

**BENEFITS<sup>†</sup> AVAILABLE TO RETIREES FROM THE TORONTO CATHOLIC AND TORONTO DISTRICT SCHOOL BOARDS ~ DRAFT, 2012**

Retiring employees (educators and support staff) have the opportunity to purchase health insurance by: a) continuing their employee benefits through their school board to age 65 and paying the full premium; b) transferring their coverage to the group plan of a spouse who continues to be employed; c) joining the Retired Teachers of Ontario (RTO/ERO) to obtain group-rate benefits; or, d) purchasing an individual plan from the Ontario/Retired Teachers' Insurance Plan (OTIP/RTIP).

*Retirees from Universities, French/French Catholic School Boards and Designated Private Schools may also join RTO/ERO.*

**Note 1:** those expecting to need significant protection against health costs may wish to remain with their current employer plan despite the higher premiums.

**Note 2:** this material is provided for information purposes only. You are advised to speak with a representative of the sponsoring entity prior to making any decision. While every attempt has been made to ensure the accuracy of the information provided, this document is not binding.

**Contacts:** **Toronto Catholic District School Board, Human Resources / 416•222•8282 x2324 or Great West Life / 1•800•957•9777)**

**Toronto District School Board, Benefits Department / 416•397•3216 or Manulife / 1•800•268•6195**

**OTIP/RTIP - ARM / 1•800•267•6847 / [www.otip.com](http://www.otip.com)**

**RTO/ERO / 416•962•9463 (1•800•361•9888) / [www.rto-ero.org](http://www.rto-ero.org) or Plan Administrator Johnson Inc / 416•920•7248 (1•877•406•9007)**

**Remember:** RTO/ERO is more than just an insurance plan. See Page 6 and 7 for more details or visit our website at [www.rtoerotorntodistricts.org](http://www.rtoerotorntodistricts.org).

BENEFIT <sup>†</sup>	RTO/ERO	RTIP Plus/ARM Original	TCDSB	TDSB
<b>Plan Type</b>	<b>Group ~ 2012</b>	<b>Individual ~ 2012</b>	<b>Group ~ Effective Feb. 1, 2012</b>	<b>Group ~ 2012</b>
<b>Plan Administrator</b>	Johnson Inc.	OTIP	Great West Life	Manulife
<b>Membership Fee</b>	\$1.25/\$1,000 of OTPP pension	RTIP~None/ARM \$50 to OSSTF	None	None
<b>Eligibility</b>	Full/Associate members of RTO/ERO permanently residing in Canada and covered by your Government Health Insurance Plan (GHIP) is eligible to join the plans. Coverage is available to your spouse and dependent children residing in Canada and covered by a GHIP, including: legal/common-law/same-sex spouse/partner; unmarried children (including adopted, foster, step, legal wards) under age 21; unmarried children between 21 & 30 enrolled at an accredited post-secondary institution as a full-time student and dependent upon you for support; any functionally impaired child insured as a dependent remains insured beyond any limiting age for dependents. No age limit to enrol. Medical exam required if transferring from an Individual Plan or <i>after</i> 60 days of leaving a group plan.	All retired Ontario education workers, their families and survivors who are covered by the provincial health insurance plan, are eligible to enrol for coverage under an RTIP/ARM plan. Applicants must reside in the province of Ontario at the time of application. Members' unmarried, unemployed children under the age of 21 (under age 31 if attending school full-time) are eligible for dependant coverage under an RTIP/ARM plan. There is no age limit for unmarried, dependant children who are incapable of self-sustaining support due to a mental or physical disability that occurred prior to age 21. Must be age 69 or less.	All early-retired employees of the TCDSB who are under the age of 65. Also, the person with whom one cohabits and to whom one is legally married (spouse). Children: unmarried, under 21 includes adopted, step-child of the person of the opposite sex with whom you are living in a husband and wife relationship, legal guardian. Children to age 25 covered if enrolled in a post-secondary education institution. Must enrol at retirement. <i>Coverage is not identical to that of active employees.</i>	All retired employees of the TDSB who are under the age of 65. See plan for details. Must enrol at retirement. Some differences (noted as known) depending on affiliation: ETFO (EI), OSSTF (Sec), TSAA (Ad).
<b>How to Enrol</b> (see Page 6)				
<b>Abbreviations Used</b> For efficient use of space, a number of abbreviations are used in this document: / = per d = day w or wk = week(s) m or mo = month(s) y or yr = year ED = erectile dysfunction Coverage applies to the individual(s) insured.				
<sup>†</sup> Selected benefits - visit the appropriate websites for details.				

