
<b>Health Plan</b> – compulsory unless you have proof of coverage elsewhere	–	100%
<b>Dental Plan</b> – compulsory unless you have proof of coverage elsewhere	–	100%

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

Coverage begins for you and your eligible dependents on your first day of active employment (some exceptions apply), and ends on the date your employment 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 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 21 and meets the definition of dependent (as defined above).

## WHERE TO GET ANSWERS TO YOUR QUESTIONS

<p><b>Carleton University Human Resources</b> For questions about your benefits, including adding or removing dependents</p> <p>For help with:</p> <ul style="list-style-type: none"> <li>▪ Payroll</li> </ul>	<p>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></p> <p>Email: <a href="mailto:payroll@carleton.ca">payroll@carleton.ca</a></p>
<p>Great-West Life For questions about claims under the Health and Dental plans</p>	<p>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</p>