

Communiqué

RTO 2020

Health Benefits
Update



Chairs' Message

Members give top ratings to health plans

The health plans continue to be the number one reason members join RTO - and keep their membership for life. That's a main finding of our 2019 member survey.

Here are some survey highlights:

- **90%** of members are satisfied with the Extended Health Care Plan
- **90%** would recommend the Extended Health Care Plan to a friend or colleague
- **87%** agree there is a good balance between coverage and affordability
- Most respondents want us to maintain the current plans and have minimal increases to premiums

We are thrilled to see the overall high levels of member satisfaction with our health plans - it reflects the important work the Benefits Committee does to represent the needs of all members. We continue to look for ways to improve our plans and members' experience.


For 2020, the most notable change is to our travel insurance. You'll see a detailed overview in this newsletter. We know many members enjoy the security and affordability that our travel insurance provides. We're pleased to be making this part of our plan even better.

As a non-profit organization, we set the premiums to cover the cost of claims, not to generate a profit. We aim to manage cost increases without sacrificing the level of coverage our members need.

Several factors have influenced our premiums for 2020:

- Changes to provincial insurance coverage
- Increased member use of prescription drugs and paramedical services
- Low Canadian dollar, compared to US and global currency
- Changes we have made to keep the plans competitive yet sustainable

Thank you for your continued participation in and support of our benefit plans.



Gayle Manley
Chair, Benefits Committee



Martha Foster
Chair, Board of Directors

Premiums

2020 premiums balance affordability and service

Premium rates are set by the elected Board of Directors, based on recommendations from the Benefits Committee. All premiums are devoted exclusively to providing comprehensive, affordable benefits for our members. The rates are set to ensure the long-term stability of our plans.

As your premiums are deducted from your pension or bank account in the month prior to your coverage month, your December 2019 deduction will reflect the new premiums.



	Ontario*	Quebec*	All Other Provinces
Hospital and Convalescent Care			
Single	\$16.56	\$16.71	\$15.33
Couple	\$33.07	\$33.38	\$30.62
Family	\$38.87	\$39.23	\$35.99



	Ontario*	Quebec*	All Other Provinces
Extended Health Care			
Single	\$112.71	\$113.75	\$104.36
Couple	\$225.45	\$227.54	\$208.75
Family	\$270.56	\$273.07	\$250.52



	Ontario*	Quebec*	All Other Provinces
Dental			
Single	\$67.00	\$67.62	\$62.04
Couple	\$132.14	\$133.36	\$122.35
Family	\$164.78	\$166.30	\$152.57

*Where required by law, applicable taxes **have been included** in these monthly premium rates (8% in Ontario and 9% in Quebec).

What's new for 2020

The following plan changes will be effective **January 1, 2020**.

1

New travel insurance provider

- **RTO is pleased** to announce a new travel insurance provider, Royal & Sun Alliance Insurance Company of Canada (RSA).¹ Read more about this change on page 4.

2

2020 dental fee guide and assignment of benefits

- **Dental Plan** reimbursements will be updated to the 2020 fee guide for general practitioners.
- **To improve** member convenience, our Dental Plan will allow assignment of benefits. You can authorize the payment of eligible benefits directly to your dentist. You will no longer have to pay the dentist up front and wait for reimbursement. You will still be responsible for paying the co-payment and any non-eligible services. The option of paying your dentist in full and submitting your claim for reimbursement will remain available.

3

New benefits card

- **Your new** benefits card is included in the envelope with this newsletter.
- **Effective Jan. 1, 2020**, use the new policy number and contact phone numbers if you have a medical emergency or you need assistance when travelling.
- **The information** for your Extended Health Care, Dental and Hospital claims has not changed. You do not need to update this information with any of your providers.
- **RSA will** become the new insurer for our travel insurance¹, so the contact information for emergency medical travel claims will change.
- **Please discard** your existing benefits card on Jan. 1, 2020.

4

New insurance plan booklet

Watch for your new *Insurance Plans Booklet*. In December, the booklet will be mailed with the winter edition of *Renaissance*. If you receive *Renaissance* electronically only, your insurance booklet will be mailed on its own.

