

Depuis 1968



Since 1968

# RTO/ERO Group Benefits Program Régime collectif d'avantages sociaux d'ERO/RTO

ADMINISTERED BY / ADMINISTRÉ PAR JOHNSON<sup>®</sup>

# going places

2016/2017



## Travel Coverage within Canada

Most people are aware of the need for emergency medical travel insurance when travelling outside of Canada. However, many are not aware that travel insurance is also required when travelling within Canada, but outside their province of residence.

The provincial government health insurance plans (GHIP) do not cover the entire cost of emergency medical claims outside of your province of residence. Although there are reciprocal agreements between most provinces with respect to health insurance, these agreements generally cover medically necessary eligible physician and hospital services only. As a result, provincial governments recommend that you purchase out-of-province travel coverage.

Some out-of-province expenses not covered by GHIP are: ambulance charges (both land and

air), additional hotel and meal expenses, vehicle return, repatriation, and trip interruption/delay. If your trip is covered by the RTO/ERO Extended Health Care Plan, or the Supplemental Travel Plan, you have coverage for eligible claims for these services.

## IMPORTANT

Please note that the policy number for the Out-of-Province/Canada Travel plan will be changing effective January 1, 2017. The new policy number is 7106 (this replaces the previous travel plan policy numbers of 9092 and 9265.)

The emergency contact phone numbers for Allianz Global Assistance are also changing.

The updated information is indicated on page 4 as well as on the enclosed new Benefits Card. Please keep this card with you when travelling.

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## Supplemental Travel Plan

Many RTO/ERO members are eagerly planning their winter holidays. Whether it is several months in Florida or a European tour, the RTO/ERO Extended Health Care (EHC) Out-of Province/Canada Travel plan offers comprehensive emergency medical coverage. EHC plan participants and their insured dependents have 93 days of travel coverage per trip for an unlimited number of trips each year. Also included is \$6,000 of trip cancellation/interruption and delay insurance per person per trip.

Planning a trip outside your province of residence for longer than 93 days? If so, you can purchase additional days of travel coverage through RTO/ERO's Supplemental Travel Plan.

If you require only a few extra days, you can purchase an additional five days of Supplemental Travel Plan coverage for a total trip duration of 98 days. For longer trips, you can purchase additional units of days, to a maximum trip duration of 212 days for residents of Ontario, British

Columbia, Alberta, Manitoba, New Brunswick and Newfoundland and Labrador and 182 days for residents of all other provinces.

The Supplemental Travel Plan is flexible, affordable and available to all RTO/ERO EHC participants, regardless of age or health status. This is especially important if you have a medical condition, or have been treated for one in the past, as a medical questionnaire is not required to apply. The rates are based on your age only, not on your health status or history. The Supplemental Travel Plan is subject to the same medical stability clause as the RTO/ERO EHC Out-of Province/Canada Travel benefit base plan.

Enrolling in RTO/ERO's Supplemental Travel Plan is easy. Simply complete an application and forward it to Johnson Inc., Plan Benefits Service. For additional information, or to receive an application by mail, you can contact Johnson Inc. at **416-920-7248** or **1-877-406-9007** (toll free).

## Supplemental Travel Plan – annual rates

Effective September 1, 2016 to August 31, 2017

Single Premium*			Age							
EHC Base Plan	Supplemental Travel Plan Days	Total Trip Duration	Under 55	55-59	60-64	65-69	70-74	75-79	80-84	85 and Over
93	5	<b>98</b>	12	15	24	32	41	71	119	159
93	14	<b>107</b>	39	49	81	108	141	251	417	562
93	29	<b>122</b>	83	108	176	236	315	571	971	1,281
93	44	<b>137</b>	146	180	294	406	532	930	1,513	2,032
93	59	<b>152</b>	206	285	487	624	822	1,402	2,268	3,086
93	74	<b>167</b>	266	364	632	814	1,050	1,778	2,901	3,914
93	89	<b>182</b>	328	450	774	1,014	1,321	2,245	3,529	4,746
93	104**	<b>197**</b>	392	537	928	1,221	1,589	2,673	4,192	5,614
93	119**	<b>212**</b>	459	627	1,074	1,434	1,882	3,134	4,908	6,548

