

# 2009

## The RTIP **GUIDE TO RETIREMENT**

Retiree health, travel and dental insurance

IMPORTANT COVERAGE INFORMATION FOR EDUCATION EMPLOYEES



Choice. Flexibility. Understanding.

# what's

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For more information, please contact us:

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# RTIP Plan Summary

Each year, your RTIP Advisory Committee champions the needs of retired education workers in Ontario to enhance our Retired Teachers Insurance Plan coverage. Your feedback and the direction of the committee help ensure the RTIP plans always put our members' needs first. Through each year's plan improvements, one thing remains the same: our commitment to choice and flexibility. Last year, in response to your requests, we added a fourth health insurance plan to our group of products with the introduction of RTIP Gold Elite. This year, we are pleased to offer all RTIP members access to CAREpath - a cancer assistance program designed to help you through every step of cancer treatment. Learn more about how CAREpath can help you and your family on [page 7](#). With a range of coverage for everything from basic health concerns to major health care expenses, we are confident that we can help you find a plan that fits your lifestyle.

## RTIP Gold Elite Page 8

Includes all of the benefits of RTIP Gold as well as coverage for catastrophic health care expenses – those that can devastate a family's finances.

## RTIP Plus Page 10

A truly comprehensive plan designed to provide for your health care needs today and in the future, RTIP Plus includes coverage for extended health care, \$2,100 in prescription drugs, unlimited semi-private hospital coverage and deluxe travel insurance.

## RTIP Gold Page 12

RTIP Gold is designed with flexibility in mind. This plan helps provide financial protection from many common and unforeseen medical expenses. RTIP Gold offers quality coverage, including extended health care, deluxe travel and a choice between \$500 and \$850 in prescription drug coverage. Under RTIP Gold, you can also purchase hospital coverage, up to unlimited semi-private.

## RTIP Basic Page 14

A highly affordable, straightforward benefit plan that effectively covers your basic health care needs. RTIP Basic includes coverage for extended health care, \$750 in prescription drugs, deluxe travel and \$100 a day in semi-private hospital accommodation coverage.

## RTIP Dental Page 17

Coverage can be purchased individually or as an addition to any RTIP health insurance plan.

For more information, continue exploring the *RTIP Guide to Retirement*, visit our Web site at [www.otip.com](http://www.otip.com) or contact a life and living benefits sales representative at 1-800-267-6847.

*CAREpath cancer support services are now provided to all RTIP extended health care plan members through a partnership between OTIP and CAREpath Inc.*

# Thinking About Retirement?

Today is the day to focus on keeping your retirement goals on track. With tailored retiree health insurance products and services from OTIP, it is easy to focus on what matters most: you.

We recognize that one size doesn't fit all. Our RTIP plans offer choice, flexibility and understanding. OTIP representatives will help you formulate the best insurance plan for you and your family. With affordable life and long term care insurance, we can help you protect the things that matter most.

Retirement means a new beginning. Enjoy it.

## Life Insurance

Did you know that your school board group life insurance coverage may terminate at retirement? Even if you stay with your board plan, your coverage will likely terminate at age 65. Have you planned to continue your life insurance protection? Walk into your future with a plan and cover the ones you love with OTIP's LifePlan 10, LifePlan 80 or LifePlan 100 insurance.

For more information on OTIP's life insurance products, call an OTIP life and living benefits sales representative at 1-800-267-6847. Visit us online at [www.otip.com](http://www.otip.com) and use our life insurance calculator to help determine your needs.

*OTIP LifePlan 10 is underwritten by Manulife Financial.*

*OTIP LifePlan 80 and LifePlan 100 are underwritten by ACE INA Life Insurance.*

## Walk Into Retirement With a Plan

We know there is more to planning for retirement than making your pension selection and buying retiree health insurance.

As an Ontario education worker, you've paid your dues to the working world and deserve the opportunity to pursue travel, hobbies, a home business – whatever your heart desires.

Let us help you get ready for this new stage through our lifestyle planning workshop! Discover your options for financial planning and insurance to help you realize your retirement goals and dreams.

Join us for our *Walk Into Retirement With a Plan* workshop, which will take you through a number of topics many education workers have found useful in planning for retirement.

Find out when we'll be in your area! Visit [www.otip.com/walkintoretirement](http://www.otip.com/walkintoretirement) for more information as well as a schedule of retirement planning workshops across the province.



## Who is eligible for plan enrollment?

All retired Ontario education workers, their families and survivors who are covered by the provincial health insurance plan, are eligible to enrol for coverage under an RTIP plan.

All unmarried, unemployed children under the age of 21 (under age 31 if attending school full-time) are eligible for dependant coverage under an RTIP plan. There is no age limit for unmarried, dependant children who are incapable of self-sustaining support due to a mental or physical disability that occurred prior to age 21.

## When should I apply?

It's best to apply for coverage early. Applying before your current coverage ends gives you the peace of mind that your coverage will be ready for you when you need it. Applying early also gives OTIP time to provide you with your benefits card, contract, and claim forms before you need them.

As long as you have maintained a group health benefits plan, you can apply for coverage until your 70<sup>th</sup> birthday without providing medical evidence. Once you enrol in an RTIP plan, your coverage continues for life, as long as you pay your premiums.

Nearing retirement? Call a life and living benefits sales representative at 1-800-267-6847 to discuss your needs.

## When is medical evidence required to apply for coverage?

Medical evidence is required if you apply for any of the RTIP health plans (except dental) more than **60 days after leaving any group health benefits plan**. Medical evidence is also required if you are leaving a retiree group health benefits plan and are applying for coverage under RTIP Gold Elite. Submitting a late entrant medical application does not guarantee approval.

Medical evidence is also required if you:

- ▶ apply to increase your coverage by more than one level of **extended health care** coverage
- ▶ apply to add a spouse or dependant to your coverage and he or she has not had group health benefits coverage within the last 60 days
- ▶ apply to add or increase semi-private hospital accommodation coverage by more than one level (Gold and Gold Elite plans only)

NEW - Medical Evidence is not required if you:\*

- ▶ apply to increase extended health care coverage annually by one level (i.e., Basic to Gold, Gold to Plus, Plus to Gold Elite)
- ▶ apply to add or increase semi-private hospital accommodation by one level (Gold and Gold Elite plans only)
- ▶ decrease coverage
- ▶ apply to add dependants to any family status extended health care coverage

\*these changes take effect January 1 of the following year

## Why Choose RTIP?

As you read the *RTIP Guide to Retirement*, you'll learn about benefit plans specifically designed to provide you with the highest quality coverage at the most affordable rates available in today's marketplace. We've carefully crafted health insurance options to protect you against the costs of many fundamental health care expenses not covered by the provincial health insurance plan. Take a careful look at our premiums and coverage options. You'll soon discover that the RTIP plans lead the industry with real innovation in savings and service that many other plans simply don't offer.

## Quebec Residents

The RTIP plans provide retiree health, travel and dental coverage for retired education workers on an individual basis. As such, RTIP does not qualify as a group plan. Quebec residents enrolling into RTIP must register with RAMQ if they are under age 65.

