

# Benefits at-a-glance

## Active Postdoctoral Fellows

This document provides a snapshot of the Health and Dental benefits available to you through 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* – GWL policy #51801	
Deductible	No deductible
<b>Drugs and medicines</b> (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%), to a maximum of \$25,000 (\$35,000 effective May 1, 2019) per calendar year <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>	Effective May 1, 2019: 80% reimbursement, to a maximum of \$400 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> Prior to May 1, 2019: 100% reimbursement, to a maximum of \$80 every 24 consecutive months <ul style="list-style-type: none"> <li>Includes eye examinations only</li> </ul>
<b>Paramedical practitioners</b>	100% reimbursement, to a combined maximum of \$400 per calendar year <ul style="list-style-type: none"> <li>Care and services of licensed, registered or certified: physiotherapists**, psychologists**, speech therapists**, chiropractors, massage therapists**, and podiatrists***</li> </ul>
<b>Hospitalization</b>	100% reimbursement <ul style="list-style-type: none"> <li>Semi-private hospital room accommodation, above provincial ward rate</li> </ul>
<b>Home nursing</b>	100% reimbursement, to a lifetime maximum of \$25,000 (pre-approval of insurer required)
<b>Medical supplies and prosthetics</b>	100% reimbursement, to specified maximums
<b>Ambulance services</b>	100% 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>	100% 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>	100% 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 chiropodist</li> </ul>
<b>Accidental dental treatment</b>	100% 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>

\* Expenses under the Health Plan are reimbursed based on Great-West Life's assessment of **reasonable and customary fees**.

\*\* Written referral from a medical doctor is required and a new referral must be submitted after an interruption of treatment of six months or longer. In addition, for physiotherapists and psychologists, a new referral must be submitted annually.

\*\*\* After annual maximum under provincial health plan has been paid out.

## Dental Plan – GWL policy #51801

<b>Basic services</b>	<p>100% reimbursement</p> <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>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>	<p>Effective May 1, 2019: 80% reimbursement, to a maximum of \$1,000 per calendar year per covered person</p> <ul style="list-style-type: none"> <li>Includes crowns and 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> </ul>

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

	You pay	Monthly premiums (including tax)	
		Single	Family
<b>Health and Dental Plan – voluntary</b>	100% for non-unionized	\$109.8	\$254.42
Prior to May 1, 2019: <b>Supervisor pays 65% Health Care for unionized</b>	35% for unionized	\$37.91	\$87.85
Effective May 1, 2019: <b>Supervisor pays 70% Health Care for unionized</b>	30% for unionized	\$32.94	\$76.33

## 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 contact Human Resources Department to confirm your eligibility.

You must apply for coverage through Human Resources within 31 days of:

- Your appointment date. or
- Your loss of coverage under another benefit plan, such as your spouse's benefits plan.

(Some exceptions apply.)

Coverage begins for you and your eligible dependents once your application has been received by Human Resources, and ends on the date your postdoctoral fellowship engagement 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 age 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 age 21 and meets the definition of dependent (as defined above).

## WHERE TO GET ANSWERS TO YOUR QUESTIONS

<p><b>Carleton University Human Resources</b> For questions about your benefits, including adding or removing dependents</p>	<p>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://i.carleton.ca/hr">https://i.carleton.ca/hr</a></p>
<p>For help with Payroll</p>	<p>Email: <a href="mailto:payroll@carleton.ca">payroll@carleton.ca</a></p>
<p>Great-West Life For questions about claims under the Health and Dental plans</p>	<p>Phone: 1-800-957-9777 7:00 a.m. – 6:00 p.m. CMT (Monday to Friday) <a href="http://www.greatwestlife.com">www.greatwestlife.com</a>, click on GroupNet for Plan Members</p>