

update



2018

Dear Participant,

In 2018, RTO/ERO will proudly celebrate 50 years of service to retired educators. One of our many successes is our Group Insurance Plans which continue to be a leading insurance program for the broader retired education sector in Canada. We currently have over 96,000 members and dependents insured. Our continued growth and retention is a testament to the importance of these plans to our members.

We encourage feedback and suggestions from you, our plan members. An advantage of being a participant in the RTO/ERO Group Insurance Plans is that plan enhancements are designed using your suggestions. Every benefit dollar is carefully allocated to health plans that are specifically designed to suit the needs of you and your family throughout retirement.

We are pleased to announce further benefit enhancements again this year that will take effect on January 1, 2018. See page 2 for further details.

On behalf of RTO/ERO, we would like to thank you for your continued participation in the RTO/ERO Group Benefits Program.

Sincerely,

Gayle Manley
Chair, Health Services
and Insurance Committee

Martha Foster
President

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What's new for 2018

We are pleased to advise you of the following plan changes which will be effective January 1, 2018.



Extended Health Care Plan

- Prescription drug benefit maximum will increase to \$3,400 per insured person per calendar year.
- Paramedical practitioners benefit will cover social workers and psychotherapists. These practitioners will no longer be required to work under the supervision of a registered psychologist in order to be eligible for reimbursement.
- Diagnostic services benefit will allow all diagnostic laboratory tests (including screening tests) permitting a wider array of medical doctor prescribed diagnostic laboratory tests. These tests will be reimbursed at 80%, subject to a maximum of \$250 per insured person per



Reminder

All claims incurred in 2016 **must** be received at Johnson Inc. by December 31, 2017. Submitting your claims as they occur can help to avoid any possible delays due to the high volume of claims received at year end. If your claims are processed after December 31, they will not appear on your 2017 income tax statement which is issued in February 2018. Instead, these claims will appear on your income tax statement for the 2018 calendar year.

calendar year. The tests must be on a lab invoice. The exclusion outlined on page 20 of the 2017-2019 Insurance Plans Booklet, "Scans, such as, but not limited to, MRI, PET, or genetic testing, as well as any x-ray or laboratory test that would be standardly covered by GHIP", will still apply.



Dental Plan

- Reimbursement will be updated to the 2018 Fee Guide for General Practitioners.

Monthly Premium Rates

The monthly premium rates for the Extended Health Care Plan will increase by 5.25%. The monthly premium rates for the Dental Plan will increase by 2%. The monthly premium rates for the Semi-Private Hospital and Convalescent Care Plan will be maintained for 2018.

Premium rate changes will be effective January 1, 2018.

As your premiums are deducted from your pension/bank account in the month prior to your coverage month, your December 2017 deduction will reflect the new premiums.

	Semi-Private Hospital & Convalescent Care Plan	Extended Health Care Plan	Dental Plan
Single	\$ 14.60	\$ 95.11	\$ 58.21
Couple	\$ 29.16	\$ 190.25	\$ 114.78
Family	\$ 34.28	\$ 228.32	\$ 143.14

Where required by law, applicable taxes will be added to these monthly premium rates (8% in Ontario and 9% in Quebec).



Did you know?

- If you have paid for an item or service, collect original receipts. Receipts must indicate the name of the patient, the dollar amount and the date paid in full and/or the date services were rendered. Cash register and credit card receipts are not acceptable.
- If you are over age 65 and purchasing Ontario Drug Benefit (ODB) covered test strips, please make sure you obtain a prescription from your physician. This allows your pharmacist to submit your claim to the ODB instead of your Extended Health Care plan. This saves room in your Prescription Drug Benefit and saves you and the RTO/ERO Group Benefits Program money.
- Most dental offices will submit your dental claim electronically. Johnson Inc. will process your claim based on the information submitted by your dental office. You do not need to submit a paper or online claim as well. If your dental office does not submit claims electronically, please ensure that you complete the standard dental claim form issued and prepared by your dental office. You can submit this form to Johnson Inc. by mail or online on Johnson's Members Only website.



