



RTO/ERO Group Benefits Program

Régime collectif d'avantages sociaux d'ERO/RTO

ADMINISTERED BY/ADMINISTRÉ PAR **Johnson Inc.**

Dear Participant:

This past year, there were a number of enhancements to our RTO/ERO Health Plans — Extended Health Care, Semi-Private Hospital and Dental. Participation in our Health Plans continues to grow, attesting to the value among our membership. We believe the RTO/ERO Health Plans to be the most successful retired educator insurance program in Canada. There —are now over 69,000 members and dependents insured in one or more of the Health Plans.

RTO/ERO's mission is to provide a most cost effective, high quality and competitive group health insurance plan while meeting the needs of the majority of the membership. Over the past several years, we have continued to improve coverages under the Health Plans, and minimize rate increases. Rates will be adjusted for all three plans, to reflect the increase in plan utilization. In addition, we are able to implement plan improvements again this year, based upon your input. See inside for more details.

The RTO/ERO Health Plans are owned and managed by RTO/ERO members. Our partner, Johnson Inc., is the Plan Administrator, Claims Payor and Consultant. Together, we are committed to providing participants with well-established and financially stable Health Plans. We will continue to set the standard for voluntary retiree benefits in Canada.

Sincerely,

Margaret Couture,
President

Daisie M. Gregory,
Chair, Health Services and Insurance Committee

update

2010

inside

1
Letter to
Participants

2
What's New
for 2010

Monthly Premium
Rates

Important
Reminder

3
Protecting
Your Personal
Information

Did You Know

Nurse
Practitioners

4
RTO/ERO Health
Plans

Convenience
Services

Important Contact
Information

What's New for 2010

Rates

The monthly premium rates for the Semi-Private Hospital and Dental Plans will increase by 5%. The Extended Health Care Plan monthly premium rate will increase by 8%. The rate adjustments are intended to balance the increased costs under the Health Plans.

These rate changes will be effective February 1, 2010. As your premiums are deducted from your pension/bank account one month in advance of coverage, your January deduction will reflect the new premiums.

Coverage Changes

We are pleased to advise of the following plan enhancements which will be effective January 1, 2010.

Extended Health Care Plan

- Prescription Drug benefit maximum will increase to \$2,400 per calendar year.
- Vision Care benefit for

eye exams will increase to \$85 every two consecutive calendar years for you and your spouse and each calendar year for dependent children.

Dental Plan

- Reimbursement will be updated to the 2010 Fee Guide for General Practitioners.

Based on your input, we have updated the following benefits from a consecutive year reimbursement to a consecutive calendar year reimbursement. This ensures a consistent approach with all other benefits. The limitations noted in your booklet still apply.

- Private Duty Nursing
- Complete Oral Exam
- Full Mouth and Panoramic X-rays
- Replacement Crowns
- Occlusal Equilibration

Monthly Premium Rates

Semi-Private Hospital Plan

Single	\$ 17.07
Couple	\$ 34.11
Family	\$ 40.09

Extended Health Care Plan

Single	\$ 72.87
Couple	\$145.74
Family	\$174.90

Dental Plan

Single	\$ 52.98
Couple	\$104.48
Family	\$130.28

Rates are effective February 1, 2010. Where required by law, Retail Sales Tax will be added to these monthly premium rates (currently 8% in Ontario and 9% in Quebec).

important

Booklets are revised and reprinted every three years. The next distribution is scheduled for early 2011. To help keep track of the changes that have taken place since the last printing, please keep this newsletter with your booklet.

reminder

The deadline for the submission of claims is the end of the calendar year following the year in which the expense was incurred. If you have any unpaid claims from 2008, please submit them to our Claims Payor, Johnson Inc., by December 31, 2009.

Protecting Your Personal Information

The personal information Protection and Electronic Forms Act (PIPEDA) was enacted to protect the information of Canadians. In compliance with PIPEDA, Johnson Inc. is not authorized to disclose information regarding your RTO/ERO Health Plans to anyone but you, including your spouse. However, if you would like your spouse or other individual, to be able to ask questions and obtain details regarding your Health Plans, you may submit an authorization approval to Johnson Inc.

To do so, please send a letter stating your full name, address, certificate number and signature. A sample authorization letter would state: "I, Mary Doe, authorize my spouse, John Doe, to speak with Johnson Inc. On my behalf regarding my RTO/ERO Health Plans.

Should you wish to appoint a person to act on your behalf in the event that you are unable to do so, please submit a Power of Attorney. To appoint someone to look after your insurance matters, a general or continuing power of attorney for property is required. Johnson Inc. Requires an original or notarized copy of the Power of Attorney. Johnson Inc. will photocopy the Power of Attorney document and return the original to you. A faxed or photocopied document cannot be accepted.

Did You Know?

