



RTO/ERO Group Benefits Program Régime collectif d'avantages sociaux d'ERO/RTO

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

What's New

Supplemental Travel Plan - New Rates

Effective September 1, 2009, the monthly premium rates for the RTO/ERO Supplemental Travel Plan increased by 5% to reflect increased utilization. Please see the new rates on the back cover of this newsletter.

reminder

For your RTO/ERO Out-of-Province/Canada travel coverage to be in force, you must be insured under the Extended Health Care Plan and be in your province of residence when your trip begins.

All Out-of-Province/Canada travel claims, including trip cancellation/interruption claims, should be reported directly to Mondial Assistance (Mondial).

United States Passport Requirements

By land or sea: Canadian citizens travelling to, through, or from the United States are required to present one of the following valid documents: a passport, a NEXUS card, a Free and Secure Trade card, an enhanced driver's license/enhanced identification card or a Secure Certificate of Indian Status (when this certificate is available and approved by the United States).

By air: Canadian citizens flying to, through or from the United States must present a valid passport. A NEXUS card is also acceptable when used at a kiosk at designated Canadian airports and at all U.S. airports when returning to Canada.

Source: Canada Border Services Agency

going places 2009/2010

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Travel Coverage Outside Your Province of Residence

Even if you are travelling within Canada, provincial governments recommend supplementary travel coverage as the provincial plans do not cover the entire cost of claims outside of your province of residence. Although there are reciprocal agreements between the various provinces with respect to health insurance, not all services are covered. For example:

Professional Services — Most provinces will cover professional services (doctor) performed outside of your province, within Canada. However, the doctor

may require you to pay up front and seek reimbursement from your provincial Government Health Insurance Plan; they will not seek reimbursement on your behalf.

Hospitals — Generally, public hospitals are covered under reciprocal agreements between provinces so you should not have to pay out of pocket for a ward room.

Prescription drugs — There may be some coverage for prescription drugs, but generally during your hospitalization only.

Rest assured that if your trip is covered by the RTO/ERO Extended Health Care Plan, or Supplemental Travel Plan, you have up-front payment of these services for eligible claims. In addition, you would have coverage for items such as: air ambulance, vehicle return, additional hotel and meal expenses, and trip interruption/delay.

Proof of Departure Date From Your Province of Residence

In the event of a claim, Mondial will require proof of either the day prior to or the day of your departure from your province of residence. This proof must confirm when you were in your province of residence, not when you arrived at your destination. Each insured person must have his/her own proof of departure.

The proof must identify you, indicate that the transaction took place in your province of residence before- the trip and specify the date:

Some examples of acceptable proof are:

1. duty free receipt
2. airline ticket or boarding pass
3. border crossing receipt
4. credit card receipt (and copy of credit card statement if receipt is not signed)
5. signed and dated bank/financial institution documents (for example, if you went to the bank to change currency)
6. receipt for services performed, i.e. massage therapy, dental treatment, ocular examination.
7. any receipt which meets the proof of departure criteria.

Travel Immunizations

There is no single schedule for the administration of immunizations when travelling. Each schedule must be personalized based on your age, immunization history, existing medical conditions, countries to be visited, the length and nature of your travel (for example, staying in urban hotels or visiting remote rural areas), the legal requirements for entry into countries being visited and the amount of time available before departure.

A health care provider or travel medicine clinic should be consulted two to three months in advance of travel in order to allow sufficient time for optimal immunization schedules to be completed. If you are leaving on short notice, a pre-travel consultation is advisable.

Immunization related to travel can be divided into three general categories:

- **Routine** - These are part of the primary series of immunizations or a routine booster dose. Examples are Hepatitis B, Measles, Mumps & Rubella, Pertussis, Poliomyelitis and Tetanus and Diphtheria.
- **Required** - These immunizations may be a requirement of international law, or proof of immunization may be a visa requirement. Examples are Cholera, Meningococcal disease and Yellow Fever.
- **Recommended** - Upon assessment your itinerary, style of travel and underlying health, these vaccines should be considered in consultation with a health care provider. Examples are Bacille Calmette-Guérin, Cholera, Hepatitis A, Influenza, Japanese encephalitis, Meningococcal disease, Rabies and Typhoid.

Please be aware that the most frequent health problems faced by international travellers are not preventable by immunization. As well, immunization is not a substitute for careful selection and handling of food and water.

For additional information, you may refer to the International Travel and Health: Vaccination Requirements and Health Advice, World Health Organization at www.who.int/ith. A list of travel clinics across Canada can be found in the Travel Health section of the Public Health Agency of Canada website, www.travelhealth.gc.ca.

Asked & Answered

Q Mondial handled my travel medical claim, but after I returned home I received another bill from the hospital.

A In a medical emergency, Mondial will find appropriate medical care and look after the payments to all health care providers on your behalf. Mondial ensures that all charges are reasonable and customary, and negotiates discounted prices with selected providers. Sometimes, after Mondial has paid your medical bill, the health care provider will send you another bill for the difference between Mondial's negotiated rate and the original higher rate. This is called balance billing. If this should happen to you, do not pay this bill. Contact Mondial immediately at the phone number indicated on the last page of your Health Insurance Plans Booklet. Mondial will resolve this additional bill on your behalf.

