

The passing of a family member is a difficult time for all concerned. The best advice for a prospective Estate Executor is to consult with, and accept the advice of, a qualified lawyer. Provincial laws are subject to change and may contain subtle phrasing beyond the knowledge of the average person.

It is important that all members of RTO/ERO be aware of the following, in the event that they need to provide assistance to the surviving family.

If the survivors themselves are not members of RTO/ERO, they may not be aware that they may continue their coverage within the RTO/ERO Health Plans.

If their ***existing policy indicates Couple or Family coverage***, then the survivors could be eligible for Associate Membership, and therefore continued RTO/ERO Health Plan Coverage. This seamless transfer of membership would enable them to continue their existing coverage without the need for evidence of medical insurability. This request should be made within sixty days of the passing of the member.

- In order for survivors to continue with RTO/ERO Health Plan Benefits, the Executor needs to contact our Plan Administrator, Johnson Inc 1-877-406-9007 and a “*Continuation of Benefits Form*” will be mailed to him/her. This form will require the name of the new Associate Member. For this membership, a single fee is paid once a year in December (prorated during applications at any other time of the year). This form will also require the choice of the Health Plan(s) desired for continuation of coverage. Premiums are paid monthly. This form along with a document confirming the death of a member would then be mailed as per the instructions on the form.

If further information would be of assistance, then contact the RTO/ERO office at 1-800-361-9888 or 1-416-962-9463. You may also contact our website at www.rto-ero.org.

The information in this fact sheet was correct at the time of writing