Our Story

When someone chooses to be an educator, they’re choosing more than a career. They’re choosing a life—a life dedicated to putting others first.

Why? Because we believe that insurance built around our members is the best insurance of all.

At OTIP, we don’t have a profit motive. We have something more inspiring: a “putting educators first” motive. The proceeds we generate by meeting the needs of our members and going beyond expectations enable us to continually develop new and better ways to protect what matters to them most.

OTIP is proudly governed, led and inspired by the four education affiliates and their local leaders who daily champion the employees of Ontario’s education communities. Being affiliate-led means we understand, like no other, the needs and hopes of our members. Every product and service we offer has been shaped and improved by this deep understanding.

And that will always be true.

Our commitment to insurance built around our members doesn’t stop at retirement. OTIP’s health, dental and travel insurance is the most flexible program available to the retired education community. Because when you retire, you want insurance coverage that is tailored to you.

Why choose RTIP? (Retired Teachers Insurance Plan)

No age restrictions and no membership fees. Open to all retired Ontario education employees.

Three health-care plans to choose from, with different prescription drug maximums and the freedom to increase or decrease your coverage at your next renewal.*

Deluxe travel insurance is included in every RTIP plan and provides coverage for up to 95 consecutive days per trip, with unlimited trips per year.

You have the option to add dental coverage at any time, without penalty.

Online claims are easy! Submit your claims online and your reimbursement will be deposited directly into your bank account.

Complimentary access to these important service/programs:

- CAREpath — the Cancer Assistance Program.
- Express Scripts Canada Pharmacy™ — a drug home delivery program that covers 100% of your generic maintenance prescription drug expenses (or 90% of eligible brand name prescriptions).
- Edvantage — savings, contest and special events.
- The Seniors’ Care Assistance Program™ — assistance in navigating through the multitude of senior support services and programs available in Canada.
- OTIP Bursary program — We award twelve bursaries of $1,500 each, annually to post-secondary school students!

See pages 20-21 for more information about these programs.

RTIP plans are underwritten by Manulife Financial.

Flexibility is important

Your needs will change throughout your retirement; so having the freedom to increase or decrease your coverage is very important. It is especially important once you turn 65, because the Ontario Drug Benefit (ODB) Program - may cover the majority of your prescription costs. RTIP gives you the flexibility to decrease your prescription drug coverage at your next renewal (January 1)*, therefore reducing your monthly premiums. Don’t pay for more prescription drug coverage than you need! For more information about the ODB Program, visit www.health.gov.on.ca and search “ODB Program.”

*Once you decrease your health coverage, you must wait two years before you are able to increase coverage again. You may increase one level and decrease two levels at a time.

Rate Comparison Chart ............ 14
Application Form .................. 17
Important services/programs included in all RTIP plans ....... 20
Things to consider in preparation for retirement ....... 22

Apply online today - visit www.otip.com/rtip-apply

03
How to decide which plan you need

How old are you? What are your current 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 number to find the coverage that is right for you.

My current annual prescription drug costs are: $

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Annual prescription drug max.</th>
<th>What else is included? Go to:</th>
</tr>
</thead>
<tbody>
<tr>
<td>RTIP Plus 4000</td>
<td>$4,000</td>
<td>Page 6</td>
</tr>
<tr>
<td>RTIP Gold 2500</td>
<td>$2,500</td>
<td>Page 8</td>
</tr>
<tr>
<td>RTIP Gold 750</td>
<td>$750</td>
<td>Page 10</td>
</tr>
</tbody>
</table>

Remember, you’re not locked in! We offer multiple plans because we know your needs will change throughout your retirement, and when they do, you’ll be able to increase or decrease your coverage at your next renewal (January 1).* You may increase only one level at a time and decrease two levels at a time.

Find the appropriate plan in this guide and use this checklist to further customize your coverage.

- Choose single, couple or family coverage.
- Ensure the monthly premiums fit your budget.
- Review and understand your prescription drug coverage.

What else is important to you?

- Travel insurance — Coverage for up to 95 consecutive days per trip, with unlimited trips per year.
- Vision care
- Paramedical services (chiropractic, physiotherapy, acupuncture, etc.)
- Semi-private hospital accommodation — included in RTIP Plus 4000 and RTIP Gold 2500.
- Dental coverage — always optional. Add it at any time with no penalty and claims reimbursement effective immediately.

Find the application form on page 17 or apply online today - visit www.otip.com/rtip-apply

If at any time you are having trouble understanding something or making the best decision, call us at 1-800-267-6847 and we’ll help you find the right coverage.