## OTIP Benefits Services

OTIP has a dedicated service team ready to assist you with any questions about your coverage, plan or claims. Contact us at 1-866-783-6847 or e-mail [questions@otipservices.com](mailto:questions@otipservices.com). We're happy to help!

For your convenience, you can download claim forms and, through a secure login, view your claims and benefits eligibility information online at [www.otipservices.com](http://www.otipservices.com).

## Selecting the health insurance plan that's right for you!

Deciding which insurance plan is right for you isn't always easy. At OTIP, we recognize the importance of this decision, that's why we've created this *RTIP Guide to Retirement* to help you through the process. Detailed descriptions of each RTIP plan, the benefits offered, and monthly premiums are detailed over the next several pages.



Watch for our compass, which will guide you toward retirement with tips and hints on how to make your health insurance work for you.

If at any time, you have questions about coverage options or how to choose the plan that's right for you, please call an OTIP life and living benefits sales representative at 1-800-267-6847.



# new

## CAREpath – The Cancer Assistance Program

The shock of a cancer diagnosis can mean uncertainty, questions, anxiety and fear. Fortunately, there's help. All RTIP extended health care plans now include access to CAREpath, a cancer assistance program that can help you through every step of your cancer experience. Your personal CAREpath Cancer Nurse will provide you with the answers, guidance and support you need. If you, your spouse or one of your dependant children suspects having cancer, is living with cancer or has had cancer in the past, CAREpath can help.

### **CAREpath Navigation System™**

The CAREpath Navigation System provides you with your own personal CAREpath Nurse, backed by a leading oncologist, who will support you and your immediate family. When you have questions, your CAREpath Nurse is just a phone call away.

The CAREpath Navigation System provides:

- Assessment of cancer treatment plan and options
- Emotional support for RTIP extended health plan members and their immediate family
- Explanations of tests and treatments
- Questions to ask on first and subsequent visits to the oncologist
- Expert advice and support through all treatment phases
- Information on how to access other support services, if necessary
- Guidance to alternate treatment locations, if required or requested
- Specialized advice and support on reducing the risk of a recurrence or new cancer
- Advice on issues survivors face

### **Survivor Support**

Surviving cancer is the first step. Thriving afterwards is the rest of the journey, and the focus of CAREpath's Survivor Support Program. When it comes to cancer, the right information and guidance are critically important for healthy survivorship.

- How can a cancer recurrence be prevented?
- What can survivors do to help themselves?
- What are the possible delayed effects of cancer treatment?
- How can CAREpath help cancer survivors?
- What other conditions are cancer survivors prone to develop?
- Who else should take care of a survivor's needs?

To carry on a healthy life after surviving cancer, you need to understand and reduce the factors that might contribute to a recurrence. You must also learn how to find the ongoing care and support you may need to achieve healthy living. CAREpath's Survivor Support Service addresses each of these issues.

CAREpath's goal is to complement – not replace – health services provided by your doctors. The services offered are completely confidential and no personal information is ever shared with OTIP.

CAREpath. We'll be there, every step of the way.

# new RTIP Gold Elite

Catastrophic medical expenses are those that can devastate a family's finances – and there's a growing need for protection from these costs.

In response to this need, OTIP is pleased to provide RTIP Gold Elite. Available to retired members of Ontario's education community under the age of 65, RTIP Gold Elite is designed to provide insurance protection from unforeseen health care expenses. With RTIP Gold Elite, you can afford to treat your condition while protecting your family's finances and your retirement plan.

## Extended Health Care Coverage

### Prescription drugs

- ▶ RTIP Gold Elite provides prescription drug coverage for 80% of medical ingredient costs to a maximum of \$500 per person, per calendar year.
- ▶ Coverage increases to 90% if you use Rexall Direct or Pharmex Direct's convenient mail-order pharmacy.
- ▶ When eligible claims exceed \$4,500 per calendar year, RTIP Gold Elite will provide prescription drug coverage for 100% of your medical ingredient costs with no annual maximum.
- ▶ You are responsible for any dispensing fees.
- ▶ The generic drug substitution program applies. Please see page 13 for more information.

### Additional extended health care benefits

Extended health care coverage under RTIP Gold Elite also includes: paramedical services, private duty nursing, home care, medical aids, equipment and supplies, prosthetic appliances, comfort and convenience items, orthotics/orthopaedic shoes, ambulance services, diabetic supplies, diagnostic tests, accidental dental, hearing aids, vision care and sleeping aids. A complete breakdown of these coverages can be found on page 18.

### Additional benefits

- ▶ RTIP Gold Elite provides an additional \$25,000 in combined coverage per calendar year, to a \$100,000 lifetime maximum, for home care, private duty nursing, medical aids, equipment and supplies and prosthetic appliances when paid claims exceed \$7,500 per calendar year.
- ▶ RTIP Gold Elite also offers unlimited chiropractic and physiotherapy coverage for 12 consecutive months following an accident that requires a hospital stay of at least 24 hours. Members are eligible for this compensation once the \$750 paramedical services maximum has been reached. Documentation of a 24-hour hospital stay will be required for claims to be reimbursed under this benefit.

### Coverage termination

- ▶ The RTIP Gold Elite plan is designed to provide coverage for members under age 65. Termination of RTIP Gold Elite coverage falls on the last day of the month, following the insured's 65<sup>th</sup> birthday. At this time, you will have the option to reduce your coverage to any other RTIP plan. If you do not make a selection, your coverage will change to the RTIP Gold plan (\$500 prescription drug maximum).
- ▶ After age 65, many of your prescription drugs will be covered by the Ontario Drug Benefit (ODB) Program.

### Additional resources for catastrophic health care expenses

The Trillium Drug Plan, Assistive Devices Program and Ontario Drug Benefit Program all provide support to residents of Ontario who have high medical expenses. Please see **page 28** for additional information.

### Deluxe travel coverage

RTIP Gold Elite extended health care coverage also includes deluxe travel benefits. Please see **page 16** for details.

### RTIP Gold Elite hospital accommodation coverage

The RTIP Gold Elite hospital accommodation benefit can be added to the RTIP Gold Elite extended health care plan to cover the cost of your hospital stays based on your individual needs and expectations.

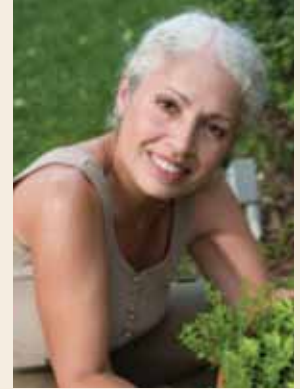
You have three coverage choices: unlimited semi-private accommodation, \$75 or \$100 per day, which can also be used toward the cost of a semi-private or private room. When a semi-private room is not available, the hospital cash benefit will provide \$10 per day to a maximum of \$100 per stay to cover expenses such as telephone and television rentals and parking.

