



# You've got choices with RTIP!

## Retirement health & dental plans




**RTIP GOLD 750**  
Ideal for age 65+ or with less drug, paramedical and travel needs

Includes \$750 drug coverage and the option to add dental at any time.



**RTIP GOLD 2500**  
Flexibility of moving up or down as needs change

Includes \$2,500 drug coverage, hospital coverage, and the option to add dental at any time.



**RTIP PLUS 4000**  
Comprehensive plan with the highest medical coverage

Includes \$4,000 drug coverage, hospital coverage, and the option to add dental at any time.





**VS**

**COMPETITOR'S ONLY HEALTH PLAN**

Includes \$3,400 drug coverage and the option to add hospital coverage and dental.

## Monthly costs


Rates vary for Quebec residents.

			<b>VS</b>	
RTIP GOLD 750	RTIP GOLD 2500	RTIP PLUS 4000		COMPETITOR
Single ..... \$98	Single ..... \$125	Single ..... \$159		Single ..... \$146.38
Couple ..... \$195	Couple ..... \$248	Couple ..... \$316		Couple ..... \$292.74
Family..... \$225	Family..... \$295	Family..... \$370		Family..... \$350.38


## Compared to the competition

Annual savings of \$581 for a single plan, \$1,173 for a couple plan, and \$1,505 for a family plan. Don't pay for coverage you don't need!	Annual savings of \$257 for a single plan, \$537 for a couple plan, and \$665 for a family plan!	Only \$151 - \$279 more per year for \$600 more drug coverage per person.	
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## Plan flexibility



**RTIP GOLD 750**  
Option to increase by one plan level at renewal, or have two single plans if spousal coverage needs are different.



**RTIP GOLD 2500**  
Option to increase or decrease by one plan level at renewal, or have two single plans if spousal coverage needs are different.



**RTIP PLUS 4000**  
Option to reduce by one or two plan levels at renewal, or have two single plans if spousal coverage needs are different.

**VS**

**COMPETITOR**

No other plan options to choose from.

When you increase/reduce health coverage, it will take effect on January 1 of your next renewal. If adding dental coverage, you will be required to keep this coverage for 12 months. If cancelling your coverage after 12 months, you cannot apply for coverage again for 24 months after the date of termination.

## Other highlights

- **Travel insurance of 100 days per trip** included in RTIP Plus 4000 and RTIP Gold 2500 plans, with coverage up to \$10 million per person, per trip and unlimited trips per year.
- Extensive paramedical service options and **\$1,350 coverage** with RTIP Plus 4000 and RTIP Gold 2500.
- Complimentary access to Carepath Digital Health Cancer Care and Elder Care programs, Starling Minds, and the EdvantagePerks savings program.
- Access exclusive OTIP offers in retirement including home and auto insurance discounts, contests and promotions, and the student bursary program.