

Communiqué

RTO/ERO 2019
Health Benefits Update



Chairs' Message

RTO/ERO plans continue to lead in education sector – and as top member benefit

Our health benefit plans continue to lead the insurance industry in Canada for the education retirees.

As we approach 2019, we insure almost 100,000 members and their dependents. Our health plans continue to be the top-rated member benefit we offer. Most new members identify the health plans as their top reason for joining us.

The reason for this success is the unique nature of our plans:

- **Stewardship** We own and manage our plans. Members elected to the Board of Directors and appointed to the Benefits Committee oversee the plans on a volunteer basis. So, they have the best interests of all members as their sole focus.
- **Plan Design** Our plans are not typical “off the shelf” products from an insurance company. They are custom-designed to meet the specific needs of our members, while still remaining cost effective. So, they are considered unique in the business.
- **Value promise** We are a non-profit organization, so every dollar we collect in premium is fully allocated to the payment of claims.
- **Quality partnerships** We carefully select our partners to deliver best-in-class customer care. One example is our 33-year partnership with Johnson Inc. to administer our plans.

As we look back at feedback from our members and look ahead to 2019, our goal is to continue to manage plan premium changes. This goal is challenging, because health care costs have been on the rise for years.

Four main factors influence our premiums:

- cost of healthcare
- cost of claims paid out
- impact of currency fluctuation – a low Canadian dollar, compared to US and global currency
- changes we decide to make to the plan

Despite the challenges, we are happy to report our continued success in managing cost increases without sacrificing the level of coverage our members need.

This newsletter outlines changes to the plans, effective **Jan. 1, 2019**. Please keep this newsletter with your benefit booklet. If you have misplaced your booklet, you can find it in the Members Centre section of our website, rto-ero.org.

Thank you for your continued participation in and support of our benefits plans.



Gayle Manley
Chair, Benefits Committee



Martha Foster
Chair, Board of Directors

Changes to the health plan for 2019

The following plan changes will be effective **January 1, 2019.**

1

Best Doctors services extended to include some family members

All services provided by Best Doctors will be extended to your parents, parents-in-law and children – even if they are not a part of your Extended Health Care Plan.

2

Access to your medical e-records

We are adding a new Medical Records e-Summary service. With this service, Best Doctors collects all your medical records and puts them on a USB key. You can then easily take these records with you and have access to them on the go.

3

Eldercare Select discontinued

Eldercare Select services will no longer be offered as part of the Extended Health Care plan. Similar assistance is available through Best Doctors 360°. You can receive condition-specific website links and articles, physician biographies, and contact information for specialists, groups, associations and facilities to assist you with your specific medical needs.

4

2019 fee guide for dental claims

Dental Plan reimbursements will be updated to the 2019 fee guide for general practitioners.



➔ Access Top Medical Minds with Best Doctors Service

When you receive a diagnosis or treatment plan, do you tend to accept it without question? Are you likely to ask “Dr. Google” for a second opinion?

If so, then Best Doctors is designed for you.

Best Doctors provides a range of services that connect you to the expertise of the best medical minds in the world to help you with the right diagnosis, treatment and care. This service was added to our Extended Health Care plan in 2016.

The service used by most RTO/ERO members is “FindBestDoc.” With this service, Best Doctors helps you locate family doctors and specialists, based on your location and medical history.

Another popular service is “InterConsultation.” Best Doctors’ medical specialists analyze your medical records (such as X-rays and test results) to produce a detailed summary including recommendations regarding your diagnosis and treatment plan. You are encouraged to share this analysis with your attending physician.

You may contact Best Doctors for any type of medical issue, illness or injury.

Best Doctors makes the process easy:

- They gather existing medical records, laboratory tests and samples on your behalf.
- Connecting with their global database of more than 53,000 peer-nominated specialists, they choose the experts best suited to your needs.
- Then, the team of medical experts provides you with customized information and resources based on your medical condition and treatment plan.

Regardless of whether you have single, couple or family coverage, Best Doctors services are available to:

- insured RTO/ERO member
- spouse
- children, regardless of age
- parents and parents-in-law

There is no cost for members of the Extended Health Care plan to use Best Doctors. Your participation and information is strictly confidential.