*Once you decrease your health coverage, you must wait two years before you are able to increase your coverage again.
This comprehensive plan provides $4,000 in prescription drug coverage per person, per calendar year. With superior health-care coverage, unlimited semi-private hospital accommodation and deluxe travel insurance built in, it is the choice of many education employees.

This plan covers:
(for more details, see the Plan Comparison Chart on pages 14-15.)

### $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). See page 20 for details.

### Also included at no additional cost
- Paramedical services — 80% reimbursement of eligible charges up to a combined maximum of $1,250 per person, per calendar year.
- Vision care — 80% reimbursement of eligible charges up to $375 per person in any two calendar years.
- Hospital coverage — unlimited semi-private hospital accommodation with 100% coinsurance.
- Deluxe travel insurance for **up to 95 consecutive days per trip, unlimited trips per calendar year**! Details on page 12.
- Access to CAREpath Cancer Assistance Program, The Seniors’ Care Assistance Program™, the OTIP bursary program, and Edvantage savings program. Details on Pages 20 and 21.

### Monthly Premiums
(includes unlimited semi-private hospital accommodation and deluxe travel insurance)

- **Single** $131.31
- **Couple** $258.11
- **Family** $306.16

PST & HST do not apply.

You can choose to add:
- RTIP dental coverage - You can add this at any time, with no additional fees and claims reimbursement effective immediately. Coverage and premium details on pages 13.
RTIP GOLD 2500
Excellent plan with extensive medical coverage!

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 deluxe travel insurance with the option to add dental coverage.

This plan covers:
(for more details, see the Plan Comparison Chart on pages 14-15.)

$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). See page 20 for details.

Also included at no additional cost
Paramedical services — 80% reimbursement of eligible charges up to a combined maximum of $1,250 per person, per calendar year.

Vision care — 100% reimbursement of eligible charges up to $250 per person in any two calendar years.

Hospital coverage — unlimited semi-private hospital accommodation with 80% coinsurance.

Deluxe travel insurance for up to 95 consecutive days per trip, unlimited trips per calendar year! Details on page 12.

Access to CAREpath Cancer Assistance Program, The Seniors’ Care Assistance Program™, the OTIP bursary program, and Edvantage savings program. Details on Pages 20 and 21.

You can choose to add:
RTIP dental coverage - You can add this at any time, with no additional fees and claims reimbursement effective immediately. Coverage and premium details on pages 13.

Monthly Premiums
(includes unlimited semi-private hospital accommodation and deluxe travel insurance)

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

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<table>
<thead>
<tr>
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<tr>
<td>Single</td>
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<tr>
<td>Family</td>
<td>$250.37</td>
</tr>
</tbody>
</table>

PST & HST do not apply.

Apply online today - visit www.otip.com/rtip-apply 09
RTIP GOLD 750
Great value for members over the age of 65!

RTIP Gold 750 is the right plan for members who may require reduced prescription drug coverage but still want all of the other comprehensive health-care services and deluxe travel insurance with the option to add dental coverage.

This plan covers:
(for more details, see the Plan Comparison Chart on pages 14-15.)

$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). See page 20 for details.

Also included at no additional cost
Paramedical services — 80% reimbursement of eligible charges up to a combined maximum of $1,250 per person, per calendar year.
Vision care — 100% reimbursement of eligible charges up to $250 per person in any two calendar years.
Deluxe travel insurance for up to 95 consecutive days per trip, unlimited trips per calendar year! Details on page 12.
Access to CAREpath Cancer Assistance Program, The Seniors’ Care Assistance Program™, the OTIP bursary program, and Edvantage savings program. Details on Pages 20 and 21.

You can choose to add:
RTIP dental coverage - You can add this at any time, with no additional fees and claims reimbursement effective immediately. Coverage and premium details on pages 13.

Do you need hospital coverage?
If you would like your plan to include semi-private hospital accommodation coverage, consider either the RTIP Gold 2500 or RTIP Plus 4000 plans.

Monthly Premiums
(includes deluxe travel insurance)

$750 drug maximum per person, per calendar year.

<p>| | |</p>
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<tbody>
<tr>
<td>Single</td>
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<tr>
<td>Couple</td>
<td>$151.27</td>
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<tr>
<td>Family</td>
<td>$181.63</td>
</tr>
</tbody>
</table>

PST & HST do not apply.