Q If I am travelling to a country where a vaccination is recommended and I choose to not take it, am I still covered by the RTO/ERO Out-of-Province/Canada travel benefit if I contract the illness that required vaccination?

A Declining a recommended vaccine is not an exclusion under RTO/ERO's travel benefit. Mondial offers pre-trip assistance, which includes information on travel advisories and required inoculations for any region you may be visiting.

Q Just prior to travelling, I am diagnosed with an illness (for example, the flu). Would the RTO/ERO Out-of-Province/Canada travel benefit cover me for any expenses relating

to that illness if I still choose to travel?

A The RTO/ERO medical stability clause applies primarily to cancer, heart and lungs conditions. However, if a physician has advised you not to travel or you have been hospitalized for at least 24 hours in the 90 days prior to the date of your departure due to the illness, you would not have coverage for that medical condition should you choose to travel.

Q I have been exposed to someone with an infectious disease, but I have not been diagnosed or shown any symptoms of it. If I choose to travel, would I be covered by the RTO/ERO Out-of-Province/Canada travel benefit if developed the disease after arriving at my destination?

A You would have full coverage for this illness unless prior to departure, a physician has advised that you not travel.

Q I booked my trip in September 2009 for travel in January 2010. In December 2009, I was admitted to hospital for kidney surgery. As my surgery is within the 90 days prior to my departure date, would I have coverage for any problems relating to my surgery while on my trip? Would I need to cancel my trip?

A You would not have medical coverage for any illness relating to your surgery as you were admitted to hospital within 90 days prior to your departure date. You would however, have coverage for any medical emergency that was unrelated to your kidney surgery.

If you chose to cancel this trip, your eligible expenses would be reimbursed to a maximum of \$6,000 per person, per trip under the Trip Cancellation benefit, so long as your condition was stable in the 90 days prior to the date the trip was booked.

Q My physician has confirmed that I am okay to travel even with my current medical condition. Will the RTO/ERO Out-of-Province/Canada travel benefit cover me if I have a medical emergency while travelling as a result of my current medical condition?

A Your physician's authorization does not override the RTO/ERO policy. If, according to the policy, your condition would not be considered stable, a medical emergency related to this condition would not be covered. Refer to your Out-of-Province/Canada Travel Booklet, specifically the medical stability clause.

Q There's been no change in my heart condition in the 90 days prior to my trip, but my doctor has changed one of my heart medications. Will I have coverage for my heart condition while I'm travelling?

A Yes. Unlike the majority of travel plans in the market today, a change in medication, dosage or usage does not mean that the condition would be excluded from coverage under the RTO/ERO Out-of-Province/Canada travel benefit. However, if you also experienced a change in your heart condition, then any medical claims resulting from your heart condition may be excluded.

In a Medical Emergency

In the event of a medical emergency, Mondial is available 24 hours a day, 365 days a year. You, a family member or a travelling companion must notify Mondial within 48 hours of the emergency. This allows Mondial to provide for your medical expenses and effectively monitor your care. Please be aware that if Mondial is not contacted within 48 hours of the emergency, payments will be limited to \$2,000 per insured person per trip. If you are unable to contact Mondial for medical reasons, someone else must call on your behalf as soon as reasonably possible.

When you contact Mondial, you will be asked to provide the certificate number on our RTO/ERO Group Benefits ID card, your Government Health Insurance Plan number and the RTO/ERO Plan Identification No. 9092 (Base Plan) or 9265 (Supplemental Travel Plan).

Supplemental Travel Plan Rates

Effective September 1, 2009

| Supplemental Travel Trip Options | Total Days Covered | Trip Option Premium* | | |
|----------------------------------|--------------------|----------------------|---------|---------|
| | | Single | Couple | Family |
| 5 Extra Days | 67 Days | \$68 | \$137 | \$150 |
| 15 Extra Days | 77 Days | \$204 | \$407 | \$449 |
| 30 Extra Days | 92 Days | \$408 | \$817 | \$898 |
| 45 Extra Days | 107 Days | \$550 | \$1,100 | \$1,210 |
| 60 Extra Days | 122 Days | \$720 | \$1,441 | \$1,583 |
| 75 Extra Days | 137 Days | \$844 | \$1,688 | \$1,857 |
| 90 Extra Days | 152 Days | \$974 | \$1,949 | \$2,143 |
| 105 Extra Days | 167 Days | \$1,120 | \$2,241 | \$2,463 |
| 120 Extra Days | 182 Days | \$1,267 | \$2,535 | \$2,788 |
| 135 Extra Days | 197 Days | \$1,420 | \$2,839 | \$3,123 |
| 150 Extra Days | 212 Days | \$1,575 | \$3,150 | \$3,465 |

*Retail Sales Tax will be added to these premium rates, where required by law; currently 8% for Ontario residents and 9% for Quebec residents. The availability of the Supplemental Travel Trip Options is subject to provincial residency requirements.

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 Benefits 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 Benefits Claims
1595 16th Avenue, Suite 700
Richmond Hill, ON L4B 3S5

Johnson Website:

www.johnson.ca

Mondial Assistance

From North America:

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:

World Access Canada
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
Attn: 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.