



2023

# 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)

When you pursue a career in education, you choose more than a career. You choose a life, a life dedicated to putting others first.



# OUR STORY

## **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.

## **It's been like that since day one.**

Over 40 years ago, a group of like-minded individuals came together to create OTIP. They strongly believed the insurance needs of Ontario's education community would be better served by a not-for-profit insurance advocate. With determination, skill and vision, OTIP works with the best insurance companies to shape and innovate products and services specially built for the education community.

Today, we proudly offer a full range of group and individual insurance products that all share one thing in common. They were created to specifically address and satisfy the unique needs of our members.

## **Why? Because we believe that insurance built around members of the education community is the best insurance of all, and that doesn't stop at retirement.**

At OTIP, we don't have a profit motive. We have something more inspiring: a "putting our members 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 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.**

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**For more information,  
contact OTIP:**

**Phone:** 1-800-267-6847  
**Online:** [otip.com/rtip](http://otip.com/rtip)

**Mail:**  
PO Box 218, Waterloo ON N2J 3Z9

# WHY CHOOSE RTIP

- 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.\*
- 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.
- **Active Retired Members (ARM)**— Become an **ARM** member to stay connected with other retired educators as you engage in social, political and other events and receive exclusive member communications. \$50 annual fee applies, visit [otip.com/arm](http://otip.com/arm) for more information.
- Complimentary access to these important services/programs:

**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).

**Edvantage**— exclusive discounts from a variety of retail and service providers.

**OTIP Bursary Program**— we award bursaries of \$1,500 annually to post-secondary school students.

**FeelingBetterNow®**— mental health management program, available 24/7 online and on mobile.

**Carepath Digital Health™**— assistance in navigating through the multitude of cancer and elder care support services and programs available in Canada.

**Starling Minds**— Access tools to help better manage your mental health with a self-guided digital program that is available 24/7, private, and tailored to you.

**ALAVIDA**— Offers confidential, evidence-based substance use support from the privacy of your smartphone.

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

## 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 [health.gov.on.ca](http://health.gov.on.ca) and search "ODB Program."

\*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. If adding health or dental coverage, you will be required to keep this coverage for 12 months, and if cancelling your coverage, you cannot apply for coverage again for 24 months after the date of termination.

# DECIDING ON A PLAN

## 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 amount to determine the RTIP plan that will meet your coverage needs.

**My current annual prescription drug costs are:**

(Not including dispensing fees)



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

Plan	Annual prescription drug max.	What else is included? Go to:
RTIP Plus 4000	\$4,000	Page 6
RTIP Gold 2500	\$2,500	Page 8
RTIP Gold 750	\$750	Page 10

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 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. If adding health or dental coverage, you will be required to keep this coverage for 12 months, and if cancelling your coverage, you cannot apply for coverage again for 24 months after the date of termination.

