



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

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



Dear Participant,

We are proud to report that the RTO/ERO Group Insurance Plans continue to be a leading insurance program for retired educators in Canada. We currently have over 93,000 members and dependents insured. Our continued growth and retention upholds our belief that the RTO/ERO Group Benefits Program serves a valued role in the lives of our members and their families.

One of the strengths of the RTO/ERO Group Insurance Plans is that improvements are based on comments and suggestions from participants. Over the past several years, we have continued to improve the Plans, thanks to the input of members. We are pleased to announce further benefit enhancements again this year that will take effect on January 1, 2017.

For 2017, RTO/ERO welcomes Sun Life Financial who will be taking the place of Manulife Financial as the plan's risk underwriter for RTO/ERO's Group Insurance Plans. We are excited about this new partnership and the opportunities therein.

On behalf of RTO/ERO, we would like to thank you for your continued participation in the RTO/ERO Group Benefits Program.

Sincerely,

Gayle Manley  
Chair, Health Services  
and Insurance Committee

Martha Foster  
President

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## What's new for 2017

We are pleased to advise you of the following plan changes which will be effective January 1, 2017.



### Extended Health Care Plan

Prescription Drug benefit maximum will increase to \$3,300 per insured person per calendar year.

Paramedical Practitioners maximum will increase to \$1,300 per insured person per calendar year for all practitioners combined.

The maximum for incontinence supplies will increase to \$750 per insured person per calendar year.

MemberPerks® will be included for participants and their immediate family. See page (4) for more information.



### Dental Plan

Reimbursement will be updated to the 2017 Fee Guide for General Practitioners.

## Reminder

All claims must be received along with a fully completed claim form, and must include original, legible documents. Please ensure that each receipt is complete with: the name of the patient; the date of service or paid-in-full date for items purchased; a description of the service or product; a breakdown of the charges; and the vendor's information. It is recommended that you keep photocopies of all receipts that are submitted. Please note that cash register receipts or credit card statements are not accepted.

## Monthly premium rates

The monthly premium rates for the Extended Health Care (EHC) Plan will increase by 2.5%. The monthly premium rates for the Dental Plan will increase by 1.0%. The monthly premium rates for the Semi-Private Hospital and Convalescent Care Plan will remain unchanged.

Premium rate changes will be effective January 1, 2017. As your premiums are deducted from your pension/bank account in the month prior to your coverage month, your December 2016 deduction will reflect the new premiums.

	Semi-Private Hospital & Convalescent Care Plan	Extended Health Care Plan	Dental Plan
Single	\$ 14.60	\$ 90.37	\$ 57.07
Couple	\$ 29.16	\$ 180.76	\$ 112.53
Family	\$ 34.28	\$ 216.93	\$ 140.33

Rates are effective January 1, 2017. Where required by law, applicable taxes will be added to these monthly premium rates.



## RTO/ERO welcomes Sun Life Financial

RTO/ERO already owns and operates the most successful voluntary insurance plans in Canada for retired education employees, and there's always opportunity to improve. While RTO/ERO has successfully operated with Manulife Financial working behind the scenes as the risk insurer for 27 years, we are very excited about the opportunity to grow with one of Canada's leading insurers – Sun Life.

As of January 1, 2017, Sun Life Financial will be taking the place of Manulife Financial as the risk

underwriter for RTO/ERO's Group Insurance Plans. Johnson Inc. will remain as the administrator and claims adjudicator, and Allianz Global Assistance will continue as the travel assistance provider.

The transition from Manulife to Sun Life will not impact your coverage or the level of service you receive from Johnson, Allianz and RTO/ERO. All RTO/ERO Group Insurance Plan participants will be receiving new Benefits Cards as the policy and contact numbers for Allianz

Global Assistance will change, effective January 1, 2017. All other plan information remains the same. Therefore, if your pharmacy or dental office already has your information on file, you do not need to show them your new card.

Please note that if you include 2016 and 2017 expenses on the same claim form, you will receive two separate reimbursements – one for 2016 and one for 2017 – so we can accurately track the overall claims for each insurer.



## Enrol for direct deposit

If you have opted for direct deposit of your claim payments, your reimbursement will be paid to your account 24 to 48 hours after the claim has been processed. You get your reimbursement faster without the hassle of waiting for cheques to arrive in the mail or making time-consuming trips to the bank.

With Direct Deposit you receive email confirmation notifying you that your claim has been processed and you can view your Explanation of Benefits (EOB) via Johnson Inc.'s secure and password-protected Members Only website at any time.

By using the Members Only website and having your claims paid via direct deposit, you no longer have to worry about missing mail while you travel or potential postal service disruptions. You will also save money on postage, and help the environment by reducing waste.

For more information, or if you have any questions, please contact Johnson Inc. Plan Benefits Claims at **905-764-4888** or **1-800-638-4753** (toll free) or email at [pbclaimsontario@johnson.ca](mailto:pbclaimsontario@johnson.ca).



## Things to remember!

### You can submit your claims online

The Members Only website offers both convenience and functionality, including the option to submit your claims online. You simply fill out an online claim form, attach a digital copy of your receipts and submit your claim electronically. Your claim is received immediately by Johnson Inc. Plan Benefits Claims so you can receive your money faster!

To sign in, please visit [www.johnson.ca/rto-ero](http://www.johnson.ca/rto-ero). If you have trouble with your Members Only account, simply email [mopassword@johnson.ca](mailto:mopassword@johnson.ca) for assistance.

### Who can use Best Doctors?

Best Doctors is included within the Extended Health Care Plan. Whether you have Single, Couple or Family coverage, their services are available to the insured RTO/ERO member, their spouse, as well as all dependant children to age 21 or to age 30 if they are full time students. For more information, please visit [www.bestdoctorscanada.com/rto-ero](http://www.bestdoctorscanada.com/rto-ero), or call **1-877-419-2378**.

