

## What is RTO/ERO and why should I join your group insurance plans?

Founded in 1968, we are a full-service, bilingual and voluntary organization. We provide group insurance plans, a peer community and a strong voice for retired teachers, principals, vice-principals, education support staff and college and university faculty.

## Who can join the group insurance plans?

Full and Associate RTO/ERO members who permanently reside in Canada are eligible to participate in our Group Plans.

## What makes your plans different from others?

1. Premium rates and coverage are the same for all ages.
2. You are guaranteed acceptance if you enrol within 60 days of leaving another group plan.
3. Our group insurance plans are owned and managed by RTO/ERO members, which gives each member a voice in shaping our plans.
4. Our plans are financially stable and have been around since 1984.

## What benefits and coverage do you offer?

The RTO/ERO Group Insurance Benefits include: **Extended Health Care, Semi-Private Hospital and Dental** coverage, which can be purchased separately. Coverage categories are single, couple\* or family, with the latter two covering dependents.\*\*

\* A couple is the member plus one dependent – either spouse, partner or a dependent child.

\*\*Dependents include a legal, common-law or same-sex spouse; or dependent children up to age 21 or age 30 if they are unmarried and in full-time attendance at an accredited post-secondary institution.

My and my wife's quality of retirement living would be altered without the RTO/ERO Group Insurance Plans. We rely on them for handling health issues and for providing peace of mind during our travels out of province. The annual reviews of coverage and the cordial and helpful customer service representatives all provide a service which keeps pace with rapidly changing health issues.

**Larry Hunt, member since 2002**

## yourhealth YOURTTO/ERO



### Become a member, join our group insurance plans.

**Full membership** (teacher, school and board administrators): \$1.25 per \$1,000 of gross pension, deducted annually by the Ontario Teachers' Pension Plan.

**Associate membership** (educational support staff, university and college faculty): Contact us for fees

### Contact us

**RTO/ERO** For information on your eligibility to join RTO/ERO and our group insurance plans call 416.962.9463 or 1.800.361.9888 or visit [www.rto-ero.org](http://www.rto-ero.org).

**Johnson Inc.** For specific insurance questions about the RTO/ERO Group Insurance Benefits call 416.920.7248 or 1.877.406.9007.

Johnson Inc. serves as consultant, administrator and claims payor for RTO/ERO's Group Insurance Benefits.



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.

## yourinsurance plans YOURTTO/ERO



### Group Insurance Benefits for Members



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



We offer the best **Group Insurance Benefits** for Ontario teachers, school and board administrators, educational support staff, and college and university faculty in retirement.

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

- *Renaissance*, award-winning member magazine, includes health plans updates
- Fact Sheets (print and online) on health, legal, financial and other topics of interest
- Tax Tips and a pocket calendar published annually

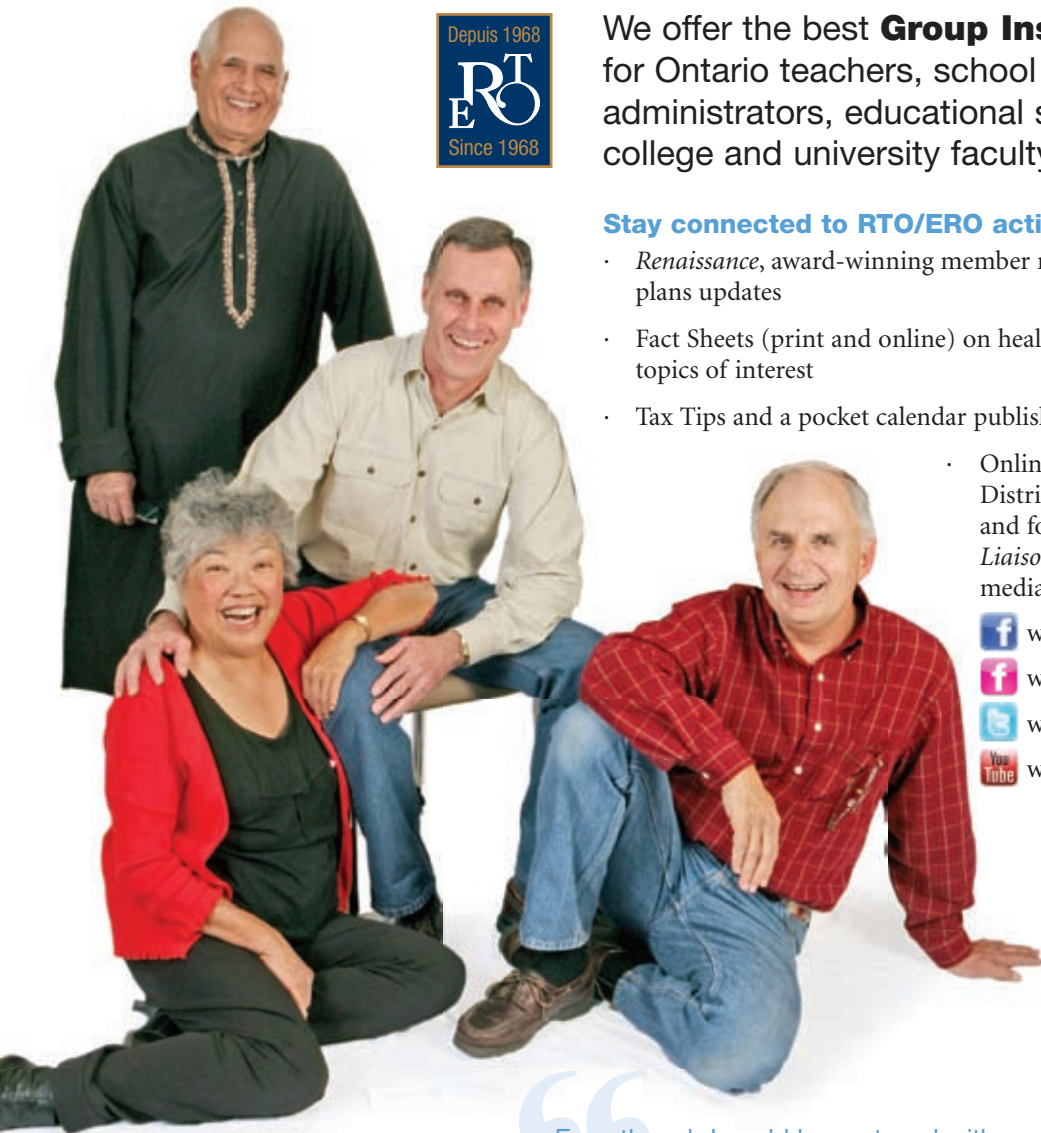
- Online engagement: in our District websites, members' centre and forum via [www.rto-ero.org](http://www.rto-ero.org), *Liaison* e-newsletter and social media channels:

 [www.facebook.com/rto-ero](http://www.facebook.com/rto-ero)

 [www.flickr.com/photos/rto-ero](http://www.flickr.com/photos/rto-ero)

 [www.twitter.com/rto\\_ero](http://www.twitter.com/rto_ero)

 [www.youtube.com/user/erorto](http://www.youtube.com/user/erorto)



“Even though I could have stayed with my Board plan when I retired, I opted for the RTO/ERO Extended Health coverage as it gave us the comfort and security we sought. When my husband died suddenly in 2001, I received back the cancellation money for a scheduled cruise. When I broke my ankle in Australia in 2003, I was flown home, following two surgeries and did not pay one cent out of my pocket.”

**Mary Ellen Lawless, member since 1995**

**Join us.**  
**RTO/ERO is here for you.**

**RTO/ERO Group Plan Highlights**

- You are guaranteed acceptance (with no medical evidence required) when you enrol within 60 days of leaving another group plan (i.e., school board plan, spouse/partner's group plan, etc.)
- Our premium rates and coverage are the same for all ages.
- We maintain plan reserves. These are owned by RTO/ERO and protect the group plans in the event of a pandemic.
- Since RTO/ERO is a non-profit organization, surpluses are “refunded” to the plans for plan improvements and premium stability.
- Convenience services include:
  - Bilingual service and claims help
  - RTO/ERO District health representatives to assist members
  - Direct payment to pharmacies (drug card)
  - Electronic submission of drug and dental claims
  - Claim payments deposited directly to your bank account
  - Email notification of your claim payments
  - Annual Benefit Statement, Premiums and Claims Summary Letter
  - Secure, online access to your claims and benefit information
  - Walk-in service for administration and claim services in the Greater Toronto Area

*The RTO/ERO Group Insurance Plans are owned and managed by RTO/ERO members via the Health Services and Insurance Committee, administered by Johnson Inc., and underwritten by Manulife Financial.*

“Of all the insurance I have, the RTO/ERO Group Insurance Plan is the only one where I have a say in the improvements that can be made to the plan. That's because as an RTO/ERO member I own the plan and I like that.”

**Roger LaLonde, member since 2002**

**your**group benefits  
**YOUR**RTO/ERO

# Group Insurance Benefits for retired educators and educational support staff



Join the largest Canadian retired educator plan, providing health coverage to over 70,000 members and dependents. The RTO/ERO plan is owned and managed by RTO/ERO members.

RTO/ERO provides:

- ▶ Extended Health, Semi-Private Hospital and Dental Plans, all offered independently so you pay only for what you need
- ▶ Premium rates and benefits that are the same at any age
- ▶ Single, couple or family coverage

## Semi-Private Hospital Plan

### Semi-Private Hospital Benefit

- ▶ 95% reimbursement
- ▶ Unlimited maximum
- ▶ Covers the daily semi-private room charges in a licensed hospital

### Convalescent Home Care Benefit

- ▶ 80% reimbursement
- ▶ Covers home care following a hospitalization of at least 24 hours, up to \$75/day, maximum of 30 days
- ▶ Includes three days of home care following non-elective day surgery up to a maximum of \$75/day

## Dental Plan

### Fee Guide

- ▶ 2011 Provincial Fee Guide for General Practitioners

### Basic and Preventive Benefit

- ▶ 85% reimbursement
- ▶ Unlimited annual maximum per person
- ▶ Includes one standard oral examination, recall oral examination, polishing and fluoride applications every nine months
- ▶ Coverage for other services, including fillings, x-rays and repairs/rebase/relining of existing dentures

