

“The very best thing about being a member of RTO/ERO is the people. Our members are a caring and giving group who reach out in a multitude of ways to people in need.”

Joan Murphy, member since 1995



Stay connected to **your RTO/ERO activities and initiatives**

- *Renaissance*, award-winning member magazine, published quarterly
- Fact Sheets (print and online) on health, legal, financial and other topics of interest to retirees and seniors
- Tax Tips and a pocket calendar published annually
- Online engagement: in our District websites, members' centre via **www.rto-ero.org**, *Liaison* e-newsletter and social media channels:

 www.facebook.com/rto.ero

 www.flickr.com/photos/rto-ero

 www.twitter.com/rto_ero

 www.youtube.com/user/erorto

“My membership in RTO/ERO has given me a superb opportunity to work with retired educators and to be challenged in my retirement.”

Ray Ball, member since 1993

yourfuture YOURTTO/ERO



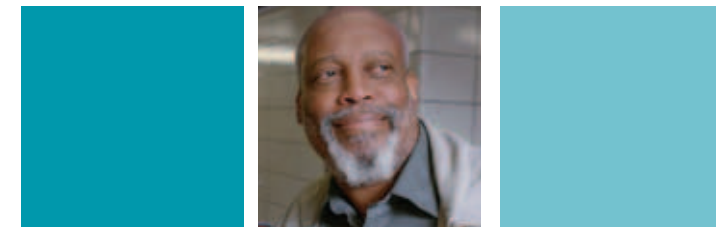
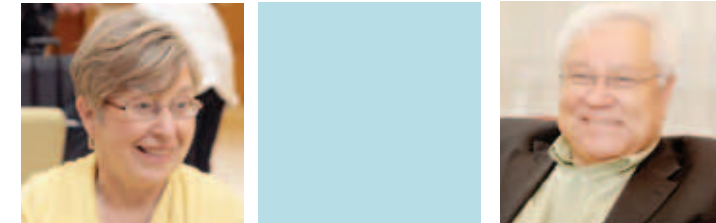
Contact us today to become a member.

Full membership (teacher, school and board administrators)
In the second year of membership your fee is \$1.25 per \$1,000 of gross annual pension, deducted annually* by the Ontario Teachers' Pension Plan (OTPP), except for retired teachers with a minimum of 15 years of credited service who opted for a commuted value transfer from OTTP; they pay the average fee collected from full members receiving a pension from OTTP*

**Please note when you first join, RTO/ERO will invoice you a pro-rated membership fee, based on the month in which you join. Your annual deduction from the OTTP begins in your second calendar year of membership.*

Associate membership (educational support staff, university and college faculty and those who are actively employed in education) Contact us for fees.

yourretirement YOURTTO/ERO



À votre service...pour le soin de votre avenir.

THE RETIRED TEACHERS OF ONTARIO
LES ENSEIGNANTES ET ENSEIGNANTS
RETRAITÉS DE L'ONTARIO

Here for you now ... Here for your future.



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Teachers, school and board administrators, educational assistants, administrative professionals, custodians, university and college faculty...

You should join us. RTO/ERO is here for you.

What is RTO/ERO and why should I join?

Founded in 1968, we are a full-service voluntary organization, providing a strong voice for retired teachers, principals, vice-principals, education support staff and college and university faculty.

What benefits do I get?

- Access to superior group health plans
- Bilingual services
- Active peer community
- Group travel program
- Pension support
- Advocacy on social and political issues
- Connect to member activities and initiatives

Who belongs to RTO/ERO?

We have over 67,000 members, from age 45 to 109, from every facet of education.

Can I join RTO/ERO?

Yes, if you are a teacher, school or board administrator receiving a pension from the Ontario Teachers' Pension Plan, you will be a full member.

If you are college and university faculty, and educational support staff from schools and school boards, you will be an associate member.

Remember if you are actively employed in education you can also join RTO/ERO. Contact us for more details.

How does RTO/ERO operate?

We are organized into 46 Districts in Ontario and two in British Columbia.

We have a Provincial Office, where 17 professional staff members support the work of Senate (RTO/ERO's governing body), the Provincial Executive and provincial committees.

What do Districts do?

At the District level, members participate in social, travel and leisure opportunities, political advocacy and District Executive leadership.



your group health plans

- Choose from Extended Health Care, Semi-Private Hospital and Dental Plans
- Single, couple or family coverage
 - For those couples retiring from education only one needs to be a member of RTO/ERO in order to obtain couples' coverage.
- Owned and managed by RTO/ERO members, which gives each member a voice in shaping your health plans
- Over 79,000 participants – the largest retired educator health plan in Canada
- Plan highlights: direct payment to pharmacies; electronic submission of dental claims; direct deposit of claim payments; paramedical practitioner services; vision care; home care; travel coverage while outside of the province and country

your community of active peers

- District social and networking opportunities including dinners, tournaments, sporting events, day trips, arts and theatre events
- Opportunities to get involved in provincial and District committees
- Community outreach through The RTO/ERO Charitable Foundation and Project – Service to Others, a \$100,000 grant program

- Scholarships for members' relatives actively seeking a career in teaching
- District Goodwill Committees to help peers in need (e.g. rides to appointments, compassionate support, company)

your pension support

- Monitoring pension legislation, analyzing proposed changes and recommending improvements for retired teachers, when appropriate
- Voting member on the Ontario Teachers' Federation Pension and Pension Negotiations Committees

your advocate

- Provincial: our committees and staff engage governments on areas such as health care, support for active teachers and public education, seniors' issues and the environment
- Local: our Districts work with MPs and MPPs, regardless of party affiliation
- Collaboration with provincial and national organizations to improve the quality of life for retirees including The Canadian Association of Retired Teachers (ACER/CART), teacher affiliates and school administration organizations

your group travel program

- Members travel the world with professional designed travel packages, including cruises and tours at special rates