



OTIP RAEO.



RTIP RAER

2026

# RTIP GUIDE

Health, dental and travel insurance for all retired education employees



Apply online today – visit [otip.com/rtip-apply](https://otip.com/rtip-apply) to get started.

# WHAT'S INSIDE

- 3 Why Choose RTIP
- 4 Deciding On A Plan
- 5 Who Is Eligible
- 6 RTIP Plus 4000
- 8 RTIP Gold 2500
- 10 RTIP Gold 750
- 12 Travel Insurance
- 14 Dental Coverage
- 15 Plan Comparison
- 16 Included In All Plans
- 20 Value-added Programs
- 22 Retirement Planning
- 24 Terms And Conditions
- 25 Application



# WHY CHOOSE RTIP

## Our name is OTIP.

Our initials stand for Ontario Teachers Insurance Plan. We stand for putting Ontario's educators first. Members of the education community are our reason for being - helping them protect the things they care about is what gets us out of bed in the morning, and it's what makes us look forward to tomorrow.

We proudly offer a full range of group and individual insurance products, including our Retired Teachers Insurance Plan (RTIP), that all share one thing in common: To specifically address and satisfy the unique needs of our members.

## Why choose our retiree insurance through RTIP?

Retired Teachers Insurance Plan (RTIP) offers the most flexible health, dental and travel insurance to all members of the retired education community including educators, administrative and support staff.

Here are some details about our RTIP plans that make us proud:

- No membership fees and open to all retired education employees currently living in Ontario.
- Three health-care plans to choose from, offering different travel coverage durations, prescription drug and paramedical maximums, and the flexibility to increase or decrease coverage at your next renewal.
- Travel insurance for medical emergencies is included in every RTIP health plan with 100% coverage up to \$10 million per person, per trip. Coverage applies to **multiple trips per year** with coverage duration limits varying by plan:
  - RTIP Gold 2500 and RTIP Plus 4000: Up to 100 consecutive days per trip.
  - RTIP Gold 750: Up to 30 consecutive days per trip.
  - Each plan also includes trip interruption and cancellation coverage of up to \$6,000 per trip, offering protection against unexpected changes to travel plans.
- You have the option to add dental coverage at any time, without a penalty.\*
- All RTIP members get complimentary access to these value-added 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.

# DECIDING ON A PLAN

**How often do you travel? What paramedical services do you use?  
What are your annual prescription drug costs?**

## Under age 65

If you haven't kept track of the cost of your prescription drugs, don't worry! Call your pharmacist to determine the total annual cost of your prescription drugs.

## Age 65 or older

If you are 65 or older and living in Ontario with a valid Ontario health card, you are eligible for the Ontario Drug Benefit (ODB) Program. This program may cover the majority of your prescription drug costs. Call your pharmacist to determine the annual cost of your prescription drugs that are not covered under the ODB Program. Use that amount to determine the RTIP plan that will meet your current coverage needs.

## Customize your coverage with the flexibility of three plan choices

- Determine the level of prescription drug coverage — \$750, \$2,500, or \$4,000. Pay for what you need.
- Choose single, couple or family coverage.
- Semi-private hospital accommodation is standard with RTIP Plus 4000 and RTIP Gold 2500.
- Generous 100-day trip duration is included under RTIP Plus 4000 and RTIP Gold 2500.
- Extensive paramedical service options and \$1,350 coverage with RTIP Plus 4000 and RTIP Gold 2500.
- Vision care coverage is available with RTIP Plus 4000 and RTIP Gold 2500
- Dental coverage is always optional. Add it at any time with no penalty. **Reminder: both health and dental coverage must be maintained for 12 months from the effective date of coverage.**

RTIP offers the following levels of coverage to fit your current and potential future needs:

Plan	Annual prescription drug max.	Annual travel max. days per trip	Annual paramedical maximum	What else is included? Go to:
RTIP Plus 4000	\$4,000	100 days, unlimited trips per year	\$1,350 combined maximum	Page 6
RTIP Gold 2500	\$2,500	100 days, unlimited trips per year	\$1,350 combined maximum	Page 8
RTIP Gold 750	\$750	30 days, unlimited trips per year	\$750 combined maximum	Page 10

Remember, you can choose the coverage that works best for your lifestyle. With multiple plans available, you have the freedom to adjust your health coverage as your needs evolve throughout retirement. When you increase or reduce health coverage, it will take effect on January 1 of your next renewal.\*

# WHO IS ELIGIBLE

## **You've set your retirement date.**

This is the best time to apply! Apply before your current health coverage ends to ensure your RTIP coverage is ready when you need it. Applying early also ensures you receive your OTIP ID and instructions to access your My Member Account as soon as your coverage begins. Your My Member Account will provide online access to your contract and allow you to submit claims, print a travel letter, make changes to your banking etc.

## **You've recently retired.**

If you apply for an RTIP plan within 60 days of your group health plan end date, you will have our three health-care plans to choose from.

## **You've already retired and want to switch from a different group benefits plan.**

If you want to switch to RTIP (even from another group health benefits plan), you can apply within 60 days of your current group health plan end date and still have three health-care plans to choose from.

## **You have not been covered under a group health benefits plan in the last 60 days.**

If you apply for an RTIP plan more than 60 days after your health coverage ends, you will still be eligible for the RTIP Gold 750 plan. You will have the option to increase coverage from the Gold 750 plan to the RTIP Gold 2500 plan, after 12 months, following the next January 1 renewal.\*

## **You're still working, semi-retired, or covered under a spouse's/partner's plan.**

Even if your current health plan is not ending, you can still apply for the RTIP Gold 750 plan to coordinate benefits. You will have the option to increase coverage from the Gold 750 plan to the RTIP Gold 2500 plan, after 12 months, following the next January 1 renewal.\*

## **Dependants.**

Members' unmarried children, not employed on a full-time basis, under the age of 21 (under 31 if attending school full-time) are eligible for dependant coverage under an RTIP plan. There is no age limit for unmarried, dependent children who are incapable of self-sustaining support due to a mental or physical disability that occurred prior to age 21. Keep in mind any two family members can qualify for couple coverage. If you do not have an eligible spouse, you and your dependent child can qualify for couple rates.