To Get Started:

Visit
bestdoctorscanada.com/rto-ero
to create and view your account

Live chat
on the website
Monday to Friday 8am – 8pm ET

Call
1-877-419-2378 (toll free)

Email
customer.ca@bestdoctors.com



➔ Wellness Website Takes Health Challenge Participants on Virtual Cross-Nation Expedition

Take some time to familiarize yourself with our new wellness website rto-ero.org/mywellness and start putting a team together for the January Health Challenge!

All health plan members are eligible to participate in the challenge. As part of our ongoing commitment to promoting a healthy lifestyle, the wellness website encourages you to improve your physical and mental health. The site also offers preventative health strategies through webinars and wellness resources.

Register today to compete in the **Cross Canada Health Adventure** four-week challenge, which **begins on Jan. 7**.

From a bike ride along the scenic shores of PEI and paddling the crystal clear waters in Banff National Park to hiking to the top of the world in the Yukon, this cross-nation expedition has it all. Experience the splendor that Canada's National Parks have to offer in this virtual challenge. Complete daily activities and health bonuses to rack up points and reap the rewards of better health. All activity counts.

Compete as an individual or as a team on this health adventure. Participants have a chance to receive a Cineplex gift card or RTO/ERO apparel.

- Visit rto-ero.org/mywellness



Reminder Benefits Card

If you are insured for couple or family coverage, you will receive two benefits cards. Both cards are issued in the name of the RTO/ERO member only. This is the insurance industry's practice, so medical and dental providers are aware that additional family members may be insured. This practice also helps to reduce administrative costs by eliminating the need to print replacement cards whenever a family member is added or removed.





➔ Dental News-bites

Keep your teeth healthy with 120 minutes annually of scaling

We know that our Dental Plan members are diligent about going for their regular dental visits. However, many of you have told us you're unsure of how to read your billing statement, due to the codes the dental offices use.

Dental visits often include a cleaning. The cleaning is usually a combination of polishing and scaling. Scaling consists of removing tartar to prevent gingivitis and periodontitis. It is billed in units of time – one unit is 15 minutes.

Our Dental Plan provides coverage for eight units, or 120 minutes, of scaling each calendar year. Some of you may receive three units of scaling (45 minutes) at every dental visit. Others may use two units (30 minutes) per visit.

Our plan reimburses eligible scaling costs under endodontics & periodontics (minor restorative). Scaling is reimbursed based on an overall endodontic and periodontic annual maximum of \$850. Dental offices generally do their best to schedule scaling within the maximums of your plan, to maximize how you use your benefits.

Dental implants

Our Dental Plan covers crowns or bridges, whether they are placed on surgically implanted posts or on natural teeth. Most patients continue to choose dental bridges or dentures following the loss of a tooth, but dental implants are increasing in popularity.

A dental implant is the most expensive option to restore a missing tooth. A metal post is inserted to support an artificial tooth, called an implant crown or an implant bridge. Dental implants can be an effective option if a patient is in good health, has healthy gums and has a stable bone structure. Others may need a bone graft to support the implant. In some cases, dental implants are not a suitable option.

To keep our Dental Plan affordable, we do not reimburse the costs of implant surgery such as the implant post, anesthesia or some periodontal services. Most dental plans do not cover implants, or they limit the cost to a less-expensive procedure.

You can receive some reimbursement for the part of treatment related to the replacement tooth, by using the \$800 crown maximum or the \$800 bridge/partial denture maximum, included in the major restorative benefit.

Whenever you expect dental work to be more than \$600, ask your dentist to submit a detailed pre-treatment plan, called a pre-determination. This way, you and your dentist can decide on the best treatment option based on the estimated reimbursement.

➔ Acceptance Guaranteed for RTIP 4000 Policyholders

Members of the RTIP 4000 plan can now join our health plans with guaranteed acceptance.

Those insured in the RTIP Gold 750 or 2500 plans are also invited to make the switch, but will need to complete a health questionnaire and be approved by the insurer to qualify.