### Monthly Extended Health Care Premiums

*(including deluxe travel coverage)*

Family Status	\$500 drug max.
Single	\$ 62.81
Couple	\$117.05
Family	\$134.27

*Provincial sales tax is not applicable.*



### Monthly Hospital Accommodation Premiums

Family Status	\$75 per day	\$100 per day	Unlimited Semi-private
Single	\$ 10.77	\$ 14.14	\$ 19.75
Couple	\$ 19.37	\$ 25.75	\$ 37.75
Family	\$ 23.99	\$ 32.02	\$ 47.73

*Provincial sales tax is not applicable.*



### Dental coverage

RTIP dental coverage can be added to the RTIP Gold Elite extended health care plan at any time. Please see **page 17** for rates and coverage details.



# RTIP Plus

In recognition of your unique health care and budget needs, RTIP Plus has been developed to provide \$2,100 in prescription drug coverage, a comprehensive package of extended health care benefits, deluxe travel insurance and unlimited semi-private hospital accommodation coverage. You can add RTIP dental coverage to your plan at any time.

## Extended Health Care Coverage

### Prescription drugs

- ▶ RTIP Plus provides prescription drug coverage for 85% of medical ingredient costs to a maximum of \$2,100 per person, per calendar year, with an annual deductible of \$25 for individual plans and \$50 for couple or family plans.
- ▶ Your drug coverage increases to 90% if you use Rexall Direct or Pharmex Direct's convenient mail-order pharmacy.
- ▶ You are responsible for any dispensing fees.
- ▶ The generic drug substitution program applies. Please see page 13 for more information.

### Semi-private hospital accommodation coverage

The RTIP Plus extended health care plan includes unlimited semi-private hospital accommodation coverage. When a semi-private room is not available, the hospital cash benefit will provide \$10 per day to a maximum of \$100 per stay to cover expenses such as telephone and television rentals and parking.

### Additional extended health care benefits

Extended health care coverage under RTIP Plus also includes: paramedical services, private duty nursing, home care, medical aids, equipment and supplies, prosthetic appliances, comfort and convenience items, orthotics/orthopaedic shoes, ambulance services, diabetic supplies, diagnostic tests, accidental dental, hearing aids, vision care and sleeping aids. A complete breakdown of these coverages can be found on page 18.

### Deluxe travel coverage

RTIP Plus extended health care coverage also includes deluxe travel benefits. Please see page 16 for details.

### Dental coverage

RTIP dental coverage can be added to RTIP Plus at any time. Please see page 17 for complete details and monthly premiums.



To supplement your private health plan coverage, the Ontario government has developed programs, such as Community Care Access Centres and the Assistive Devices Program. For more information, please call an OTIP life and living benefits sales representative at 1-800-267-6847.



## Monthly Extended Health Care Premiums

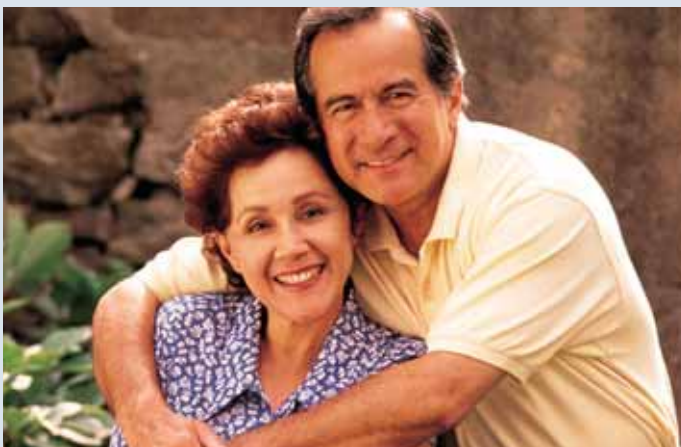
*(including semi-private hospital accommodation and deluxe travel coverage)*

### Family Status

Single	\$ 90.95
Couple	\$182.36
Family	\$219.35

*Provincial sales tax is not applicable.*

*If you are a Quebec resident, please contact an OTIP representative at 1-800-267-6847 for information on how premiums and coverage levels are affected by RAMQ.*



Statistics show that almost half of our population will eventually need some form of long term care. OTIP's Long Term Care insurance plan provides a daily benefit if you lose the ability to care for yourself and need assistance at home.

Find out more about your long term care options. Request your free copy of OTIP's *Long Term Care Planning Guide* by calling 1-800-267-6847.

## Dispensing fees

When you fill your prescriptions, you may have noticed that a dispensing fee is charged by the pharmacy. This is their fee for preparing your order. The cost can range up to \$17 per prescription in Ontario and can quickly add up if you are filling multiple orders. Make sure to shop around with different pharmacies to find one where you can get the best rate. Our mail-order pharmacies, Rexall Direct and Pharmex Direct, have lower dispensing fees and can decrease your costs on maintenance drugs. Please see more information on **page 15**.

## Deductibles

Some of our plans require that you pay a deductible when you submit a claim for reimbursement. Review the various plan options, and ensure you have budgeted enough to cover the deductible required under the selected plan.

## Coordination of Benefits

- Members who have coverage under more than one benefit plan (i.e., their own and their spouse's) can coordinate their benefits to use both plans when claiming expenses. When coordinating benefits, you can never receive more than the actual cost of the product or service. If submitting for yourself, you must claim through your own plan first.
- For any unpaid amounts that remain, you can submit a second claim through your spouse's plan. For more complex family situations, please call OTIP benefits services for rules on coordination of benefits.

# RTIP Gold

RTIP Gold is a superior, highly flexible benefit plan offering you extended health care and deluxe travel coverage. Hospital and dental coverage can be added to the extended health care plan or purchased separately.

Based on your unique needs, you can choose to include any or all of these options in your plan. The coverage options for extended health care and hospital accommodation provide added flexibility by allowing you to choose the level of protection that's right for you. For example, if you purchase extended health care coverage through RTIP Gold, you have two levels of annual drug coverage to choose from – \$500 or \$850 per person, per calendar year. This added flexibility ensures you are not paying a higher premium than necessary to meet your individual needs.



Look for a plan with flexibility and options to meet changes in your needs and in the health care environment. The RTIP plans provide a variety of options to meet your health care insurance needs.

## Extended Health Care Coverage

### Prescription drugs

- ▶ RTIP Gold lets you select the yearly amount of coverage for prescription drugs that best meets your needs. You have two choices of annual maximums – \$500 or \$850 per person per calendar year. If you select the \$500 option, you can increase your coverage to \$850 within six months of purchase without having to complete a medical questionnaire.
- ▶ This plan provides prescription drug coverage for 80% of medical ingredient costs. Coverage increases to 90% if you use Rexall Direct or Pharmex Direct's convenient mail-order pharmacy. Under RTIP Gold, there is no deductible.
- ▶ You are responsible for any dispensing fees.
- ▶ The generic drug substitution program applies. Please see page 13 for more information.