**All retired education employees living in Ontario, as well as their eligible family members and survivors can apply for coverage under an RTIP plan. No medical evidence is required to join RTIP.**

# RTIP PLUS 4000

**This comprehensive plan provides \$4,000 in prescription drug coverage per person, per calendar year. With superior health-care coverage, semi-private hospital accommodation, travel insurance and the option to add dental coverage, it is the choice of many retired education employees.**

## **This plan covers:**

### **\$4,000 drug maximum**

- Eligible prescription drug expenses are reimbursed at 85% to a maximum of \$4,000 per person, per calendar year.
- No deductible.
- Sexual dysfunction drug coverage is included up to \$750 per person.
- You are responsible for dispensing fees.
- Save more money when you use the Express Scripts Canada Pharmacy™ home delivery program for your maintenance prescription medications. You receive 100% coverage for your generic maintenance prescription drug expenses (or 90% of eligible brand-name prescriptions). Details on page 20.  
Note: Savings are not available in Quebec.

### **Also included at no additional cost**

- Paramedical services — 80% reimbursement of eligible charges up to a combined maximum of \$1,350 per person, per calendar year.
- Vision care — 80% reimbursement of eligible charges up to \$375 per person in any two calendar years.
- Hearing Aids — 100% reimbursement of eligible charges up to \$1,500 per person every three calendar years.
- Hospital coverage — 100% reimbursement of eligible semi-private hospital accommodation charges.
- Travel insurance — up to 100 consecutive days per trip, unlimited trips per calendar year and \$10 million per person, per trip! Details on page 12.
- Complimentary access to Carepath Digital Health Cancer Care and Elder Care programs, Starling Minds, and the EdvantagePerks savings program. Details on pages 20 and 21.

For more details, see pages 15-17.



### Monthly Premiums

(includes semi-private hospital accommodation and travel insurance)

Rates include all applicable taxes.

**\$4,000 drug maximum per person, per calendar year.**

<b>Single</b>	\$159
<b>Couple</b>	\$316
<b>Family</b>	\$370

### Notes

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# RTIP GOLD 2500



**BEST  
VALUE!**

**RTIP Gold 2500 is the perfect plan for members who need less prescription drug coverage, but still want all of the other comprehensive health-care services and travel insurance with the option to add dental coverage.**

## **This plan covers:**

### **\$2,500 drug maximum**

- Eligible prescription drug expenses are reimbursed at 80% to a maximum of \$2,500 per person, per calendar year.
- No deductible.
- Sexual dysfunction drug coverage is included up to \$750 per person.
- You are responsible for dispensing fees.
- Save more money when you use the Express Scripts Canada Pharmacy™ home delivery program for your maintenance prescription medications. You receive 100% coverage for your generic maintenance prescription drug expenses (or 90% of eligible brand-name prescriptions). Details on page 20.  
Note: Savings are not available in Quebec.

### **Also included at no additional cost**

- Paramedical services — 80% reimbursement of eligible charges up to a combined maximum of \$1,350 per person, per calendar year.
- Vision care — 100% reimbursement of eligible charges up to \$300 per person in any two calendar years.
- Hearing Aids — 100% reimbursement of eligible charges up to \$1,500 per person every three calendar years.
- Hospital coverage — 80% reimbursement of eligible semi-private hospital accommodation charges.
- Travel insurance — up to 100 consecutive days per trip, unlimited trips per calendar year and \$10 million per person, per trip! Details on page 12.
- Complimentary access to Carepath Digital Health Cancer Care and Elder Care programs, Starling Minds, and the EdvantagePerks savings program. Details on pages 20 and 21.

For more details, see pages 15-17.



**Monthly Premiums**  
(includes semi-private hospital accommodation and travel insurance)  
Rates include all applicable taxes.

**\$2,500 drug maximum per person, per calendar year.**

<b>Single</b>	\$125
<b>Couple</b>	\$248
<b>Family</b>	\$295

**Notes**

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# RTIP GOLD 750

**RTIP Gold 750 is the right plan for members who require reduced prescription drug and paramedical coverage, 30-day travel coverage, and the option to add dental coverage.**

