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| Jan. 1 to Dec. 31, 2021 |  OTIP RAEO. |  OTIP RAEO. |  OTIP RAEO. | |
| Benefits Comparison 2021 | <u>RTIP Plus 4000</u> | <u>RTIP Gold 2500</u> | <u>RTIP Gold 750</u> | RTO Group Insurance Plan |
| Plan Administrator | <u>OTIP (Ontario Teachers Insurance Plan)</u> | | | Johnson Inc |
| Age Restriction | No age restriction | No age restriction | No age restriction | No age restriction |
| Member Fee | None | None | None | \$70 |
| Extended Health Care | | | | |
| Reimbursement (NOTE: Reasonable and customary limits apply.) | 80%, unless noted otherwise | 80%, unless noted otherwise | 80%, unless noted otherwise | 80%, unless noted otherwise |
| Prescription Drugs | \$4,000 per person/year | \$2,500 per person/year | \$750 per person/year | \$3,400 per person/year |
| | Includes \$750 for sexual dysfunction | Includes \$750 for sexual dysfunction | Includes \$750 for sexual dysfunction | 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 | 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) and you can receive up to a 90-day supply for one low \$9 dispensing fee. | | | 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 | \$300 per person/two years for purchase and repair of prescription lenses and frames, prescription sunglasses, contact lenses or laser eye surgery 100% reimbursement | \$400 per person/two years for eyeglasses, prescription sunglasses, contact lenses or laser eye surgery 80% reimbursement |
| Vision Tests | \$125 per person/two | \$125 per person/two | \$125 per person/two | \$150 per person/two years |

| | years 80% reimbursement | years 80% reimbursement | years 80% reimbursement | |
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| Paramedical Services | \$1,250 per person/year (all practitioners combined) 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): <ul style="list-style-type: none"> • Acupuncture performed by a Chiropractor, Physiotherapist, Naturopath or Acupuncturist • Chiropracist • Chiropractor • Naturopath • Nutritional counseling provided by a Dietician, Homeopath or Naturopath • Osteopath • Physiotherapist • Podiatrist • Psychologist • Psychotherapist • Reflexology performed by a Reflexologist • Registered Family Therapist • Registered Massage Therapist* • Shiatsu Therapist* • Registered Social Worker • Speech Pathologist <p>*Only Registered Massage Therapist and Shiatsu Therapist require written authorization by an attending physician.</p> <p>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</p> | | | \$1,300 per person/year (all practitioners combined). Covers from first visit. <ul style="list-style-type: none"> • Acupuncturist • Chiropracist • Chiropractor • Dietician • Herbalist • Homeopath • Naturopath • Nutritionist • Osteopath • Physiotherapist • Podiatrist • Registered Clinical Psychologist • Registered Massage Therapist • Shiatsu Therapist • Speech Therapist <p>Physician authorization not required</p> |
| Travel | 95 days per trip | | | 93 days per trip |
| Maximum | \$2 million per person/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 | \$150 per day to a maximum of \$1,500 | | | \$150 per day to a maximum of \$1,500 |
| Repatriation of Remains/ Burial at Place of Death | \$5,000 per person for repatriation or burial | | | \$5,000 per person for repatriation or burial |
| Return of Children | Co-ordinate and pay for the return home, including grandchildren | | | Covered, including grandchildren |

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| Vehicle Return | \$2,000 per trip | \$2,000 per trip |
| Supplemental Travel | Optional - Access to a competitive top-up travel insurance program, with per-day rates, for trips over 95 days . 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 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 |
| Support Stockings | \$950 per person/year | \$400 per person/year |
| Post-surgical 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 |
| | 80% reimbursement of eligible charges | 80% reimbursement |

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| Diagnostic Procedures | <p>If a diagnostic test has been requested by your physician who has deemed it “medically necessary”, the test will be covered by the provincial health plan.</p> <p>Only eligible diagnostic tests, not covered by a provincial health plan, can be submitted to the RTIP plan for consideration.</p> | |
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| Additional Valued Extra Programs | <ul style="list-style-type: none"> • CAREpath™ – The Cancer Assistance Program • Edvantage – Edvantage Rewards Program offers access to savings, contests and special events • Express Scripts Canada Pharmacy – Home Delivery program (reimbursement increases to 100% for generic prescription drugs) • The Seniors’ Care Assistance Program provided by Bayshore HealthCare – navigation for senior support services and programs • OTIP Bursary Program – We award twelve bursaries of \$1,500 each, annually to post-secondary school students! • FeelingBetterNow® - mental health management program, available 24/7 online and on mobile. | | <ul style="list-style-type: none"> • Educational Program - \$200 per person/year- 80% reimbursement • ElderCare • Best Doctors • MemberPerks® | |
| Hospital Accommodation | Unlimited semi-private per person/day 100% reimbursement | Unlimited semi-private per person/day 80% reimbursement | Not covered | Optional - Unlimited 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 | | | Optional |
| Dental Care | Optional | | | Optional |
| Fee Guide | Current year | | | Current year |
| Basic & Preventive Care | Unlimited per person/year 80% reimbursement 12 units of scaling | | | Unlimited per person/year 85% reimbursement |
| Endodontic & Periodontic Care | \$750 per person/year 80% reimbursement | | | \$850 per person/year 80% reimbursement 8 units of scaling |
| Major Restorative Care | \$700 per person/year for crowns, bridges, implants and partial dentures combined 50% reimbursement | | | \$800 per person/year for crowns, plus \$800 per person/year for fixed bridges and partial dentures 50% reimbursement |

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| January 1 to December 31, 2021 Rate Comparison |  OTIP RAEO. |  OTIP RAEO. |  OTIP RAEO. | |
| | <u>RTIP Plus 4000</u> | <u>RTIP Gold 2500</u> | <u>RTIP Gold 750</u> | RTO Group Insurance Plan |
| Health Care Coverage | \$4,000 Single/Couple/Family | \$2,500 Single/Couple/Family | \$750 Single/Couple/Family | \$3,400 Single/Couple/Family |
| 2021 monthly rates | \$133.90 \$263.31 \$312.57 | \$110.61 \$211.47 \$256.35 | \$80.96 \$154.28 \$185.56 | \$109.33 \$218.69 \$262.44 |
| Semi-Private Hospital | Single/Couple/Family | Single/Couple/Family | Single/Couple/Family | Single/Couple/Family |
| | Included in health-care plan | Included in health-care plan | Not Available | \$16.06 \$32.08 \$37.70 |
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| Dental Care | Single/Couple/Family | | | Single/Couple/Family |
| All ages | \$68.81 \$136.19 \$166.43 | | | \$64.99 \$128.17 \$159.83 |