### Additional extended health care benefits

Extended health care coverage under RTIP Gold also includes: paramedical services, private duty nursing, home care, medical aids, equipment and supplies, prosthetic appliances, comfort and convenience items, orthotics/orthopaedic shoes, ambulance services, diabetic supplies, diagnostic tests, accidental dental, hearing aids, vision care and sleeping aids. A complete breakdown of these coverages can be found on page 18.

### Deluxe travel coverage

The RTIP Gold extended health care coverage also includes deluxe travel benefits. Please see page 16 for details.

### Dental coverage

RTIP dental coverage can be added to the RTIP Gold extended health care plan at any time or purchased alone. Please see page 17 for rates and coverage details.

## RTIP Gold hospital accommodation coverage

The RTIP Gold hospital accommodation benefit covers the cost of your hospital stays based on your individual needs and expectations. This coverage can be added to the RTIP Gold extended health care plan or purchased alone.

You have three coverage choices: unlimited semi-private accommodation, \$75 or \$100 per day, which can also be used toward the cost of a semi-private or private room. When a semi-private room is not available, the hospital cash benefit will provide \$10 per day to a maximum of \$100 per stay to cover expenses such as telephone and television rentals and parking.

### Monthly Extended Health Care Premiums

*(including deluxe travel coverage)*

Family Status	\$500 drug max.	\$850 drug max.
Single	\$ 40.95	\$ 51.59
Couple	\$ 76.74	\$ 96.94
Family	\$ 93.06	\$118.56

*Provincial sales tax is not applicable.*

*If you are a Quebec resident, please contact an OTIP representative at 1-800-267-6847 for information on how premiums and coverage levels are affected by RAMQ.*

### Monthly Hospital Accommodation Premiums

Age	Family Status	\$75 per day	\$100 per day	Unlimited Semi-private
Under 65	Single	\$ 10.77	\$ 14.14	\$ 19.75
	Couple	\$ 19.37	\$ 25.75	\$ 37.75
	Family	\$ 23.99	\$ 32.02	\$ 47.73
65 plus	Single	\$ 21.21	\$ 26.89	\$ 38.27
	Couple	\$ 39.16	\$ 49.97	\$ 72.87
	Family	\$ 49.00	\$ 62.64	\$ 92.13

*Provincial sales tax is not applicable.*

*Rates are based on your age as of January 1, prior to your effective date.*



### Pay-direct drug plan

All of our RTIP plans provide you with a pay-direct option.

You will receive a benefits card that you can present to your pharmacist. The pharmacist will bill the Insurer electronically for their portion of the drug costs. You need only pay for your portion, the dispensing fee and any deductible that applies. You will not need to fill out claim forms, send in receipts or wait for reimbursement!

### Generic drug substitution program

The RTIP generic drug substitution program pays for the cost of a generic drug (when available) rather than the brand name equivalent. Many people already use generic drugs and many pharmacies recommend generics to their clients. By choosing generic alternatives, your prescription drug coverage goes further because you can purchase more drugs for your dollar. Ask your health care professional for more information.

# RTIP Basic

RTIP Basic offers highly affordable, streamlined coverage to meet your basic health care needs, including \$100 per day for hospital accommodation coverage and deluxe travel insurance. You can add RTIP dental coverage to your plan at any time.

*Coverage for vision care and hearing aids is not available with RTIP Basic.*

## Extended Health Care Coverage

### Prescription drugs

- ▶ RTIP Basic covers 80% of your medical ingredient costs for prescription drugs up to \$750 per person, per calendar year, with an annual deductible of \$100 for individual plans and \$200 for couple or family plans.
- ▶ Coverage increases to 90% if you use Rexall Direct or Pharmex Direct's convenient mail-order pharmacy.
- ▶ You are responsible for any dispensing fees.
- ▶ The generic drug substitution program applies. Please see page 13 for more information.

### Hospital accommodation

RTIP Basic provides \$100 a day toward the cost of semi-private or private room accommodation during hospital stays. When a semi-private room is not available, the hospital cash benefit will provide \$10 per day to a maximum of \$100 per stay to cover expenses such as telephone and television rentals and parking.

### Additional extended health care benefits

Extended health care coverage under RTIP Basic also includes: paramedical services, private duty nursing, home care, medical aids, equipment and supplies, prosthetic appliances, comfort and convenience items, orthotics/orthopaedic shoes, ambulance services, diabetic supplies, diagnostic tests, accidental dental and sleeping aids. A complete breakdown of these coverages can be found on page 18.

### Deluxe travel coverage

RTIP Basic extended health care coverage includes deluxe travel benefits. Please see page 16 for coverage information.

### Dental Coverage

RTIP dental coverage can be added to RTIP Basic at any time. Please see page 17 for complete details and monthly premiums.



Did you know that your current premiums, along with other out-of-pocket medical expenses, can be claimed to reduce your net income on your tax return? Request an annual statement, which summarizes the amount of health care premiums you paid throughout the year, by checking the income tax receipt box on your RTIP application form.

## Monthly Extended Health Care Premiums

*(including deluxe travel insurance and hospital accommodation)*

### Family Status

Single	\$ 35.63
Couple	\$ 65.21
Family	\$ 80.28

*Provincial sales tax is not applicable.*

*If you are a Quebec resident, please contact an OTIP representative at 1-800-267-6847 for information on how premiums and coverage levels are affected by RAMQ.*



Even though paying health insurance premiums can be an added expense, most retirees find they cannot overlook the cost of unexpected medical bills. Even basic health care coverage can help offset some of these costs.

# Mail-order Pharmacies

If you use our convenient mail-order pharmacy program and have either Rexall Direct or Pharmex Direct provide for your prescription needs, the Insurer will reimburse 90% of prescription drug costs up to your annual prescription drug maximum. Mail-order service gives you convenient access to medication with fewer out-of-pocket expenses. Your purchase will be billed directly to the Insurer.

Reasons to use mail-order pharmacies:

- ▶ Fast, convenient delivery right to your front door
- ▶ Lower than average dispensing fees
- ▶ Lower medical ingredient costs due to bulk purchasing power
- ▶ 90-day supply for long-term maintenance medications
- ▶ Safe and confidential
- ▶ Easy reorders via the Web, e-mail, phone and fax



PHARMEX Direct Inc.

# RTIP Deluxe

## travel insurance



For your travel insurance to be in force, you must be insured by RTIP on the first day of your trip.

RTIP deluxe travel insurance offers comprehensive coverage and is included in all RTIP extended health care plans.

RTIP deluxe travel insurance covers you for emergency medical expenses up to \$1 million CDN per person, per trip while you are travelling outside your province of residence or outside Canada. Coverage remains effective for up to 62 days per trip.

### Eligible costs include:

- ▶ Emergency medical treatment and supplies, semi-private hospital accommodation, and doctors' fees in excess of the amount reimbursed by the provincial health insurance plan
- ▶ Diagnostic services
- ▶ Private duty nursing care
- ▶ Air ambulance
- ▶ Family hospital visits from home
- ▶ Meals and accommodation
- ▶ Vehicle return
- ▶ Repatriation costs

While you are away, 24-hour emergency assistance is always available. Services include arranging for: payment to health care providers, medical referrals, transportation, notification of physician and family, and local care of dependant children.