- Wigs are eligible for reimbursement under the RTO/ERO Extended Health Care Plan. Reimbursement is based on specific medical criteria, industry guidelines, and reasonable and customary fees.
- Your RTO/ERO ID card is also your drug card. If you haven't already, bring this card with you to your pharmacy at your next visit. Using this card, your pharmacist will be able to bill Johnson Inc. directly for your eligible prescription drug expenses. You only need to pay the dispensing fee and the 15% of the drug ingredient cost — less up-front costs for you!
- You can access the Members Only Website to print your own income tax letter, check eligible benefit maximums, print personalized claims forms, and view your coverage.
- If you are planning on taking a lengthy vacation and need

Nurse Practitioners

In most provinces, like Ontario, Nurse Practitioners may be able to diagnose and treat illness or injury, perform physical check-ups, order and interpret diagnostic tests, write prescriptions, provide counselling and education, and make referrals to family physicians, specialists and other health professionals. They see many clients with chronic diseases like diabetes, hypertension, heart failure, osteoarthritis, and mental health concerns.

The RTO/ERO Extended Health Care (EHC) Plan currently accepts prescriptions written by a Nurse Practitioner if the Nurse Practitioner meets the requirements as outlined in the Nursing Scope of Practice indi-

more than the allowed 100 day supply of your prescription medication, you can obtain up to a total 200 day supply. By completing a "Vacation Supply" form, you can obtain an extended quantity of your eligible prescription medication. It is important to note however, that the total cost of the prescription will count towards the calendar year maximum, in the year in which the drugs are paid. For example, if you purchase a 200 day vacation supply in November 2009, your claim will be applied to the 2009 calendar year maximum. If you reach your calendar year maximum, the balance cannot be deferred to the next year and you will be responsible for the balance of the claim.

The "Vacation Supply" form must be completed by you and your pharmacist. To obtain this form, or if you have any questions, please call Johnson Plan Benefits Claims at 905.764.4888 or 1.800.638.4753.

cated by the College of Nurses of Ontario. Some of these prescriptions are covered by -- the Ontario Drug Benefit (ODB). To be covered by ODB, the Nurse Practitioner's College registration number is required. If a prescription is not covered by ODB, it may be considered an eligible expense under the RTO/ERO EHC Plan, so long as it meets the criteria for coverage.

The government's Assistive Devices Program (ADP) helps eligible Ontarians with long-term physical disabilities access and pay for personalized assistive devices. The Ministry accepts Nurse Practitioner authorization forms for enteric feeding and ostomy supplies.

RTO/ERO Health Plans

Our Mission Statement

- The Health Services and Insurance Committee of the Retired Teachers of Ontario will provide a most cost effective, high quality and competitive Group Health Insurance Plan that meets the needs of the majority of the membership.

Our History

- The Health Plans are owned and managed by RTO/ERO.
- Johnson Inc. operates as our Plan Administrator, Claims Payor and Consultant.

How We Operate

- RTO/ERO Health Services and Insurance Committee meets five times a year and updates the RTO/ERO Executive and Senate.
- Each of our Districts has a District Health Services and Insurance Representative to assist members.
- Rates and benefits are the same for everyone, of age regardless RTO/ERO is a not-for-profit organization. Surpluses above and beyond reserve requirements are “refunded” to the RTO/ERO Health Plans and become part of RTO/ERO’s Health Premium Stabilization Fund.

Convenience Services

As a participant in the RTO/ERO Health Plans, you have access to the following convenience services:

- **Drug Card** - your pharmacist can bill Johnson Inc. directly for your eligible prescription drug expenses.
- **Electronic Dental Claims** - your dental office can send your claim to Johnson Inc. electronically. The settlement of your account with our dentist remains your responsibility.
- **Direct Deposit** — claim payments can be deposited directly to your bank account.
- **Electronic Notification of Claims Payment** — you can receive, by email, a notification that your claim has been paid and the deposit amount, as well as an explanation of benefits.
- **Members Only Website** — using your user name and password, you can access your real-time information, from the comfort of your home computer — day or night.
- **Benefit Statement & Tax Letters** — annually, you will receive statements summarizing your coverage, premiums and claims processed during the prior calendar year, which you may be eligible to use to claim medical expenses under your Income Tax.

Important Contact Information

Johnson Inc.

Service:

416.920.7248 (Toronto Area)
1.877.406.9007 (toll free)
416-920-0939 (fax)

Service Address:

Johnson Inc.
Plan Benefit Service
18 Spadina Road, Suite 100A
Toronto, ON M5R 2S7

Claims:

905.764.4888 (Toronto Area)
1.800.638.4753 (toll free)
905.764.4041 (fax)

Claims Address:

Johnson Inc.
Plan Benefit Claims
1595 16th Avenue, Suite 700
Richmond Hill, ON L4B 3S5

Johnson Inc. Website:

www.johnson.ca

Mondial Assistance

From Canada or the U.S.:

1.800.249.6556 (toll-free)

From Other Countries:

519.742.6683 (ask the operator to reverse the charges)
519.742.8553 (fax)

Mailing Address:

Mondial Assistance
P.O. Box 277
Waterloo, ON N2J 4A4

RTO/ERO Health Committee

healthcommittee@rto-ero.org
18 Spadina Road, Suite 300
Toronto, ON M5R 2S7
Att'n: Health Committee Chair
416.962.9463 (Toronto Area)
1.800.361.9888 (Toll Free)
416.962.1061 (Fax)

RTO/ERO Website:

www.rto-ero.org

Your comments are important to us.

If you have a claims or service experience that you would like to share, with RTO/ERO Provincial Office, please contact:

Tony Sawinski, RTO/ERO Pension and Benefits Officer at
1.800.361.9888 or 416.962.9463.