

Benefits at-a-glance

Visiting Scholars

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 | |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Deductible | \$25 per covered person, to a maximum of \$50 per family, annually <ul style="list-style-type: none">No deductible for vision care |
| Drugs and medicines (legally requiring a prescription) | 80% reimbursement of the cost of the lowest priced generic equivalent item, biosimilar medication and enhanced drug substitution, with a maximum dispensing fee of \$8 (which is payable at 100%) <ul style="list-style-type: none">Includes certain life-sustaining drugsThe provincial health plan is the first payer for prescription drugs and medicines at age 65 and olderQuebec residents who at age 65 opt-out of the RAMQ drug plan will be required to pay monthly premiums |
| Vision care | 80% reimbursement, to a maximum of \$650 once every 24 consecutive months, with no deductible Includes prescription eye glasses, contact lenses, laser surgery and eye examinations |
| 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, chiroprodists, podiatrists***, naturopaths, and Christian Science practitionersMassage therapists** to a calendar year maximum of \$450 per covered person; 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) |
| 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 chiroprodist |
| Orthotics | 80% reimbursement, to a maximum of \$700 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 chiroprodist |
| 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 |

* 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.

Dental Plan – CL policy #51801

| | |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Basic services | <p>100% reimbursement</p> <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 | <p>80% reimbursement, to a maximum of \$1,000 per calendar year per covered person</p> <ul style="list-style-type: none"> ▪ 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 <p>Dental Implants to a lifetime maximum of \$2,500.00 per covered person</p> |

NOTE: Dental fees are based on the current 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.

WHO PAYS THE COSTS

Carleton University pays

You pay

Health Plan – compulsory unless you have proof of coverage elsewhere

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100%

Dental Plan – compulsory unless you have proof of coverage elsewhere

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100%

Interpretation of your benefits entitlements is governed by the terms of the official plan contract with the benefit carrier as amended from time to time. Amendments may include changes to eligibility, cost-sharing or any terms relating to the benefits coverage, including suspension or termination of all (or any part of) the benefits currently provided by the program

WHEN COVERAGE BEGINS AND ENDS

To be eligible you must have coverage under the provincial health plan or the University Health Insurance Plan (UHIP). Please refer to your collective agreement, the Human Resources policy manual, or contact Human Resources Department to confirm your eligibility.

Coverage begins for you and your eligible dependents on your first day of active employment (some exceptions apply), and ends on the date your employment with Carleton University ends.

Eligible dependents

Spouse – for the Health Plan and Dental Plan:

- The person who is your legal spouse or with whom you have been living in a conjugal relationship for at least one year.

Child – for the Health Plan and Dental Plan:

- Your or your spouse's unmarried natural, legally-adopted, stepchildren, or foster children who are:
 - under age 21,
 - under age 25, if they are full-time students and depend on you for support, or
 - of any age, if mentally or physically disabled and incapable of self-support, provided the disability began before they turned 21 or while they were full-time students under age 25, and the disability has been continuous since then, and
- Natural children of your daughter, if she is under 21 and meets the definition of dependent (as defined above).

WHERE TO GET ANSWERS TO YOUR QUESTIONS

Carleton University Human Resources

For questions about your benefits, including adding or removing dependents

For help with:

- Payroll

Canada Life

For questions about claims under the Health and Dental plans and My Canada Life at Work

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>

Email: payroll@carleton.ca

Phone: 1-888-381-4401

Technical Support: 1-888-222-0775

8:00 a.m. – 8:00 p.m. ET (Monday to Friday)

www.CanadaLife.com/sign-in