

Colleges of Applied Arts and Technology

GROUP INSURANCE BENEFITS COMMUNIQUÉ

IMPORTANT INFORMATION

ORTHOPAEDIC SHOES AND ORTHOTICS

The CAAT Extended Health Care Plans provide coverage for orthopaedic shoes as follows:

Academic Staff - contract 50832:

- up to a maximum of two (2) pairs for persons under 8 years of age, and one (1) pair for persons 8 years of age and over, in a calendar year.

Administrative Staff – contract 50833:

- up to a maximum of two (2) pairs for persons under 8 years of age, and one (1) pair for persons 8 years of age and over, in a calendar year.

Support Staff – contract 50834:

- up to a maximum of three (3) pairs for persons under 8 years of age, two (2) pairs for persons 8 years of age and over but under 18 years of age, and one (1) pair for persons 18 years of age and over, in a calendar year.

ORTHOTICS

In some circumstances you may wish to purchase professionally prescribed orthotics in place of orthopaedic shoes, as they may be less costly. The CAAT health care plans recognize orthopaedic shoes and orthotics as a combined maximum as noted above. Therefore, you and your dependents are eligible for either orthopaedic shoes OR orthotics, not both, in each calendar year.

CO-ORDINATION OF MULTIPLE BENEFIT PLANS

If you and your dependents are covered for Extended Health Care under the CAAT health care plans and are also covered under another plan, CAAT health care plan benefits will be co-ordinated with the other plan following insurance industry standards.

Accordingly, a covered individual is allowed one pair of orthopaedic shoes per year and is reimbursed 85% of the cost up to the reasonable and customary allowance. If you have co-ordination with another plan that also allows one pair per year, you could submit the claim to the other plan as a dependent to receive the difference between what you actually paid for the orthopaedic shoes and what you were reimbursed from the CAAT health care plans. Under both plans, the claim would be deemed as one pair regardless of how much each carrier paid towards the pair.

In the instance where both you and your spouse are covered by the CAAT health care plans, you would receive reimbursement for one pair of orthopaedic shoes but would be reimbursed up to 100% of the cost through co-ordination of benefits (85% as an employee and the remaining 15% as a dependent for a combined maximum of 100% of the cost of the one pair of orthopaedic shoes).

OSTEOPATH

Under the CAAT Extended Health Care Plans (Academic, Administrative, Support), services provided by a Doctor of Osteopathy (DO) are eligible expenses.

WHAT IS A DOCTOR OF OSTEOPATHY?

A Doctor of Osteopathy (DO) is a physician (MDs) who has additional qualification in osteopathy. They are regulated and certified by the College of Physicians and Surgeons of Ontario. Osteopathic services provided by anyone other than a Doctor of Osteopathy are not eligible for reimbursement, as they were not provided by a practitioner who has completed the doctorate degree.

COVERAGE IN QUEBEC

Quebec is the only province with a regulatory body for osteopaths. The CAAT Extended Health Care Plans cover osteopathic services from practitioners registered with the *Institut d'enseignement de l'ostéopathie du Québec* (IEOQ).