You may be reimbursed for up to \$6,000 per person for pre-paid, non-refundable expenses if you:

- ▶ are unable to travel or continue to travel due to the death of, or illness or serious injury to, yourself or a member of your immediate family (as defined in the contract)
- ▶ have already departed on your trip and a death or a serious injury or illness occurs to a member of your extended family (as defined in the contract)

Expenses incurred for a medical condition for which, prior to departure, medical evidence would suggest that treatment for hospitalization could be required while you are on the trip will not be covered by the Insurer.

Complete details of the coverage and exclusions under RTIP Deluxe travel insurance can be found online at [www.otip.com](http://www.otip.com).

If you plan to be away for longer than 62 days, contact an OTIP life and living benefits sales representative for information on purchasing additional coverage.

# RTIP Dental coverage

RTIP dental coverage can be added to any of the extended health care plans, or purchased alone, at any time.

RTIP's dental plan covers regular examinations and preventive care in addition to many more substantial procedures as outlined below. Reimbursement is based on the prior year's Ontario Dental Association fee guide for general practitioners.

You are free to add dental coverage to your plan at any time. If you initially decide to forego this option, and then apply for coverage at a later date, there is no penalty or restriction period before you can claim full benefits. The only requirement is that you remain enrolled for at least 12 months after you've added dental care to your plan. Please note, if you decide to cancel your dental coverage after the minimum 12-month requirement, you must wait 24 months before you can repurchase this benefit.

To purchase RTIP dental coverage only, please select the appropriate Single, Couple or Family coverage box under the RTIP Gold section of the RTIP application.

## Basic and preventive care\*

80% coverage for dental examinations, extractions, fillings, x-rays, scaling (16 units of time), cleaning and preventive procedures with no overall maximum. Coverage for recall examinations is limited to nine months from last appointment.

## Basic restorative care\*

80% coverage for root canals (endodontics) and gum disease treatments (periodontics), up to a combined annual maximum of \$750.

## Major restorative care\*

50% coverage for crowns, bridges and implants, up to a combined annual maximum of \$700.

## Denture care\*

80% coverage for rebasing and relining of upper and lower dentures, up to a maximum of one treatment per year.

*\*terms and conditions of coverage apply*

### Monthly Dental Premiums

#### Family Status

Single*	\$ 55.80
Couple	\$104.76
Family	\$124.87

\*Single dental coverage is available for the member only.


Provincial sales tax is not applicable.















Beware of dental plans with late entry penalties and restrictions. Many dental insurance plans impose waiting periods or restrictions before full benefits can be claimed. If you intend to do some comparative shopping, be sure you know all the terms and conditions of coverage prior to making a final decision about the dental care plan that's right for you.

# Your Extended Health Care Benefit Comparison Chart

Benefit	Coverage
<b>CAREpath cancer assistance program</b>	<p><i>NEW</i> - CAREpath cancer assistance program available to all RTIP health plan members. Please see <b>page 7</b> for more information.</p>
<b>Prescription Drugs</b> Annual maximums	<p>Dollar limit per person regardless of age. In all plans, erectile dysfunction drugs are included up to \$350 within your drug maximum.</p>
Deductible	
Dispensing fee	<p>You are responsible for dispensing fees.</p>
Reimbursement level	<p>90% reimbursement with Rexall Direct and Pharmex Direct. Please see <b>page 15</b> for more information.</p>
<b>Paramedical Services</b>	<p>80% reimbursement of eligible charges. Coverage for the services of any of the following licensed practitioners up to a combined maximum of \$750 per year (payable only after your provincial health insurance plan maximum has been reached, if applicable):</p> <ul style="list-style-type: none"> <li>▶ Chiropractor, podiatrist or osteopath</li> <li>▶ Massage therapist, psychologist, registered family therapist, social worker (MSW), physiotherapist, nutritional counsellor or speech pathologist with written authorization by attending physician</li> <li>▶ Acupuncture performed by a chiropractor, physiotherapist, general practitioner or acupuncturist</li> <li>▶ Homeopath, naturopath or chiropodist</li> <li>▶ Reflexology performed by a chiropractor or naturopath</li> </ul> <p>100% reimbursement of eligible charges for chiropractor and physiotherapist services following an accident that requires a hospital stay of at least 24 hours.</p>







 Indicates plan includes specifics outlined in **Coverage** column on left

RTIP Gold Elite	RTIP Plus	RTIP Gold	RTIP Basic
			
<p>\$500 per person. No annual maximum once eligible claims exceed \$4,500 per calendar year.</p>	<p>\$2,100 per person.</p>	<p>Option to purchase either \$500 or \$850 per person.</p>	<p>\$750 per person.</p>
<p>No deductible.</p>	<p>Single \$25, Couple and Family \$50 per calendar year.</p>	<p>No deductible.</p>	<p>Single \$100, Couple and Family \$200 per calendar year.</p>
			
<p>80% reimbursement of medical ingredient costs up to \$500 maximum. 100% reimbursement following \$4,500 in eligible claims.</p>	<p>85% reimbursement of medical ingredient costs.</p>	<p>80% reimbursement of medical ingredient costs.</p>	<p>80% reimbursement of medical ingredient costs.</p>
			
<p>Unlimited coverage for 12 consecutive months. Members are eligible for this compensation once the \$750 paramedical services maximum has been reached. Documentation of a 24-hour hospital stay will be required for claims to be reimbursed under this benefit.</p>	<p>Not available.</p>	<p>Not available.</p>	<p>Not available.</p>

# Your Extended Health Care Benefit Comparison Chart

Benefit	Coverage
<b>Private Duty Nursing</b>	80% reimbursement of eligible charges.  100% reimbursement of eligible charges.
<b>Home Care</b>	80% reimbursement of eligible charges following a hospital stay of at least 1 day.  100% reimbursement of eligible charges following a hospital stay of at least 1 day.
<b>Medical Aids, Equipment &amp; Supplies</b>	80% reimbursement of eligible charges, ongoing coverage for medical necessities such as hospital beds, crutches and canes, oxygen equipment, etc., as well as medical aids and supplies including surgical bandages, dressings, blood transfusions, blood products, radium or radioactive isotope treatment, grab bars, commodes, etc., with written authorization of attending physician.  100% reimbursement of eligible charges.
<b>Diagnostic Tests</b>	80% reimbursement of eligible charges for all RTIP plans. Coverage for tests not performed in a hospital but under the direction of a physician (e.g., CEA cancer level, CA 125 for women and PSA for men).