Members Only Website

The Johnson Inc. Members Only website offers convenience and functionality. You fill out an online claim form, attach a digital copy of your receipts and submit your claim electronically. Your claim is received immediately by Johnson Inc. Plan Benefits Claims. You will receive a confirmation number with every successfully submitted claim, providing you with peace of mind that your claim has been received.

To sign in or register for Johnson Inc.'s Members Only website go to www.johnson.ca/rto-ero and click on "Customer Login". If you have trouble with your Members Only account, simply email mopassword@johnson.ca or call the Service team at 1-877-406-9007 for assistance.

Once you have entered the site, simply click on the 'Claim form' option. Just answer a few questions regarding your claim, attach an electronic copy of your receipt and submit. The electronic receipt can be acquired by scanning the receipt, taking a picture of the receipt, or asking your provider for an emailed copy of your receipt.

Please note that the electronic copy of your receipts must be clear and legible ensuring that pertinent information, such as name(s) and date(s) of service, are visible. For audit purposes, Johnson Inc. Plan Benefits Claims may ask for original receipts at any time, so please retain your receipts for 24 months.



Johnson Inc. is enhancing their health and dental technology

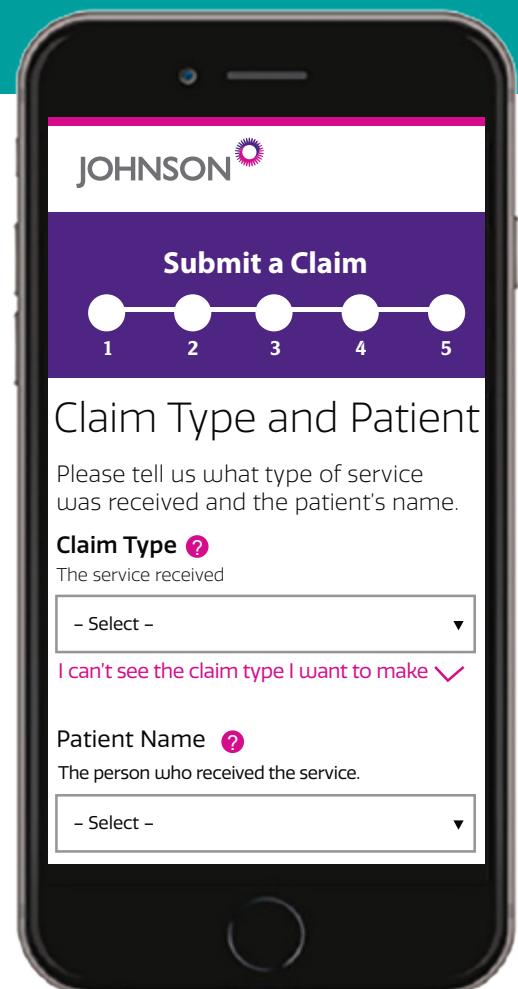
Johnson Inc. is modernizing Group Benefits and making some exciting changes! They have partnered with Express Scripts Canada to provide RTO/ERO members with a new system for processing health and dental claims. This new claims system will launch on January 7th, 2018. Your benefits and your coverage remain unchanged. You will continue to use the same ID card and you will continue to call Johnson Inc. Claims for any questions or inquiries about your claims.

Your pharmacist, dentist, optometrist and eligible paramedical practitioners will continue to submit your claims in the same manner. Please note that if you mail your claims to Johnson and a part of your claim is not processed, it will be sent back to you in a separate envelope from the Explanation of Benefits for processed claims.

Stay tuned for upcoming changes coming later in 2018, which include:

- A more modern, user friendly site
- The ability to use a mobile device (i.e. phone, iPad) or computer to submit your claims
- Easier submission of your online claims
- Immediate notification for plan members on claim status with details on your Explanation of Benefits
- Access to Home and Auto policies

Please be sure to look for more information in 2018. RTO/ERO is proud to work with Johnson Inc. to help members with their health and dental coverage. They are committed to continuous improvement ensuring that you have a positive claims experience from start to finish.





Open Enrollment Window

RTO/ERO is holding an open enrolment period for its Group Health Insurance Plans for retirees from the broader education community from December 1, 2017 to March 31, 2018. During this open enrolment period, acceptance is guaranteed, no medical is required, for applicants eligible for RTO/ERO membership who have an individual insurance plan. They may enrol for health care, semi-private hospital or dental, without a medical, for the same insurance plans that are currently in place. For those who did not choose RTO/ERO and purchased an individual insurance plan following their retirement, switching from one plan to another normally requires medical documentation.