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

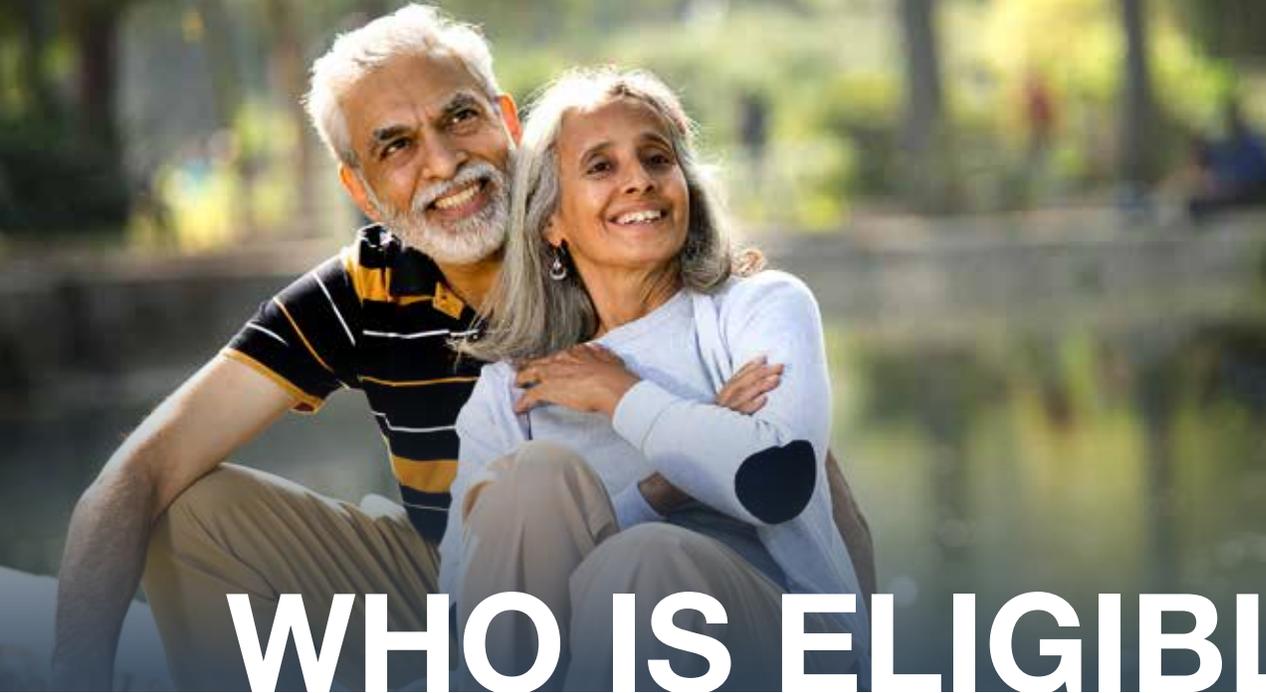
- Choose single, couple or family coverage.
- Ensure the monthly premiums fit your budget.
- Review and understand your prescription drug coverage.

**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.

**Apply online today at [otip.com/rtip-apply](https://otip.com/rtip-apply) or complete and return the application form on page 17.**

**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.**



All retired Ontario education employees, their families and survivors can apply for coverage under an RTIP plan. There is no age restriction and no medical evidence is required to join RTIP.

# 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 that your benefits card is in your hands when your coverage begins.

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

If you want to switch to RTIP (even from another retiree 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. There is no age restriction to join RTIP.

## **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 or semi-retired.**

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.

If you have not been covered under a group plan in the last 60 days, or you are still working or semi-retired, you are eligible to apply for the Gold 750 plan. Coverage cannot be increased for 12 months, following the next January 1 renewal. That means that if at January 1, you have not reached 12 months in Gold 750, you would have to wait until the next January 1 renewal period. January 1 following the year you increase coverage to the Gold 2500 plan, you have the option to enrol into the Plus 4000 plan. If you decide to cancel your coverage after 12 months, you must wait 24 months before you can apply for RTIP coverage again.

Eligibility requirements apply to everyone covered under the plan. When transitioning from an existing plan, the member and any eligible dependants must have been covered under an employee or survivor benefit within 60 days of termination from the prior plan.

# RTIP Plus 4000

## 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.
- Hospital coverage — unlimited semi-private hospital accommodation with 100% reimbursement.
- Travel insurance for **up to 95 consecutive days per trip, unlimited trips per calendar year!** Details on page 12.
- Access to Carepath Digital Health, FeelingBetterNow®, ALAViDA, Starling Minds, and the Edvantage savings program. Details on pages 20 and 21.

