



RTIP Gold Elite Claim Process

RTIP Gold Elite offers you protection from catastrophic health expenses. When you are ready to make a claim under RTIP Gold Elite, please refer to the information below.

Prescription Drugs

Under RTIP Gold Elite, you will be reimbursed for prescription drugs at 80% up to a maximum of \$500 in paid claims. You will then accumulate paid claims toward the plan's \$4,500 deductible. Once you have reached the \$4,500 deductible, your claims for the remainder of the calendar year will be reimbursed at 100%.

We encourage you to use your pay-direct benefits card whenever you pick up a prescription. Please see the front of this sheet for more details on pay-direct claims.

Because your deductible accumulations will not appear on your OTIP Services online account (www.otipservices.com), for your own reference, please keep a record of the claims you submit each calendar year.

Chiropractic and Physiotherapy

Under RTIP Gold Elite, you are covered for 80% reimbursement up to \$700 per year for chiropractic and physiotherapy services provided by licensed practitioners. For eligible claims to be reimbursed, a doctor's prescription for physiotherapy is required every 12 months.

Once you have accumulated \$700 in paid claims, chiropractic and physiotherapy services will be covered at 100% for up to 12 consecutive months following a hospital stay of at least 24 hours. For claims to be eligible for the 100% coverage, you must also submit documentation of your 24-hour hospital stay when you submit your first claim.

Home Care, Private Duty Nursing, Prosthetic Appliances, and Medical Aids, Equipment and Supplies

RTIP Gold Elite will cover you for 80% of eligible charges for home care, private duty nursing, prosthetic appliances, and medical aids, equipment and supplies. Reasonable and customary charges* for these services are determined by the Insurer. You will be required to provide a letter of authorization from your attending physician for these claims to be reimbursed.

To be eligible for reimbursement, private duty nursing services must be pre-approved by the Insurer. Please contact our benefits services department to request a nursing assessment.

Any combination of eligible claims in this category will accumulate towards the \$7,500 per calendar year deductible. After you have accumulated the deductible, expenses in this category will be reimbursed at 100% up to \$25,000 per calendar year with a \$100,000 lifetime maximum.

*Charges which 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 were incurred.

Did you know? Under RTIP Gold Elite, you may be able to claim eligible drug expenses that are not covered or are partially covered by your other drug plans. You may be able to claim any eligible portion of the expense that you pay for. Submit your pharmacy receipts with a claim form for reimbursement.

For assistance with your deductible accumulations or claims related processes, please call OTIP benefits services at 1-866-783-6847.