

# 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	
<b>Eligibility</b>	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>
<b>Deductible</b>	\$25 per covered person, to a maximum of \$50 per family, annually No deductible for emergency travel, hospitalization and vision care
<b>Drugs and medicines</b> (legally requiring a prescription)	80% reimbursement, 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 \$800 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 examinations</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**, Psychotherapists**, Registered Social Workers**, 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 therapist** to a calendar year maximum of \$600 per covered person</li></ul></li></ul>
<b>Gender Affirmation</b>	80% reimbursement to a lifetime maximum of \$15,000 per covered person
<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 (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 \$700 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>

## 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>Eligibility</b>	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>
<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 5 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 \$1,000 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>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> <li>Implants to lifetime maximum of \$2,500 for per covered person</li> </ul>
<b>Orthodontic services</b>	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

<b>Tuition Waiver Program</b>	Waiver of tuition for courses at Carleton University, for you, your <i>spouse</i> and your <i>eligible dependents</i> (up to age 25) <ul style="list-style-type: none"> <li>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.</li> </ul> All <a href="#">Tuition waiver requests</a> 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 <a href="#">website</a> .
<b>Library privileges</b>	Free borrowing privileges at Carleton University's library for you
<b>Athletic fees</b>	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>

WHERE TO GET ANSWERS TO YOUR QUESTIONS

<b>Carleton University Human Resources</b> For questions about your benefits, including adding or removing dependents or questions about the retirement plans	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://carleton.ca/hr">https://carleton.ca/hr</a>
<b>Canada Life</b> 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) <a href="http://www.canadalife.com/sign-in">http://www.canadalife.com/sign-in</a>

*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**