<b>BENEFIT Continued</b>	<b>RTO/ERO Continued</b>	<b>RTIP Plus/ARM Continued</b>	<b>TCDSB Continued</b>	<b>TDSB Continued</b>
<b>SEMI-PRIVATE HOSPITAL ACCOMMODATION</b>	Optional  95% reimbursement for unlimited, semi-private hospital room accommodation. Convalescent home/temporary long term care facility includes coverage for \$75/d post-24 hr-hospitalization. 80% reimbursement to a max of 30 d/calendar yr. Also covers a max of 3 days after day surgery.	Mandatory - included with EHC  Unlimited semi-private coverage. Where semi-private is not available, a \$10/d benefit is provided to a maximum of \$100 per stay to be used toward other hospital expenses. Homecare covered under Extended Health Care.	Optional  80% of semi-private room rate.	Optional  100% of semi-private room rate. Palliative Care: 45 days. Lifetime maximum. Chronic Care: \$3/d to 120d/12 consecutive months. Convalescent or rehabilitation: Max of 6 wks/period of disability following at least 3d confinement in acute care facility.
<b>EXTENDED HEALTH CARE</b>		<b>Enhanced CAREpath:</b> cancer nurse/oncologists to guide through all cancer experience steps.		
<b>Prescription Drugs</b>				
Annual maximum	\$2,600/person/calendar year Incl. \$350 for ED	\$2,700/person/calendar year Incl. \$500 for ED	No overall annual limit ED coverage unknown	No overall annual limit No ED
Deductible	None	Single \$25 Couple and Family \$50	Single \$10 Couple/Family \$20	Single \$25 Couple/Family \$50
Limitations	No Over-the-Counter drugs	No Over-the-Counter drugs	No Over-the-Counter drugs	No Over-the-Counter drugs/Viagra
Reimbursement	85% of ingredient costs reimburse brand or generic drugs	85% of medical ingredient costs. 90% via mail-order. Generic substitute applied.	80% reimbursement/all expenses.	100% reimbursement/all expenses Generic Substitution
Dispensing fee	Not covered	Not covered	Covered to a limit of \$7.00	Unknown
<b>Diabetic Supplies</b>	85% reimbursement: covered in prescription drug max. Glucometer covered separately at 80% up to \$50 every 2 yrs	80% reimbursement of eligible charges, separate max of \$750/yr.	Unknown	Unknown
<b>Accidental Dental</b>	80% reimbursement	80% reimbursement	Unknown	Unknown
<b>Ambulance</b>	80% reimbursement	80% reimbursement	Unknown	Unknown
<b>Private Duty Nursing</b>	80% reimbursement of eligible charges up to \$1,500/2 yrs.	80% reimbursement of eligible charges, up to \$2,000/3 yrs.	Unknown	Covered
<b>Home Care</b>	80% reimbursement up to \$75/d to a max of 30 days/incident following a 24-hour hospital stay, <b>and</b> a max of 3 days/calendar year after non-elective day surgery included in semi-private coverage	80% reimbursement of eligible charges, \$20 per visit to a max of 30 visits following each hospital stay of more than 24 hours	Unknown	Unknown