### Endodontics and Periodontics Benefit

- ▶ 80% reimbursement
- ▶ \$850 combined annual maximum per person
- ▶ Includes root canal therapy, treatment of bones and tissues, scaling and occlusal equilibration

### Major Restorative Benefit

- ▶ 50% reimbursement
- ▶ \$700 annual maximum per person, for crowns, posts, onlays and inlays, including crowns on implants
- ▶ \$700 annual maximum per person, for fixed bridges and partial dentures, including those on implants

## Supplemental Travel Plan

- ▶ Provides for coverage beyond the 62 days of travel coverage under the Extended Health Care Plan
- ▶ Available in 15 day units up to a maximum trip duration of 212 days. For those who only need a few extra days of coverage, a five day unit is available immediately following the first 62 days of travel
- ▶ Guaranteed acceptance for all Extended Health Care Plan participants

## RTO/ERO Monthly Rates – January 1 to December 31, 2011 inclusive\*

	Single	Couple	Family
Extended Health Care	\$76.51	\$153.03	\$183.65
Semi-Private Hospital	\$17.07	\$34.11	\$40.09
Dental	\$54.04	\$106.57	\$132.89

\*These amounts do not include Provincial Retail Sales Tax (8% in Ontario, 9% in Quebec).



## Extended Health Care Plan

### Prescription Drug Benefit

- ▶ \$0 annual deductible
- ▶ \$2,500 annual maximum per person
- ▶ 85% reimbursement of ingredient costs
- ▶ Covers eligible drugs for all ages, including those not covered by the Provincial Drug Benefit Plan for participants and dependents age 65 and over
- ▶ The \$100 Ontario Drug Benefit Program deductible is reimbursed based on 85% of ingredient costs
- ▶ Covers erectile dysfunction drugs to an annual maximum of \$350 per person

### Paramedical Practitioners Benefit

- ▶ 80% reimbursement
- ▶ \$800 annual maximum per person (for all practitioners combined)
- ▶ Covers 15 practitioners: acupuncturists, chiropodists, chiropractors, dieticians, herbalists, homeopaths, naturopaths, nutritionists, osteopaths, physiotherapists, podiatrists, registered clinical psychologists, registered massage therapists, speech therapists and shiatsu therapists
- ▶ Physician authorization is not required

### Aids and Appliances Benefit

- ▶ 80% reimbursement
- ▶ Covers the purchase or repair of hearing aids up to a maximum of \$1,000 overall, in any three consecutive calendar years
- ▶ Custom-made orthopaedic shoes and orthotics up to a maximum of \$500 per person, in any two consecutive calendar years
- ▶ Prostheses including artificial limbs or eyes, or breast prosthesis (including two mastectomy bras per calendar year)
- ▶ Supplies including trusses, splints, braces and casts
- ▶ Medical supplies, including surgical support stockings up to an annual maximum of \$300 per person, incontinence supplies up to an annual maximum of \$400 per person, and post-surgical comfort and convenience items (e.g., sock reacher, shoe lacer) up to \$100 per person in any two consecutive calendar years
- ▶ Mobility aids including wheelchairs, canes, walkers, and crutches

### Vision Care Benefit

- ▶ 80% reimbursement
- ▶ \$300 maximum per person in any two consecutive calendar years
- ▶ Covers prescription eyeglasses, contact lenses and laser eye surgery
- ▶ Eye examinations subject to a maximum of \$90 for one eye exam every two consecutive calendar years. Eligible dependent children are covered on an annual basis
- ▶ New lenses, if required due to eye surgery, are covered up to a lifetime maximum of \$300 per person

### Diagnostic Services Benefit

- ▶ 80% reimbursement
- ▶ Covers diagnostic services, subject to your Government Health Insurance Plan offset

### Private Duty Nursing Benefit

- ▶ 80% reimbursement
- ▶ Covers out-of-hospital registered nurse, registered practical nurse or licensed practical nurse up to \$1,500 per insured person in any two consecutive calendar years

### Transportation/Ambulance Benefit

- ▶ 80% reimbursement
- ▶ Covers licensed ground ambulance to and from a local hospital when medically necessary for emergency treatment

### Accidental Dental Benefit

- ▶ 80% reimbursement
- ▶ Covers dental treatment required directly as a result of an accidental blow to natural or artificial teeth

### Educational Program Benefit

- ▶ 80% reimbursement
- ▶ Covers medically related program(s) recommended by a physician, to an annual maximum of \$200 per person

### Out-of-Province/Canada Travel Benefit

- ▶ 100% reimbursement
- ▶ \$1,000,000 coverage for eligible medical emergency expenses per person/trip
- ▶ Covers an unlimited number of trips, each up to 62 days in duration
- ▶ Emergency expenses incurred due to an accident or sudden illness while travelling outside your province of residence/Canada
- ▶ Pre-existing medical conditions are covered, subject to a 90-day medical stability clause
- ▶ \$6,000 trip cancellation and interruption/delay per person/trip