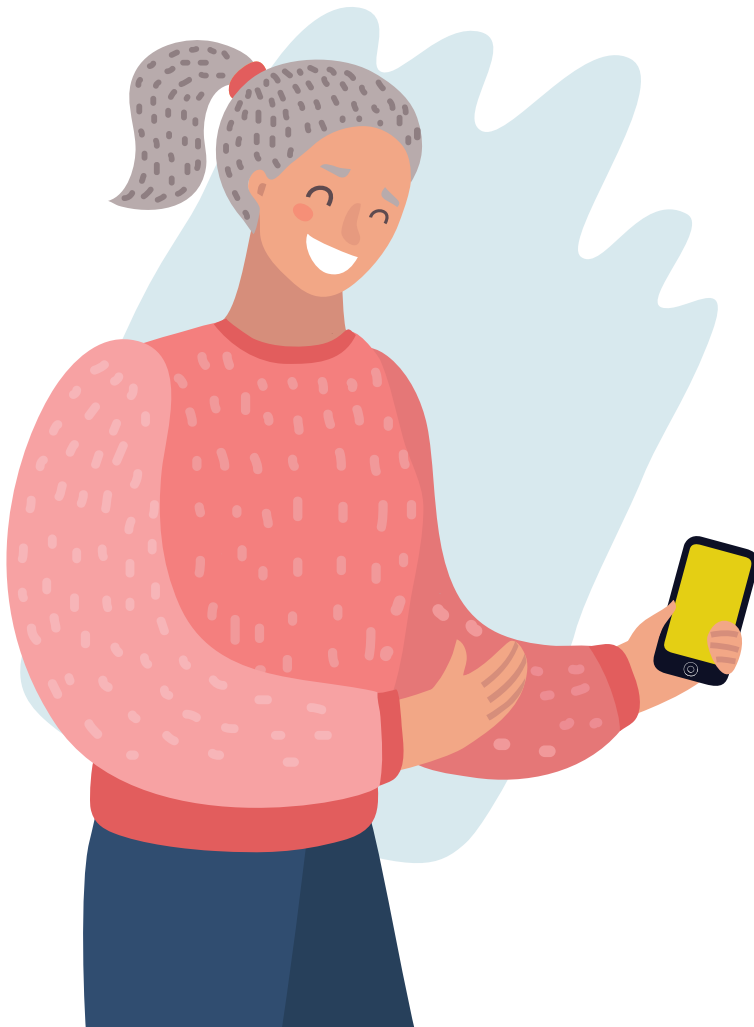
In 2016, many RTIP policyholders contacted us for help because their premiums had increased dramatically or they had lost benefits. In keeping with our mission of improving the lives of our members and seniors, we took the extraordinary step of temporarily allowing RTIP policyholders to switch with guaranteed acceptance.

We continue to receive numerous calls from concerned education retirees, asking to switch from RTIP 4000 to our plan. Many of these calls are prompted by a noticeable decline in the RTIP customer service and increased costs, despite decreases to coverage.

In response, we are offering a permanent opportunity for RTIP 4000 policyholders to switch to our plan, with guaranteed acceptance.

If you have friends who have opted to join RTIP 4000 and want to switch to RTO/ERO, please encourage them to:

- Visit rto-ero.org/switch
- Call **1-800-361-9888/416-962-9463**



➔ New Claims Payment System Paves the Way for Future Features

In March 2018, we introduced the Express Scripts Canada claims payment system. Your claims are still handled by our claims administrator Johnson Inc.

You may have experienced delayed processing times during the initial transition, but service levels are back to normal now and the new system is working well.

The move to this platform will allow for future enhancements to the way you submit your claims. Some exciting features in development include:

- an app that will allow you to submit claims from your mobile device
- revamped Johnson Inc. members-only website

➔ Bon, Bon Voyage with RTO/ERO Travel Insurance

Answers to your questions about trip cancellation, interruption and delay

Our Out-of-province/Canada Trip Cancellation, Interruption and Delay benefit covers eligible pre-paid, non-refundable travel arrangements booked before you leave your province of residence. The benefit also provides some coverage for connecting flights within your province of residence when part of an out-of-province trip.

