Jan. 1 to Dec. 31, 2026	RTIP RAER	RTIP RAER	RTIP RAER	
Benefits Comparison 2026	**RTIP Plus 4000**	**RTIP Gold 2500**	**RTIP Gold 750**	**Entente Education Canada**
Plan Administrator	**OTIP (Ontario Teachers Insurance Plan)**			**Green Shield a/o January 1, 2026**
Age Restriction	No age restriction	No age restriction	No age restriction	No age restriction
Extended Health Care				
Reimbursement (**NOTE**: Reasonable and customary limits apply.)	85%, unless noted otherwise	80%, unless noted otherwise	80%, unless noted otherwise	80%, unless noted otherwise
Prescription Drugs	**$4,000** per person/year Includes $750 for sexual dysfunction	**$2,500** per person/year Includes $750 for sexual dysfunction	**$750** per person/year Includes $750 for sexual dysfunction	**$3,400** per person/year Sexual dysfunction included in prescription drug maximum
Deductible	None	None	None	None
Dispensing Fee	Not covered	Not covered	Not covered	Not covered
Reimbursement	85% of ingredient costs	80% of ingredient costs	80% of ingredient costs	85% of ingredient costs
Generic Reimbursement	Mandatory generic substitution If a brand name drug is prescribed instead of a generic brand, because of an adverse reaction or therapeutic failure, your physician will need to complete the **Request for Approval of Brand-Name Drug form**. Visit www.otip.com/forms. ***Express Scripts Canada Pharmacy home delivery program.*** You are reimbursed up to 100% for your generic maintenance prescription drug expenses (or 90% of eligible brand name prescription drugs).			Mandatory generic substitution
Diabetic Supplies	Included in prescription drug maximum	Included in prescription drug maximum	Included in prescription drug maximum	Included in prescription drug maximum

Vision Care	$375 per person/two years for purchase and repair of prescription lenses and frames, prescription sunglasses, contact lenses or laser eye surgery 80% reimbursement	$300 per person/two years for purchase and repair of prescription lenses and frames, prescription sunglasses, contact lenses or laser eye surgery 100% reimbursement	Not covered	$400 per person/two years for eyeglasses, prescription sunglasses, contact lenses or laser eye surgery 80% reimbursement
Eye Examinations	$150 per person/two years 80% reimbursement	$150 per person/two years 80% reimbursement	Not covered	$150 per person/two years 80% reimbursement
Paramedical Services	$1,350 per person/year (all practitioners combined)	$1,350 per person/year (all practitioners combined)	$750 per person/year (all practitioners combined)	$1,300 per person/year (all practitioners combined). Covers from first visit.
	Coverage for the services of any of the following licensed, certified, or registered practitioners (payable only after your provincial health insurance plan maximum has been reached, if applicable): • Acupuncture • Chiropodist • Chiropractor • Dietician • Homeopath • Naturopath • Occupational Therapist • Osteopath • Physiotherapist • Podiatrist • Reflexology • Massage Therapist* • Shiatsu Therapist* • Speech Pathologist • Eligible Mental Health practitioners (Psychologist, Psychological Associate, Psychotherapist, Social Worker, Clinical Counsellor, Master of Social Work (MSW), and Psychoanalyst); individual and family therapy is eligible			• Acupuncturist • Chiropodist • Chiropractor • Dietician • Herbalist • Homeopath • Naturopath • Nutritionist • Occupational Therapist • Osteopath • Physiotherapist • Podiatrist • Psychotherapist • Registered Clinical Psychologist • Registered Massage Therapist • Shiatsu Therapist • Social Worker • Speech Therapist