## **This plan covers:**

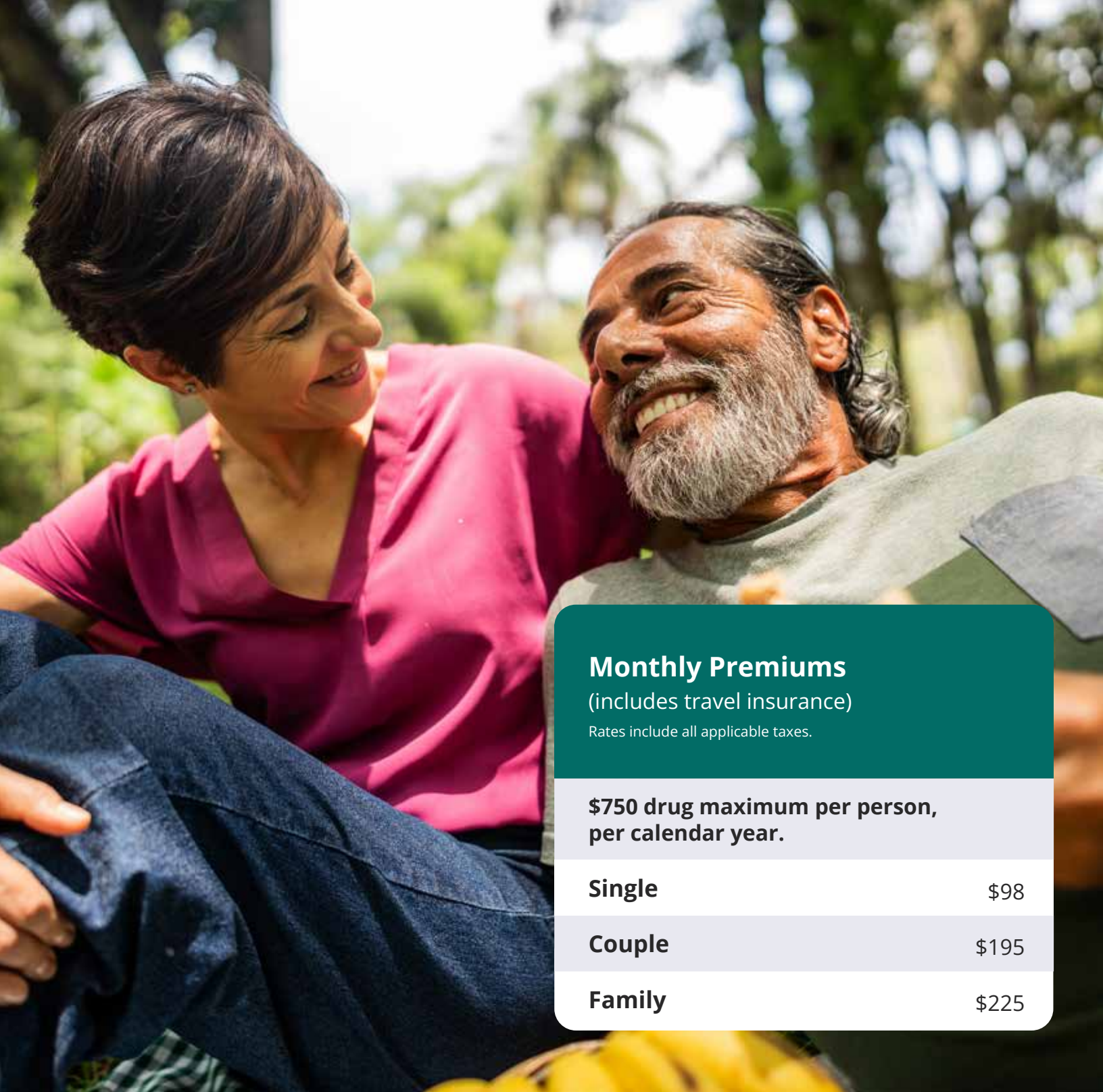
### **\$750 drug maximum**

- Eligible prescription drug expenses are reimbursed at 80% to a maximum of \$750 per person, per calendar year.
- No deductible.
- Sexual dysfunction drug coverage is included up to \$750 per person.
- You are responsible for dispensing fees.
- Save more money when you use the Express Scripts Canada Pharmacy™ home delivery program for your maintenance prescription medications. You receive 100% coverage for your generic maintenance prescription drug expenses (or 90% of eligible brand-name prescriptions). Details on page 20.  
Note: Savings are not available in Quebec.

### **Also included at no additional cost**

- Paramedical services — 80% reimbursement of eligible charges up to a combined maximum of \$750 per person, per calendar year.
- Hearing Aids — 100% reimbursement of eligible charges up to \$1,500 per person every three calendar years.
- Travel insurance — up to 30 consecutive days per trip, unlimited trips per calendar year and \$10 million per person, per trip! Details on page 12.
- Complimentary access to Carepath Digital Health Cancer Care and Elder Care programs, Starling Minds, and the EdvantagePerks savings program. Details on pages 20 and 21.

For more details, see pages 15-17.



## Monthly Premiums

(includes travel insurance)

Rates include all applicable taxes.

**\$750 drug maximum per person,  
per calendar year.**

<b>Single</b>	\$98
<b>Couple</b>	\$195
<b>Family</b>	\$225

### Notes

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# TRAVEL INSURANCE

## Included in all RTIP plans at no additional cost

We know that travel is an exciting priority for many RTIP members and having peace of mind that you're protected on every journey is important! Our travel insurance offers comprehensive coverage and is included in all RTIP health-care plans at no additional cost.

## Emergency medical treatment

- Coverage for up to **\$10 million per person, per trip**, while traveling outside of your province of residence or Canada.
- Coverage is effective **for up to 100 consecutive days per trip** for RTIP Gold 2500 and RTIP Plus 4000, and **30 consecutive days per trip** for RTIP Gold 750, with an unlimited number of trips per year.

Other emergency assistance services include, but are not limited to, pet return services, vehicle return, meals and accommodation, and transportation to bedside in case of travel emergency.

## Trip cancellation and/or trip interruption

- Coverage for up to \$6,000 per person, per trip for pre-paid, non-refundable, non-transferable, unused expenses if you are unable to travel or continue to travel due to death, illness, or serious injury to yourself or a member of your immediate or extended family (as defined in the contract).
- Trip cancellation and trip interruption coverage are not available if you depart prior to the effective date of your RTIP policy. In the event of a trip interruption, return airfare is covered if the expense is incurred after the effective date of your RTIP policy.

## 24-hour emergency assistance

While you are away, 24-hour emergency assistance is always available. Services include arranging for: payment to health-care providers, medical referrals, transportation, notification of physician and family, and local care of dependants. If you are hospitalized and your dependent children and/or grandchildren under the age of 18 are left unattended, their return home will be co-ordinated and paid for. If necessary, a qualified escort will accompany the dependent children, and the escort's expenses for a round trip will be paid.

## Before you decide to travel

- If you depart on your trip prior to the effective date of your RTIP policy, your coverage will begin the day your RTIP policy comes into effect. The 30-day or 100-day limit, depending on which coverage you select, will begin on the day you depart.
- Claims processing uses a standard administrative practice to determine if you were clinically stable at the time of the incident. Because decisions on the eligibility of a claim are made after the claim has been submitted, OTIP cannot guarantee before you leave that claims related to your pre-existing medical condition will be covered.
- As with any insurance plan, it is important to check the details of your contract to ensure you are protected. Additional details of the coverage details and exclusions under the RTIP travel insurance plan can be found at [otip.com/rtip-travel](http://otip.com/rtip-travel)

Top-up insurance for trips over 30 consecutive days or 100 consecutive days is available. Visit [otip.com/rtip-travel](http://otip.com/rtip-travel) for more information.



As an RTIP member, if you are traveling and need immediate assistance, call OTIP Travel Assistance right away! We will confirm whether your emergency is covered, direct you to the nearest clinic or hospital that offers the best available care, and if possible, handle the payment directly so you don't have to pay up front.

**RTIP provides coverage for pre-existing medical conditions as long as the stability requirement is met. This means that RTIP does not have exclusions for pre-existing conditions. We also offer enhanced pre-trip assistance services including evaluation of a medical condition's eligibility, to give you additional comfort, prior to your travel.**

### **What is “medically stable”?**

A medical condition is considered stable when all of the following statements are true during the 90-day period immediately preceding the date of departure:

- There has not been any new treatment prescribed or recommended, or change(s) to existing treatment (including stoppage in treatment).
- The medical condition has not become worse.
- There has not been any new, more frequent, or more severe symptoms.
- There has been no hospitalization or referral to a specialist.
- There have not been any tests, investigation or treatment recommended, but not yet complete, nor any outstanding test results.
- There is no planned or pending treatment.
- There has not been any change to an existing prescribed drug (including an increase, decrease, or stoppage to prescribed dosage) or recommendation or starting of a new prescription drug.

