

# 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* – CL 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 generic drug with enhanced substitution. Existing prescriptions (as of January 01, 2025) that are brand name for which there are generic substitutes will continue to be covered by the plan, unless the dosage of the prescription changes, or if there is a discontinuation of the drug for any length of time, 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 \$500 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> CL 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, chiropodists, podiatrists***, naturopaths, and Christian Science practitioners</li> <li>Speech 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), massage therapists** to a maximum of \$950 per covered person</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 chiropodist</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 chiropodist</li> </ul>

# Benefits at-a-glance

## Health Plan\* – CL 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 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>	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 \$2,500 per calendar year per covered person <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>Includes implants to a lifetime maximum of \$2,500 per covered person</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 \$4,000 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> CL 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> CL policy #153181	For you in units of \$10,000 to a maximum of \$350,000 Evidence of Insurability Required Payroll deduction through employee

## 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> CL 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

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
- University Death Benefit
- Retirement Plan Death Benefit (if a member of the Carleton University Retirement Plan)
- 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

	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	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>	For you and your eligible dependents: <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>	For you: <ul style="list-style-type: none"> <li>▪ On your first day of active employment (some exceptions apply)</li> </ul>
<b>Optional Life</b>	For you: <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 Canada 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 monthly Carleton pension and have worked a minimum of 5 continuous years at Carleton University <b><i>If you defer your Carleton pension or if you transfer funds out of the Carleton pension plan you will not be eligible for any retiree benefits</i></b></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 normal retirement date</li> </ul>

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

*Interpretation of your benefits entitlements is governed by the terms of the official plan contract with the benefit carrier as amended from time to time. Amendments may include changes to eligibility, cost-sharing or any terms relating to the benefits coverage, including suspension or termination of all (or any part of) the benefits currently provided by the program*

## SAVINGS AND RETIREMENT

### Coverage begins...

<b>Carleton University Retirement Plan</b>	<p>For eligible employees:</p> <ul style="list-style-type: none"> <li>This is a hybrid pension plan of a money purchase plan and a defined benefit minimum guarantee. You will make pension contributions of 4.37% on pensionable earnings below the annual Yearly Maximum Pensionable Earnings (YMPE) level, and 6.0% on earnings above the YMPE.</li> <li>At retirement, you will receive an annual pension benefit, paid monthly. The pension that you will receive will be equal to the greater of the (1) the pension that you can be provided by the assets in your money purchase account or (2) the pension the would be provided by a defined benefit formula that provides a minimum guarantee pension.</li> <li>Full and part time continuing employees and full and part time term employees with appointments of 12 months or more are eligible to join the plan.</li> <li>You may enrol in the plan on the first day of any month coincident with or following your date of employment.</li> <li>Membership is compulsory by the first day of July after you reach age 30.</li> <li>For plan details visit: <a href="#">Pension &amp; Retirement - Human Resources (carleton.ca)</a> and to access the <a href="#">pension booklet</a>.</li> </ul>
<b>Additional Voluntary Contributions</b>	<ul style="list-style-type: none"> <li>Once enrolled in the Carleton University Retirement Plan, you may elect to make additional <a href="#">voluntary contributions</a> (AVCs), subject to annual maximums, for the purpose of increasing your pension benefits.</li> </ul>
<b>Group Registered Retirement Savings Plan (RRSP)</b>	<p>For full-time or part-time appointments:</p> <ul style="list-style-type: none"> <li>The <a href="#">Group RRSP</a>, offered and administered by the Canada Life insurance company, offers eligible employees the opportunity to make voluntary contributions by payroll deposit.</li> </ul>
<b>Group Tax Free Savings Account (TFSA)</b>	<p>For full-time or part-time appointments:</p> <ul style="list-style-type: none"> <li>The <a href="#">Group TFSA</a>, offered and administered by the Canada Life insurance company, offers eligible employees the opportunity to make voluntary regular contributions directly through your financial institution.</li> </ul>

## 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 FamilyServices 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>
<b>Paid holidays</b>	<p>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</p>
<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>Tuition Waiver Program*</b>	<p>Waiver of tuition for courses at Carleton University, for you, your <i>spouse</i> and your <i>eligible dependents</i></p>
<b>Library privileges*</b>	<p>Free borrowing privileges at Carleton University’s library for you</p>
<b>Athletic fees*</b>	<p>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></p>

\* Available after retirement if you have 5 years of continuous service and you are in receipt of an immediate monthly Carleton pension. If you defer your Carleton pension or transfer funds out of the Carleton pension plan you will not be eligible for any retiree benefits.

## 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 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](#).

### 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: [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>

For help with:

- Payroll

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.