

# Benefits at-a-glance

## CUPE 3778 - 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	
<b>Eligibility</b>	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
<b>Deductible</b>	\$25 per covered person, to a maximum of \$50 per family, annually <ul style="list-style-type: none"><li>No deductible for emergency travel, hospitalization and vision care</li></ul>
<b>Drugs and medicines</b> (legally requiring a prescription)	80% reimbursement <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 \$500 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**, osteopaths, chiropractors, podiatrists***, naturopaths, and Christian Science practitioners</li><li>Massage therapists** to a calendar year maximum of \$400 per covered person. Speech pathologists** and chiropractors to a calendar year maximum of \$200 per practitioner per covered person (plus certain X-ray charges to a maximum of \$25)</li></ul></li></ul>
<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 chiropractor</li></ul>
<b>Orthotics</b>	80% reimbursement, to a maximum of \$450 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 chiropractor</li></ul>

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## 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.

## 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> <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</li><li>Participants are still responsible for the costs of all supplementary fees</li><li>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 <a href="#">website</a></li></ul>
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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](mailto: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](http://www.CanadaLife.com.sign-in)

*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.***