Medical waiver for Common-law Spouses

RTO/ERO is also holding a medical waiver period for common-law spouses of insurance plan participants from January 1 to April 30, 2018. Previously, common-law spouses were not able to enrol in RTO/ERO's Group Insurance Plans without a medical unless they had existing group insurance. During this medical waiver period, your common-law spouse may enrol, without a medical, in the same insurance plans that you are currently insured under. Please note, a common-law spouse is defined as a person (including same sex partner) who, although not legally married to you, cohabits with you in a conjugal relationship for 12 consecutive months.



Contact information

Johnson Inc.
www.johnson.ca/rto-ero

Plan Benefits Service
100 – 18 Spadina Road
Toronto ON M5R 2S7
416-920-7248 (Toronto area)
1-877-406-9007 (toll free)
1-866-554-4350 (fax)
healthbenefits@johnson.ca

Plan Benefits Claims
100 – 1595 16th Avenue
Richmond Hill ON L4B 3S5
905-764-4888 (Toronto area)
1-800-638-4753 (toll free)
1-888-895-2209 (fax)
pbclaimsontario@johnson.ca

RTO/ERO Health Services and Insurance Committee
www.rto-ero.org
Attn: HSIC Chair
300 – 18 Spadina Road
Toronto ON M5R 2S7
416-962-9463 (Toronto area)
1-800-361-9888 (toll free)
416-962-1061 (fax)
healthcommittee@rto-ero.org

Allianz Global Assistance
From Canada or the U.S.:
1-844-310-1576 (toll free)
From Other Countries:
519-514-0353 (ask the operator to call collect)
519-514-0374 (fax)
Mailing Address:
Allianz Global Assistance
P.O. Box 277
Waterloo ON N2J 4A4

Best Doctors
www.bestdoctorscanada.com/rto-ero
1-877-419-2378 (toll free)
customer.ca@bestdoctors.com

Eldercare Select
c/o First Health Care
www.eldercareselect.ca
1-888-327-1500 (toll free)
organization@eldercareselect.ca

Venngo MemberPerks®
rto-ero.venngo.com
1-866-383-6646 (toll free)
membersupport@venngo.com



Your comments are important to us. If you have a claims or service experience that you would like to share, please contact Johnson Inc. or RTO/ERO.



2017/2018

going places



Proof of Departure

In the event of a claim, Allianz Global Assistance will require proof of departure. This proof must confirm when you were last in your province of residence, not when you arrived at your destination. This proof is necessary so Allianz knows how long you have been outside your province of residence.

Each insured person must have their own proof of departure.

The proof must:

- Identify you
- Indicate that the transaction took place in your province of residence before the trip
- Specify the date

Some examples of acceptable proof are:

- Duty free receipt
- Airline boarding pass
- Credit card receipt (and copy of credit card statement if receipt is not signed)
- Signed and dated bank/financial institution documents (for example, if you went to the bank to change currency)
- Receipt for professional services performed (for example, massage therapy, dental treatment, eye examination)



Inside

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Allianz Global Assistance – Making the Grade in Service to You

Allianz Global Assistance thanks you for giving them top marks in the most recent RTO/ERO survey. They value your feedback as it enables them to learn about where they're doing well. What you have to say also lets them know where they can improve.

Forty-five per cent of members who were sent the survey took the time to share their thoughts. It feels great to know that of that group, 89% rated Allianz Global Assistance an 8 or higher on their willingness to recommend them. Additionally, 86% would recommend Allianz Global Assistance to friends and colleagues.

At the same time, one thing that came through loud and clear is that excellent service continues to be important to you. Allianz hears you and they feel the same – it's what you deserve. With that in mind, below are just some examples of what Allianz Global Assistance has done and are doing to help make a positive difference in your experience with them.

Member communication

- Members can now obtain additional details when their case is opened. This includes information on required documents and how to obtain help with completing claim forms.
- Member call backs are now being streamlined to help ensure members are contacted in a timely manner.
- Members can expect enhanced service by way of ongoing training for claims representatives, which helps ensure that key information is clearly and effectively shared.