Couple Premium*			Age							
EHC Base Plan	Supplemental Travel Plan Days	Total Trip Duration	Under 55	55-59	60-64	65-69	70-74	75-79	80-84	85 and Over
93	5	<b>98</b>	24	30	48	64	82	142	238	318
93	14	<b>107</b>	78	98	162	216	282	502	834	1,124
93	29	<b>122</b>	166	216	352	472	630	1,142	1,942	2,562
93	44	<b>137</b>	292	360	588	812	1,064	1,860	3,026	4,064
93	59	<b>152</b>	412	570	974	1,248	1,644	2,804	4,536	6,172
93	74	<b>167</b>	532	728	1,264	1,628	2,100	3,556	5,802	7,828
93	89	<b>182</b>	656	900	1,548	2,028	2,642	4,490	7,058	9,492
93	104**	<b>197**</b>	784	1,074	1,856	2,442	3,178	5,346	8,384	11,228
93	119**	<b>212**</b>	918	1,254	2,148	2,868	3,764	6,268	9,816	13,096

\*Retail Sales Tax will be added to the premium, where required by law; 8% for Ontario residents and 9% for Quebec residents.

\*\*The availability of the Supplemental Travel Trip Options is subject to provincial residency requirements; currently these options are available only to Ontario, British Columbia, Alberta, Manitoba, New Brunswick and Newfoundland and Labrador residents. For all other provinces, the maximum duration is 182 days.

Please contact Johnson Inc. Plan Benefits Service for Family rates or any other questions.



## Travel Plan Q&A

**Q** On Wednesday, I was taken to the emergency room of my local hospital due to a gallbladder attack. I was released the next day. On Saturday, I flew to Florida. After one week in Florida, I was hospitalized with severe pain. An examination determined I needed gallbladder surgery and was not stable to return home for the surgery. Would this surgery be eligible for coverage under the Out-of-Province/Canada Travel benefit?

**A** No. This would not be covered by the Out-of-Province/Canada Travel benefit as you sought treatment for the same condition, a gallbladder attack, within the 90 days prior to your date of departure.

**Q** My dependent child is attending university in the United States. Is she still eligible for coverage under the RTO/ERO Extended Health Care Plan while attending school in the U.S.?

**A** Yes. Eligible Extended Health Care (EHC) Plan expenses for covered dependents studying outside their normal province of residence will be reimbursed on the same basis as if the expenses were incurred within their province of residence. If the expense would have been covered by their provincial government insurance plan, had it occurred in their province of residence (for example, ward hospital room or x-rays), then it is not eligible for reimbursement under the EHC plan. Your child may wish to purchase additional coverage, such as through the school, for these types of medical expenses. Eligible expenses incurred due to a medical emergency by students travelling 500 km or more from their student residence and outside their normal province of residence will be considered under the Out-of-Province/Canada Travel benefit.

**Q** My physician has confirmed that I am okay to travel even with my current medical condition. Will the RTO/ERO Out-of-Province/Canada Travel benefit cover me if I have a medical emergency while travelling as a result of my current medical condition?

**A** Your physician's authorization does not override the RTO/ERO policy. If, according to the policy, your condition would not be considered stable, a medical emergency related to this condition would not be covered. Please refer to your Out-of-Province/Canada Travel Booklet for the medical stability information.

**Q** There has been no change in my heart condition in the 90 days prior to my trip, but my doctor has changed one of my heart medications. Will I have coverage for my heart condition while I am travelling?

**A** Yes. Unlike the majority of travel plans in the market today, a change in medication,

dosage or usage does not mean that the condition would be excluded from coverage under the RTO/ERO Out-of-Province/Canada Travel benefit. However, if you also experienced a change in your heart condition, then any medical claims resulting from your heart condition may be excluded.

**Q** My trip has been cancelled due to an illness and my airline has issued me a credit for the flight. Why is Allianz Global Assistance not covering my flight cancellation under the RTO/ERO Out-of-Province/Canada Travel benefit?

**A** If your airline has issued a credit for a cancelled flight, Allianz cannot issue a refund until the airline has cancelled your credit. Please call the airline and ask them to cancel the credit as the airline will not permit Allianz to do this on your behalf. Once the credit has been cancelled, you can then claim for your flight cancellation under your Out-of-Province/Canada Travel benefit.



## Allianz Global Assistance – Enhancing the customer experience

Allianz Global Assistance (Allianz), the travel assistance provider for the RTO/ERO Out-of-Province/Canada Travel benefit, has been reviewing and enhancing their procedures to make your claims experience as simple and straightforward as possible.

Allianz is improving their customer communication beginning with your initial phone call. The new recorded prompts allow for easier navigation to the proper team at Allianz. The Claims Inquiry Associates at Allianz will remind members that they are available to assist with the completion of claim forms. Associates will have case ownership, reducing the number of Allianz employees a member may have contact with during the claim process.

