



Get the real facts on your retirement health insurance options.

Retirement Health & Dental Plans



(No hospital coverage)
Perfect for members over 65 or with lesser drug needs.



(Includes hospital coverage)
Flexibility of moving up or down as needs change.



(Includes hospital coverage)
Comprehensive plan with the highest medical coverage.

VS

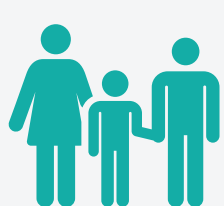


(includes optional hospital coverage)

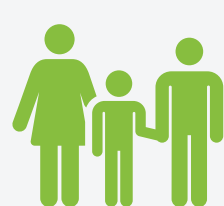
Monthly Costs (includes dental)



SINGLE - \$149.77
COUPLE - \$290.47
FAMILY - \$351.99

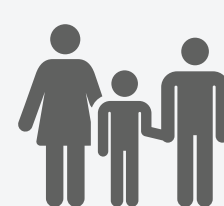


SINGLE - \$179.42
COUPLE - \$347.66
FAMILY - \$422.78



SINGLE - \$202.71
COUPLE - \$399.50
FAMILY - \$479.00

VS



SINGLE - \$190.38
COUPLE - \$378.94
FAMILY - \$459.97

Compared to the competition

Annual savings of up to **\$487** for an individual and **\$1065** for a couple.

Annual savings of up to **\$131** for an individual and **\$375** for a couple.

Only \$147-\$246 more annually depending on your plan, for **\$600 more drug coverage per person!**

Not including the \$70 annual membership fee. The competitor's plan is subject to PST. Please double check posted rates when comparing to be safe.

Drug Coverage



\$750

Reimbursed at 80%

Includes complimentary Express Scripts Canada home delivery program, providing 100% reimbursement for your generic maintenance prescription drug expenses (or 90% of eligible brand name prescription drugs).



\$2,500

Reimbursed at 80%

Includes complimentary Express Scripts Canada home delivery program, providing 100% reimbursement for your generic maintenance prescription drug expenses (or 90% of eligible brand name prescription drugs).



\$4,000

Reimbursed at 85%

Includes complimentary Express Scripts Canada home delivery program, providing 100% reimbursement for your generic maintenance prescription drug expenses (or 90% of eligible brand name prescription drugs).

VS



\$3,400

Reimbursed at 85%

You may be paying for extra coverage you don't need.

Plan Flexibility



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



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



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

VS



No other plan options to choose from.

Travel Coverage



95 Days

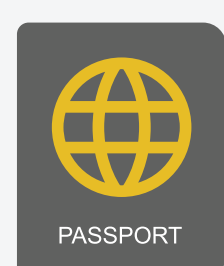


95 Days



95 Days

VS



93 Days

Enjoy your extra two days of coverage with an RTIP plan!

Other features included in all RTIP plans

Complimentary access to CAREpath Cancer Assistance Program, Edvantage, Express Scripts Canada Pharmacy, The Seniors' Care Assistance Program™ provided by Bayshore HealthCare, and FeelingBetterNow® mental health support.