Notes:

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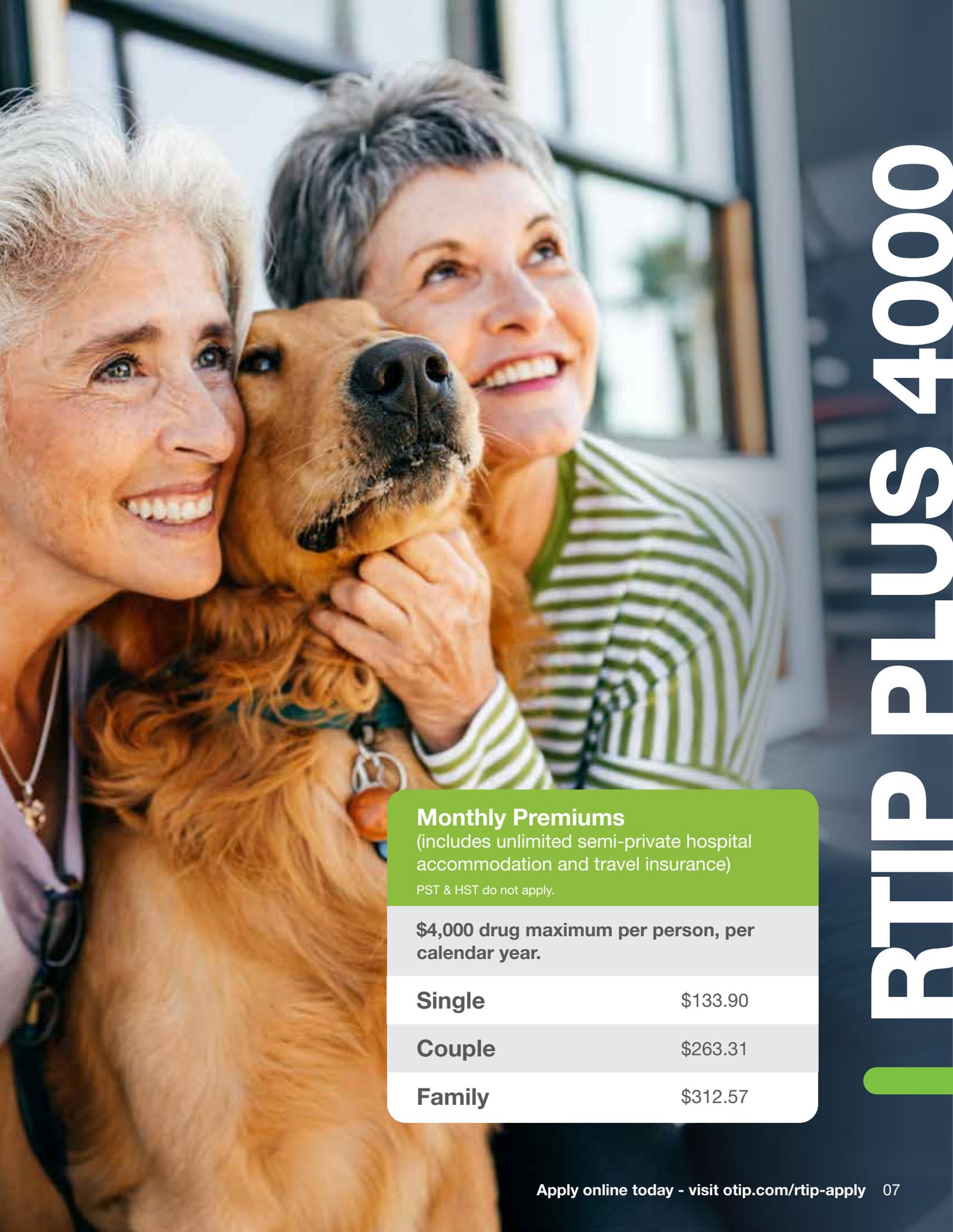
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(For more details, see the Plan Comparison Chart on pages 14-15.)

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, travel insurance and the option to add dental coverage, it is the choice of many retired education employees.





# RTIP PLUS 4000

## Monthly Premiums

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

PST & HST do not apply.

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

<b>Single</b>	\$133.90
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<b>Couple</b>	\$263.31
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<b>Family</b>	\$312.57
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# RTIP Gold 2500

## 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.
- Hospital coverage — unlimited semi-private hospital accommodation with 80% reimbursement.
- Travel insurance for **up to 95 consecutive days per trip, unlimited trips per calendar year!** Details on page 12.
- Access to Carepath Digital Health, FeelingBetterNow®, ALAViDA, Starling Minds, and the Edvantage savings program. Details on pages 20 and 21.