### **The following are not considered changes to existing prescribed Drug Treatment:**

- Routine dosage adjustments of Coumadin, Warfarin, or insulin, as long as these medications have not been newly prescribed or stopped;
- A change from a brand name to a generic equivalent product as long as the dosage is the same – including a transition from a biologic to a biosimilar drug product;
- A decrease in the dosage of a medication due to the improvement of a condition.

**Note:** All conditions above must be met during the 90-day period before departure to be considered medically stable.

Once enrolled, if you have any questions related to changes to a medical condition or prescription and how it may impact your travel, OTIP Travel Assistance can help. We can also assist with inquiries related to your destination, including visa requirements and vaccines.



# DENTAL COVERAGE

## Dental coverage is optional

RTIP's dental plan covers regular examinations, preventive care and many more substantial procedures, as outlined below. Reimbursement is based on the current year's general practitioner's fee guide in the province of treatment.

## Coverage includes:

### Basic Preventive and Restorative Services\*

80% coverage for dental examinations, extractions, fillings, X-rays, periodontal scaling combined with root planing up to 12 units, cleaning and preventive procedures with no overall maximum. Coverage for recall examinations is limited to nine months from the last appointment.

### Comprehensive Basic Services\*

80% coverage for root canals (endodontics), gum disease treatments (periodontics) and repairs, rebasing and relining of upper and lower dentures, up to a combined annual maximum of \$850.

### Major Services\*

50% coverage for crowns, bridges, implants and dentures, to a combined annual maximum of \$750.

## Add dental coverage at any time!

Dental coverage can be added to any of the RTIP health-care plans at any time. The only requirement is that you remain enrolled for at least 12 months after adding dental care to your plan. If you decide to cancel your dental coverage after the minimum 12-month requirement, you must wait 24 months before you can repurchase this benefit.

### Monthly Premiums

Rates include all applicable taxes.

Single	\$84
Couple	\$166
Family	\$203

### Notes

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\*Terms and conditions apply, see page 24 for more information.

# PLAN COMPARISON

Note: All coverage is per person, unless stated otherwise.

Benefit	Coverage Information	RTIP Plus 4000	RTIP Gold 2500	RTIP Gold 750
<b>Prescription Drugs</b> Annual maximums	All prescription drug maximums are per person, per calendar year. You are responsible for dispensing fees. No deductible.	<b>\$4,000</b>	<b>\$2,500</b>	<b>\$750</b>
<b>Reimbursement</b>	Percentage of reimbursement of prescription drug costs. If a brand-name drug is prescribed instead of a generic drug because of an adverse reaction or therapeutic failure, your physician will need to complete the Request for Approval of Brand-Name Drug form.  Visit <a href="http://otip.com/forms">otip.com/forms</a> to access this form.	<b>85%</b>	<b>80%</b>	<b>80%</b>
<b>Travel</b>	Coverage for emergency medical treatment while traveling outside of your province of residence or Canada for an unlimited number of trips per year.	Coverage for up to \$10 million per person, per trip for 100 consecutive days.	Coverage for up to \$10 million per person, per trip for 100 consecutive days.	Coverage for up to \$10 million per person, per trip for 30 consecutive days.
<b>Vision Care</b>	Coverage for purchase and repair of prescription lenses and frames, prescription sunglasses, contact lenses or laser eye surgery.	80% reimbursement of eligible charges up to \$375 in any two calendar years	100% reimbursement of eligible charges up to \$300 in any two calendar years	Not included
<b>Coverage following cataract surgery</b>	Coverage for intraocular lens implants, contact lenses or eyeglasses following cataract surgery.	80% reimbursement to a lifetime maximum of \$375	100% reimbursement to a lifetime maximum of \$300	100% reimbursement to a lifetime maximum of \$300
<b>Hospital Accommodation</b>	Included with all hospital accommodation benefits, when a semi-private room is not available, the hospital cash benefit will provide \$10 per day to a maximum of \$100 per stay.	Semi-private accommodation with 100% reimbursement	Semi-private accommodation with 80% reimbursement	Not included
<b>Paramedical Services</b>	Coverage for services of listed licensed, certified or registered practitioners. See page 16 and 17 for complete list.	<b>\$1,350</b>	<b>\$1,350</b>	<b>\$750</b>

## Monthly Health-Care Premiums

	RTIP Plus 4000	RTIP Gold 2500	RTIP Gold 750
Single	\$159	\$125	\$98
Couple	\$316	\$248	\$195
Family	\$370	\$295	\$225

# INCLUDED IN ALL PLANS

RTIP plan coverage applies only where provincial coverage is not available. Reasonable and customary limits may apply to extended health-care benefits.

## Paramedical Services

80% reimbursement of eligible charges, up to a combined maximum per calendar year based on the plan selected: RTIP Gold 2500 and RTIP Plus 4000: Up to \$1,350 per year. RTIP Gold 750: Up to \$750 per year. Coverage includes services from licensed, certified, or registered practitioners (payable only after your provincial health plan maximum has been reached, if applicable).

- Chiropractor
- Podiatrist
- Chiropodist
- Massage Therapist
- Osteopath
- Speech Pathologist
- Occupational Therapist
- Naturopath
- Nutritional Counselling provided by a Dietician
- Homeopath
- Shiatsu Therapist
- Reflexology performed by a Reflexologist
- Acupuncture performed by a Chiropractor, Physiotherapist, Naturopath or Acupuncturist
- Physiotherapist
- Eligible Mental Health practitioners (Psychologist, Psychological Associate, Psychotherapist, Social Worker, Clinical Counsellor, Master of Social Work (MSW), and Psychoanalyst); individual and family therapy are eligible



**Access care without extra steps!** Effective May 1, 2026, medical referrals are no longer needed for eligible massage and shiatsu therapy claims.

**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 [otip.com/visit-max](https://otip.com/visit-max) for more information.

## Hearing Aids

100% reimbursement of eligible charges up to \$1,500 every three calendar years. Reimbursement of eligible charges for purchase and repair of hearing aids following an application to the Assistive Devices Program.

