

RTO/ERO Toronto Districts Membership Sources

You are welcome to join any of RTO/ERO's 45 districts. Most of our members come from the following Toronto Institutions:

Bloorview MacMillan • Conseil scolaire de district catholique Centre-Sud
Conseil scolaire de district du Centre Sud-Ouest
Toronto Catholic District School Board • Toronto District School Board
(including CUPE Locals/OMERS participants)
The Bishop Strachan School • Branksome Hall
Anne & Max Tanenbaum Community Hebrew Academy
Greenwood College School • Havergal College
Leonardo Da Vinci Academy • Mabin School • Montcrest School
Peoples Christian Academy • Royal St. George's College
Sterling Hall School • St. Clement's School
University of Toronto Schools • Upper Canada College • York School
Teaching Staff in Toronto-centred Universities/Colleges
Educational Support Staff in the above (e.g. OMERS participants)

For Information and Membership contact:

RTO/ERO
18 Spadina Road, Suite 300, Toronto, ON M5R 2S7
416.962.9463 / www.rto-ero.org

For Information on our Health Plans contact:

Johnson Inc. (RTO/ERO Health Plans Administrator)
1595 16th Avenue, Suite 400, Richmond Hill ON L4B 3S5
905.764.4884 / www.johnson.ca

Local Contact:

Etobicoke: Bonnie Hamilton, 905•276•3049 / rudefary-d22@yahoo.ca

North York:

Maureen Capotosto, 905•883•1496 / mpcapotosto@sympatico.ca

Scarborough: Donna Hubel, 416•490•1861 / dhub@sympatico.ca

Toronto: Roy Harvey, 416•626•0787 / eroy.harvey@sympatico.ca

Visit our website, or email:

www.rtoerotorontodistricts.org / info@rtoerotorontodistricts.org

CAUTION: To join any or all of the RTO/ERO health plans without loss of benefit or the need to submit evidence of good health, application for enrolment should be made prior to retirement, but no later than 60 days following the termination of coverage under a school board plan or any other **group plan**. Not enrolling in a health plan at the appropriate time may result in an application being rejected by the insurance company for medical reasons.

To participate in the RTO/ERO health plans, one must be a member of RTO/ERO.

2011/12

The Toronto Districts of The Retired Teachers of Ontario

À votre service...pour le soin de votre avenir • Depuis 1968



Here for you now ... Here for your future • Since 1968

Etobicoke/York • North York • Scarborough/East York • Toronto

Despite our name, we are a service organization benefitting retired education employees ~ typically those receiving a pension from the OTPP or OMERS.

We welcome members of:
AEFO
CUPE
ETFO
OECTA
OSSTF
Admin Assoc's
other employee grps.



www.rtoerotorontodistricts.org
info@rtoerotorontodistricts.org

What Is RTO/ERO

Since 1968, RTO/ERO has provided programs and services for teachers, administrators, educational support staff, and college and university faculty in retirement.



Membership in RTO/ERO is NOT automatic upon Retirement. You must apply.

Over 70% of retired educators join RTO/ERO.

Most members live in Ontario and affiliate with one of the many districts; some change residence and join the District in their new community.

A person **must** be a member of RTO/ERO at the provincial level to be affiliated with a local district. Our application permits choice of district.

Although only one district may be chosen for membership, individual districts host their own websites or offer subscriptions to their newsletters. This allows one to join one district and stay aware of developments where they formerly taught.

How RTO/ERO Works For You!

- acts on your behalf on matters of importance;
- monitors pension legislation and provides input to proposed changes;
- sponsors Health Insurance (Semi-Private/Extended Health Care/Dental);
- other insurance plans available (Accidental Death and Dismemberment, Hospital Money, Term and Guarantee Life, Home and Automobile);
- helps members through an Emergency Assistance Program;
- monitors legislation (health/long-term care, finance/taxation, environment);
- provides support to surviving spouse as required;
- offers francophone members first-language print material;
- provides a variety of social and travel programs;
- offers scholarships for members' family pursuing careers in education;
- sponsors the RTO/ERO Charitable Foundation.



How You Can Work For RTO/ERO

RTO/ERO encourages members to volunteer in governance and provision of program locally and provincially. Many opportunities exist for members to be involved.

RTO/ERO's governing body is the Senate. Composed of two representatives from each RTO/ERO district, Provincial Executive members and Provincial Standing Committee Chairs, it meets twice a year in May and October.

RTO/ERO has six Provincial Standing Committees:
Communications • Health Services & Insurance
Member Services • Pension & Retirement Concerns
Political Action • Project Service to Others
plus three Provincial Executive Committees:
Budget & Finance • Constitution • Nominating

Your local district mirrors these committees and supports other activities as determined by local needs. This is where your volunteer service would be most greatly appreciated.

Retirement Check List

- 1) Submit letter of retirement to board in sufficient time for administration to be completed for timely arrival of your first pension payment;
- 2) Apply for pension about 3 months before your pension commencement date. Contact the **Teachers' Pension Plan (OTPP)** at 416•226•2700 or 1•800•668•0105 or www.otpp.com, or **Ontario Municipal Employees' Retirement System (OMERS)** at 416•369•9704 or 1•877•369•9704 or www.omers.com;
- 3) If not already done, send the OTPP birth certificates for you and spouse, marriage certificate, or notarized statement re common law marriage;
- 4) Notify, if applicable, the Ontario College of Teachers at 416•961•8800 or 1•888•534•2222 or www.oct.ca. Ask for a *Notice of Retirement Form*;
- 5) Check for adequate/continued health insurance. Confirm with your school board the coverage you have during retirement and when it terminates;
- 6) Join RTO/ERO: 416•962•9463 / 1•800•361•9888 / www.rto-ero.org
- 7) Apply for the Canada Pension Plan. Obtain an application form from your local Post Office. The normal age to start receiving a CPP retirement pension is 65. However, you can start receiving your pension as early as 60 or as late as 70. Contact: 1.800.277.9914 or www.hrsdc.gc.ca/eng/isp/cpp/cpptoc.shtml.