Q

Am I eligible for reimbursement for additional hotels or meals caused by a flight delay or cancellation?

A

The additional hotel and meals benefit provides reimbursement of expenses when a trip is interrupted or delayed **only due to the hospitalization of an insured person**. It covers the board, lodging or similar expenses incurred by insured persons and/or their travelling companions who remain with the hospitalized insured person. The combined daily limit is \$150/day, for no more than 10 days. Often, when an airline causes a delay, the airline will provide vouchers for meals and arrangements for hotels.

Q

I live in Dryden. I book a cruise out of Florida and return flights from Dryden to Florida, connecting in Winnipeg. I fly to Winnipeg, where there is a snow storm, and my flight to Florida is delayed until the next day. I book a hotel in Winnipeg and have out-of-pocket expenses of the hotel, meals and taxis to and from the hotel. Will I be compensated for these expenses resulting from the delayed flight?

A

Under our travel plan, hotel and meals are only eligible due to an insured's hospitalization. So, in this scenario, even though the delay was out of your control, these expenses would be your responsibility. Taxis are not a benefit our plan, regardless of the situation.

Q

I am in Florida. I have flights booked to come home – from Florida to Toronto and then Toronto to Thunder Bay (where I live). Due to bad weather, the flight to Toronto is cancelled, and I cannot fly out of Florida until the next day. Are my expenses for hotel and meals for the extra day in Florida covered?

A

There is no coverage for hotel and meals, as this trip delay is not the result of an insured's hospitalization.

Q

I am in Florida. I have flights booked to return home – from Florida to Toronto and then Toronto to Sault Ste. Marie. Due to bad weather, the flight to Toronto is cancelled. I am able to fly out the next day but have missed my connecting flight to Sault Ste. Marie. Are my expenses covered – for example, the cost of a new flight from Toronto to Sault Ste. Marie or the hotel and meals in Toronto?

A

Unfortunately, hotel and meals would not be eligible as they not as a result of a delay caused by an insured's hospitalization. The cost of the new flight from Toronto to Sault Ste. Marie could be an eligible claim, as the cause was inclement weather conditions and this flight was pre-booked as part of your original out-of-province itinerary.



➔ Travelling with Cannabis – Leave Home *Without* It

With full legalization of cannabis effective Oct. 17, Canadian travelers may be in for a rude awakening when crossing international borders with any type of cannabis product – even when prescribed for medicinal use.

Though cannabis is now legal at home, this is not the case in most other countries, including the United States. Even when visiting a state where cannabis is legal, Canadians must first cross the US border, which is federal property. And, under US federal law, cannabis in any form is prohibited.

Your Canadian citizenship does not give you immunity or preferential treatment in other countries. Severe penalties can be imposed for possession of even a small quantity. Under the *US Cannabis Act*, taking cannabis across Canada's border is punishable by up to 14 years in prison. In other countries, the penalty could be a prison term of up to 30 years – or even the death penalty. Right now, there are 1,700 Canadians in jail abroad – more than one-third of them for drug-related offences.

To ensure you do not jeopardize your travel plans, always pack your luggage yourself, keep it securely closed and keep an eye on it. Never attempt to carry cannabis when entering or leaving Canada, even if you are authorized to possess or produce cannabis for medical use at home. If discovered, you can expect legal prosecution and fines, and possibly jail time.

For more information:

- Visit the Government of Canada travel.gc.ca/travelling

“
Taking cannabis across the border is illegal, even for medical purposes.”

Note!

The use of cannabis for medical purposes has been legal for some time. However, medical cannabis has not gone through Health Canada's drug review and approval process, nor does it have a Drug Identification Number (DIN). For this reason, medical cannabis is not an eligible expense under the Extended Health Care plan's prescription drug benefit.



Reminder Proof of Departure

When you submit a travel emergency medical claim, you will be required to provide proof of departure. The documentation must confirm the date that you were in your **province of residence**, not the date you arrived at your destination. Each insured person must retain proof of his/her departure.