Claims process

- For claims in excess of \$10,000, an improved Explanation of Benefits letter now provides members with more details so they have a clearer understanding of the claim decision.

- Whether a member is being treated in hospital for a medical emergency or as an outpatient with a complex case, they will have a direct and dedicated point of contact from Allianz's Case Management team coordinating the details of their care.

As they look to build on these and other efforts, Allianz Global Assistance will continue to seek out, listen to and act on your feedback to ensure they keep on making the grade in your books and remain at the top of the class in service to you.

For more information, contact Johnson Inc. Plan Benefits Service.

The RTO/ERO group travel insurance plan is underwritten by Sun Life Financial and CUMIS General Insurance Company, administered by Johnson Inc., with travel emergency assistance and claims administration services provided by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd.



Balance Billing

In a medical emergency, Allianz Global Assistance will locate appropriate medical care and coordinate eligible payments to hospitals and physicians on your behalf. Allianz works with health care providers worldwide and can validate that your claims are based on charges that are reasonable and customary for the region. As well, they negotiate discounted prices with selected providers and make payments on your behalf.

On occasion, after a bill has been paid by Allianz, health care providers have attempted to bill the patient the difference between the lower price negotiated by Allianz and the higher pre-negotiated rates. This is called balance billing. Do not pay these bills.

If you should receive a billing notice from a hospital, collection agency, etc., after Allianz has paid your bill, please contact Allianz immediately at the number located on your Allianz Explanation of Benefits. They will take the appropriate steps to resolve the issue on your behalf.



Reminders

- The maximum allowable supply for prescription medications is 100 days. If you plan on taking an extended vacation, a further 100 day supply can be obtained by having your pharmacist contact Johnson Inc. Plan Benefits Claims. Please remember that the total cost of the prescription will count towards the calendar year maximum in the year in which the prescription is filled.
- The out-of-province/Canada travel benefit is designed to protect you in the event of a sudden and unforeseen medical emergency. Travel should take place when you are healthy. Medical conditions should be investigated and the appropriate treatment received before you travel. Once your condition is stable, according to the stability clause, your trip can be booked, payments made, and you can travel knowing you are protected by the RTO/ERO out-of-province/Canada travel benefit for eligible expenses.



Travel Plan Questions and Answers

Q I'm an Ontario resident. I booked hotel accommodation in Niagara Falls. Due to a death in my immediate family, I had to cancel my hotel. The hotel would not refund the cost of the room. Why was this not an eligible claim under the out-of-province/Canada travel benefit?

A The trip cancellation/interruption benefit covers pre-paid, non-refundable travel arrangements outside your province of residence. Travel arrangements within your province of residence are not eligible under the out-of-province/Canada travel benefit.

Q How long does it take to pay a travel claim?

A Travel claims are more complex than extended health care or dental claims and, as a result, can take longer to process. They involve coordination with your provincial health care plan and often involve language translations and interpretation of other countries' billing practices. Most forms

are sent to you at the time your case is opened. These include an authorization for release of medical records from your physician, authorization to submit claims on your behalf to your provincial health care plan as well as coordinating with other insurance coverage(s) where applicable. The receipt of these completed forms is required for Allianz Global Assistance to start the adjudication of your claim. If you have any questions regarding your travel claim forms, please feel free to call Allianz at the number on your ID card.

Q I booked my trip in August 2017 for travel in December 2017. In October 2017, I was admitted to hospital for emergency kidney surgery. Would I have coverage for any problems relating to my surgery while on my trip? Would I need to cancel my trip?

A While travelling, you would not have coverage for any medical emergency relating to your surgery as it took place 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, 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 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. Please refer to the inside cover of your Out-of-Province/Canada Travel Booklet, specifically the medical stability clause.



Travelling Out-of-Province Within Canada

Most people are aware of the need for travel health insurance when travelling outside of Canada. However, many are not aware of the importance of travel insurance when travelling outside their province of residence, within Canada.