<b>BENEFIT Continued</b>	<b>RTO/ERO Continued</b>	<b>RTIP Plus/ARM Continued</b>	<b>TCDSB Continued</b>	<b>TDSB Continued</b>
<b>Comfort/Convenience Items</b>	80% reimbursement of eligible charges, up to \$200/2 calendar yrs for post-surgical supports after surgery (includes out-patient treatment/day surgery). Incontinence supplies covered to a max of \$500/yr. Grab bars and commodes covered under medical aids, equipment and supplies.	80% reimbursement of eligible charges, up to \$200/calendar yr for post-surgical supports after surgery (includes out-patient treatment/day surgery). Includes grab bars and commodes are covered to a max of \$200/yr. Incontinence supplies to \$200/yr on physician's recommendation.	Unknown	Unknown
<b>Orthotics/Orthopaedic Shoes</b>	80% reimbursement of eligible charges, custom orthotics or orthopaedic boots or shoes covered to a max of \$500/2 calendar yrs	80% reimbursement of eligible charges, moulded orthotics to a max of \$450/2 calendar yrs or custom-made orthopaedic boots or shoes to a max of 2 prs/calendar yr	Unknown	Orthotics limited to 2 prs every 2 calendar yrs to a max of \$950.
<b>Medical aids, equipment and supplies, prosthetics</b>	80% reimbursement of eligible charges, on-going coverage for medical necessities such as hospital beds, crutches and canes, oxygen equipment, etc., as well as medical aids, equipment and supplies, including surgical bandages, grab bars, commodes, etc., with written authorization of attending physician	80% reimbursement of eligible charges, on-going coverage for medical necessities such as hospital beds, crutches and canes, oxygen equipment, etc., as well as medical aids and supplies including surgical bandages, dressings, radium or radioactive isotope treatment, etc., with written authorization of attending physician	Unknown	Covered
<b>Diagnostic Services</b>	80% reimbursement. Includes coverage for eligible tests not performed in a hospital, but under the direction of a physician	80% reimbursement. Includes coverage for eligible tests not performed in a hospital, but under the direction of a physician	Unknown	Covered
<b>Hearing Aids/Test</b>	80% reimbursement of eligible charges up to \$1,000 for purchase and repair of hearing aids/3 yrs. Tests: 80% to \$75/yr	100% reimbursement of eligible charges up to \$750/3 yrs for purchase and repair of hearing aids. Tests: 100% to \$75/yr	Unknown	Elem: \$400/lifetime max Sec/Ad: \$500/person every 3 years
<b>Vision Care</b>	80% reimbursement up to \$300/2 calendar yrs for purchase and repair of prescription eyeglasses, sunglasses, contact lenses or laser eye surgery. \$300 lifetime benefit for new lenses after eye surgery	80% reimbursement up to \$250/2 calendar yrs for purchase and repair of prescription lenses and frames, contact lenses or laser eye surgery	\$150 every 2 consecutive years	El/Sec: \$400 max/2 yrs; Ad: \$400/24 mos. includes contact lenses and laser surgery
<b>Eye Exam</b>	80% reimbursement for all types of eye exams to max of \$90 for one exam/2 calendar yrs. Incl. HRT exam plus other tests.	80% reimbursement of one eye exam every 24 mos. Incl. HRT.	Unknown	\$400 max/2 yrs

<b>BENEFIT Continued</b>	<b>RTO/ERO Continued</b>	<b>RTIP Plus/ARM Continued</b>	<b>TCDSB Continued</b>	<b>TDSB Continued</b>
<b>Paramedical Services</b>	80% reimbursement to a combined annual max of \$900/calendar year coverage from first visit with no physician authorization required. Includes acupuncturist, chiropodist, chiropractor, dietician, herbalist, homeopath, naturopath, nutritionist, osteopath, physiotherapist, podiatrist, reflexology (when performed by a chiropractor or naturopath), clinical psychologist, massage therapist, speech therapist and shiatsu massage therapist.	80% reimbursement to a combined annual maximum of \$750 (after provincial health insurance maximum reached, where applicable). Includes acupuncturist, chiropractor, podiatrist, osteopath, registered massage therapist, shiatsu, psychologist, physiotherapist, nutritional counsellor, speech pathologist, reflexology, acupuncture, homeopath, naturopath, chiropodist, family therapist, social worker (MSW). Note: Doctor's note (valid for 12 mos) required for massage therapist, psychologist, physiotherapist, nutritional counsellor, speech pathologist, family therapist and social worker.	Unknown	Speech therapist \$200 max/12 mos El/Sec Massage: \$25/hr to a maximum of \$300 per person per 12 consecutive months. Ad Massage: \$7/treatment to max of 12/12 consecutive months El/Sec Physiotherapy: \$20 per visit – no limit on the visits or dollar amt. Ad Physiotherapy: \$40/visit to max of \$600/12 consecutive mos. Chiropractor, Osteopath and Podiatrist are not covered.
<b>Incontinence Supplies</b>	\$500/yr	\$200/yr combined with grab bars, commodes	Unknown	Unknown
<b>Education Program</b>	\$200/yr - physician authorized	Not available	Unknown	Unknown
<b>TRAVEL COVERAGE</b>	Included in Extended Health. 62 days max/trip. 100% reimbursement. \$1,000,000/person/trip. \$6,000/trip cancellation. \$6,000/trip interruption/delay. Added exp.: \$150/d up to 10 d. Vehicle return: \$2,000/trip. 48-hour contact required after emergency. Some limits for some pre-existing condition.	Included in Extended Health. 62 days max/trip. 100% reimbursement. \$1,000,000/person/trip. \$6,000/trip cancellation. \$6,000/trip interruption/delay. Added exp.: \$1500 overall max. Vehicle return: \$1,000/trip. 24-hour contact required after emergency. Some limits for pre-existing conditions.	Unknown	Included in Extended Health 31 days max/trip 100% reimbursement (submit paid bills to OHIP, then to Manulife) Subject to reasonable and customary charges. Emergency: a sudden and unforeseen/unexpected medical treatment. Medical info required from your doctor if a pre-existing condition is needed.
<b>Optional Supplementary Travel</b>	Trips longer than 62 days. Coverage same as above. Multiples of 15 days coverage. 5 day option beyond basic 62 days	Trips longer than 62 days. Requires medical questionnaire. Administered by a third party, not OTIP.	Not available	Not available
<b>Return of Children</b>	Covered/includes grandchildren	Covered		
<b>Emergency Contact</b>	Mondial Assistance	Mondial Assistance		

