

Benefits at a glance



**VISITING SCHOLARS – Active
Employees 2024**

Carleton
University



Benefits at a glance

VISITING SCHOLARS - Active Employees | 2024

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	
Deductible	\$25 per covered person, to a maximum of \$50 per family, annually <ul style="list-style-type: none">No deductible for hospitalization and vision care
Drugs and medicines (legally requiring a prescription)	80% reimbursement of the cost of the lowest priced generic equivalent item, biosimilar medication and enhanced drug substitution, with a maximum dispensing fee of \$8 (which is payable at 100%) <ul style="list-style-type: none">Includes certain life-sustaining drugsThe provincial health plan is the first payer for prescription drugs and medicines at age 65 and olderQuebec residents who at age 65 opt-out of the RAMQ drug plan will be required to pay monthly premiums
Vision care	80% reimbursement, to a maximum of \$650 once every 24 consecutive months, with no deductible <ul style="list-style-type: none">Includes prescription eye glasses, contact lenses, laser surgery and eye examinations
Paramedical practitioners	80% reimbursement <ul style="list-style-type: none">Care and services of licensed, registered or certified:<ul style="list-style-type: none">Physiotherapists**, psychologists**, osteopaths, chiroprodists, podiatrists***, naturopaths, and Christian Science practitionersMassage therapists** to a calendar year maximum of \$450 per covered person; 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)
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 <ul style="list-style-type: none">1 pair of custom-fitted orthopedic shoes or boots per calendar year when prescribed by a physician, orthopedic surgeon, podiatrist or chiroprodist
Orthotics	80% reimbursement, to a maximum of \$700 per year <ul style="list-style-type: none">2 pairs of custom-made foot orthotics every year when prescribed by a physician, orthopedic surgeon, podiatrist or chiroprodist
Accidental dental treatment	80% reimbursement <ul style="list-style-type: none">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

* 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	
Basic services	100% reimbursement <ul style="list-style-type: none">Recall exams, bitewing X-rays, light scaling, polishing, and fluoride treatment, once every 5 consecutive monthsRoot planing and preventive scaling, to a maximum of 16 units per 12 consecutive monthsFillings, oral surgery, extraction, and endodontic treatment
Major restorative services	80% reimbursement, to a maximum of \$1,000 per calendar year per covered person <ul style="list-style-type: none">Includes crownsIncludes bridges, when the missing natural tooth was extracted while covered under this planIf 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 reimbursedDental Implants to a lifetime maximum of \$2,500 per covered person

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
Health Plan – compulsory, unless you have proof of coverage elsewhere	–	100%
Dental Plan – 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 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 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

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

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 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
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) 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.