Examples of acceptable proof include:

- boarding pass
- credit card receipt and credit card statement
- financial institution documents
- receipt for paramedical services



Reminder Supplemental Travel Insurance

When travelling for longer than 93 days, you may buy supplemental travel insurance to cover you for eligible emergency medical costs.

Sometimes, instead of purchasing supplemental travel, some RTO/ERO members choose to return to their province of residence in the middle of their trip. This creates two trips of less than 93 days each.

In such a scenario, there are two important things to remember:

1. When you depart your province of residence for the second leg of your trip, you now have a new date of departure, and you need a new proof of departure (in the event of a medical emergency).
2. You will have a new 90-day stability period which applies to the new date of departure from your province of residence.

➔ Save with Venngo MemberPerks

There are many perks to being an RTO/ERO member, but one of the most exciting is Venngo. The discount website is available to our members and offers amazing deals on fitness, travel, restaurants and more.

Stay connected! Check the Venngo site for deals and updates. Venngo is free for members of our Extended Health Care plan, and \$25.99 a year for those who are not.

For more information:

- Visit rto-ero.venngo.com
- Call **1-866-383-6646**

Follow these simple steps to start saving.

1. **Visit:** <https://rto-ero.venngo.com>
2. **Log on:** If it is your first time using Venngo, set up an account by selecting the 'create an account' option, located just below the login.
3. **Enter your info:** You will need to enter your RTO/ERO Membership ID (no spaces or hyphens) and personal information such as address and email.
4. **Enjoy the perks:** Once you have created an account you're on your way!

➔ Beware of Medical Travel 'Balance Billing'

If you have a medical emergency while travelling, contact Allianz Global Assistance (Allianz) within 48 hours of the emergency and – if possible – before you seek treatment. Allianz 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.

Occasionally, after Allianz has paid a bill, 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."

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 on your Allianz Explanation of Benefits statement. **Do not pay these bills.** Allianz will resolve the issue on your behalf.

➔ 2019 Premiums Balance Affordability and Service

Premium rates are set by the elected Board of Directors, based on the recommendations of the members of the Benefits Committee. As a non-profit, all premiums paid by members are devoted exclusively to providing comprehensive, affordable benefits for our members. We also set our rates to ensure the long-term stability of our plans. RTO/ERO members save hundreds annually, compared to comparable competitor plans.

2019 Rates

Average

3.2% +

for members who participate in all three plans

Dental

2% +

(in Ontario, for example, \$1.25 monthly increase for single, \$2.49 couple, \$3.09 family)

Extended health

4.5% +

(in Ontario, for example, \$4.62 single, \$9.24 couple, \$11.09 family)

Hospital

0%

The premium rate changes will be effective Jan. 1, 2019. Premiums are deducted from your pension/bank account in the month prior to your coverage month, so your December 2018 deduction will reflect the new premiums.

	Ontario	Quebec	All Other Provinces
Dental			
Single	64.12	64.71	59.37
Couple	126.45	127.62	117.08
Family	157.68	159.14	146.00
Extended Health Care			
Single	107.34	108.34	99.39
Couple	214.71	216.70	198.81
Family	257.68	260.06	238.59
Semi-private Hospital and Convalescent Care			
Single	15.77	15.91	14.60
Couple	31.49	31.78	29.16
Family	37.02	37.37	34.28

Where required by law, applicable taxes **have been added** to these monthly rates (8% in Ontario and 9% in Quebec).



Contact

RTO/ERO

rto-ero.org
1-800-361-9888/416-962-9463
18 Spadina Road, Toronto ON M5R 2S7
insurance@rto-ero.org

Benefits Committee

healthcommittee@rto-ero.org

Johnson Inc.

rto-ero.johnson.ca

Plan Benefits Service

1-877-406-9007/416-920-7248
healthbenefits@johnson.ca

Claims

1-800-638-4753/905-764-4888
pbclaimsontario@johnson.ca

Best Doctors

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

Venngo MemberPerks®

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

Allianz Global Assistance

From Canada or US:
1-844-310-1576 (toll free)
From other countries:
519-514-0353 (ask the operator
to call collect)

