

Save with RTO/ERO

Compare health benefits for education retirees

RTO/ERO

Extended Health Care + Hospital + Dental

SINGLE \$181.36*/mo | **COUPLE** \$360.92*/mo | **FAMILY** \$438.20*/mo

*may differ slightly outside Ontario due to provincial tax rates

VS

RTIP PLUS 4000

Extended Health Care + Hospital + Dental

SINGLE \$199.16/mo | **COUPLE** \$392.42/mo | **FAMILY** \$470.30/mo

ANNUAL COST SAVINGS WITH RTO/ERO

SINGLE \$213.60 /year | **COUPLE** \$378.00 /year | **FAMILY** \$385.20 /year

Prescription Drugs



\$3400
ANNUALLY



covers ALL
prescription drugs

REIMBURSED AT
85%



Annual limit
increased
\$200 since 2016

Prescription Drugs



\$4000*
ANNUALLY



NOT ALL*
prescription drugs
only those listed on
insurer's formulary

REIMBURSED AT
85%



NO
increase in 2017
reimbursement limit

Paramedical Practitioners

eg: massage
therapy



\$1300
ANNUALLY
all practitioners
combined



NO physician
authorization
required



REIMBURSEMENT
NOT LIMITED
to a per-visit
maximum



Social workers and
psychotherapists
coverage added
in 2018.

Paramedical Practitioners

eg: massage
therapy



\$1250
ANNUALLY
all practitioners
combined



Physician
authorization
required
for
some practitioners



REIMBURSEMENT
LIMITED
to a per-visit
maximum



Where applicable
benefits payable after
provincial health
plan has been used

Vision Care



\$400 EVERY 2 YEARS

✓ prescription eye wear ✓ contact lenses ✓ laser surgery or
✓ sunglasses ✓ corneal incision



\$150 EVERY 2 YEARS
for eye exams



Vision Care



\$375 EVERY 2 YEARS

✓ prescription eye wear ✓ contact lenses ✓ laser surgery or
✓ sunglasses ✓ corneal incision



\$125 EVERY 2 YEARS
for eye exams



Dental



BASIC & PREVENTATIVE
85%
unlimited reimbursement

ENDODONTICS & PERIODONTICS
\$850 ANNUALLY
80% reimbursement



MAJOR RESTORATIVE
\$800 ANNUALLY + **\$800 ANNUALLY**

50% reimbursement for

✓ crowns
✓ posts
✓ inlays
✓ permanent crowns
placed on implants

50% reimbursement for

✓ fixed bridges
✓ partial dentures
✓ fixed bridges
placed on implants

Dental



BASIC & PREVENTATIVE
80%
unlimited reimbursement

ENDODONTICS & PERIODONTICS
\$750 ANNUALLY
80% reimbursement



MAJOR RESTORATIVE
\$700 ANNUALLY

50% reimbursement for

✓ crowns
✓ bridges
✓ implants
✓ partial dentures