

A smiling man with a beard, wearing a dark blue blazer over a light blue shirt and khaki pants, is walking towards the right. He is holding a brown paper coffee cup in his right hand and has a brown leather messenger bag slung over his shoulder. He is also holding the handlebars of a silver bicycle. The background shows a modern building and some trees under a clear blue sky.

Carleton University Benefit Update

May 21, 2025 and May 22, 2025

Your presenting team



Natalie Day
Account Executive



Teshia Placid
Senior Service Consultant



Agenda

Plan design enhancements effective June 1, 2025

Impacting the following benefits:

- Health Care (including Vision)
- Prescription Drugs
- Dental Care

Health, vision,
and dental
insurance



Health care

Deductible

- \$25 individual/ \$50 family

Reimbursement levels

- 100% for hospital care within Canada and Out-of-Country emergency care and Travel Assistance
- 80% for all other expenses



Paramedical practitioners



Coverage included:

- Chiropractor
- Physiotherapist and Athletic Therapist
- Podiatrist/chiropract
- Speech Therapist
- Osteopath
- Naturopath
- Massage therapist
- Christian Science Practitioner

- Mental Health Providers

- (Registered Social Workers, Psychologist/Psychological Associates and Psychotherapist)
 - Unlimited Treatment Maximum

*providers added

Combined treatment Maximum:

- \$1000 per calendar year

Vision care

Eye Exams, Eyeglasses/Contact Lenses, Safety and Prescription Sunglasses:

- \$550 every 24 rolling months

Previously \$400 every 24 rolling months



Dental care

Major dental restorative

- 85% Coinsurance
- Calendar Year Plan Maximum: \$2500

Previously 80% coinsurance, with an annual maximum of \$1000

Fee guide

According to the province where the treatment is rendered

*A treatment plan (estimate) is recommended for any treatment costing \$200 or more

A photograph of two elderly women with grey hair laughing together outdoors. The woman on the left is wearing a black top and holding a blue yoga mat. The woman on the right is wearing a maroon top and holding a black helmet. In the background, another woman is visible on a grassy field with trees.

Prescription drugs

Enhanced generic substitution



Reimbursement of a prescription is limited to the cost of the lowest-priced generic option



Generic drugs are typically less expensive but just as effective as brand name drugs



Both drugs have the same active chemical ingredient, dosage strength and dosage form

Prescription drugs

Direct submission by pharmacy to Canada Life

- Dispensing fee limit: \$8.00
- **Enhanced generic substitution**
- Unlimited calendar year maximum

