

# RTIP Gold Elite

It's a reality that some families have catastrophic medical expenses. In response to this need, OTIP has created the RTIP Gold Elite plan. Available to all retired members of Ontario's education community under the age of 65, this plan is designed to provide insurance protection from significant health care expenses. With RTIP Gold Elite, you can afford to treat your condition while protecting your family's finances and your retirement plan.



## Prescription Drug Plan

- » You are reimbursed at 80% of the medical ingredient costs for the first \$500 per person in paid drug claims.
- » You are responsible for the next \$4,000 in eligible claims per person
- » Once \$4,500 in eligible claim expenses has been reached, RTIP Gold Elite covers 100% of your medical ingredients costs with no annual maximum
- » When each calendar year is up, this process begins again
- » Reimbursement increases to 90% if you use our mail-order pharmacy program
- » You are responsible for dispensing fees
- » Sexual dysfunction drug coverage is included up to \$500 per person



## Extended Health Care Benefits

Our EHC plan is comprehensive and includes coverage for services not listed here. For more details, please go to [www.rtip.com](http://www.rtip.com) and review our EHC chart.

Paramedical services – 80% reimbursement of eligible charges up to a combined maximum of \$750 per person, per calendar year. Includes services of a chiropractor, podiatrist, osteopath, massage therapist, psychologist, physiotherapist, dietician, naturopath therapist.

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|--|--------------------------------------|
| » Vision care                          | » Orthotics/orthopedic shoes         |
| » Diabetic supplies                    | » Hearing aids                       |
| » Sleeping aids                        | » Private duty nursing and home care |
| » Medical aids, equipment and supplies |                                      |



## Additional Benefits

- » This plan provides an additional \$25,000 in combined coverage per person, per calendar year, to a lifetime maximum of \$100,000 for home care, private duty nursing, medical aids, equipment and supplies, and prosthetic appliances when paid claims exceed \$7,500 per person, 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 once the \$750 paramedical maximum has been reached.

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## Coverage termination

- » The Ontario Drug Benefit covers many prescription drug costs for Ontarians once they turn 65. Because of this, the RTIP Gold Elite plan terminates at age 65.
- » If you decide to enrol in this plan, you will need to select one of our other plans when you turn 65.



## RTIP Gold Elite also includes

- » **Deluxe travel benefits.**
- » **Access to the CAREpath cancer assistance program.**
- » **The Edvantage Program** – Get savings and discounts from over 40 partners across Ontario. Check it out at [www.rtip.com](http://www.rtip.com) and click the Edvantage button.
- » Option to add one of three RTIP Gold Elite hospital accommodation coverage limits to your plan, see chart below
- » Option to add RTIP dental coverage to your plan at any time.

### Monthly Extended Health Care Premiums (including deluxe travel coverage)

Single	\$ 71.57
Couple	\$ 133.42
Family	\$ 152.57

» PST & HST do not apply.

### Monthly Hospital Accommodation Premiums

	\$ 75 per day	\$ 100 per day	Unlimited Semi-private
Single	\$ 11.46	\$ 15.06	\$ 21.06
Couple	\$ 20.66	\$ 27.48	\$ 40.32
Family	\$ 25.61	\$ 34.20	\$ 51.00

» PST & HST do not apply.