Notes:

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(For more details, see the Plan Comparison Chart on pages 14-15.)



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.



# RTIP GOLD 2500

## Monthly Premiums

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

PST & HST do not apply.

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

<b>Single</b>	\$110.61
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<b>Couple</b>	\$211.47
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<b>Family</b>	\$256.35
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# RTIP Gold 750

## 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 \$1,350 per person, per calendar year.
- Vision care — 100% reimbursement of eligible charges up to \$300 per person in any two calendar years.
- Travel insurance for **up to 95 consecutive days per trip, unlimited trips per calendar year!**  
Details on page 12.
- Access to Carepath Digital Health, FeelingBetterNow®, ALAViDA, Starling Minds, and the Edvantage savings program. Details on pages 20 and 21.

Notes:

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(For more details, see the Plan Comparison Chart on pages 14-15.)

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 travel insurance with the option to add dental coverage.





### Monthly Premiums

(includes travel insurance)

PST & HST do not apply.

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

**Single** \$80.96

**Couple** \$154.28

**Family** \$185.56

Coverage for up to 95 days per trip, with unlimited trips per year!



# TRAVEL INSURANCE

## Included in all RTIP plans at no additional cost

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 **\$2 million per person**, per trip while traveling outside of your province of residence or Canada.
- 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 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 95-day limit 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 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 95 consecutive days is available.** Visit [otip.com/rtip-travel](http://otip.com/rtip-travel) for more information.



# 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 of time, 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, or purchased alone, at any time. Claim reimbursements are effective 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

PST & HST do not apply.

<b>Single</b>	\$68.81
<b>Couple</b>	\$136.19
<b>Family</b>	\$166.43

Notes:

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\*Terms and conditions of coverage apply.

# 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.	\$4,000	\$2,500	\$750
Reimbursement	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.	85%	80%	80%
Sexual Dysfunction		Included in annual drug maximum up to \$750	Included in annual drug maximum up to \$750	Included in annual drug maximum up to \$750
Express Scripts Canada Pharmacy home delivery program	<b>Save more money</b> 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). Note: Savings are not available in Quebec.			
<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	100% reimbursement of eligible charges up to \$300 in any two calendar years
Additional coverage following cataract surgery	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 to cover expenses such as parking, telephone and television rentals.	Unlimited semi-private accommodation with 100% reimbursement	Unlimited semi-private accommodation with 80% reimbursement	Not included

**Included in all RTIP plans** (Reasonable and customary limits may apply to extended health-care benefits).

80% reimbursement of eligible charges up to a combined maximum of \$1,350 per calendar year. Coverage for the services of any of the following licensed, certified or registered practitioners (payable only after your provincial health plan maximum has been reached, if applicable):

## Paramedical Services

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

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

**Included in all RTIP plans** (Reasonable and customary limits may apply to extended health-care benefits).

<b>Hearing Aids</b>	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.
<b>Custom-made Orthotics</b>	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/chiropractor and requires a biomechanical exam and gait analysis.
<b>Custom-made Orthopaedic Shoes/Boots</b>	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.
<b>Incontinence Supplies</b>	80% reimbursement of eligible charges up to a maximum of \$750 per calendar year. Must provide written authorization by an attending physician.
<b>Support Stockings</b>	80% reimbursement of eligible charges up to a maximum of \$950 per calendar year. For coverage to apply, surgical support stockings must be a minimum of 20-30 mmHg compression factor. <b>Please note:</b> Reasonable and customary allowance limits apply.
<b>Travel Insurance</b>	Our travel insurance offers comprehensive coverage and is included in all RTIP health-care plans at no additional cost. <b>Coverage is effective for trips up to 95 consecutive days</b> with medical emergency coverage up to \$2 million per person, per trip. You may be reimbursed for up to \$6,000 for trip interruption or cancellation coverage. See page 12 for details.
<b>Vision Tests</b>	Eye examinations are covered at a rate of 80% to a maximum of \$150 in any two calendar years. Heidelberg Retina Tomograph (HRT) exams are covered at a rate of 80% to a separate maximum of \$150 in any two calendar years.
<b>Hearing Tests</b>	Hearing tests are covered at a rate of 100% to a maximum of \$75 per calendar year.
<b>Sleeping Aids</b>	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 (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.
<b>Comfort &amp; Convenience Items</b>	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.
<b>Dental Accident</b>	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.
<b>Ambulance Services</b>	80% reimbursement for costs that exceed your provincial health plan's limit.
<b>Private Duty Nursing</b>	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.
<b>Home Care</b>	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.
<b>Medical Aids, Equipment &amp; Supplies</b>	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.
<b>Prosthetic Appliances</b>	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.



