

# Benefits-at-a-Glance

## Retiree Benefits Program

Canadian Union of Public Employees (CUPE) Local 5500

This pamphlet summarizes the benefits coverage available to you, including plan design changes, following the ratification of the CUPE 5500 collective agreement of August 25, 2011. The terms in *italics* are defined in the Glossary at the end of this pamphlet.

Coverage and costs are subject to change. For a more detailed description of your benefits, including important limitations, please consult your retiree benefits booklet.

The final interpretation of your coverage is governed solely by the terms of the official group policies or contracts.

### Overview

As a retiree of the City of Ottawa who was represented by CUPE 5500, your eligibility for retiree benefits and the cost-sharing arrangements for benefits depend on your situation when you retired. The following table shows the coverage you may be eligible for and who pays the cost.

Plan	You were age 55 or older with at least 25 years of <i>service</i> , or Your age plus <i>service</i> totalled 85 or more	You had less than 25 years of <i>service</i> and your age plus <i>service</i> totalled 80 or more, but less than 85	Your age plus <i>service</i> totalled less than 80
Health	City pays 100%	You pay 100%	No coverage
Dental	<ul style="list-style-type: none"> <li>■ City pays 75%</li> <li>■ You pay 25%</li> </ul>	You pay 100%	No coverage
Basic Life Insurance	City pays 100%	City pays 100%	City pays 100%
Dependent Life Insurance	City pays 100%	City pays 100%	No coverage

You must also have been covered under the Employee Benefits Program immediately before your retirement to be eligible for retiree benefits.

You may choose to cover your *spouse* and *children*, where applicable, as long they meet the definition of *dependents*.

### Limitations for making changes to your coverage

You may choose to opt out of a benefits plan at any time (for example, at retirement or during retirement). If you opt out of a plan, you are not eligible to enrol in that plan at a later date, under any circumstance.

You may choose to decrease your benefits coverage from family to single at any time, for any reason. However, you may only increase your benefits coverage from single to family to recognize new *dependents* if you request the change within 31 days of a qualifying life event. Consult your retiree benefits booklet for more information about life events.

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

## What's Provided...

Health Plan	Great-West Life 59210
Travel Assistance	Great-West Life 168593
100% reimbursement	
<ul style="list-style-type: none"><li>■ Vision care, including:<ul style="list-style-type: none"><li>— purchase and repairs of prescription glasses, elective contact lenses and elective laser vision correction procedures, to a maximum of \$375 per person every two consecutive calendar</li><li>— one eye exam every two consecutive calendar years for adults and every calendar year for <i>children</i></li></ul></li><li>■ Hearing aids, to a maximum of \$750 per person every two consecutive calendar years</li><li>■ Out-of-province or out-of-Canada emergency medical services, maximum first 180 days of the trip, to an overall lifetime maximum of \$5,000,000 per person (includes travel assistance with toll-free telephone service)</li></ul>	
90% reimbursement	
<ul style="list-style-type: none"><li>■ Drugs legally requiring a prescription, plus certain life-sustaining drugs that do not legally require a prescription<ul style="list-style-type: none"><li>— generic substitution (unless doctor specifies no substitution)</li><li>— purchase with benefits card</li><li>— subject to a \$6.11 maximum reimbursement of dispensing fee per prescription</li></ul></li><li>■ Professional services of the following paramedical practitioners (as long as they are qualified and registered in the province in which the services are rendered), above the amount covered by any provincial plan, where applicable:<ul style="list-style-type: none"><li>— physiotherapist – \$25 for each visit, to a maximum of \$500 per person per calendar year</li><li>— chiropractor – \$25 for each visit, to a maximum of \$500 per person per calendar year, plus up to \$25 per person per calendar year for one x-ray</li><li>— psychologist – \$35 per half hour for an initial assessment, \$35 for each subsequent visit, to a maximum of \$500 per person per calendar year</li><li>— speech therapist – \$25 for an initial assessment, \$10 for each subsequent visit, to a maximum of \$225 per person per calendar year</li><li>— massage therapist, osteopath, podiatrist, naturopath – \$10 for each visit, to a maximum of \$225 per person per calendar year for each type of practitioner, plus up to \$15 per person per calendar year for one x-ray by an osteopath, and up to \$100 per person per calendar year for podiatric surgery</li></ul></li><li>■ Services provided in your home by a registered nurse or registered nursing assistant (prior approval from the carrier is recommended)</li><li>■ Custom-made orthotics</li><li>■ Certain other prescribed medical supplies and services to specified maximums (consult your retiree benefits booklet for details)</li></ul>	

