

# Advantages of Membership



**your**retirement  
**YOURTO/ERO**



À votre service...pour le soin de votre avenir.

THE RETIRED TEACHERS OF ONTARIO

LES ENSEIGNANTES ET ENSEIGNANTS  
RETRAITÉS DE L'ONTARIO

Here for you now ... Here for your future.

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

**Teachers, school and board administrators, educational assistants, administrative professionals and support staff, custodians, university and college faculty and support staff**

You should join us.  
RTO/ERO is here for you.

### **What is RTO/ERO?**

Founded in 1968, The Retired Teachers of Ontario is a full-service voluntary organization, providing a strong voice for retired teachers, principals, vice-principals, educational support staff and college and university faculty and support staff.

### **What benefits do I receive?**

- ✓ Access to superior group insurance plans, including travel insurance
- ✓ Bilingual services
- ✓ Active peer community
- ✓ Group travel program
- ✓ Pension support
- ✓ Member discounts and opportunities
- ✓ Advocacy on social and political issues
- ✓ Connection with member activities and initiatives

### **Who belongs to RTO/ERO?**

We have over 71,000 members, from age 45 to 109, from every facet of education.

### **Can I join RTO/ERO?**

Yes, if you had a full career in education as a teacher, school or board administrator receiving a pension from the Ontario Teachers' Pension Plan, you will be a full member.

If you are college and university faculty, and support staff from schools and school boards, you will be an associate member.

Remember if you are actively employed in education you can also join RTO/ERO. Contact us for more details.

### **How does RTO/ERO operate?**

We are organized into 46 Districts in Ontario and two in British Columbia. We have a Provincial Office, where 21 professional staff members support the work of Senate (RTO/ERO's governing body), the Provincial Executive, provincial committees and Districts.

### **What do Districts do?**

At the District level, members participate in social, travel and leisure opportunities, political advocacy and District Executive leadership.

# yourperks

- ✓ dedicated travel agency
- ✓ discounts on home and auto insurance
- ✓ discounts on a downtown Toronto hotel stay
- ✓ volunteer and job opportunities  
(posted on our website by external organizations)

## Stay connected to **YOURT<sup>O</sup>/ER<sup>O</sup>** **activities and initiatives**

- ✓ *Renaissance*, award-winning member magazine, published quarterly
- ✓ Fact Sheets (print and online) on health, legal, financial and other topics of interest to retirees and seniors
- ✓ Tax Tips published annually
- ✓ Pocket Planner published and mailed every July
- ✓ Online engagement: in our District websites, members' centre via **www.rto-ero.org**, *Liaison* e-newsletter and social media channels:

 **www.facebook.com/rto.ero**

 **www.flickr.com/photos/rto-ero**

 **www.twitter.com/rto\_ero**

 **www.youtube.com/user/erorto**

“The very best thing about being a member of RTO/ERO is the people. Our members are a caring and giving group who reach out in a multitude of ways to people in need.”

**Joan Murphy, member since 1995**

“My membership in RTO/ERO has given me a superb opportunity to work with retired educators and to be challenged in my retirement.”

**Ray Ball, member since 1993**

# yourretirement YOURT<sup>O</sup>/ERO

## your group insurance

- ✓ Choose from a variety of comprehensive plans: Dental, Extended Health Care (**including travel coverage**), Semi-Private Hospital and Convalescent Care, and Supplemental Travel;
- ✓ Owned and managed by RTO/ERO members, which gives you a **voice** in shaping your group insurance plans;
- ✓ For those couples where both are retiring from education, **only the primary applicant** must be a member of RTO/ERO to obtain couple coverage;
- ✓ Everyone receives the same coverage and benefits at any age;
- ✓ Over 89,000 participants – the largest group insurance plan for retired educators and support staff in Canada;
- ✓ Services under our group insurance include: direct payment to pharmacies; electronic submission of dental, vision and paramedical practitioner claims; direct deposit of claims payments; web access to real-time claims information; and electronic communications;
- ✓ Through Eldercare Select, Extended Health Care participants have access to 24/7 nurse-led guidance of our health care system and care giving support, addressing specific eldercare challenges with customized action plans.
- ✓ In addition to our group insurance plans, we offer a complete suite of individual plans, including Long Term Care, Term Life, Guaranteed Life and Home-Auto.

## your friends for life

- ✓ District social and networking opportunities including dinners, tournaments, sporting events, day trips, arts and theatre events;
- ✓ Opportunities to get involved in provincial and District committees;
- ✓ Community outreach through The RTO/ERO Foundation, and Project – Service to Others, a \$100,000 grant program, and scholarships for members' relatives who are attending a Canadian publicly-funded college or university;
- ✓ District Goodwill Committees to help peers in need (e.g. rides to appointments, compassionate support, company).



## **your pension support**

- ✓ RTO/ERO monitors pension legislation, analyzes proposed changes and makes recommendations, when appropriate;
- ✓ Sole representative of retired teachers on the Ontario Teachers' Federation Pension Advisory Committee.

## **your advocate**

- ✓ Provincially: our committees and staff engage governments in areas such as health care, support for active teachers and public education, and seniors' issues;
- ✓ Locally: our Districts work with MPs and MPPs, regardless of party affiliation;
- ✓ We work with national and provincial organizations to improve the quality of life for seniors, including The Canadian Association of Retired Teachers (ACER/CART), teacher affiliates and school administration organizations.

# yourfuture YOURTO/ERO



## Contact us today to become a member.

### Full membership (teachers, school and board administrators)

When you first join RTO/ERO you will be required to provide a membership fee which must be paid before your application is processed. This fee is pro-rated, based on the month in which you join and the amount is the average of the full members' fees. Your annual deduction from your pension from the Ontario Teachers' Pension Plan (OTPP) pension begins in your second calendar year of membership.

In the second year, your membership fee is \$1.25 per \$1,000 of gross annual pension, deducted annually by OTPP, except for retired teachers with a minimum of 15 years of credited service who opted for a commuted value transfer from OTPP; they pay the average fee collected from full members receiving a pension from OTPP.

**Associate membership** (educational support staff, university and college faculty and those who are actively employed in education) Contact us for fees.



**Provincial Office**  
18 Spadina Road, Suite 300  
Toronto ON M5R 2S7  
Tel: 416-962-9463  
Toll free: 1-800-361-9888  
info@rto-ero.org | www.rto-ero.org

