

Benefits at a glance



**CUASA– Retired
MAY 2025**

Carleton
University



Benefits at a glance

CUASA - Retired | May 2025

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	
Eligibility	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. <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>
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, 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 \$800 once every 24 consecutive months, with no deductible Includes prescription eye glasses, contact lenses, laser surgery and eye examinations
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**, Psychotherapists**, Social Workers**, Therapists**, Counsellors**, osteopaths, chiropodists, podiatrists***, naturopaths, and Christian Science practitioners - 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 therapist** to a calendar year maximum of \$600 per covered person
Gender Affirmation	80% reimbursement to a lifetime maximum of \$15,000 per covered person
Hospitalization	100% reimbursement, with no deductible Semi-private hospital room accommodation, above provincial ward rate
Home nursing	80% reimbursement (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 \$700 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)

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 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

Eligibility	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. <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>
Basic services	100% reimbursement - Recall exams, bitewing X-rays, light scaling, polishing, and fluoride treatment, once every 5 consecutive months - Root planing and preventive scaling, to a maximum of 16 units per 12 consecutive months - Fillings, oral surgery, extraction, and endodontic treatment
Major restorative services	80% reimbursement, to a maximum of \$1,000 per calendar year per covered person - Includes crowns - Includes bridges, when the missing natural tooth was extracted while covered under this plan - 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 - Implants to lifetime maximum of \$2,500 for per covered person
Orthodontic services	80% reimbursement, to a lifetime maximum of \$2,500 per covered person

NOTE: Dental fees are based on the Dental Association Fee Guide for General Practitioners in effect one year ago for the province in which the services are performed and the person's province of residence for treatment rendered outside Canada.

OTHER CARLETON UNIVERSITY BENEFITS

Tuition Waiver Program	Waiver of tuition for courses at Carleton University, for you, your <i>spouse</i> and your <i>eligible dependents</i> (up to age 25) 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 .
Library privileges	Free borrowing privileges at Carleton University's library for you
Athletic fees	Free access to certain facilities at Carleton University's Athletic and Physical Recreation Centre for you. For more information, refer to the website www.carleton.ca/athletics

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
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

Carleton University reserves the right to change, suspend or terminate any aspect of the benefits offered under the retiree benefits program.

The programs, benefits and coverage to which a Carleton University retiree is entitled are determined solely by the provisions of the applicable program, benefit or policy as amended from time to time.

Fraudulent claims submission is a serious offence that will lead to termination of coverage