## Custom-Made Orthotics

80% reimbursement of eligible charges to a maximum of \$500 (limited to one pair) in any two calendar years. Custom-made orthotics must be prescribed by a physician or podiatrist/chiropodist and requires a biomechanical exam and gait analysis.

## Custom-made Orthopaedic Shoes/Boots

80% reimbursement of eligible charges to a maximum of two pairs per calendar year. Modifications and adjustments only to stock-item orthopaedic boots/shoes are eligible.

## Incontinence Supplies

80% reimbursement of eligible charges up to a maximum of \$750 per calendar year. Must provide written authorization by an attending physician.

## Support Stockings

80% reimbursement of eligible charges up to a maximum of \$950 per calendar year, for surgical support stockings with a minimum compression factor of 20–30 mmHg.

## Hearing Tests

Hearing tests are covered at a rate of 100% to a maximum of \$75 per calendar year.

## Sleeping Aids

80% reimbursement of eligible charges, including coverage for the remaining cost of a Continuous Positive Air Pressure unit (CPAP) following application to the Assistive Devices Program (Ontario only). Supplies for the CPAP unit are covered as follows: filters, mask, headgear, hose cannula, foam cushion seal replacement and pillow – total of \$600 combined per calendar year. Humidifier – once every 24 months.

## Comfort and Convenience Items

80% reimbursement of eligible charges, up to \$200 per person, per calendar year for post-surgical supports (Obus Forme, bath aids, etc.) recommended by your physician following surgery (includes out-patient treatment, e.g. day surgery), provided purchase takes place within 30 days of returning equipment provided through an equipment loan program such as Local Health Integration Networks (LHINs), Red Cross, etc.

## Dental Accident

80% reimbursement of eligible charges. Coverage for damage caused by a direct accidental blow to the mouth. This benefit does not apply to injuries caused by an object placed wittingly or unwittingly in the mouth.

## Ambulance Services

80% reimbursement for costs that exceed your provincial health plan's limit.

## Private Duty Nursing

80% reimbursement of eligible charges. Coverage for the services of a Registered Nurse (RN), a Registered Practical Nurse (RPN), Registered Nursing Assistant (RNA) or Licensed Practical Nurse (LPN), up to \$2,000 per person every calendar year.

## Home Care

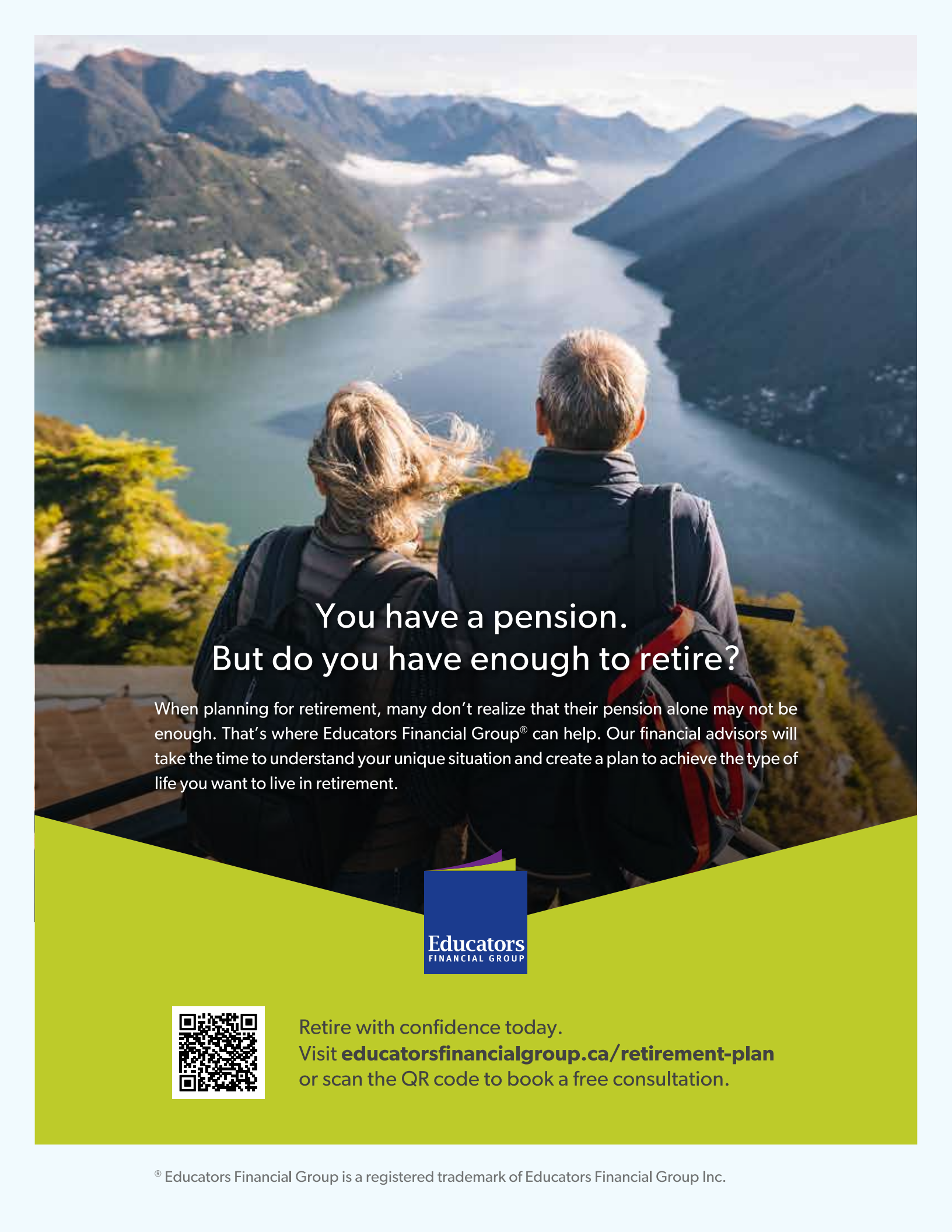
80% reimbursement to a maximum of \$75 per day, for a maximum of 30 days following an active, acute care hospital stay for a minimum of 24 hours, and a maximum of three days following non-elective day surgery. To cover charges for convalescent home care provided in own home, mainly for the purpose of assistance with activities of daily living.

