

**COMPARISON OF RTO/ERO GROUP BENEFITS PROGRAM WITH  
TORONTO DISTRICT SCHOOL BOARD PROGRAM ~ Retired Teachers, Principals, Vice-Principals ~ DRAFT 2008**

Coverage Comparison	Retired Teachers of Ontario Benefits effective 01 January 2008 to 31 December 2008	Toronto District School Board to end-of-contract, 2008*
<b>SEMI-PRIVATE HOSPITAL</b>	90% reimbursement with unlimited maximum . Convalescent Care \$50 per day for up to 30 days following a 24 hour hospital stay, includes non-elective day surgeries to a maximum of one day or \$50 per calendar year per person.	100% of semi-private room rate. Palliative Care: 45 days per person. Lifetime maximum. Chronic Care: \$3.00 per day up to 120 days per 12 consecutive months. Convalescent or rehabilitation: Maximum of six weeks per period of disability following at least three days confinement in an acute care facility.
<b>EXTENDED HEALTH CARE</b>	80% reimbursement for all expenses excluding drugs 85% reimbursement for the ingredient cost of prescription drugs. No overall annual limit. Emergency medical - 100% reimbursement for Out-of-Province/Canada. <b>Deductible: None.</b> <b>Maximum: \$2,100</b> per year per person. Reimbursement: 85% of ingredient cost. Treatment of erectile dysfunction – ingredient cost of prescription drugs and aids reimbursed at 85% to a combined annual maximum of \$350 per person, payable under the annual prescription drug benefit.	Deductible: \$25/single, \$50/family. 100% reimbursement for all expenses.
Prescription Drugs		Covered at 100%. Generic Substitution. Exclude over the counter drugs. No Viagra.
Vision Care (eyeglasses / contact lenses)	<b>\$225 maximum</b> per person every two years - <b>incl. laser eye surgery</b> . Eye exams once every 2 yrs/\$50 – incl. HRT and other tests. Special Contact Lenses - \$250 per person every two years.	\$250 max – Sep. 2005/\$275 – Sep. 2006/\$300 – Sep. 2007 Every two years.
Hearing Aids	<b>\$600</b> per person every three years for one hearing aid. <b>\$750</b> per person every three years for two hearing aids.	\$400 lifetime maximum.
Registered Nurse	<b>\$1,500</b> per person in any two consecutive years.	Covered.
Paramedical Services (physiotherapist, chiropractor, osteopath, podiatrist, etc.)	<b>\$700</b> per person per year maximum for all listed services combined.	Speech therapist - \$200 maximum per person per 12 months. Physiotherapist maximum of \$20 per person per visit. Masseur \$7 per treatment up to 12 treatments per person per 12 months. Chiropractor, Osteopath and Podiatrist are not covered.

Modified by Bill Menagh for RTO/ERO Toronto Districts ([rtoerotorontodistricts.org](http://rtoerotorontodistricts.org)), November, 2007. Benefit coverage under the Retired Teachers of Ontario reflects enhancements effective January, 2008/rates effective February, 2008. RTO/ERO benefits and premiums will be reviewed and may change effective January, 2009. \*TDSB coverage determined by contract to September 2008; premiums are effective February, 2007 with premium increases anticipated during the life of the contract. This document is based on known data as of November, 2007 and will be updated as new information becomes available. **While every attempt has been made to ensure the accuracy of the information provided, this document is not binding.** If you have any questions about your TDSB coverage, please contact the TDSB Benefits Department.

Coverage Comparison	Retired Teachers of Ontario	Toronto District School Board
Appliances – including repairs. (prosthetics, orthopaedic shoes, support stockings, wheelchairs, crutches, etc.)	Covered at 80% reimbursement. Surgical Support Stockings to \$300 max/year.	Covered. Orthotics limited to two pairs every two calendar years to a maximum of \$950.
<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.	Covered – No maximum. Subject to reasonable and customary charges.
<b>SUPPLEMENTAL PLAN: OUTSIDE PROVINCE/CANADA EMERGENCY MEDICAL</b> (Available to Extended Health Care participants only)	Up to \$1,000,000 per person per lifetime. Coverage available for trips greater than 62 days, i.e. coverage begins on the 63rd day of travel. Coverage in 15-day units up to 182 days or 212 days (depending on province of residence) coverage is available. See Supplemental Plan rates below.	Not covered.
<b>DENTAL CARE</b>	<b>2008 ODA Fee Schedule</b>	<b>Four years behind current ODA Fee Schedule in September of 2005/2006/2007</b>
Basic Dental	<b>85%</b> reimbursement. Unlimited maximum. 9-month recall - cleanings, fillings. - denture repairs. <b>- incl. dental service by independent accredited hygienist</b>	100% reimbursement. 9-month recall. \$5,000 maximum combined with minor restorative per calendar year.
Endodontic and Periodontic	<b>80%</b> reimbursement. <b>\$750</b> per year maximum. Includes 8 units of scaling. - endodontics (root canal). - periodontics (bones and tissues).	100% reimbursement. \$5,000 maximum combined with basic dental per calendar year.
Major Restorative	<b>50%</b> reimbursement. - crowns, posts (includes crowns, bridges on implants), onlays & inlays ( <b>\$700</b> per year combined maximum). - bridges & partial dentures ( <b>\$700</b> per year maximum).	80% reimbursement. \$10,000 combined maximum for basic and minor and major restorative per calendar year.
Orthodontics	Not covered.	50% reimbursement. \$1,000 per person per calendar year up to a lifetime maximum of \$2,000.

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Coverage Comparison		Retired Teachers of Ontario			Toronto District School Board	
Monthly Rates		Premiums effective February, 2008 to January, 2009*			2007 Premiums	
		Single	Couple	Family	Retired Elementary and Secondary Teachers Principals and Vice Principals <i>Retirees on/after September 1, 2004 pay full premium as may be amended during the life of the contract</i>	
					Single	Family
Semi-Private Hospital		\$ 19.52	\$ 38.99	\$ 45.81	Retire before 040901 \$ 3.23 Retire on/after 040901 \$ 3.99	Retire before 040901 \$ 7.06 Retire on/after 040901 \$ 7.14
Extended Health Care		\$ 71.43	\$142.87	\$171.46	Retire before 040901 \$ 93.61 Retire on/after 040901 \$144.49	Retire before 040901 \$168.72 Retire on/after 040901 \$243.79
Dental Care		\$ 53.43	\$105.35	\$131.38	Comprehensive Retire before 040901 \$ 56.01 Retire on/after 040901 \$ 85.48	Comprehensive Retire before 040901 \$119.88 Retire on/after 040901 \$168.58
Optional Supplemental Plan (Note: These 2006 rates are subject to change for 2008)					See Plan for Details	See Plan for details
<u>Coverage</u>	<u>Total Days Covered</u>		\$ 432	\$ 475		
15 extra days	77	\$ 216	\$ 864	\$ 950		
30 extra days	92	\$ 432	\$1,164	\$1,280		
45 extra days	107	\$ 582	\$1,524	\$1,676		
60 extra days	122	\$ 762	\$1,786	\$1,965		
75 extra days	137	\$ 893	\$2,062	\$2,268		
90 extra days	152	\$1,031	\$2,370	\$2,607		
105 extra days	167	\$1,185	\$2,682	\$2,950		
120 extra days	182	\$1,341	\$3,004	\$3,304		
135 extra days	197	\$1,502	\$3,334	\$3,667		
150 extra days	212	\$1,667				

**\*Retail Sales Tax (PST) is added to Group Plans**

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