 Indicates plan includes specifics outlined in **Coverage** column on left

RTIP Gold Elite	RTIP Plus	RTIP Gold	RTIP Basic
Up to \$7,500 in coverage per calendar year combined with home care, medical aids, equipment and supplies and prosthetic appliances.	Up to \$2,000 in coverage every 3 calendar years.	Up to \$2,000 in coverage every 3 calendar years.	Up to \$2,000 in coverage every 3 calendar years.
Additional \$25,000 in combined coverage* per calendar year, to a \$100,000 lifetime maximum.	Not available.	Not available.	Not available.
Up to \$7,500 in coverage per calendar year combined with private duty nursing, medical aids, equipment and supplies and prosthetic appliances.	\$20 per visit to a maximum of 30 visits.	\$20 per visit to a maximum of 30 visits.	\$20 per visit to a maximum of 30 visits.
Additional \$25,000 in combined coverage* per calendar year, to a \$100,000 lifetime maximum.	Not available.	Not available.	Not available.
Up to \$7,500 in coverage per calendar year combined with private duty nursing, home care and prosthetic appliances.			
Additional \$25,000 in combined coverage* per calendar year, to a \$100,000 lifetime maximum.	Not available.	Not available.	Not available.
			

\*Combined coverage includes: private duty nursing, home care, medical aids, equipment and supplies and prosthetic appliances.

# Your Extended Health Care Benefit Comparison Chart

Benefit	Coverage
<b>Prosthetic Appliances</b>	80% reimbursement of eligible charges, coverage includes artificial limbs and eye replacements, splints, torso casts, cervical collars, prescribed lenses following cataract surgery, etc.
	100% reimbursement of eligible charges.
<b>Comfort &amp; Convenience Items</b>	<p>80% reimbursement of eligible charges, up to \$200 in coverage per calendar year for post-surgical supports recommended by your physician following surgery (includes out-patient treatment, e.g., day surgery). Includes Obus Forme, bath aids, etc.</p> <p>Incontinence supplies are covered up to a maximum of \$200 per year with written authorization of attending physician.</p>
<b>Custom Moulded Orthotics/ Orthopaedic Shoes</b>	80% reimbursement of eligible charges, moulded orthotics up to a maximum of \$450 every 2 calendar years OR custom-made orthopaedic boots or shoes limited to a maximum of 2 pairs per calendar year.
<b>Ambulance Services</b>	80% reimbursement, ongoing coverage for costs that exceed your provincial health insurance plan's limit.
<b>Diabetic Supplies</b>	80% reimbursement of eligible charges, up to \$750 per year for diabetic needles, syringes and testing supplies.
<b>Accidental Dental</b>	80% reimbursement of eligible charges, coverage for damage caused by a direct accidental blow to the mouth. This benefit does not apply to injuries caused by an object placed wittingly or unwittingly in the mouth.
<b>Hearing Aids</b>	<p>100% reimbursement of eligible charges, following application to the Assistive Devices Program, up to \$750 in coverage every 3 calendar years for purchase and repair of hearing aids.</p> <p>Hearing tests are covered at a rate of 100% to a maximum of \$75 per year as part of your extended health care benefit.</p>


 Indicates plan includes specifics outlined in **Coverage** column on left






















RTIP Gold Elite	RTIP Plus	RTIP Gold	RTIP Basic
Up to \$7,500 in coverage per calendar year combined with private duty nursing, home care and medical aids, equipment and supplies.			
Additional \$25,000 in combined coverage* per calendar year, to a \$100,000 lifetime maximum.	Not available.	Not available.	Not available.
			
			
			
			
			
			No coverage for purchase and repair of hearing aids.
			

\*Combined coverage includes: private duty nursing, home care, medical aids, equipment and supplies and prosthetic appliances.

# Your Extended Health Care Benefit Comparison Chart

Benefit	Coverage
<b>Vision Care</b>	<p>Coverage for purchase and repair of prescription lenses and frames, contact lenses or laser eye surgery.</p> <p>Vision tests are covered as part of your extended health care benefit at a rate of 80% to a maximum of 1 exam every 24 months. Heidelberg Retina Tomograph (HRT) exams are covered as part of your extended health care benefit at a rate of 80% once every 24 months.</p>
<b>Sleeping Aids</b>	<p>80% reimbursement of eligible charges, coverage for the remaining 25% of the cost of a Continuous Positive Air Pressure unit (CPAP) following application to the Assistive Devices Program. Supplies for the CPAP unit are covered as follows:</p> <ul style="list-style-type: none"><li>▶ Mask, headgear, hose cannula &amp; pillow – once every 12 months</li><li>▶ Filters – maximum of 3 packages of 5 every 12 months</li><li>▶ Humidifier – once every 24 months</li></ul>
<b>Hospital Accommodation Availability</b>	<p>Included with extended health care benefits.</p>
Daily Maximums	
Hospital Cash	<p>When a semi-private room is not available, the hospital cash benefit will provide \$10 per day to a maximum of \$100 per stay to cover expenses such as telephone and television rentals and parking.</p>
<b>Deluxe Travel Insurance</b>	<p>Included in extended health care premiums, please see <b>page 16</b> for coverage details.</p>
<b>Dental Coverage</b>	<p>Available for an additional premium. Please see <b>page 17</b> for rates and coverage details.</p>

 Indicates plan includes specifics outlined in **Coverage** column on left

RTIP Gold Elite	RTIP Plus	RTIP Gold	RTIP Basic
100% reimbursement of eligible charges up to \$200 in coverage every 2 calendar years.	80% reimbursement of eligible charges up to \$225 in coverage every 24 months.	100% reimbursement of eligible charges up to \$200 in coverage every 2 calendar years.	Not available.
			
			
Optional. Available for an additional premium. Please see <b>page 9</b> for rates and coverage details.		Optional. Available for an additional premium. Please see <b>page 13</b> for rates and coverage details.	
Choice of unlimited semi-private coverage, or \$75 or \$100 per day to be used toward the cost of a semi-private or private room.	Unlimited semi-private coverage.	Choice of unlimited semi-private coverage, or \$75 or \$100 per day to be used toward the cost of a semi-private or private room.	\$100 a day toward the cost of a semi-private or private room accommodation.
			
			
		Can be added to the RTIP Gold extended health care plan or purchased alone.	

# RTIP Rate Comparison Chart

Premium	Status	RTIP Gold Elite <i>Catastrophic protection up to age 65 (page 8)</i>			RTIP Plus <i>Comprehensive Coverage (page 10)</i>	RTIP Gold <i>Flexible to Meet Your Needs (page 12)</i>			RTIP Basic <i>Streamlined Coverage (page 14)</i>	
Monthly Extended Health Care Premiums	Single	\$ 62.81			\$2,100 Annual Drug Maximum \$ 90.95	\$500 Annual Drug Maximum \$ 40.95	\$850 Annual Drug Maximum \$ 51.59	\$750 Annual Drug Maximum \$ 35.63		
	Couple	\$ 117.05			\$ 182.36	\$ 76.74	\$ 96.94	\$ 65.21		
	Family	\$ 134.27			\$ 219.35	\$ 93.06	\$ 118.56	\$ 80.28		
Monthly Hospital Accommodation Premiums	Single	\$75 per day	\$100 per day	Unlimited semi-private	Unlimited semi-private coverage included with extended health care premiums	\$75 per day	\$100 per day	Unlimited semi-private	\$100 a day included with extended health care premiums	
		\$10.77	\$14.14	\$19.75		Under 65	\$10.77	\$14.14		\$19.75
		\$19.37	\$25.75	\$37.75			\$19.37	\$25.75		\$37.75
	Family	\$23.99	\$32.02	\$47.73			\$23.99	\$32.02		\$47.73
						65 Plus	\$21.21	\$26.89		\$38.27
							\$39.16	\$49.97		\$72.87
Monthly Dental Premiums (page 17)	Single	\$ 55.80			\$ 55.80	\$ 55.80				
	Couple	\$ 104.76			\$ 104.76	\$ 104.76				
	Family	\$ 124.87			\$ 124.87	\$ 124.87				

Provincial sales tax is not applicable to RTIP premiums. The premiums listed in the *2009 RTIP Guide to Retirement* are effective from January 1, 2009 to December 31, 2009.