### Who can use Eldercare Select?

Eldercare Select is included within the Extended Health Care Plan. It offers members and their spouses a personalized nursing experience for caregiving challenges with a loved one such as a parent, grandparent, spouse or someone else for whom you have care responsibilities. For more information, please visit [www.eldercareselect.ca](http://www.eldercareselect.ca) or call **1-888-327-1500**.

## 5 reasons to submit your receipts before December 31, 2016

The deadline for RTO/ERO participants to submit their claims is the end of the calendar year following the year in which the expenses were incurred. This means that you have until December 31, 2017 to submit claims incurred during 2016. However, it would be very helpful if participants submitted their remaining 2015 and 2016 receipts to Johnson Inc. Plan Benefits Claims before the end of this year.

There are a lot of advantages to sending in expenses in regularly throughout the year rather than accumulating receipts. Below are five reasons (in no specific order) to submit your claims sooner than later:

① **Do more with your money:** By

sending claims in more frequently, you will receive your reimbursements regularly rather than in a lump sum toward the end of the year. You, therefore, receive the money sooner!

② **Nothing is missed:** Participants who accumulate receipts and submit them in one claim often misplace receipts or forget about expenses altogether. By submitting the claims as they are incurred, this risk is minimized.

③ **No surprises:** There are times when members, without realizing, exceed their plan maximums or incur expenses not covered by the plan. By submitting claims regularly, this can be minimized or prevented.

④ **Avoid longer wait times:** Towards the end of the year, the postal

service experiences a dramatic increase in volume. Similarly, Johnson Inc. experiences an increase in the volume of calls and claims received. If RTO/ERO members submitted their claims earlier and more regularly, this would help distribute the load throughout the year and reduce the long wait time that is sometimes experienced at the end of the year.

⑤ **All-inclusive income tax document:** 2016 expenses that are submitted at the end of the year but not processed until early 2017 will not appear on the income tax document. Submitting your expenses regularly, as they are incurred, helps to ensure that the income tax document Johnson Inc. issues is complete and up to date with all expenses incurred in 2016.



## Venngo MemberPerks® world-class group discount program

RTO/ERO is excited to announce that MemberPerks® is being included as a part of the Extended Health Care (EHC) Plan, effective January 1, 2017 through Venngo. The MemberPerks program offers world-class group discount programs including health and wellness products, services, and events.

Some advantages of MemberPerks® include:

- Provides discounts to over 1,200 brand name stores and local shops;
- Supporting active, healthy lifestyles with 350+ health and wellness partnerships;
- Promoting participation in different activities with savings on items ranging from fitness opportunities to restaurants, events tickets to travel, or computers to clothing;

You can share these coupons and perk codes with immediate family members so that they too can enjoy the advantages of this program. Perks are redeemable online, over the phone or in-store. Many perks can be redeemed by printing coupons or accessing a vendor website with a perk code. There is also an e-newsletter that provides updates on new and seasonal offers if you choose to opt-in.

**EHC participants have access to MemberPerks® with no additional charge**, it is included within your EHC Plan as of January 1, 2017. To access MemberPerks® and start saving, simply follow the instructions below:

- ① **Activate your account online** at [www.rto-ero.venngo.com](http://www.rto-ero.venngo.com). Be sure to have your certificate number ready.

- ② **Enjoy your perks and start saving!** Visit online or via the mobile app to take advantage of your discounts and start saving!

- ③ **Download the Venngo app (Optional)** Download the app for iPhone, Android, BlackBerry or Windows Phone

If you are not an EHC participant, a discounted rate of 50% of the retail price has been negotiated for you to join CustomerPerks®. Visit [www.rto-ero.venngo.com](http://www.rto-ero.venngo.com) for more information.

If you require assistance with MemberPerks® or CustomerPerks®, please contact Venngo customer service at **1-866-383-6646** or [membersupport@venngo.com](mailto:membersupport@venngo.com).



## Important contact information

**Johnson Inc.**  
[www.johnson.ca](http://www.johnson.ca)

**Plan Benefits Service**  
18 Spadina Road, Suite 100  
Toronto ON M5R 2S7  
416-920-7248 (Toronto area)  
1-877-406-9007 (toll free)  
416-920-0939 (fax)  
[healthbenefits@johnson.ca](mailto:healthbenefits@johnson.ca)

**Plan Benefits Claims**  
1595 16th Avenue, Suite 700  
Richmond Hill ON L4B 3S5  
905-764-4888 (Toronto area)  
1-800-638-4753 (toll free)  
905-764-4041 (fax)  
[pbclaimsonario@johnson.ca](mailto:pbclaimsonario@johnson.ca)

**RTO/ERO Health Services and Insurance Committee**  
[www.rto-ero.org](http://www.rto-ero.org)  
Attn: Health Services and Insurance Committee 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**  
[www.allianz-assistance.ca](http://www.allianz-assistance.ca)  
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:**  
P.O. Box 277  
Waterloo ON N2J 4A4

**Best Doctors**  
[www.bestdoctorscanada.com/rto-ero](http://www.bestdoctorscanada.com/rto-ero)  
1-877-419-2378 (toll free)  
[customer.ca@bestdoctors.com](mailto:customer.ca@bestdoctors.com)

**Eldercare Select**  
c/o First Health Care  
[www.eldercareselect.ca](http://www.eldercareselect.ca)  
1-888-327-1500 (toll free)  
[organization@eldercareselect.ca](mailto:organization@eldercareselect.ca)

**Venngo Inc.**  
[www.venngo.com](http://www.venngo.com)  
1-866-383-6646 (toll free)  
[membersupport@venngo.com](mailto:membersupport@venngo.com)



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.