# RATE COMPARISON

## Monthly Health-Care Premiums

	RTIP Plus 4000	RTIP Gold 2500	RTIP Gold 750
	<b>\$4,000</b> <b>Annual drug maximum</b> <small>(includes unlimited semi-private hospital accommodation coverage at 100% reimbursement)</small>	<b>\$2,500</b> <b>Annual drug maximum</b> <small>(includes unlimited semi-private hospital accommodation coverage at 80% reimbursement)</small>	<b>\$750</b> <b>Annual drug maximum</b>
Single	\$133.90	\$110.61	\$80.96
Couple	\$263.31	\$211.47	\$154.28
Family	\$312.57	\$256.35	\$185.56

## Monthly Dental Premiums

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

Single	Couple	Family
\$68.81	\$136.19	\$166.43

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 2023 RTIP Guide are effective from January 1, 2023 to December 31, 2023. 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: PO Box 218, Waterloo ON N2J 3Z9 | Fax: 1-888-646-3842

Benefits are administered by OTIP. Please print using a ballpoint pen.

## Section A | General Information

Date of Birth mm  dd  yy		Applicant's Last Name	First Name	Affiliate
Address		Apt.		Sex
City/Town	Province	Postal Code 		
Home Telephone No.	Alternate Telephone No.	Email Address (please use personal email)		
I prefer all correspondence in: <input type="checkbox"/> English <input type="checkbox"/> French				

Family Members to be Covered <small>(Only first name required unless last name is different from applicant.)</small>	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 any of the three options below, complete the gold Policy/Group No. below.

I have been insured by a group health benefits plan.    Plan Termination Date    mm| dd| yy|

My current health plan is not terminating and I am looking to co-ordinate my benefits.    Please call OTIP at 1-800-267-6847 to speak with a Life and Living Benefits sales representative about your plan eligibility.

Policy/Group/Plan No.	Identification/Certificate No.
Insurance Company Name	

I have not been covered under a group health benefits plan in the last 60 days.    Please call OTIP at 1-800-267-6847 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
RTIP Plus 4000	<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)		\$
RTIP Gold 2500	<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)		\$
RTIP Gold 750	<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)		\$
RTIP Dental Coverage Only	<input type="checkbox"/> Single <input type="checkbox"/> Couple <input type="checkbox"/> Family	\$

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"). 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. I authorize and consent to the use of my social insurance number (SIN) for the purpose of deducting premium payments from my pension.

SIN \_\_\_\_\_ 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.cdnpay.ca](http://www.cdnpay.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) \_\_\_\_\_



Conveniently access your RTIP plan anytime, anywhere with the **RTIP on the go** mobile app and plan member secure site!

- view your coverage details and claims history
- submit claims and view status updates and approvals in real time
- find a health provider near you
- access to offers and resources from OTIP

Search for “RTIP” in your mobile app store to download or visit [OTIP.com](http://OTIP.com) and select “Log in” to access on the web.

# What’s your LifePlan?

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

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 [otip.com/LifePlan](http://otip.com/LifePlan)



## 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.

## 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.

**1.800.290.5106** [otip.com/RTIPvaluedextras](http://otip.com/RTIPvaluedextras)

## Confidential substance use support from any device.

At ALAViDA, we're on a mission to help people regain control in their relationship with substances. That process begins with a conversation with yourself. Our confidential quiz is designed to help you explore your relationship with alcohol or other substances — and what kind of help, if any, might be right for you. So take a break, answer honestly, and get a Starbucks gift card\*.