*The RTIP Guide to Retirement is a summary of the important features of each of our plans, and does not constitute a contract. Upon enrollment in a plan, members will be provided with a complete contract containing the specific terms and conditions applicable to their selection. Only the terms and conditions of the contract are binding.*



Any two family members can qualify for couple coverage. If you do not have an eligible spouse, you and your dependant child can qualify for couple rates.

# Making the Switch to RTIP is **EASY**.

Retirement should be stress-free! Our representatives will make sure you enjoy a smooth transition from your current health insurance plan to RTIP.

Enrol in an RTIP plan directly from your current group health plan before you turn 70 and we'll have your coverage in place and ready to use the very next month, with no medical and no interruption of your benefits.

Our life and living benefits sales representatives will walk you through the process step-by-step answering your questions and recommending options that best suit your needs. When you need to make a claim, our staff are here to make the process easy. Experience amazing service for yourself – call us at 1-800-267-6847 for more information.

## **There are three convenient payment options available to you:**

- 1. OTPPB deduction** If you are receiving a pension from the Ontario Teachers' Pension Plan Board, you may choose to have your RTIP premium deducted directly from your pension cheque at the end of each month.
- 2. Pre-authorized chequing** Join our convenient pre-authorized monthly payment plan, an easy method of paying for your insurance premium. There is no charge for this service, which takes an automatic monthly withdrawal directly from your account at any Canadian bank, trust company, credit union or other financial institution on the first day of each month.
- 3. Annual payment** A cheque for your annual premium can be enclosed with your application. Future payments would be made on an annual basis.



# Useful terms

OTIP representatives field a variety of questions from our members about health care coverage. We've defined a list of common terms below to assist you in understanding the information presented in this guide. If you have a question that is not answered below, please call a life and living benefits sales representative at 1-800-267-6847.

**Reasonable & Customary Charges** – Those charges that are usually made in the absence of coverage for a specific type of care, service or supply, based on representative fees and prices in the geographic area in which the charges for the care, service or supply were incurred, as determined by the Insurer.

**Drug Identification Number (DIN)** – The Drug Identification Number (DIN) is the number located on the label of prescription and over-the-counter drug products that have been evaluated by the Therapeutic Products Directorate (TPD) and approved for sale in Canada. A DIN lets the user know that the product has undergone and passed a review of its formulation, labelling and instructions for use. A drug product sold in Canada without a DIN is not in compliance with Canadian law.

## **Predetermination of Benefits**

- ▶ A predetermination of benefits tells you if a procedure or service is covered by your plan and what your portion of the costs will be. Your dentist can provide you with the forms, which must then be completed and submitted to OTIP. Both you and your dentist will receive a copy of OTIP's assessment of the predetermination, outlining how much of the procedure is covered by your plan.
- ▶ Please be advised, we cannot provide a predetermination for lab fees. You should ask your dentist for a predetermination if the procedure is costly (i.e., over \$300). Your dentist should submit x-rays for predeterminations of all major services. The x-rays will be promptly returned to your dentist once the review is complete.

**Explanation of Benefits (EOB)** – You will receive an explanation of benefits (EOB) from OTIP for each claim you submit. An EOB is a statement of benefits paid or expenses reimbursed and is generally

attached to your claim cheque. You will need this statement if you are coordinating the benefits of two plans.

## **Programs providing support for catastrophic medical expenses:**

### ▶ ***Ontario Drug Benefit (ODB) Program***

As an Ontario resident, you are covered by the Ontario Drug Benefit (ODB) Program starting on the first day of the month following your 65<sup>th</sup> birthday. This means that many of your prescriptions may be covered by the government. For more information, please visit [www.health.gov.on.ca/english/public/pub/drugs/turning65.html](http://www.health.gov.on.ca/english/public/pub/drugs/turning65.html). All RTIP plans will pay for a portion of the \$100 ODB deductible charged to most Ontario residents.

### ▶ ***Assistive Devices Program***

The Assistive Devices Program (ADP) provides consumer-centered support and funding to Ontario residents who have long-term physical disabilities and also provides access to personalized assistive devices appropriate for the individual's basic needs. The ADP covers over 8,000 separate pieces of equipment and supplies in several categories and provides grants for ostomy supplies, breast prostheses and for needles and syringes for insulin-dependent seniors. For more information, please call the Assistive Devices Program at 1-800-268-6021.

### ▶ ***Trillium Drug Program***

The Trillium Drug Program provides assistance for residents of Ontario who have high medical expenses. Trillium application kits are available at your local pharmacy or by calling 1-800-575-5386. The application form and application guide are also available online on the Government of Ontario Web site ([www.gov.on.ca](http://www.gov.on.ca)) under Forms.

# RTIP Application Form

Please return to:

125 Northfield Drive West, PO Box 218, Waterloo ON N2J 3Z9

Phone: 1.800.267.6847 Fax: 1.800.346.3842

Benefits are administered by OTIP and  
underwritten by Manulife Financial.

Please print using  
ballpoint pen.



## SECTION A - GENERAL INFORMATION

Applicant's Last Name	First Name	Middle Initial
Address		Apt.
City/Town	Province	Postal Code 
Home Telephone No. ( )	Alternate Telephone No. ( )	E-mail Address
I prefer all correspondence in: English <input type="checkbox"/> French <input type="checkbox"/>		

First Name & Initial (Provide last name if different from applicant)	Birth Date M D Y	Gender
Applicant		
Spouse/Partner		
Dependant Child		
Dependant Child		
Dependant Child		

*Indicate membership, prior to retirement:*

Employee Type	Affiliation
Principal/ Vice Principal <input type="checkbox"/>	ADFO <input type="checkbox"/>
	CPCO <input type="checkbox"/>
	OPC <input type="checkbox"/>
Teacher - Sec. <input type="checkbox"/>	AEFO <input type="checkbox"/>
Teacher - Elem. <input type="checkbox"/>	ETFO <input type="checkbox"/>
Clerical <input type="checkbox"/>	OEFTA <input type="checkbox"/>
Administration <input type="checkbox"/>	OSSTF <input type="checkbox"/>
Trades <input type="checkbox"/>	University/ College <input type="checkbox"/>
Other _____	

## SECTION B - ELIGIBILITY

I wish to be covered under an RTIP plan starting: |M |D 01 |Y

*Within the last 60 days:*

I have been insured as an **active member** under a group health benefits plan.\* Plan Termination Date: |M |D |Y

I have been insured as a **retired member** under a group health benefits plan.\* Plan Termination Date: |M |D |Y

I have not been covered under a group health benefits plan in the last 60 days. Please call for an Application for Insurance and Evidence of Insurability form. *\*Please fill out the Policy information box below.*

Policy/Group No: \_\_\_\_\_ Identification/Certificate No: \_\_\_\_\_

Insurance Company Name: \_\_\_\_\_

**SECTION C - COVERAGE SELECTION** (Please choose RTIP Gold Elite, RTIP Plus, RTIP Gold or RTIP Basic)

**RTIP GOLD ELITE**

Single  Couple  Family

**Extended Health Care** \$ \_\_\_\_\_  
 (coverage for catastrophic expenses available until age 65, includes deluxe travel)  
 \$500 prescription drug max.

