

Benefits at-a-glance

CUASA Exempt - Retired

This document provides a snapshot of the key benefits available to you as a retired 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. **Carleton pension plan members who defer their Carleton pension or if they transfer funds out of the Carleton pension plan will not be eligible for any retiree benefits.**

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, elect an immediate monthly Carleton pension and have worked a minimum of 5 continuous years at Carleton University
Deductible	\$25 per covered person, to a maximum of \$50 per family, annually <ul style="list-style-type: none"> No deductible for emergency travel, hospitalization and vision care
Drugs and medicines (legally requiring a prescription)	80% reimbursement of the cost of the lowest priced generic equivalent item, unless doctor stipulates no substitution, with a maximum dispensing fee of \$8 (which is payable at 100%) <ul style="list-style-type: none"> Includes certain life-sustaining drugs The provincial health plan is the first payer for prescription drugs and medicines at age 65 and older <p>Quebec residents who at age 65 opt-out of the RAMQ drug plan will be required to pay monthly premiums</p>
Vision care	80% reimbursement, to a maximum of \$400 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
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) <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Care and services of licensed, registered or certified: <ul style="list-style-type: none"> Physiotherapists**, psychologists**, osteopaths, chiropractors, podiatrists***, naturopaths, and Christian Science practitioners speech therapists**, massage 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)
Hospitalization	100% reimbursement, with no deductible <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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 chiropractor

Benefits at-a-glance

Health Plan* – CL policy #51801 (continued)

Orthotics	80% reimbursement, to a maximum of \$450 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 chiropodist
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
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 dental benefits if, on your actual retirement date, you are at least age 55, elect an immediate monthly Carleton pension and have worked a minimum of 55 continuous years at Carleton University
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 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 <ul style="list-style-type: none"> Includes crowns and 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
Orthodontic services	50% reimbursement, to a lifetime maximum of \$1,000 per covered person

NOTE: Dental fees are based on last year's 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.

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> <ul style="list-style-type: none"> 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
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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	Phone: 1-888-381-4401 8:00 a.m. – 8:00 p.m. ET (Monday to Friday) 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