As part of their ongoing focus on customer service, Allianz has listened to RTO/ERO members' feedback and made these changes based on their surveys and your comments to Johnson Inc. and RTO/ERO. Allianz is committed to providing a superior customer experience for participants submitting travel claims.



## Proof of departure

When submitting a claim under the travel benefit, proof of departure from your province of residence is required. Each insured person must have their own proof of departure. This proof must take place in, and confirm the date you left, your province of residence, not when you arrived at your destination.

### The proof must:

- Identify you
- Indicate that the transaction took place in your province of residence before the trip
- Specify the date

### Some examples of acceptable proof are:

- Duty free receipt
- Airline boarding pass
- Credit card receipt (and copy of credit card statement, if receipt is not signed)
- Signed and dated bank/financial institution documents (for example, if you went to the bank to change currency)
- Receipt for professional services performed (for example, massage therapy, dental treatment, and eye examination)



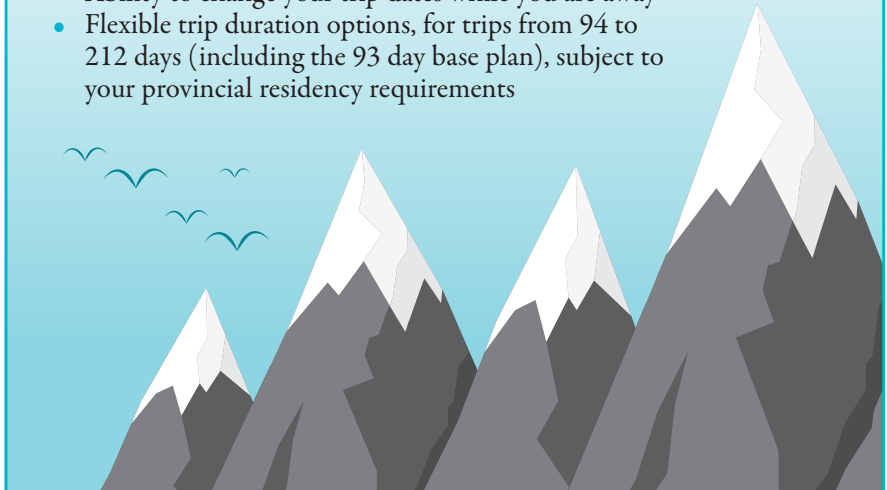
## Fast facts

It is important to remember that travel, while exciting and enjoyable, should only take place when you are healthy. Medical conditions should be investigated and the appropriate treatment successfully completed before you travel or make any payments. Once your condition is stable, according to the medical stability information, your trip can be booked, payments made, and you can depart knowing you are protected by the RTO/ERO Out-of-Province/Canada Travel benefit for eligible expenses.

For your RTO/ERO Out-of-Province/Canada Travel coverage to be in force, you must be insured under the Extended Health Care Plan and be in your province of residence when your trip begins.

### Features of the RTO/ERO Supplemental Travel Plan include:

- Guaranteed acceptance with no medical questions
- Rates based on age only, not medical conditions or history
- Industry-leading medical stability clause
- Ability to change your trip dates while you are away
- Flexible trip duration options, for trips from 94 to 212 days (including the 93 day base plan), subject to your provincial residency requirements



## Contact information

### Johnson Inc.

[www.johnson.ca/rto-ero](http://www.johnson.ca/rto-ero)

### Plan Benefits Service

18 Spadina Road, Suite 100  
Toronto ON M5R 2S7  
416-920-7248 (Toronto area)  
1-877-406-9007 (toll free)  
1-866-554-4350 (fax)

[healthbenefits@johnson.ca](mailto:healthbenefits@johnson.ca)

### RTO/ERO Health Services and Insurance Committee

[www.rto-ero.org](http://www.rto-ero.org)

Attn: HSIC Chair  
18 Spadina Road, Suite 300  
Toronto ON M5R 2S7  
416-962-9463 (Toronto area)  
1-800-361-9888 (toll free)  
416-962-1061 (fax)

[healthcommittee@rto-ero.org](mailto:healthcommittee@rto-ero.org)

### Allianz Global Assistance

From Canada or the U.S.:  
1-844-310-1576 (toll free)

From Other Countries:  
519-514-0353 (ask the operator to call collect)  
519-514-0374 (fax)

### Mailing Address:

Allianz Global Assistance  
P.O. Box 277  
Waterloo ON N2J 4A4



Your comments are important to us. If you have a claims or service experience that you would like to share, please contact Johnson Inc. or RTO/ERO.