**Hospital Accommodation** \$ \_\_\_\_\_  
 Daily Max: \$75  \$100  Unlimited Semi-Private

**Dental Coverage**  
 Single  Couple  Family  \$ \_\_\_\_\_

**Total Premium (Add All Choices)** \$ \_\_\_\_\_

**RTIP PLUS**

Single  Couple  Family

**Extended Health Care** \$ \_\_\_\_\_  
 (includes prescription drug coverage beyond age 65, deluxe travel and unlimited semi-private hospital)  
 \$2,100 prescription drug max.

**Dental Coverage**  
 Single  Couple  Family  \$ \_\_\_\_\_

**Total Premium (Add All Choices)** \$ \_\_\_\_\_

**RTIP BASIC**

Single  Couple  Family  \$ \_\_\_\_\_  
 (includes prescription drug coverage beyond age 65, deluxe travel and \$100 per day hospital coverage)

**Dental Coverage**  
 Single  Couple  Family  \$ \_\_\_\_\_

**Total Premium (Add All Choices)** \$ \_\_\_\_\_

To receive an annual income tax receipt indicating the amount of premiums you paid for your RTIP health and dental coverage, please check here.

From time to time, OTIP may send you information on our products, services and promotions. If you are not interested in receiving this information, please check here.

**RTIP GOLD**

Single  Couple  Family

**Extended Health Care** \$ \_\_\_\_\_  
 (includes prescription drug coverage beyond age 65 and deluxe travel)  
 \$500 prescription drug max.  \$850 prescription drug max.

**Hospital Accommodation** \$ \_\_\_\_\_  
 Daily Max: \$75  \$100  Unlimited Semi-Private

**Dental Coverage\***  
 Single  Couple  Family  \$ \_\_\_\_\_

**Total Premium (Add All Choices)** \$ \_\_\_\_\_

\*Dental coverage can be purchased separately. Please see page 17 for more information.

I hereby apply for benefits as outlined above and certify that the information is accurate and complete. I consent to the collection, use and disclosure of my information for the purposes of understanding my needs, evaluating my eligibility to the plan and providing me with ongoing services.

I understand this information will be shared with the Insurer underwriting the plan. **Signature X** \_\_\_\_\_ **Date** \_\_\_\_\_

**SECTION D - PAYMENT METHOD**

**METHOD A - Automatic monthly pension deduction for those in receipt of a pension from the Ontario Teachers' Pension Plan Board**

I hereby apply for coverage under the Retired Teachers Insurance Plan with OTIP and direct the Ontario Teachers' Pension Plan Board to deduct and remit premiums from my pension for my contribution toward the cost of this benefit contract. I consent to the collection, use and disclosure of any information required to administer the program including personal information such as my Social Insurance Number. This authorization shall remain valid unless cancelled by me in writing.

**Social Insurance #** \_\_\_\_\_ **Signature X** \_\_\_\_\_ **Date** \_\_\_\_\_

**METHOD B - Monthly pre-authorized payment plan** I hereby authorize OTIP to withdraw premium payments from my account on or about the first day of each month. OTIP may terminate coverage should a withdrawal be refused for any reason and the financial institution shall in no way be held liable should such an event occur. This authorization shall remain valid unless cancelled by me in writing.

Type of Account: Savings  Chequing  Current  Other  If both signatures are required, both persons must sign this form.

Is this a joint account requiring only one signature? Yes  No  **A void cheque MUST accompany this application.**

**Signature of Account Holder(s):** X \_\_\_\_\_ X \_\_\_\_\_ **Date** \_\_\_\_\_

**METHOD C - Annual Payment**

Please include a cheque for your annual premium, with your application, made payable to OTIP.

# RTIP Advisory Committee

## Understanding the needs of Ontario's Education Community

To ensure the RTIP plans are designed with your best interest in mind, OTIP established the RTIP Advisory Committee. This group of eight members is comprised of representatives from each of the four teaching affiliates and other education employees. Their mission is to advise OTIP's Board of Trustees on matters of concern to retired education employees in Ontario. The advisory committee meets bi-annually to review and recommend amendments to the RTIP health insurance plans.

Updates on the activities of the RTIP Advisory Committee, as well as plan updates and other relevant information, are published in *Retirement News* – a bi-annual publication created to update RTIP plan members on their coverage and other pertinent issues.



## Edvantage Program

Exclusive deals are just one of the added benefits of purchasing an RTIP health insurance plan. As an RTIP member, you'll receive access to the Edvantage program which extends savings on a variety of products and services from over 40 companies across Ontario.

Visit [www.rtip.com](http://www.rtip.com) and click on the Edvantage button for more information about this great program.

Whether you are looking for travel deals, tickets to a show or even a membership to the gym, Edvantage offers great value, taking your retirement dollars even further!

# Congratulations on your retirement!

Our RTIP plans were built to offer you choice and flexibility, reflecting the unique needs of Ontario's education workers. As you read this guide, you'll not only learn more about the health insurance options available to you, but also tips and information on how to successfully plan for your future.

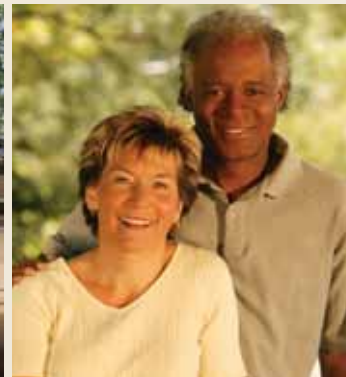
With affordable home and auto insurance products, life insurance options and long term care insurance planning, OTIP can help you prepare for every stage of your life.



Home



Auto



Life



Living Benefits

Our life and living benefits sales representatives would be pleased to answer any questions you may have. We're here to help you make an informed choice. For more information, or to speak to an OTIP representative, please contact us at:



OTIP RAEO®

125 Northfield Drive West  
PO Box 218  
Waterloo ON N2J 3Z9

519.888.9683 | 1.800.267.6847  
[www.otip.com](http://www.otip.com)