Apply online today - visit www.otip.com/rtip-apply
RTIP Deluxe Travel Insurance

Included in all RTIP plans at no additional cost

Our deluxe travel insurance offers comprehensive coverage and is included in all RTIP health-care plans at no additional cost. So in most cases, you will not need to purchase travel insurance when traveling outside of the province or country.

Coverage includes:

- **Emergency medical treatment**
  - Coverage for up to $2 million per person, per trip while traveling outside your province of residence.
  - Coverage is effective for trips up to 95 consecutive days, with an unlimited number of trips per year.

- **Trip cancellation and/or trip interruption**
  - Coverage is 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. However, in the event of 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 16 are left unattended, their return home will be coordinated and paid for. If necessary, a qualified escort will accompany the dependent children, and the escort's expenses for 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 95-day limit will begin on the day you depart.
- Claims processing uses a standard administrative practice to determine if an insured member was 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. Complete details of the coverage and exclusions under the RTIP deluxe travel insurance plan can be found online at www.otip.com/rtip.

Access to a competitive top-up travel insurance program for trips over 95 consecutive days through 21st Century Travel Insurance. Find out more at www.otip.com/rtip or call 21st Century Travel Insurance at 1-800-567-0021.

--

RTIP Dental Coverage — Optional

RTIP’s dental plan covers regular examinations, preventative care and many more substantial procedures, as outlined below. Reimbursement is based on the current year’s Ontario Dental Association fee guide for general practitioners.

Coverage includes:

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

- **Basic restorative care**
  - 80% coverage for root canals (endodontics) and gum disease treatments (periodontics), up to a combined annual maximum of $750.

- **Major restorative care**
  - 50% coverage for crowns, bridges, implants and dentures, to a combined annual maximum of $700.

- **Denture care**
  - 80% coverage for rebasing and relining of upper and lower dentures, up to a maximum of one treatment per year.

Add dental coverage at any time!

You may add dental coverage to your plan at any time. Once you have this coverage, claims can be submitted and reimbursed immediately.

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

<table>
<thead>
<tr>
<th></th>
<th>Single</th>
<th>Couple</th>
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</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$67.85</td>
<td>$134.31</td>
<td>$164.14</td>
</tr>
</tbody>
</table>

PST & HST do not apply.

*Terms and conditions of coverage apply.

13
Included in all RTIP plans

Please note: Reasonable and customary limits may apply to extended health-care benefits.

### Paramedical Services
- **Chiropractor**
- **Podiatrist**
- **Osteopath**
- **Chiropodist**
- **Massage Therapist**
- **Physiotherapist**
- **Speech Pathologist**
- **Nutritional Counselling provided by a Dietician**
- **Homeopath**
- **Dietitian**
- **Psychologist**
- **Registered Family Therapist**
- **Registered Social Worker**
- **Osteopath**
- **Shiatsu Therapist**
- **Acupuncturist**
- **Physiotherapist**
- **Naturopath**
- **Reflexologist**

*Massage therapy and shiatsu services require written authorization by an attending physician.

**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](http://www.otip.com/visit-max) for more information.

### Hearing Aids
- 100% reimbursement of eligible charges to a maximum of $1,000 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 $900 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 Orthotic 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 to a maximum of $790 per calendar year. Must provide written authorization by an attending physician.

### Support Stockings
- 80% reimbursement of eligible charges to a maximum of $920 per calendar year, subject to reasonable and customary limits per pair.
For coverage to apply, support stockings must be a minimum of 20-30 mmHg compression factor. Please note: Reasonable and customary allowance limits apply.

### Deluxe Travel Insurance
- Our deluxe travel insurance offers comprehensive coverage and is included in all RTIP health-care plans at no additional cost.
- Coverage is effective for trips up to 90 consecutive days with medical emergency coverage up to $2 million per person, per trip.
- You may be reimbursed for up to $8,000 for trip interruption or cancellation coverage. See page 12 for details.

### Vision Tests
- Vision tests are covered at a rate of 80% to a maximum of $125 in any two calendar years. Heidelberg Retina Tomograph (HRT) exams are covered at a rate of 80% to a separate maximum of $375 per surgery.

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

### Sleep Aids
- 80% reimbursement of eligible charges, coverage for the remaining 25% of the cost of a Continuous Positive Air Pressure Unit (CPAP) following application to the Assistive Devices Program.
- Supplies for the CPAP unit are covered as follows: mask, headgear, hose, cannula, foam cushion, seal replacement, and pillow—once every 12 months.
- Filters — maximum of three packages of five, every 12 months. Humidifier — every 24 months.