	*Only Massage Therapist and Shiatsu Therapist require written authorization by an attending physician. **Please note:** There are per visit maximums for paramedical services. You can do some comparison shopping before buying services to reduce your out-of-pocket expenses. Visit www.otip.com/visit-max for more information			Physician authorization not required
Travel	100 days per trip, unlimited trips per year	100 days per trip, unlimited trips per year	30 days per trip, unlimited trips per year	93 days per trip
Maximum	$10 million per person per trip, 100% reimbursement			$10 million per person/trip 100% reimbursement
Trip Cancellation / Interruption	$6,000 per person/trip			$6,000 per person/trip
Additional Expenses Meals and Accommodation	$250 per day to a maximum of $5,000			$150 per day to a maximum of $1,500
Repatriation of Remains/ Burial at Place of Death	$15,000 per person for repatriation, $5,000 toward the cost of cremation or burial at the place of death.			$5,000 per person for repatriation or burial
Return of Children	Covered, including grandchildren			Covered, including grandchildren
Vehicle Return	$10,000 per trip			$10,000 per trip
Supplemental Travel	Optional - Access to a competitive top-up travel insurance program, with per-day rates, **for trips over your eligible day limit.** Not administered by OTIP			Optional - Coverage for trips longer than 93 days
Custom-Made Orthopaedic Shoes/Boots	80% reimbursement of eligible charges to a maximum of 2 pairs per year			80% reimbursement $500 per person/two years combined
Custom-Made Orthotics	80% reimbursement of eligible charges up to a maximum of $500 in any two years			
Home Care	**Automatically included as part of your health care plan.** 80% reimbursement to a maximum of $75 per day, for a maximum of 30 days following an active, acute care hospital stay for a minimum of 24 hours, and a maximum of three days following non-elective day surgery. To cover charges for convalescent home care provided in your own home, mainly for the purpose of assistance with activities of daily living.			**Included with the purchase of Semi-Private Hospital.** 80% reimbursement to a maximum of $75 per person/day to a maximum of 30 days following a 24-hour hospitalization or a maximum of 3 days following day surgery. Also covers a maximum of 30 days per year in a long-term care facility following a 24-hour hospitalization.
Private Duty Nursing	$2,000 per person/year, 80% reimbursement			$2,000 per person/two years, 80% reimbursement

Hearing Aids	$1,500 per person/three years, 100% reimbursement			$1,100 per person/three years, 80% reimbursement
Medical Aids, Equipment & Supplies	80% reimbursement of eligible charges			80% reimbursement of eligible charges
Incontinence Supplies	$750 per person/year			$750 per person/year
Surgical Stockings	$950 per person/year			$400 per person/year
Post-surgical, Comfort and Convenience Items	$200 per person/year			$200 per person/two years
Accidental Dental	80% reimbursement of eligible charges			80% reimbursement
Ambulance	80% reimbursement of eligible charges			80% reimbursement

Additional Valued Extra Programs	• **Carepath Digital Health™** — assistance in navigating through the multitude of cancer and elder care support services available in Canada. • **EdvantagePerks** — exclusive discounts from a variety of retail and service providers. • **Express Scripts Canada Pharmacy™** — a home delivery drug program that covers 100% of your generic maintenance prescription drug expenses (or 90% of eligible brand-name prescriptions). • **OTIP Bursary Program** — we award bursaries of $1,500 annually to post-secondary school students. • **Starling Minds** — access tools to help better manage your mental health and get substance use support with a self-guided digital program that is available 24/7, confidential, and tailored to you.			• Medically related educational program - $200 per person/year- 80% reimbursement • Express Scripts Canada Pharmacy • MemberPerks® • CloudMD Medical Experts
Hospital Accommodation	Semi-private per person/day 100% reimbursement	Semi-private per person/day 80% reimbursement	Not covered	Optional - Unlimited semi-private per person/day 95% reimbursement
Hospital Cash	$10 per day to a maximum of $100 per stay when a semi-private room is not available			Not covered
Dental Care	Optional			Optional
Fee Guide	Current year			Current year
Basic Preventive & Restorative Services	Unlimited per person/year 80% reimbursement 12 units of scaling			Unlimited per person/year 85% reimbursement 8 units of scaling

Endodontic & Periodontic Services	$850 per person/year 80% reimbursement	$800 per person/year 80% reimbursement
Major Dental Services	$750 per person/year for crowns, bridges, implants and dentures combined 50% reimbursement	$800 per person/year for crowns, plus $800 per person/year for fixed bridges and partial dentures 50% reimbursement

January 1 to December 31, 2026 **Rate Comparison**	RTIP RAER	RTIP RAER	RTIP RAER	
	RTIP Plus 4000	**RTIP Gold 2500**	**RTIP Gold 750**	**Entente Education Canada**
Health Care Coverage	**$4,000** **Single/Couple/Family**	**$2,500** **Single/Couple/Family**	**$750** **Single/Couple/Family**	**$3,400** **Single/Couple/Family**
2026 monthly rates	**$159 / $316 / $370**	**$125 / $248 / $295**	**$98 / $195 / $225**	**$127.63 / $255.30 / $306.37**
Semi-Private Hospital	**Single/Couple/Family**	**Single/Couple/Family**	**Single/Couple/Family**	**Single/Couple/Family**
	Included	**Included**	**Not Available**	**Available for an extra premium** **$18.75 / $37.44 / $44.01**
Dental Care	**Available for an extra premium** **Single/Couple/Family**			**Available for an extra premium** **Single/Couple/Family**
All ages	**$84 / $166 / $203**			**$82.33 / $162.35 / $202.44**