

**COMPARISON OF RTO/ERO GROUP BENEFITS PROGRAM  
WITH TORONTO CATHOLIC DISTRICT SCHOOL BOARD PROGRAM ~ DRAFT 2010**

Coverage Comparison	RTO/ERO Benefits ~ 01 Jan 10 to 31 Dec 10	TCDSB ~ to 31 January 2011 and subject to change
<b>SEMI-PRIVATE HOSPITAL (included in Extended Health Care Premium under TCDSB)</b>	<b>Semi-Private Hospital – 95%</b> reimbursement with unlimited maximum. <b>Convalescent Home Care – 80%</b> reimbursement up to \$75 per person per day, for up to 30 days following a 24-hour hospital stay. Also, included a maximum of 3 days or \$75 per calendar year per person, following non-elective day surgeries.	80% of semi-private room rate difference in a public hospital. \$10 per day in a private hospital. \$3 per day in a chronic care/convalescent hospital if age 65 or less. Unlimited in public hospital. 120 days in private/convalescent hospital.
<b>EXTENDED HEALTH CARE</b>  Prescription Drugs	<b>80% reimbursement for all expenses excluding drugs</b> <b>85% reimbursement for the ingredient cost of prescription drugs.</b> No overall annual limit. <b>Emergency medical - 100% reimbursement for Out-of-Province/Canada.</b> <b>Deductible: None.</b>  Maximum: <b>\$2,400</b> per year per person. Dispensing fee <b>not</b> covered. Treatment of erectile dysfunction – ingredient cost of prescription drugs reimbursed at <b>85%</b> to an annual maximum of <b>\$350</b> per person, payable under the annual prescription drug benefit.	80% reimbursement for all expenses. No overall annual limit. Expenses incurred in Canada. No Out-Of Country coverage. No Over-the-Counter drugs  Deductible: \$10 (single coverage) / \$20 (couple/family coverage).  Dispensing fee covered to a limit of \$7.00.
Vision Care (eyeglasses / contact lenses/laser eye surgery)	<b>\$300 maximum</b> per person every two consecutive calendar years – <b>incl. laser eye surgery</b> . Eye exams \$85 once every two consecutive calendar years – <b>incl. HRT scan and other tests.</b> Additional \$300 lifetime benefit for new lenses following eye surgery.	\$150 maximum per person every two consecutive calendar years.
Hearing Aids	<b>\$1,000</b> per person every three consecutive calendar years for purchase / repair.	Not covered.
Registered Nurse	<b>80% reimbursement up to \$1,500</b> per person in any two consecutive years.	Covered – no overall annual limit

Modified by Bill Menagh, RTO/ERO Toronto Districts ([www.rtoerotorontodistricts.org](http://www.rtoerotorontodistricts.org)), April 2010. Benefit coverage under the Retired Teachers of Ontario reflect enhancements effective January 1, 2010/rates effective February, 2010. RTO/ERO benefits/premiums will be reviewed and may change effective January/February respectively, 2011. TCDSB benefits effective 01 Feb 2010. Contact the RTO/ERO administrator at Johnson Inc. 416.920.7248 for more information. Please direct questions about TCDSB coverage to Great West Life (1.800.263.5742) prior to transactions or purchases.

**While every attempt has been made to ensure the accuracy of the information provided, this document is not binding.**

Coverage Comparison	Retired Teachers of Ontario	Toronto Catholic District School Board
Paramedical Services (physiotherapist, chiropractor, osteopath, podiatrist, etc.)	<b>80% reimbursement up to \$700</b> per person per year maximum for all listed services combined. Includes: acupuncturists, chiropodists, chiropractors, dieticians, herbalists, homeopaths, naturopaths, nutritionists, osteopaths, physiotherapists, podiatrists, psychologists, registered massage therapists, speech therapists, shiatsu therapists	Speech therapist: \$200 maximum per person per calendar year. Physiotherapist without agreement under the provincial health plan not to exceed the amount allowed by that provincial plan. Masseur: \$7 per treatment up to 12 treatments per person per calendar year (maximum \$84). Psychologist: \$35 for 1 <sup>st</sup> visit, \$20 per hour subsequent visits - \$200 maximum. Chiropractor, Osteopath and Podiatrist are not covered.
Appliances – including repairs. (prosthetics, orthopaedic shoes, support stockings, wheelchairs, crutches, etc.)	Eligible aids and appliances covered at 80% reimbursement. \$300 annual maximum for surgical support stockings.	Covered.
<b>Out-of-Canada Emergency Medical Travel Coverage</b> (up to 62 days per trip included with Extended Health Care).	Up to <b>62</b> days per trip included with Extended Health Care. Up to <b>\$1,000,000</b> per person per trip. <b>Coverage provided for pre-existing conditions. (Some restrictions)</b> Medical and financial assistance through World Access Canada. Includes trip cancellation coverage for up to \$6,000 per person for pre-paid, non-refundable portion of your trip expenses.	Not covered.
<b>SUPPLEMENTAL TRAVEL PLAN: OUTSIDE PROVINCE/CANADA EMERGENCY MEDICAL</b> (Extended Health Care participants only)	Up to \$1,000,000 per person per trip. Coverage available for trips greater than 62 days, i.e. coverage begins on the 63rd day of travel. Coverage in 15-day units <b>up to 182 days or 212 days (depending on province of residence) coverage is available.</b>	Not covered.
<b>DENTAL CARE</b> Basic Dental	<b>2010 Ontario Dental Association Fee Guide.</b> <b>85%</b> reimbursement. Unlimited maximum. 9-month recall - cleanings, fillings. - denture repairs. - <b>incl. eligible dental services performed by independent accredited dental hygienists.</b>	1995 Ontario Dental Association Fee Schedule. <b>100% reimbursement.</b> Unlimited maximum. 9-month recall.
Endodontic and Periodontic	<b>80%</b> reimbursement. <b>\$850</b> per year maximum. - endodontics (root canal). - periodontics (bones and tissues). - incl. 8 units scaling per year.	50% reimbursement. \$10,000 lifetime maximum for any restorative expense - endodontics (root canal). - periodontics (bones and tissues).
Major Restorative	<b>50%</b> reimbursement. - crowns, posts, onlays & inlays (includes those on implants) - <b>\$700</b> per year combined maximum. - bridges & partial dentures - <b>\$700</b> per year combined maximum.	50% reimbursement. \$10,000 lifetime maximum for any restorative expense. No dental implants
Orthodontics	Not covered.	Not covered.

Coverage Comparison		Retired Teachers of Ontario			Toronto Catholic District School Board		
Monthly Rates / Eligibility	Premiums effective Feb. 1, 2010 to Jan. 31, 2010*			Premiums effective February 1, 2009 and subject to change*			
	Single	Couple	Family	Single	Couple	Family	
Semi-Private Hospital	\$ 17.07	\$ 34.11	\$ 40.09	Included in EHC	Included in EHC	Included in EHC	
Extended Health Care	\$ 72.87	\$145.74	\$174.90	\$288.51	\$577.02	\$634.73	
Dental Care	\$ 52.98	\$104.48	\$130.28	\$ 59.53	\$119.05	\$130.96	
Eligibility	Legal, common-law spouse; same-sex partner Children: unmarried/under 21 includes adopted, foster, step, legal ward. Children under age 30 when full-time students and dependent on you for support.			The person with whom you cohabit and to whom you are 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.			

\*Retail Sales Tax (PST) added as applicable / Benefits coverage for TCDSB current employees cease 1 month after turning 65