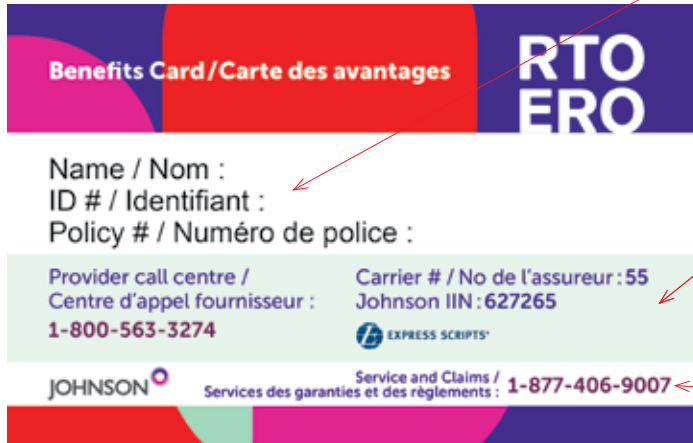
5

Online claims portal

Say goodbye to the guesswork. Our new online claims portal is launching early 2020. Get real-time reimbursement amounts and get your claims processed more quickly.

Your guide to your new benefits card

Front



1

This is the information required by your service providers (for example, dentist and pharmacist). If you have couple or family coverage, you will receive two cards, both in the name of the policyholder. If your pharmacy or dental office already has your information on file, you do not need to show them your new card.

2

This information is intended for your service provider. Providers will need the Carrier # and Johnson IIN to submit your claim electronically. If your provider has any problems submitting your claim, they can contact the provider call centre phone number indicated on the card.

3

This is the phone number to call with any questions about your coverage or claims.

Back



The back of your card is for Extended Health Care participants only and contains your travel insurance information.

4

If you have a medical emergency or need assistance, contact Global Excel Management Inc. at the phone number listed for the country in which you are travelling.²

5

This is your group travel insurance policy number with RSA. This number will be required when you report an emergency medical travel insurance claim or a trip cancellation/ trip interruption insurance claim.

Travel

Travel coverage just got even better

One of the strengths of our insurance plans is that improvements are based on comments and suggestions from participants. This past year, in response to feedback from our members, we selected a new travel insurance provider to improve the member experience. Excellent coverage and superior service were top priorities when we reviewed possible insurers.

Starting Jan. 1, 2020, RSA and Global Excel will be our new partners for travel claims and assistance.¹

Our new travel plan includes a number of benefit improvements:

- Emergency medical travel insurance will increase to an overall maximum of \$10 million per insured person, per trip
- Increased hospital benefit now covering room and board costs up to the private room rate
- Increased limit for paramedical practitioners to \$500 per practitioner when required due to a medical emergency while travelling
- Increased limit on vehicle return benefit to \$10,000 if neither you nor someone travelling with you are able to operate your vehicle, during your trip due to sickness and/or injury
- Increased repatriation limit of up to \$15,000 towards the cost of preparation and transportation of the deceased insured person to their province of residence
- New coverage for lost baggage and personal effects up to \$1,000 per insured person, per trip
- New coverage of \$250 for the replacement of lost prescription medication when pre-approved by Global Excel

Refer to the travel section of the new Insurance Plans Booklet for complete details about your new coverage, including benefits and exclusions. This booklet will be mailed to you in early December with the Winter issue of *Renaissance*.

Reminder Supplemental Travel Insurance

If you are a member of the Extended Health Care Plan, you and your dependents are insured for an unlimited number of trips of up to 93 days per trip.³ When travelling for longer than 93 days, you may buy our Supplemental Travel Plan¹ to cover you for the entire duration of your trip.

The Supplemental Travel Plan provides the same coverage as the base 93-day plan. It's easy to enrol, and there are no medical questions.³ The rates are based on your age and trip duration.