### Comfort & 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. Coverage includes artificial limbs and eye replacements, splints, torso casts, cervical collars, braces, etc.
- Coverage includes items such as prosthesis, dressing, grab bars, commodes, etc., with written authorization by an attending physician.

### Dental 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.
### RTIP Rate Comparison Chart

#### Monthly Health-Care Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly Premiums</th>
<th>Annual Drug Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RTIP Plus 4000</strong></td>
<td>$4,000</td>
<td>$79.41</td>
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<tr>
<td><strong>RTIP Gold 2500</strong></td>
<td>$2,500</td>
<td>$151.27</td>
</tr>
<tr>
<td><strong>RTIP Gold 750</strong></td>
<td>$750</td>
<td>$181.63</td>
</tr>
</tbody>
</table>

#### Optional coverage — Monthly Dental Premiums

You can choose to add dental coverage to any RTIP health plan.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Single</th>
<th>Couple</th>
<th>Family</th>
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<tbody>
<tr>
<td><strong>RTIP Plus 4000</strong></td>
<td>$131.31</td>
<td>$258.11</td>
<td>$306.16</td>
</tr>
<tr>
<td><strong>RTIP Gold 2500</strong></td>
<td>$108.20</td>
<td>$206.79</td>
<td>$250.37</td>
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<tr>
<td><strong>RTIP Gold 750</strong></td>
<td>$79.41</td>
<td>$151.27</td>
<td>$181.63</td>
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</tbody>
</table>

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. Limit one policy per member. Provincial Sales Tax (PST) and Harmonized Sales Tax (HST) are NOT applicable to RTIP premiums. The premiums listed in the 2018 RTIP Guide are effective from January 1, 2018 to December 31, 2018. 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.

### RTIP APPLICATION FORM

**Please return to:** 125 Northfield Drive West, PO Box 218, Waterloo ON N2J 3Z9  |  Fax: 1-888-646-3842

Benefits are administered by OTIP and underwritten by Manulife Financial. Please print using a ballpoint pen.

#### Section A | General Information

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>Applicant's Last Name</th>
<th>First Name</th>
<th>Middle Initial</th>
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<tbody>
<tr>
<td>mm</td>
<td>dd</td>
<td>yy</td>
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<table>
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<tr>
<th>Address</th>
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<th>Gender</th>
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<thead>
<tr>
<th>City/Town</th>
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<thead>
<tr>
<th>Home Telephone No.</th>
<th>Alternate Telephone No.</th>
<th>Email Address</th>
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</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

I prefer all correspondence in:

- [ ] English
- [ ] French

#### First Name & Middle Initial

(Provide last name if different from applicant)

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>Gender</th>
<th>Complete if you have an eligible dependent student over the age of 21.</th>
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<tr>
<td>mm</td>
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</table>

<table>
<thead>
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<th>Spouse/Partner</th>
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<tbody>
<tr>
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<td>yy</td>
</tr>
<tr>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Coordination of Benefits (COB)**

Are you, your spouse or dependants covered under any other plan?

- [ ] Yes
- [ ] No

Name of other insurance company

Policy/Group No.

ID/Certificate No.

#### Section B | Eligibility

I wish to be covered under an RTIP plan starting:

<table>
<thead>
<tr>
<th>Date of Birth</th>
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</tr>
</thead>
<tbody>
<tr>
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<td>dd</td>
<td>yy</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Within the last 60 days:

- [ ] I have been insured as an active member under a group health benefits plan.
- [ ] I have been insured as a retired member under a group health benefits plan.
- [ ] My current health plan is not terminating and I am looking to coordinate my benefits.

Plan Termination Date

- [ ] I have not been covered under a group health benefits plan in the last 60 days.

Please call OTIP or visit www.otip.com/forms and download the Application for Insurance and Evidence of Insurability for RTIP/ARM members.

Policy/Group No.