## Medical Aids, Equipment and Supplies

80% reimbursement of eligible charges, ongoing coverage for medical necessities such as hospital beds, crutches and canes, oxygen equipment, etc., as well as medical aids and supplies, including surgical bandages, dressings, etc., with written authorization by an attending physician.

## Prosthetic Appliances

80% reimbursement of eligible charges. Coverage includes artificial limbs and eye replacements, splints, torso casts, cervical collars, braces (once every 24 months per body part), etc. Wigs covered to a lifetime maximum of \$750.

A couple with backpacks is seen from behind, looking out over a vast, scenic fjord valley. The water is a deep blue-green, and the surrounding mountains are lush and green. A small town is visible on the left side of the valley. The sky is clear and blue.

## You have a pension. But do you have enough to retire?

When planning for retirement, many don't realize that their pension alone may not be enough. That's where Educators Financial Group® can help. Our financial advisors will take the time to understand your unique situation and create a plan to achieve the type of life you want to live in retirement.

**Educators**  
FINANCIAL GROUP



Retire with confidence today.  
Visit [educatorsfinancialgroup.ca/retirement-plan](https://educatorsfinancialgroup.ca/retirement-plan)  
or scan the QR code to book a free consultation.

# Protect what matters most with life insurance from OTIP

## There is still a need for life insurance coverage in retirement!

OTIP life insurance provides coverage designed to meet your unique needs and ongoing protection for your family and loved ones when you retire. This tax-free, lump sum payment can be used for:

- Final expenses
- Mortgage costs and other debt
- Post-secondary education for children and grandchildren
- A secure retirement for your spouse and dependants
- Charitable donations



**OTIP offers flexible life insurance plans with a variety of term lengths and coverage limits. Certain age restrictions apply and may impact your coverage options. To learn more and apply online, visit [otip.com/rtip-life](https://otip.com/rtip-life)**



Free. 24/7. Private. Personalized.  
 Digital Mental Health Support.  
 Take easy, simple steps to better mental health.

**Take a  
 Check-Up**

Uncover insights into  
 how you're doing.

**Build  
 your skills**

Gain the skills and tools  
 to improve your  
 mental fitness.

**Connect  
 with Peers**

Share your story  
 and find support  
 from peers.



**Register at [otipraeo.starlingminds.com](https://otipraeo.starlingminds.com)**

**EXPRESS SCRIPTS CANADA  
 PHARMACY.**

Join Express Scripts Canada Pharmacy to manage  
 your maintenance medications

**As a member you'll receive:**

- Free delivery Monday to Saturday
- Low dispensing fees
- Online transfers and refills
- Pharmacist team on call 24/7
- Refill and renewal reminders



**[Pharmacy.express-scripts.ca/otip-raeo](https://Pharmacy.express-scripts.ca/otip-raeo)**



**Carepath Cancer Program**

The Carepath Cancer Program provides answers, guidance and support. We are with you every step of the way during your cancer treatment and recovery.

**1-800-290-5106 | [otip.carepath.ca](https://otip.carepath.ca)**

**Carepath Elder Care Program**

The Carepath Elder Care Program connects you to a registered nurse to help you understand and navigate your senior care options.

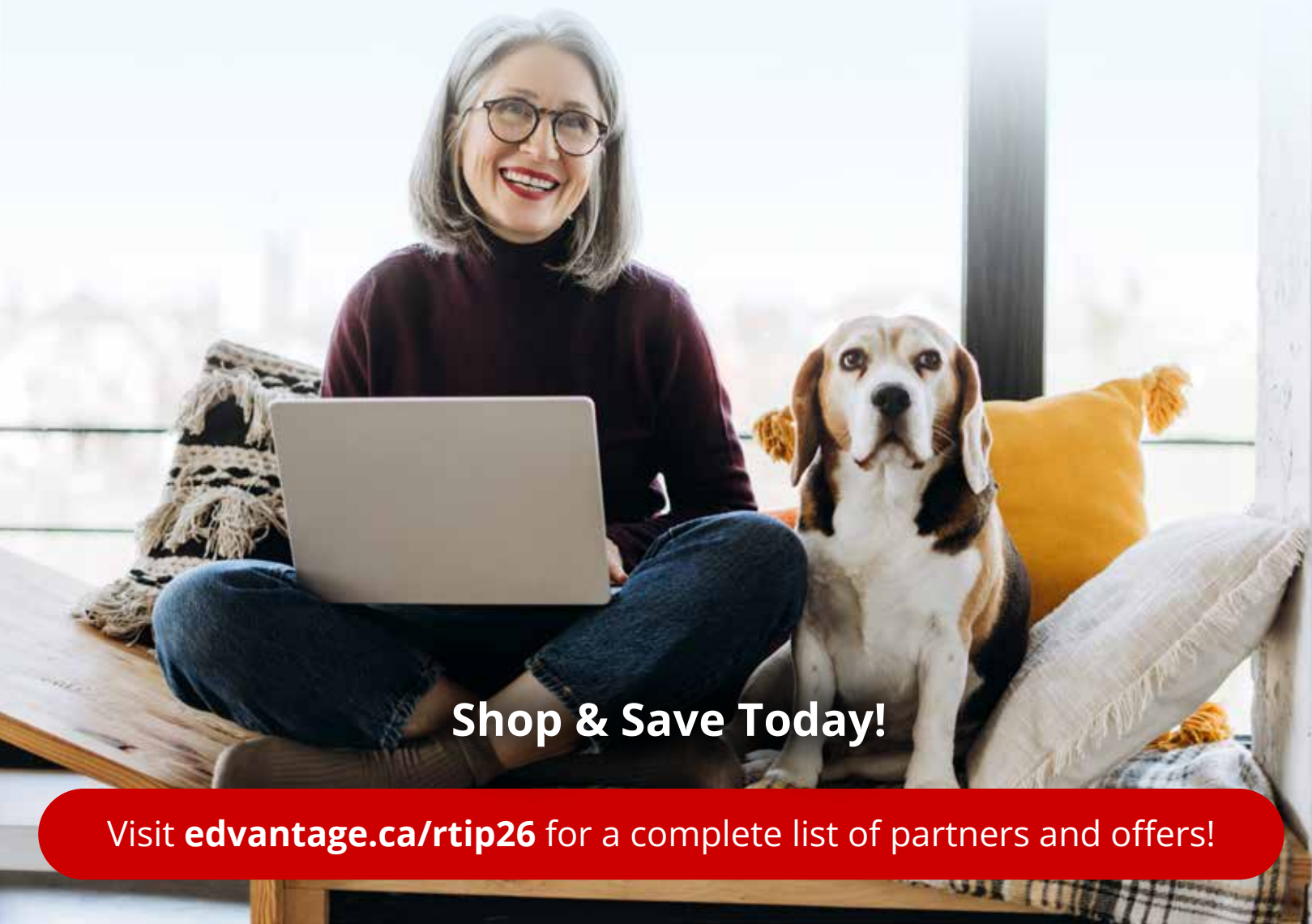
**1-855-412-6626 | [carepath.ca](https://carepath.ca)**