For more information:

Call
1-877-406-9007

Visit
rto-ero.org/insurance/supplemental-travel

Understand the stability requirement for travel insurance³

It is very important that you understand the exclusions in the travel insurance policy related to pre-existing medical conditions. If you have a pre-existing condition which is not considered stable, according to the definition in the policy, then any emergency medical claims related to this condition will not be eligible.

A stable condition means any medical condition (other than a minor ailment) for which **all** the following statements are true.

- There has been no new diagnosis, treatment or prescribed medication.
- There has been no change in treatment or change in medication, including the amount of medication to be taken, how often it is taken, the type of medication or change in treatment frequency or type. Exceptions: the routine adjustment of Coumadin, Warfarin, insulin or oral medication to control diabetes (as long as they are not newly prescribed or stopped) and a change from a brand medication to a generic medication (provided that the dosage is not modified).

- There have been no new symptoms, more frequent symptoms or more severe symptoms.
- There have been no test results showing deterioration.
- There has been no hospitalization or referral to a specialist (made or recommended) and you are not awaiting results of further investigations for that medical condition.

This insurance will not pay any expenses relating to or in any way associated with any medical condition (other than a minor ailment) that was not stable at any time during the 90 days:

- prior to such departure date, or
- prior to the date you make the initial non-refundable deposit for your trip and before any cancellation penalties have been incurred (applicable for trip cancellation/trip interruption coverage)



Reminder Proof of Travel Dates



When you're travelling, you don't need to tell us in advance about your departure date and return date for each trip. However, in the event of a claim, you will be required to provide proof of your date of departure **and** the date of return.

The proof must take place in your province of residence. Some examples of acceptable proof are:

- airline ticket
- boarding pass
- passport stamp
- transaction receipts such as gas, hotel or a store purchase

When travelling, call before seeking treatment

If you have a medical emergency while travelling, you must contact Global Excel **before seeking treatment**. They are available 24 hours a day, seven days a week.

If it is not reasonably possible for you to contact Global Excel before seeking treatment due to the nature of your emergency, you must have someone else call on your behalf or you must call as soon as medically possible.

Some treatments require pre-approval to be covered. If you do not contact Global Excel prior to seeking treatment, the medical treatment you receive may not be covered.

Global Excel may direct you to a medical facility or doctor in your area of travel. If you contact Global Excel at the time of your emergency, they will ensure that your covered expenses are paid directly to the hospital or medical facility, where possible.

For trip cancellation or interruption, it is important that you call Global Excel **on the day (or next business day)** that the cause of cancellation, interruption or delay of trip happens or that the baggage is lost, damaged or stolen.



Important Note



If you fail to notify Global Excel before beginning treatment while travelling, the insurer reserves the right to limit your benefits to the following:³

- in the event of hospitalization, **80%** of eligible expenses, based on reasonable and customary charges, to a maximum of **\$25,000**
- in the event of an outpatient medical consultation, a maximum of one visit per sickness or injury

You will be responsible for payment of any remaining charges.

Best Doctors

Best Doctors world-renowned specialists are here to help when you have doubts or questions about a diagnosis, treatment plan or need for surgery. Their Expert Medical Services can help if you:



Are unsure about a diagnosis or need help deciding on a treatment option



Have medical questions or concerns and want a leading expert's advice



Need help finding a local specialist or one outside of Canada who meets your specific criteria



Would like help navigating the healthcare system with useful resources

Best Doctors will also provide a medical records e-summary. They will collect up to three years of your medical records and conveniently provide them to you as a digital file. A medical expert will also review them and provide you with a Health Alert Summary, bringing any potential health concerns to your attention.

These Best Doctors services are available to participants of the Extended Health Care plan and your children (regardless of age), parents and parents-in-law. Your children, parents and parents-in-law do not have to be insured under the EHC plan to be eligible for Best Doctors services.

Contact:

bestdoctorscanada.com

1-877-419-2378

customer.ca@bestdoctors.com



Save with Member Perks

There are many perks to being a member of our health plans, but one of the most exciting is MemberPerks. The discount website is available to our members and offers amazing deals on fitness, travel, restaurants and more.

Follow these simple steps to start saving.