<b>BENEFIT Continued</b>	<b>RTO/ERO Continued</b>	<b>RTIP Plus/ARM Continued</b>	<b>TCDSB Continued</b>	<b>TDSB Continued</b>
<b>DENTAL CARE</b>				
Enrollment	Optional Late enrollment subject to \$100 limit in first year.	Optional Must maintain enrollment for first year.	Optional	Optional
ODA Rates	Current Year - 2012 Includes dental services performed by accredited dental hygienist, independent of a dentist.	Prior Year - 2011	ODA 1995	ODA 2008 rates - September 2011
<b>Basic Dental</b> exams, extractions, x-rays, scaling and preventive maintenance	85% reimbursement 9 mo recall for general exam. Unlimited max.	80% reimbursement 9 mo recall for general exam. Unlimited max.	100% reimbursement 9-month recall Unlimited max.	100% reimbursement 9-month recall \$5,000 max combined with minor restorative/calendar year
<b>Denture Care</b>	85% coverage	80% coverage, 1 upper-lower/cal yr		
<b>Minor Restorative</b> Endodontic and Periodontic	80% reimbursement to an annual max of \$850	80% reimbursement to a combined annual max of \$750	50% reimbursement \$10,000 lifetime max for any restorative expense	100% reimbursement. \$5,000 max combined with basic dental per calendar year
<b>Major Restorative</b> crowns, bridges, dentures (incl. denture repairs) and implants	50% reimbursement to separate annual maximums of \$800 for crowns, posts, on/inlays <i>and</i> \$800 for fixed bridges and partial dentures (including implants)	50% reimbursement to combined annual max of \$700 (dental implants covered subject to the Alternate Benefit Provision)	50% reimbursement. \$10,000 lifetime maximum for any restorative expense. Dental implants not allowed	80% reimbursement. \$10,000 combined max for basic and minor and major restorative per calendar year
<b>Orthodontics</b>	Not covered.	Not covered.	Not covered.	50% reimbursement. EI: \$1,250/calendar year up to a lifetime max of \$2,500. Sec/Ad: \$1,000/calendar year to life max of \$2,000.

**RTO/ERO ~**

**More than an insurance plan:  
Social network:**

- localized district structure
- social & networking opportunities
- Provincial committees, Senate, workshops, online discussion forums

**Pension Support:**

- monitor pension legislation, analyzing proposed changes and recommending improvements for retired teachers when appropriate
- participation in regular discussions with the Ontario Teachers' Federation (OTF)

- Voting member on the OTF Pension and Pension Negotiations Committees representing members in pension negotiations with the Provincial Government

**Political Advocacy:**

- Provincially - committees and staff lobby government on issues of concern to educators and retirees: health care; support for active teachers and publicly-funded education; seniors' issues and the environment
- Locally - members organize meetings and lobby local MPs and MPPs

**Communication:**

- quarterly magazine, *Renaissance*
- monthly newsletters for Provincial/District leaders available to all members
- 50+ Fact Sheets on social, health, legal and financial matters
- annual Tax Tips & Pocket Calendar
- Provincial public and members' only websites
- District websites

**Service to Others:**

- community outreach - \$100,000 grant program for Districts to support local, national, interna-

- tional projects
- education scholarships for members' relatives
- provincial charitable donations policy

**Assistance And Support:**

- Provincial Emergency Assistance Program
- District Goodwill Committees
- Members travel the world with specially designed cruises and tours at discounted rates
- Professionally designed exclusive travel packages

