

Colleges of Applied Arts and Technology
GROUP INSURANCE BENEFITS COMMUNIQUÉ
IMPORTANT INFORMATION FOR RETIREES

UNDERSTANDING ORTHOPAEDIC SHOES

The CAAT Retiree Extended Health Care Plan 1 and Plan 2 (# 22182) provide coverage for custom-made orthopaedic shoes. These shoes are built from the sole up using 100% raw materials to accommodate severe foot abnormalities. There are three main categories based on medical necessity:

- A **congenital deformity** is a structural deformity presented at birth. For example, someone born with a deformed or missing limb.
- A **traumatic injury** to one or both of your lower limbs, caused by a car accident, by example.
- A **disease process** that affects one or both feet. For example, an amputation required due to diabetes or a significant bony deformity caused by arthritis or osteomyelitis.

Custom-made Orthotics - are manufactured from a three dimensional (3-D) image of your foot using raw materials and you may wish to purchase them instead of custom-made orthopaedic shoes as they may be less costly.

The CAAT Retiree Extended Health Care Plan 3 (#22182) provides coverage for custom-made orthotics only.

What is covered

To be eligible for coverage under the CAAT Retiree Extended Health Care Plans your custom-made shoes or custom-made orthotics must be:

- **Orthopaedic Shoes - custom-made** using raw materials, created from a custom-made 'last' of your foot. A last is an accurate three-dimensional model of an individual's foot and ankle designed from a three-dimensional (3-D) cast of the person's foot. The shoe is built around this last from patterns reflecting its true individual design.
- **Orthotics – custom-made** using raw materials, created from a three-dimensional (3-D) cast of your feet.
- **Prescribed** by a specific qualified specialist as a medically necessary treatment for a foot condition:
 - doctor (M.D.)
 - podiatrist (D.P.M.)
 - chiropodist (D.Ch. or D Pod M)
- **Provided or Dispensed** by a foot care specialist
 - podiatrist (D.P.M.)
 - chiropodist (D.Ch. or D Pod M)
 - pedorthist (C. Ped.(C) or C Ped. MC)
 - orthotist (C.O. (c) or CPO (c)

What is not covered

Some examples:

- Orthopaedic shoes or orthotics purchased for convenience or general comfort
- Commercially-made products sold over-the-counter in pharmacies or other retail stores

What to do when you have a claim

- Complete an Extended Health Care claim form. You may get a claim form from Sun Life's website (www.sunlife/member.ca) or from your College Benefits Administrator
- Include a copy of your prescription, which must indicate the medical condition for which the custom-made orthopaedic shoe or custom-made orthotics is being prescribed
- Attach your original detailed receipt showing that the products have been paid in full and received

Know your coverage

- **Extended Health Care Plan 1 (custom-made orthopaedic shoes or orthotics) - contract 22182:**
 - up to a maximum of two (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
- **Extended Health Care Plan 2 (custom-made orthopaedic shoes or orthotics) – contract 22182:**
 - 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.
- **Extended Health Care Plan 3 (custom-made orthotics) – contract 22182:**
 - once every two years.
- **Reimbursement**
 - Eligible expenses under all Extended Health Care Plan 1 and Extended Health Care Plan 2 will be reimbursed at 85%. Reimbursement is subject to reasonable and customary charges.
 - Eligible expenses under Extended Health Care plan 3 will be reimbursed at 85%. Reimbursement is subject to reasonable and customary charges up to a maximum of \$600 per person once every two calendar year.

The CAAT Retiree Health Care Plan 1 and Plan 2 recognize custom-made orthopaedic shoes and custom-made orthotics as a combined maximum as noted above. Therefore, you and your dependents are eligible for either custom-made orthopaedic shoes OR custom-made 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 retirees' health care plans and are also covered under another plan, CAAT retirees' 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 custom-made 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 custom-made orthopaedic shoes and what you were reimbursed from the CAAT retirees' health care plans. Under both plans, the claim would be deemed as one pair regardless of how much each carrier paid towards the pair.