1. Visit: rto-ero.venngo.com

2. Log on: If it is your first time using Venngo, set up an account by selecting the 'create an account' option, located just below the login.

3. Enter your info: You will need to enter your RTO Membership ID (no spaces or hyphens) and personal information such as address and email.

4. Enjoy the perks: Once you have created an account you're on your way!

Stay connected! Check the MemberPerks site for deals and updates.

For more information:

Visit

rto-ero.venngo.com

Call

1-866-383-6646

Medical cannabis not covered in RTO health plan

Medical cannabis has been available to Canadians since 2001. With a doctor's approval, patients may obtain cannabis through Health Canada approved suppliers. Patients may also produce their own supply.

In response to questions from some members, the Benefits Committee has conducted a thorough review of the evidence related to medical cannabis. We concluded that cannabis coverage will not be included in our health plans.

The Benefits Committee will continue to monitor the evolving medical and legal situation surrounding medical cannabis, as we do with all new treatments and technologies.

Did you know?

Aids and appliances

If you are purchasing an item that is eligible for provincial funding, you must apply for that funding first before you are eligible for reimbursement through your Extended Health Care plan. If you do not apply to the provincial plan first, your reimbursement may be reduced by the amount you would have been eligible for through your provincial government health insurance plan (GHIP).

Sometimes there are delays when applying for GHIP funding. However, you must still apply through the province first. Our health plans are designed to supplement, not replace, GHIP coverage.

Diabetic supplies

Some diabetic supplies, such as test strips, are eligible for reimbursement through provincial government plans, such as the Ontario Drug Benefit.

Ontario Drug Benefit

The Ontario Drug Benefit (ODB) provides coverage for anyone age 65 and older. If you obtain a prescription from your physician for a drug or diabetic test strips that are eligible for ODB coverage, your pharmacist can submit your claim to the ODB for you. This maximizes your prescription drug coverage through the RTO plan.

Online claims submission

When submitting a claim online, you must include an image of your original receipts. The receipt must include the name of patient, the vendor or provider's information, the date of service or purchase, a description of item and a breakdown of charges. Cash register and credit card receipts are not acceptable.

Claims submission by your provider

Your practitioner will use the information on your benefits card to submit your claim electronically. It is important that the patient name submitted by the provider matches the name on file with Johnson Inc. For example, if you enrolled with the name "A. John Smith", this should be the name used by your provider. It is also important to ensure that the date of birth and address are correct.



Contact

Effective Jan. 1, 2020

RTO

rto-ero.org
1-800-361-9888/416-962-9463
18 Spadina Road
Toronto, ON M5R 2S7
insurance@rto-ero.org

Benefits Committee

healthcommittee@rto-ero.org

Johnson Inc.

rto-ero.johnson.ca

Plan Benefits Services & Claims

1-877-406-9007
healthbenefits@johnson.ca
pbclaimsonario@johnson.ca

Best Doctors

bestdoctorscanada.com/rto-ero
1-877-419-2378 (toll free)
customer.ca@bestdoctors.com

Venngo MemberPerks®

rto-ero.venngo.com
1-866-383-6646 (toll free)
membersupport@venngo.com

Global Excel Management Inc.

From Canada or US:
1-877-346-1467 (toll free)

From Mexico:
01-800-062-4728 (toll free)

From other countries:
819-780-0647 (ask operator
to call collect)

Provide your **new** travel
insurance policy number
1170489.



¹ This insurance product (if included with your coverage) is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and is administered by Johnson Inc. ("JI"). JI and RSA share common ownership. Global Excel Management Inc. is the company appointed by RSA to provide medical assistance and claims services for this insurance product. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. Johnson Insurance is a trademark of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. *RSA, RSA & Design and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by RSA.

² If you have a medical emergency while travelling, you must call Global Excel immediately before seeking treatment. They are available 24 hours a day, 7 days a week. For Trip Cancellation/Trip Interruption, it is important that you call on the day the cause of trip cancellation, interruption or delay occurs or on the day the baggage is lost, damaged or stolen, or the next business day.

³ The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail.