Insurance Company Name

Identification/Certificate No.
### Section C | Coverage Selection

<table>
<thead>
<tr>
<th>Coverage Selection</th>
<th>Monthly Premium</th>
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<tr>
<td><strong>RTIP Plus 4000</strong></td>
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<tr>
<td>Health Care</td>
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<tr>
<td>Dental Coverage (optional)</td>
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<tr>
<td><strong>Total Premium (add all choices)</strong></td>
<td>$</td>
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<tr>
<td><strong>RTIP Gold 2500</strong></td>
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<tr>
<td>Health Care</td>
<td>$2,500 prescription drug maximum.</td>
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<td>Dental Coverage (optional)</td>
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<td><strong>Total Premium (add all choices)</strong></td>
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<tr>
<td><strong>RTIP Gold 750</strong></td>
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<td>Health Care</td>
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<td><strong>Total Premium (add all choices)</strong></td>
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<tr>
<td><strong>RTIP Dental Coverage Only</strong></td>
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### Section D | Authorization & Payment Method

**Select ONE payment method and sign accordingly.**

- **METHOD A** – Automatic monthly pension deduction for those in receipt of a pension from the Ontario Teachers’ Pension Plan Board
- **METHOD B** – Monthly pre-authorized payment plan (PAD)

I hereby apply for coverage under the Retired Teachers Insurance Plan with OTIP and direct the Ontario Teachers’ Pension Plan Board to deduct and remit premiums from my pension for my contribution towards the cost of this benefit contract. I understand and accept that premium amounts are subject to changes I elect and/or upon the renewal of my benefit contract and that 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 I will be notified and any outstanding amounts will be automatically deducted from my pension the following month. I consent to the collection, use and disclosure of any information required to administer the program including personal information such as my social insurance number (SIN).

<table>
<thead>
<tr>
<th>Type of Account</th>
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</thead>
<tbody>
<tr>
<td><strong>Total Premium (add all choices)</strong></td>
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<td></td>
</tr>
</tbody>
</table>

### An OTIP LifePlan policy can help:

- cover final expenses
- pay mortgage and/or debt
- maintain financial security for your family
- provide a legacy to your loved ones

Learn more at [www.otip.com/LifePlan](http://www.otip.com/LifePlan)
Don’t miss out on Edvantage savings when you retire. Continue to receive exclusive member benefits when you purchase an RTIP health plan!

- Access to special offers, exclusive events and savings.
- Includes some of the biggest names in travel, entertainment, electronics and more.

SAVE with Edvantage

For current deals, visit www.edvantage.ca/RTIP18 and continue saving!

*Partners subject to change without notice.

Seniors’ Care Assistance

The Seniors’ Care Assistance Program connects you to a registered nurse to help you understand and navigate your senior care options.

Cancer Assistance

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

SAVE with Featured Partners*:

For current deals, visit www.edvantage.ca/RTIP18 and continue saving!

*Partners subject to change without notice.

If you or your dependants take maintenance medications...

Join the Express Scripts Canada Pharmacy® to get access to:

- Free delivery in Canada
- Refill and renewal reminders
- On-call pharmacists 24/7
- Online transfers and refills
- Worry-free auto refills
- Up to a 90-day supply

Join ONLINE at express-scripts.ca/otip

Visit www.express-scripts.ca/otip for more information.

Do you know a student who could use an extra $1,500 for tuition?

You could win a bursary from OTIP! If you’re insured with OTIP and you or one of your relatives will be full- or part-time post-secondary student in the upcoming academic year, enter online for the chance to win a bursary from OTIP!

We award twelve bursaries of $1,500 each, annually. The deadline to enter is June 15 every year!

Visit www.otip.com/bursary to learn more!
Things to consider in preparation for retirement

- Contact OTPP (Ontario Teachers’ Pension Plan) at www.otpp.com or OMERS (Ontario Municipal Employees Retirement System) at www.omers.com. A password is required to log on to your pension account. Gather necessary documents such as your birth certificate, marriage license, spouse’s birth certificate, etc.
- Write a retirement letter to your employer.
- Apply for RRIP retirement benefits (health, dental and travel insurance).
- Make decisions regarding your life insurance - update beneficiaries.
- Update or create your will and power-of-attorney (personal and financial).
- Contact your insurance broker to update to retirement status.

Financial planning

- Registered Retirement Savings Plan, Tax-Free Savings Account, Tax minimization.
- Consider when you’ll apply for Canada Pension Plan and Old Age Security.
- Reduce your debt.

- Take care of your funeral arrangements, document passwords and deposit box.

Lifestyle considerations

- Do you have any hobbies/pastimes that you want to re-introduce into your life?
- How are you going to maintain social interaction?
- Are you interested in pursuing other work?
- What is your plan to keep physically and mentally active?

Notes

Note to self:
spread the word !!!

- Choice between three flexible health and dental plans!
- 95 travel days covered.
- Easy online application.
- NO MEMBERSHIP FEES!
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*

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.

Visit www.otip.com/RTIP18 or call 1-866-605-6847