Get your Starbucks gift card at  
[try.alavida.com/otip](http://try.alavida.com/otip)

\* While supplies last.

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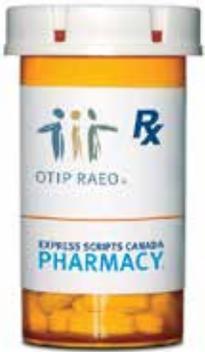
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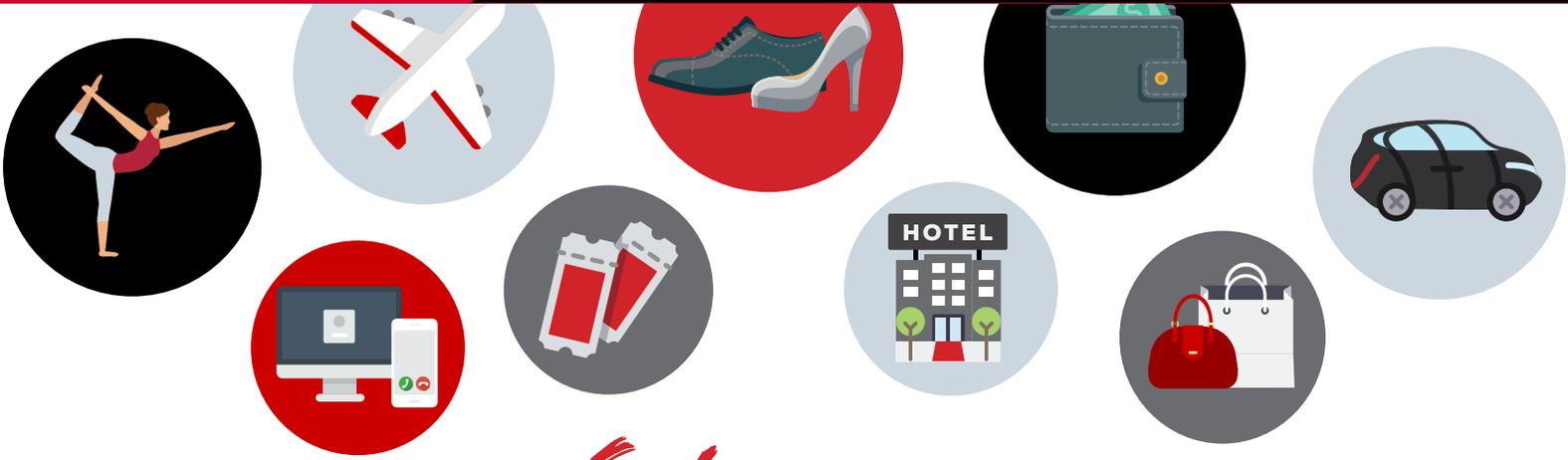
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- 3 **Connect with Peers**  
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Learn more

[member.starlingminds.com](http://member.starlingminds.com)



# Edvantage®

**Don't miss out on your exclusive savings program when you retire.**

By purchasing an RTIP plan, you will continue to have access to the discounts you love!

**Start saving today! Visit [edvantage.ca/RTIP23](http://edvantage.ca/RTIP23)**



## 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](http://otip.com/arm) for more information and to register today.



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# RETIREMENT PLANNING CHECKLIST

## Retirement planning

- Contact OTPP (Ontario Teachers' Pension Plan) at **otpp.com** or OMERS (Ontario Municipal Employees Retirement System) at **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 health, dental and travel insurance with RTIP.
- 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.

## Lifestyle considerations

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







# 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\*



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

**For a car or home insurance quote, visit  
[otip.com/RTIP23](http://otip.com/RTIP23) or call 1-866-605-6847**

\*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.