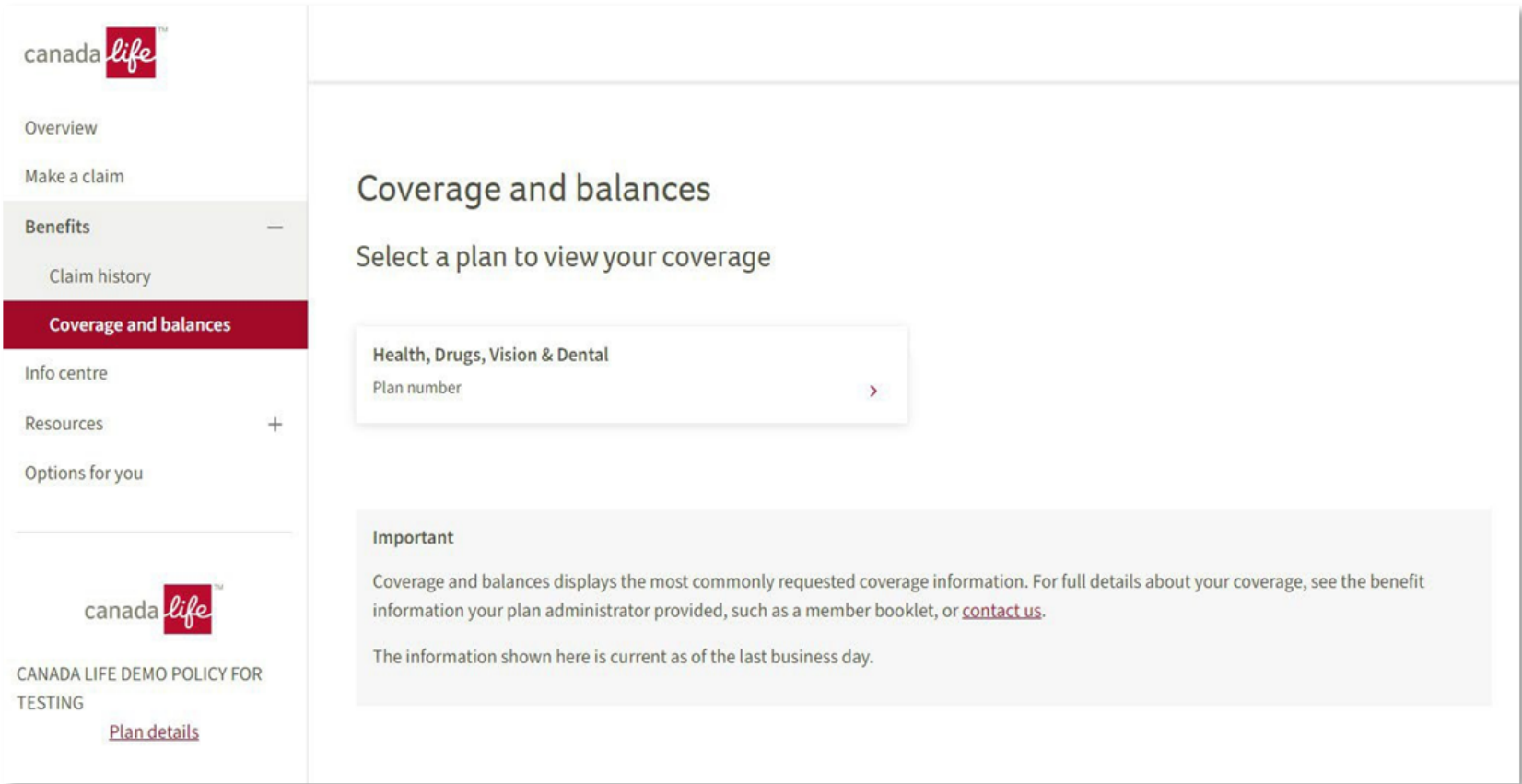
Drug Coverage Search Tool on My Canada Life at work/GroupNet for plan members to check drug eligibility

Drug coverage search tool

Step 1

First, click on Coverages and balances under Benefits

Next, select the plan that covers drugs



Drug coverage search tool

Step 2

Select Drugs

canada life

Overview

Make a claim

Benefits

Claim history

Coverage and balances

Info centre

Resources

Options for you

canada life

CANADA LIFE DEMO POLICY FOR TESTING

Plan details

< Back to plan selection

Coverage and balances

Select a benefit to continue

Health

Drugs

Dental

Vision

For a high-level overview of what your plan includes, see **benefits at a glance**.

Drug coverage search tool

Step 3

Click on Drug Search.

Next, enter the requested information including the province or territory where the drugs will be purchased and the Drug Identification Number (DIN) or the drug name.

Lastly, click on the search button.

canada life

Overview

Make a claim

Benefits

Claim history

Coverage and balances

Info centre

Resources

Options for you

canada life

CANADA LIFE DEMO POLICY FOR TESTING

Plan details

< Back to benefit selection

Drug benefit

Health, Drugs, Vision & Dental (178123)

Single coverage

Summary

Drug search

Search drug coverage

All fields required

Name (who is the drug for?)

BERT DEMO GRANGER

Province or territory of drug purchase

Quebec

Type at least 4 characters to display a list of drugs


Enter drug name or drug identification number (DIN)

By using this search tool, I confirm that I've read and understand the disclaimer.