**Connections:**

- Resource and expertise collaboration with provincial and national organizations to improve the quality of life for retirees (e.g. CARP, The Canadian Association of Retired Teachers (ACER/CART), the Ontario Network for the Prevention of Elder Abuse (ONPEA), the Ontario Retirement Communities Association (ORCA); provincial teacher affiliates, and trustee, supervisory officer and principals' organizations)  
See Page 6 regarding our *Charitable Foundation*

<b>BENEFIT Continued</b>	<b>RTO/ERO Continued</b>		<b>RTIP Plus/ARM Continued</b>		<b>TCDSB Continued</b>	<b>TDSB Continued</b>		
<b>MONTHLY RATES</b>	Premiums effective January to December, 2012.		Premiums effective January to December, 2012.		Premiums effective February 1, 2012 and subject to change.	September, 2011 Premiums for New Retirees and subject to change.		
<b>Semi-Private Hospital</b>		Pre-Tax    After PST*	Included with EHC.		Included in EHC	Elem	Sec	
	Single	\$ 17.07    \$ 18.44*				Single	\$ 4.01    \$ 4.01	
	Couple	\$ 34.11    \$ 36.84*				Couple	N/A    N/A	
	Family	\$ 40.09    \$ 43.30*				Family	\$ 7.18    \$ 7.18	
<b>Extended Health Care</b>	Single	\$ 78.04    \$ 84.28*	Single	\$101.36	Single	\$262.73	Single	\$156.54    \$156.96
	Couple	\$156.09    \$168.58*	Couple	\$199.25	Couple	\$525.46	Couple	N/A    N/A
	Family	\$187.32    \$202.31*	Family	\$239.52	Family	\$578.01	Family	\$264.30    \$264.75
<b>Dental Care</b>	Single	\$ 54.04    \$ 58.36*	Single	\$ 60.50	Single	\$ 58.85	Single	\$ 94.38    \$ 94.25
	Couple	\$106.57    \$115.10*	Couple	\$118.75	Couple	\$117.69	Couple	N/A
	Family	\$132.89    \$143.52*	Family	\$144.90	Family	\$129.46	Family	\$186.55    \$186.00
<b>How to Enroll</b>	1. Join RTO/ERO 2. Complete and submit Benefits Application within 60 days of leaving your Group Plan. Note that one cannot join the RTO/ERO Plans from an individual plan  * The Government of Ontario sees fit to add the Provincial Sales Tax portion of the HST to Group Benefits.		<b>RTIP/ARM</b> 1. Complete and submit Benefits Application within 60 days of leaving your Group Plan 2. RTIP/ARM offers 3 additional plans with varying rates and coverage. 3. RTIP/ARM offer reduced-rate plans at age 65 when ODB becomes available.		Upon submitting your letter of retirement, you will be informed by the TCDSB of your current benefit coverage, alternative available plans, and a direction to them as to your intent to maintain or cease TCDSB coverage.  Upon your application for pension, the OTPP will forward to you a package of information that includes available benefits.	Upon submitting your letter of retirement, you will be informed by the TDSB of your current benefit coverage, alternative available plans, and a direction to them as to your intent to maintain or cease TDSB coverage.  Upon your application for pension, the OTPP will forward to you a package of information that includes available benefits.		

### The RTO/ERO Charitable Foundation

Founded in 2011 by The Retired Teachers of Ontario/Les enseignants et les enseignantes retraités de l'Ontario (RTO/ERO), The RTO/ERO Charitable Foundation aims to be here now and for the future of seniors in Canada.

The RTO/ERO Charitable Foundation intends to leave a lasting legacy by creating opportunities for research and for initiatives that seek to improve the quality of life of seniors across Canada. The first goal is to raise funds for an endowed chair in geriatrics at the University of Toronto: \$3,000,000 over three years.

The RTO/ERO Charitable Foundation is inspired by The Retired Teachers of Ontario/ Les enseignants et enseignantes retraités de l'Ontario (RTO/ERO), which was established by active and retired teachers who fought to ensure their present and future peers benefitted from pension reforms. Now they continue this legacy of service to others by expanding their reach to support the lives of all senior citizens.

The RTO/ERO Charitable Foundation aims to raise funds to increase the numbers of professional and support staff qualified and trained in geriatric care as well as to support research and programs that improve the quality of life of seniors in Ontario and Canada.

RTO/ERO is pleased to have appointed Gordon Cressy as the Foundation's Director of Advancement and Fundraising.