Provincial Government Health Insurance Plans (GHIP) provide some out-of-province coverage through provincial reciprocal agreements. Typically, these cover medically necessary eligible physician and hospital services only. Because the coverage is limited, all provincial governments recommend that their residents obtain private travel insurance.

There are a number of expenses which are eligible under RTO/ERO's Out-of-

Province/Canada Travel Plan and are not covered by your provincial GHIP:

Ground and air ambulance

Vehicle return – A maximum of \$2,000 for the return of one vehicle to your place of residence if you are unable to operate the vehicle due to sickness, injury or death.

Additional hotel and meal expenses – Incurred by you and/or your travelling companion due to your hospitalization to a limit of \$150 for no more than 10 days.

Repatriation – In the event of death, the cost of burial at the place of death or repatriation and transportation of the body to the province of residence to a maximum of \$5,000.

Family/companion to accompany surviving spouse – In the event of death of a spouse while the couple is travelling together, the plan will allow for one economy round-trip fare to a maximum of \$1,500 for one extended family member or companion to accompany the surviving spouse home to his/her province of residence.

Trip interruption/delay – Covers up to \$6,000 per insured person.

Please ensure you have valid proof of departure each time you leave your province of residence, even when travelling within Canada. For a complete description of the plan, please refer to the 2017-2019 Out-of-Province/Canada Travel Booklet.

Supplemental Travel Plan – annual rates

Rates Effective: September 1, 2017 to August 31, 2018

Single Premium**			Age							
EHC Base Plan	Supplemental Travel Plan Days	Total Trip Duration	Under 55	55-59	60-64	65-69	70-74	75-79	80-84	85 and Over
93	5	98	13	17	26	35	45	78	131	175
93	14	107	43	54	89	119	155	276	459	618
93	29	122	91	119	194	260	347	628	1,068	1,409
93	44	137	161	198	323	447	585	1,023	1,664	2,235
93	59	152	227	314	536	686	904	1,542	2,495	3,395
93	74	167	293	400	695	895	1,155	1,956	3,191	4,305
93	89	182	361	495	851	1,115	1,453	2,470	3,882	5,221
93	104*	197*	431	591	1,021	1,343	1,748	2,940	4,611	6,175
93	119*	212*	505	690	1,181	1,577	2,070	3,447	5,399	7,203

Couple Premium**			Age							
EHC Base Plan	Supplemental Travel Plan Days	Total Trip Duration	Under 55	55-59	60-64	65-69	70-74	75-79	80-84	85 and Over
93	5	98	26	34	52	70	90	156	262	350
93	14	107	86	108	178	238	310	552	918	1,236
93	29	122	182	238	388	520	694	1,256	2,136	2,818
93	44	137	322	396	646	894	1,170	2,046	3,328	4,470
93	59	152	454	628	1,072	1,372	1,808	3,084	4,990	6,790
93	74	167	586	800	1,390	1,790	2,310	3,912	6,382	8,610
93	89	182	722	990	1,702	2,230	2,906	4,940	7,764	10,442
93	104*	197*	862	1,182	2,042	2,686	3,496	5,880	9,222	12,350
93	119*	212*	1,010	1,380	2,362	3,154	4,140	6,894	10,798	14,406

*The availability of the Supplemental Travel trip options is subject to provincial residency requirements; currently these options are available only to Ontario, British Columbia, Alberta, Manitoba, New Brunswick and Newfoundland and Labrador residents. For all other provinces the maximum duration is 182 days.

**Retail Sales Tax will be added to these premium rates, where required by law; 8% for Ontario residents and 9% for Quebec residents.

Please contact Johnson Inc. Plan Benefits Service for family rates or any other questions.



Contact information

Johnson Inc.

www.johnson.ca/rto-ero

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100 - 18 Spadina Road
Toronto ON M5R 2S7
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1-866-554-4350 (fax)

healthbenefits@johnson.ca

RTO/ERO Health Services
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healthcommittee@rto-ero.org

Allianz Global Assistance

From Canada or the U.S.:
1-844-310-1576 (toll free)

From Other Countries:
519-514-0353 (ask the
operator to call collect)
519-514-0374 (fax)

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Waterloo ON N2J 4A4

Your comments are important to us. If you have a claims or service experience that you would like to share, please contact Johnson Inc. or RTO/ERO.

