

Save with RTOERO

Compare 2021 health benefits for education retirees

RTOERO

OTHER*

| Extended Health Care + Hospital + Dental | | | | | |
|--|---------------|---|--|---|---|
| SINGLE | COUPLE | FAMILY | SINGLE | COUPLE | FAMILY |
| \$190.38/mo | \$378.94/mo | \$459.97/mo | \$202.71/mo | \$399.50/mo | \$479.00/mo |
| tax incl., may differ slightly outside Ontario due to provincial tax rates | | | | | |
| ANNUAL COST SAVINGS WITH RTOERO | | | | | |
| SINGLE | COUPLE | FAMILY | | | |
| \$147.93/year | \$246.72/year | \$228.34/year | | | |
| Prescription Drugs | | | | | |
| \$3,400 | | | \$4,000 | | |
| ANNUALLY - 85% REIMBURSED | | | ANNUALLY - 85% REIMBURSED | | |
| ✔ covers ALL prescription drugs | | | ✘ NOT ALL prescription drugs covered | | |
| Paramedicals eg: massage therapy | | | | | |
| \$1,300 | | | \$1,250 | | |
| ALL PRACTITIONERS COMBINED - 80% REIMBURSED | | | ALL PRACTITIONERS COMBINED - 80% REIMBURSED | | |
| ✔ No doctor's authorization needed | | | ✘ Doctor's authorization required for some practitioners | | ✘ LIMITED reimbursement - per-visit max |
| Vision | | | | | |
| \$400 | | \$150 | | \$375 | |
| VISION CORRECTION | | EYE EXAMS | | VISION CORRECTION | |
| ✔ 80% - Every 2 years | | ✔ 80% - Every 2 years | | ✔ 80% - Every 2 years | |
| ✔ 80% - Every 2 years | | ✔ 80% - Every 2 years | | ✔ 80% - Every 2 years | |
| Travel | | | | | |
| \$10 million | | | \$2 million | | |
| PER INSURED UP TO 93 DAYS PER TRIP | | | PER PERSON UP TO 95 DAYS PER TRIP | | |
| ✔ \$6,000 trip cancellation/interruption | | ✔ \$250/day for meals and accommodation, up to \$5,000 per trip | | ✔ \$6,000 trip cancellation/interruption | |
| ✔ Private hospital room | | ✔ \$10,000 vehicle return | | ✘ \$150/day for meals and accommodation, up to \$1,500 per trip | |
| ✔ \$1,000 lost luggage per trip | | ✔ Guaranteed acceptance for trips longer than 93 days | | ✘ Semi-private hospital room | |
| | | | | ✘ \$2,000 vehicle return | |
| | | | | ✘ No coverage for lost luggage | |
| | | | | ✘ Medical questionnaire required for trips longer than 95 days | |
| Dental | | | | | |
| Basic & Preventative | | | Basic & Preventative | | |
| 85% UNLIMITED REIMBURSEMENT | | | 80% UNLIMITED REIMBURSEMENT | | |
| Minor Restorative | | | Minor Restorative | | |
| \$850 - 80% REIMBURSED | | | \$750 - 80% REIMBURSED | | |
| Major Restorative | | | Major Restorative | | |
| \$800 CROWNS + \$800 BRIDGES, PARTIAL DENTURES | | | \$700 - 50% REIMBURSED | | |
| 50% REIMBURSED | | | | | |

*RTIP Plus 4000 Plan

