

Frequently Asked Questions / Foire aux questions

1. Please provide a summary of the most used benefits by members.

Prescription Drugs, Paramedical Practitioners and Vision Care are the benefits most used by members.

2. Why should I carry on with my RTO/ERO Extended Health Plan after I reach 65-year old? The Ontario Drug Plan (ODP) covers the cost of all my prescription drugs and the RTO/ERO plan does not pay for my non-prescription drugs, vitamins, supplements and other health expenses.

With regard to the prescription drug coverage, there are over 15,000 drugs that are available for sale in Canada. The Ontario Drug Benefit Program (ODB) covers approximately 3,400 of these medications. Examples of medications not covered by ODB are: Nexium, Lyrica, Viagra, Cialis, Zostavax, and Nasonex. A portion of the 3,400 are covered on a “limited use” basis, which means that you must try similar medications before you receive coverage from ODB for the “limited use” drug. Examples of medications covered by ODB on this basis where the RTO/ERO Extended Health Care Plan would see claims are: Plavix, Losec, Pantoloc, Singulair, Celebrex, and Ezetrol.

The experience of the RTO/ERO Extended Health Care Plan indicates that there are still significant expenses under the prescription drug benefit for Ontario residents age 65 and over. The RTO/ERO Extended Health Care Plan is more than a prescription drug plan. It covers items such as (in alpha order):

- Accidental dental
- Diagnostic and other procedures
- Education program
- Medical aids and appliances
- Out-of-Province/Canada Travel
- Paramedical practitioners
- Registered nursing
- Transportation/ambulance
- Vision Care

3. If I have had a medical 'event' recently and my doctor says that I'm okay to travel, am I still covered?

Your physician’s advice does not override the terms of the RTO/ERO Extended Health Care Plan. If, according to the policy, your condition was not stable prior to travel (i.e. you were hospitalized within the **90** days prior to date of departure for at least 24 hours) then a medical emergency related to that condition is not covered.

4. What does an RTO/ERO Health Plans participant do when their prescription drug limit has been met and they are stuck with necessary and costly prescriptions that need to be filled?

If a participant is under age 65 then s/he may apply to the Ontario Trillium Drug Plan, which covers medications on the Ontario Drug Benefit formulary. In addition, the province has a number of specialized drug programs, including the Exceptional Access Program. You may obtain information on these plans from your pharmacist, or by visiting the Ontario government website at

www.health.gov.on.ca/en/public/programs/drugs/default.aspx, or by visiting www.drugcoverage.ca.

Some Drug Manufacturers may also offer some support for expensive medications.

5. Who do I contact if I have an issue with either Johnson Inc or Mondial Assistance service?

You would contact Tony Sawinski, the RTO/ERO Provincial Office Pension and Benefits Officer or Clara Rodriguez, the Administrative Assistant to the Health Services and Insurance Committee.

6. Some members are still confused about World Access and Mondial Assistance. They don't realize the change although it was well advertised.

World Access, in the last few years, chose to adopt the name of their worldwide organization, Mondial Assistance.