

# GROUP INSURANCE BENEFITS ELIGIBILITY

You must be a member of RTO/ERO, permanently residing in Canada to be eligible to participate in our insurance plans. The following charts outline who also may be eligible for coverage:

RTO/ERO Health Plans	Member <sup>1</sup>	Spouse <sup>2</sup>	Children <sup>3</sup>	Parents	Friends
Semi-Private Hospital Plan	•	•	•		
Extended Health Care Plan	•	•	•		
Dental Plan	•	•	•		
Supplemental Travel Plan	•	•	•		

### Time Limit to Enroll for the RTO/ERO Group Benefit Insurance Plans

You may enroll without medical evidence of insurability, provided we receive your application within 60 days of the termination of your most recent group insurance plan. Coverage for you, your spouse and your dependent children will begin on the date following the termination of your coverage under the following:



- Your school board plan;
- Your spouse's group plan; or
- Any other group plan.

**If you apply after the 60 day eligibility period, you will be considered a “late applicant” and will be required to submit medical evidence of insurability to participate in the Semi-Private Hospital, Extended Health Care and Supplemental Travel Plans. Under the Dental Plan, the maximum benefit payable during the first twelve months will be limited to \$100 per insured person. The same requirement applies if you transfer from an individual policy.**



*For the purpose of the RTO/ERO Group Benefit Insurance Plans:*

<sup>1</sup> A member is defined as a full or associate member in good standing of RTO/ERO.

<sup>2</sup> A spouse is defined as your legal or common-law spouse, or same-sex partner.

<sup>3</sup> A dependent child is defined as unmarried children: under 21 years of age, or between ages 21 and 30 if in full-time attendance at a post-secondary institution, or any functionally impaired child who was insured as a dependent shall remain insured beyond any limiting age.

Individual Insurance Plans	Member <sup>1</sup>	Spouse <sup>2</sup>	Children <sup>3</sup>	Parents	Friends
Accidental Death & Dismemberment	•	•			
Preferred Service Home-Auto	•	•	•	•	•
Hospital Money	•	•			
Long Term Care	•	•	•	•	
Life Insurance	•	•			

*For the purpose of the RTO/ERO Individual Plans:*

<sup>1</sup> A member is defined as a full or associate member in good standing of RTO/ERO.

<sup>2</sup> A spouse is defined as your legal or common-law spouse, or same-sex partner.

<sup>3</sup> A child is defined as a child of any age.

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## WHO IS ELIGIBLE FOR COVERAGE?

As a regular or associate member of RTO/ERO permanently residing in Canada, you are eligible to participate in the plans offered. Coverage is also available for your spouse and/or dependent children residing in Canada, including:

- Your legal or common-law spouse, including same sex partner;
- Unmarried children (including adopted, foster, step-children and legal wards) under 21 years of age;
- Unmarried children between ages 21 and 30 provided they are enrolled at an accredited post-secondary institution as a full-time student and dependent upon you for support.

Coverage will be extended to the earlier of August 31st of the school year, age 30, or until coverage is terminated. Confirmation of full-time student status is requested each year by Johnson Inc. Plan Benefits Service.

- Any functionally impaired child who was insured as a dependent shall remain insured beyond any limiting age for dependents. For the purposes of insurance, functionally impaired includes an unmarried person who was insured as a dependent prior to becoming functionally impaired and who is wholly dependent upon the participant for support and maintenance within the terms of the Income Tax Act. (Note: letter of diagnosis/prognosis required from physician.)

Eligible expenses for covered dependents studying outside their normal province of residence will be considered under the Extended Health Care Plan on the same basis as if expenses were incurred in their province of residence. Eligible expenses incurred due to a medical emergency by students travelling 500 kilometers or more away from their student residence and outside their normal province of residence will be considered under the Out-of-Province/Canada Travel Benefit.