Drug coverage search tool


Step 4

If the drug you're searching for is covered under the plan, it will be reflected as eligible for coverage and the system will also display the applicable coverage details specific to your drug benefit plan design.

canada 

Overview

Make a claim


Benefits 

Claim history


Coverage and balances

Estimates

Info centre



Resources 


Options for you




CANADA LIFE DEMO POLICY FOR TESTING


[Plan details](#)



 By using this search tool, I confirm that I've read and understand the [disclaimer](#).

[< Back to results](#)

Learn more about this drug 

 Eligible

Payable at 90%
Deductible is \$2.00 per prescription

Plan number:	Member ID (certificate):	Plan type:
178123	E000001002	Health, Drugs, Vision & Dental
Patient:	DIN:	Province/territory:
BERT DEMO GRANGER	02405601	Ontario

Generic drug equivalent

We didn't find any generic equivalents for the drug you're looking for. If your drug isn't eligible for coverage, consider asking your health care professional for other treatment options.

Prior Authorization

The drug you’re searching for may require prior authorization.

The prior authorization program is administered by FACET.

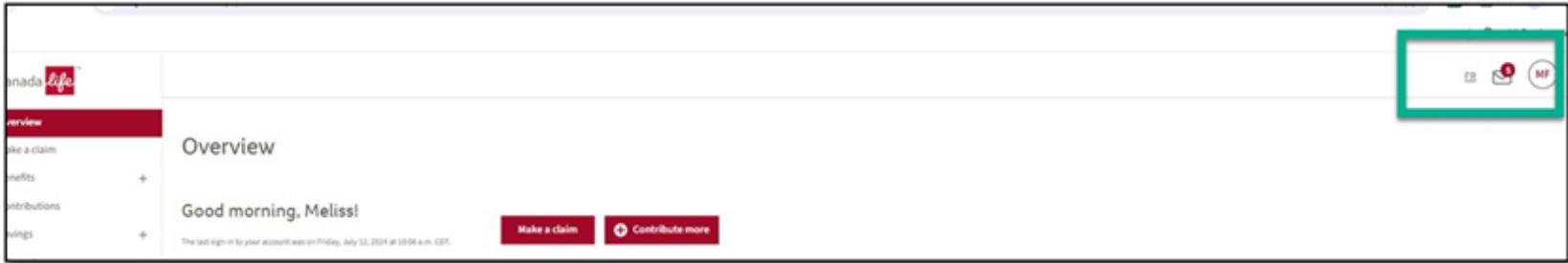
The form which must be completed before a prior authorization drug can be considered for reimbursement is located on their website.

A link is also located in the message centre.

Message:

<p>Pre-approval process for drugs</p> <p>Some medications require prior authorization. Find out about the approval process and get prior authorization forms.</p> <p>https://www.facetprogram.ca/en/</p>	<ul style="list-style-type: none"><p>Processus d’approbation préalable de médicaments</p><p>Certains médicaments sont assujettis au programme d’autorisation préalable. Renseignez-vous sur le processus d’approbation et obtenez les formulaires d’autorisation préalable requis.</p><p>https://www.facetprogram.ca/fr/</p>
---	---

Location:



Numbers you'll need

Your benefits are provided under the following policy numbers:

- Policy # 51801- Health Care including Drugs and Visions and Dental Benefits
- Policy # 153180 – Long Term Disability Benefits

We're here to support you:

- Enrolment support: 1-833-526-2313
- Coverage or claims: 1-888-957-9777
- Technical support: 1-888-222-0775

Simple and secure access to your benefits information

With **My Canada Life at Work** you can:

- Submit claims online
- Find information on coverage, balances and claim history
- Sign up for direct deposit
- Get text messages or email notifications when claims have been processed
- View, save and print benefit cards

Need help?

Coverage or claims: **1-888-957-9777**

Technical support: **1-888-222-0775**

A smiling woman with short dark hair, wearing a brown button-down shirt and large gold hoop earrings, is holding a white coffee cup and a smartphone. She is looking up and to the right. The background is a blurred outdoor scene with trees. A large white rectangular box is overlaid on the left side of the image, containing the text "Thank you".

Thank you