# EdvantagePerks™

## Enjoy your EdvantagePerks discounts and benefits throughout retirement when you purchase an RTIP Plan!

EdvantagePerks partners with a variety of brands to bring you deals on products and services in wellness, daily necessities, travel and more!



Shop & Save Today!

Visit [edvantage.ca/rtip26](https://edvantage.ca/rtip26) for a complete list of partners and offers!



# RETIREMENT PLANNING

## 5+ years from retirement

Think about when it makes the most sense to retire from a career, lifestyle, and financial standpoint. Consider big questions such as how much money you will need and how you will enjoy your free time.



## 1-5 years from retirement

Attend a free workshop to learn more about the products and services OTIP offers retired members – from flexible health, dental and travel insurance to financial planning with our partner, Educators Financial Group.



## Closer to retirement

Submit all of the necessary retirement documents. Review your health, dental and travel insurance needs and apply for the RTIP plan that fits best. You won't pay until your coverage starts, so apply early!



## Interested in staying connected with the education community in retirement?

Join your local **Active Retired Members (ARM)** chapter to engage in social, political and other events, and receive regular communications and newsletters to help stay connected to the pulse of the education community.

Visit [otip.com/arm](https://otip.com/arm) for more information and to register today.



# NOTES



**Do you know a student who could use help with tuition?**

If you're insured with OTIP and you or one of your relatives will be a post-secondary student in the upcoming year, they could win a \$1,500 bursary from OTIP.

**Visit [otip.com/bursary](http://otip.com/bursary) to learn more!**

# TERMS & CONDITIONS

## General Conditions

Provincial Sales Tax (PST) and Harmonized Sales Tax (HST) are NOT applicable to RTIP premiums. The premiums listed in the 2026 RTIP Guide are effective from January 1, 2026 to December 31, 2026. The RTIP Guide is a summary of the important features of each of our plans, and does not constitute a contract. Once you enrol, we will provide you with a contract containing the specific terms and conditions. Only the terms and conditions of the contract are binding. Limit one policy per member. RTIP plan coverage applies only where provincial coverage is not available.

## Changing Plans

At renewal time, you can increase your coverage by one level (e.g. Gold 2500 to Plus 4000) or decrease by any number of levels (e.g. Plus 4000 to Gold 750, Gold 2500 to Gold 750). When you increase/reduce health coverage, it will take effect on January 1 of your next renewal. Not applicable to late applicants.

## Late Applicants

You will be considered a late applicant if you apply for health coverage more than 60 days after losing group coverage, you are transferring from an individual insurance plan, you were not previously insured under a group insurance plan, or you have enrolled under RTIP, even though current coverage has not ended, in order to coordinate benefits with another plan. Late applicants are eligible for coverage under the RTIP Gold 750 plan as of the current or future date approved on the application, without proof of good health. Coverage can only be increased after 12 months in the plan and at the next January 1 renewal. Eligibility requirements apply to everyone covered under the plan.

## Adding/Removing Coverage

You must maintain health and dental coverage for a minimum of 12 months after your coverage start date. If dental is added after your start date, it must be maintained for 12 months from the effective date of coverage. If you decide to cancel your coverage after 12 months, you cannot apply for coverage again for 24 months after the date of termination. Eligibility requirements apply to everyone covered under the plan. Please note: Health coverage must be in place to add dental coverage, and dental coverage applies to all covered persons under your RTIP plan.



# RTIP APPLICATION

The fastest way to start your coverage is to apply online. Visit [otip.com/rtip-apply](http://otip.com/rtip-apply) to get started.

Benefits are administered by OTIP. **Please print using a ballpoint pen.** Please return to: PO Box 218, Waterloo ON N2J 3Z9

## Section A | General Information

Date of Birth mm   dd   yy	Applicant's Last Name	First Name	Affiliate
Address		Apt	Sex Male, Female, Undisclosed
City/Town	Province	Postal Code 	
Home Telephone No.	Alternate Telephone No.	Email Address (required, please use personal email)	

Family Members to be Covered (Only first name required unless last name is different from applicant.)	Date of Birth	Sex	Complete if you have an eligible dependent student over the age of 21.
Spouse/Partner	mm   dd   yy		School Year Start    School Year End    Name of School
Dependent Child	mm   dd   yy		
Dependent Child	mm   dd   yy		
Dependent Child	mm   dd   yy		

**Coordination of Benefits (COB)** Are you, your spouse or dependants covered under any other plan?

Yes    Name of other insurance company    Policy/Group No.    ID/Certificate No.

No

## Section B | Eligibility

I wish to be covered under an RTIP plan starting: mm | dd | yy |

Within the last 60 days: If you select one of the following two options, please provide your Policy/Group/Plan No., Insurance Company Name, and Identification/Certificate No. where indicated below.

<input type="checkbox"/> I have been insured by a group health benefits plan.	Plan Termination Date mm   dd   yy
<input type="checkbox"/> My current health plan is not terminating and I am looking to co-ordinate my benefits.	Please call OTIP at <b>1-833-494-0105</b> to speak with a Life and Living Benefits sales representative about your plan eligibility.
Policy/Group/Plan No.	Identification/Certificate No.
Insurance Company Name	
<input type="checkbox"/> I have not been covered under a group health benefits plan in the last 60 days.	Please call OTIP at <b>1-833-494-0105</b> to speak with a Life and Living Benefits sales representative about your plan eligibility.