Dental Plan	Great-West Life 59210
<ul style="list-style-type: none"> <li>■ Reimbursement of services based on the fee guide used in the province of treatment: <ul style="list-style-type: none"> <li>— the current general practitioners' or specialists' dental association fee guide, or</li> <li>— the minimum fee specified in the current denturist association fee guide</li> </ul> </li> </ul>	
90% reimbursement	
<ul style="list-style-type: none"> <li>■ Basic services, including x-rays, recall exams and fluoride treatments, limited to once every nine months for each type of service (six months for <i>children</i> age 18 and under)</li> <li>■ Basic supplementary services, including treatment of gum diseases and root canal therapy</li> <li>■ The cost of dentures</li> <li>■ Major restorative services, such as crowns, bridges and implants, up to the lowest-cost alternative treatment</li> </ul> <p>Maximum reimbursement of basic services, basic supplementary services, dentures and major restorative services, combined at \$1,500 per person per calendar year</p>	
50% reimbursement	
<ul style="list-style-type: none"> <li>■ Orthodontic services, to a lifetime maximum of \$3,000 per person</li> </ul>	

Basic Life Insurance Plan	Great-West Life 168593
<ul style="list-style-type: none"> <li>■ Three times your annual basic earnings immediately prior to retirement, rounded up to the next \$1,000, to a maximum of \$700,000</li> </ul>	

Dependent Life Insurance Plan	Great-West Life 168593
<ul style="list-style-type: none"> <li>■ Lump-sum death benefit in the event of the death of: <ul style="list-style-type: none"> <li>— your <i>spouse</i> – \$10,000</li> <li>— a <i>child</i> – 5,000</li> </ul> </li> </ul>	

## When Coverage Ends...

### For you and your dependents

Coverage ends on the last day of the month in which you reach age 65.

If your *spouse* is younger than you, coverage under the Health Plan and Dental Plan continues for your *dependents* until your *spouse* dies or the last day of the month in which your *spouse* reaches age 65, whichever is earlier, as long as they pay the full cost of coverage.

### For your survivors

Health and Dental – If you die before your 65th birthday, coverage continues for your *dependents* until your *spouse* dies or the last day of the month in which your *spouse* reaches age 65, whichever is earlier, as long as they pay the full cost of coverage.

## Where to Get Answers to Your Questions...

<p>Great-West Life</p> <ul style="list-style-type: none"><li>■ For details on claims or coverage under the Health Plan and Dental Plan</li><li>■ To request a replacement benefits card</li><li>■ To obtain a health or dental claim form</li></ul>	<p>1-855-360-4415 1-800-990-6654 (for the deaf or hard of hearing)</p> <p><a href="http://www.greatwestlife.com">www.greatwestlife.com</a></p> <p>Have your benefits card handy when visiting the site or calling Great-West Life for coverage and claims information. This card includes the plan and identification numbers needed to access information on your coverage and claims.</p>
<p>Coughlin &amp; Associates Ltd. Group Administration Department</p> <ul style="list-style-type: none"><li>■ To change your address, coverage or beneficiary designation</li><li>■ For information on the rates and premiums you pay</li><li>■ To obtain a health or dental claim form</li><li>■ To make a life insurance or survivor income claim</li><li>■ To request a copy of your retiree benefits booklet</li></ul>	<p>613-231-2266 (in the Ottawa region) 1-888-613-1234</p> <p><a href="mailto:admininquiries@coughlin.ca">admininquiries@coughlin.ca</a></p> <p>466 Tremblay Road Ottawa, ON K1G 3R1</p>

## Glossary

### Child

Your or your spouse's unmarried, natural, legally adopted, step or foster children who are residents of Canada and:

- under age 21,
- under age 25 if they are full-time students studying within or outside Canada at an accredited institute of learning and depend on you for support, or
- of any age, if mentally or physically disabled and incapable of self-sustaining employment and totally dependent on you for support, provided the disability began before they reached age 21, or while they were full-time students under age 25, and the disability has been continuous since then.

For Dependent Life, your child must be at least 14 days old.

### Dependent

See definitions of Child and Spouse.

### Reasonable and customary

The plan covers customary charges for services and supplies. All covered services and supplies must represent reasonable treatment. Treatment is considered reasonable if it is accepted by the Canadian medical profession, it is proven to be effective, and it is of a form, intensity, frequency and duration essential to diagnosis or management of the disease or injury.

### Service

Continuous service with the City of Ottawa or OC Transpo starting from your last date of hire and including any periods of authorized leave of absence.

### Spouse

The person of either sex who is your legal spouse or with whom you have been living in a role like that of a marriage partner continuously for at least 12 months and who is a resident of Canada. Only one spouse is eligible for coverage.