Section C   Coverage Selection	(Select your options below and fill in the appropriate information.)	Monthly Premium
<b>RTIP Plus 4000</b>	<input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family	
Health Care	\$4,000 prescription drug maximum	\$
Dental Coverage (optional)	<input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family	\$
Total Premium (add all choices)		\$
<b>RTIP Gold 2500</b>	<input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family	
Health Care	\$2,500 prescription drug maximum	\$
Dental Coverage (optional)	<input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family	\$
Total Premium (add all choices)		\$
<b>RTIP Gold 750</b>	<input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family	
Health Care	\$750 prescription drug maximum	\$
Dental Coverage (optional)	<input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family	\$
Total Premium (add all choices)		\$

Sign me up for Active Retired Members (\$50 annual fee). Visit [otip.com/arm](http://otip.com/arm) for more information.

**Section D | Authorization & Payment Method** (Select ONE payment method only and sign accordingly.)

I hereby apply for health, including drug and travel, and/or dental coverage ("Coverage") under the Retired Teachers Insurance Plan ("RTIP"). I certify that the information provided about me and/or my dependant (spouse/child), if applicable, in this Application is true and complete. I understand that this Application will form part of my Contract issued by the Trustees of the Ontario Teachers Insurance Plan and that my Coverage may be denied or terminated at any time if I provide false, incomplete, or misleading information. I authorize OTIP and its service providers to collect, use, maintain and disclose my personal information, including personal health information ("Information"), relevant to this application, for the purposes of evaluating my initial and ongoing eligibility, determining my premium payments, adjudicating and paying my claims and providing me with ongoing services ("Purposes") and as described in the privacy policy available at [otip.com/privacy](http://otip.com/privacy). I am authorized to consent to the collection, use, maintenance and disclosure of Information pertaining to my dependant(s), if applicable, for the Purposes. I understand that my Information may be used in protecting us both from error and fraud and complying with various legal requirements. I understand that Coverage will not become effective until approved by OTIP. If I cancel my Coverage within 10 days from the date coverage is confirmed, any premium paid will be refunded. I agree that a photocopy or electronic version of this authorization shall be as valid as the original and this authorization will remain valid unless canceled by me in writing.

**METHOD A - Automatic monthly pension deduction for members who have a pension with [Ontario Teachers' Pension Plan](#)**

I hereby authorize and direct the Ontario Teachers' Pension Plan (OTPP) to deduct premium payments from my pension for my RTIP Coverage as well as any revised payment amounts or any other amounts that may be due and owing by me, and to remit the premium payments to OTIP on my behalf. OTIP may terminate coverage should a deduction be refused for any reason and OTPP shall in no way be held liable for non-payment of premiums should such an event occur. I understand and accept that premium amounts are subject to changes I elect to my Coverage and/or upon the annual renewal of my Coverage and OTIP will automatically apply and deduct the new premium amount from my pension, and I agree to waive any other notice of premium changes. If my payment is rejected for any reason, I understand that any outstanding amount may be automatically deducted from my pension the following month. This authorization shall remain valid unless cancelled by me in writing to OTIP at least ten (10) business days prior to the next monthly deduction. I understand that cancellation of this authorization does not relieve me of my obligation to pay all amounts that may be owing to OTIP by a method of payment that is satisfactory to OTIP.

Signature X \_\_\_\_\_ Date mm | dd | yy |

**OR**

**METHOD B - Monthly pre-authorized payment plan (PAD)**

I hereby authorize OTIP to withdraw monthly premium payments from my bank account on the 1st day of the month (or next business day) as well as any revised payment amounts or any other amounts that may be due and owing by me. If my payment is returned by my financial institution, for any reason, not limited to non-sufficient funds, I understand that a \$10 OTIP administration fee for each payment returned may be added to the outstanding balance owed. If my payment is returned or stopped, any outstanding amounts (including the \$10 OTIP administration fee per returned payment) will be automatically withdrawn from my account the following month. OTIP may terminate coverage should a withdrawal be refused for any reason and the financial institution shall in no way be held liable for non-payment of premiums should such an event occur. I understand and accept that premium amounts are subject to changes I elect to my Coverage and/or upon the annual renewal of my Coverage and that OTIP will automatically apply and deduct the new premium amount from my account, and I agree to waive any other notice of premium changes. This authorization shall remain valid unless canceled by me in writing to OTIP at least ten (10) business days prior to the next PAD from my account. I understand that cancellation of this authorization does not relieve me of my obligation to pay all amounts that may be owing to OTIP by a method of payment that is satisfactory to OTIP.

I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any withdrawal paid to OTIP that is not authorized or is not consistent with this PAD agreement. To obtain more information about my recourse rights, I may contact my financial institution or visit [www.payments.ca](http://www.payments.ca). I warrant OTIP on a continuing basis that all persons authorized to sign on this PAD Account have authorized this agreement, agreed to all terms therein and that the information provided with regard to this PAD Account is accurate and complete. I undertake to notify OTIP of any changes to my chequing/savings account information, including change of name, at least ten (10) business days prior to the next PAD from my account to ensure changes take effect.

Type of Account:  Chequing  Savings

**A void cheque MUST be attached to/included with this application.**

Is this a joint account requiring only one signature?  Yes  No

**If both signatures are required, both account holders must sign this form.**

Signature X \_\_\_\_\_ X \_\_\_\_\_ Date mm | dd | yy |



# Where retired education employees save on car and home insurance.

## An exclusive offer for retired education employees:

- Save up to 25% on car insurance.
- Save up to 50% on home insurance when you insure both your car and home with OTIP\*.
- Deal with a broker who understands your unique needs and is dedicated to the education community.

**PLUS receive a \$20 gift card of your choice when you get a quote!**



**Continue receiving exclusive group rates and specialized protection throughout your retirement!**

**Visit [otipinsurance.com/rtip26](https://otipinsurance.com/rtip26) to get an online quote or call 1-866-605-6847 to speak with a broker. Remember to mention the \$20 gift card offer!**

\*The discount of up to 50% is a one-time offer and applies only to the home insurance premiums if the eligible member has both a home and an auto policy underwritten by Traders General Insurance Company, part of the Aviva Insurance Company of Canada. OTIP and Traders/Aviva have the right to withdraw this offer at any time. Must reside in Ontario to be eligible for this discount. NOTE: Please contact OTIP for eligibility as there are other conditions that may apply.



OTIP RAEO®



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