

# Communiqué

**RTOERO 2021**

Health Benefits  
Update





## Chairs' Message

# RTOERO health plans: protection for unprecedented times

**2020 has been a year like no other. The global pandemic has reminded us why the RTOERO health benefit plans are so vital to a safe and secure retirement. It's clear that health insurance can be beneficial for the following:**

- **Planned expenses:** such as regular dental cleanings, prescription drugs, paramedical visits, eye exams and glasses
- **Unpredictable costs:** such as travel emergencies, nursing care at home, and high-cost medical aids such as hospital beds and wheelchairs

This year has been nothing short of unprecedented and has highlighted how important it is to have protection, particularly proven when the global travel advisory was issued on March 13. RTOERO's vigilance and guidance assisted thousands of members in their safe return home – in many cases before worldwide flights became scarce. We also helped others, located in places where it was not possible to safely return right away, to shelter in place.

At the same time, we know you may not have been able to claim your planned expenses in 2020 the way you would have in other years. As a not-for-profit organization, we set the premiums to cover the cost of claims and not to generate a profit.

### **We are pleased to apply the plan surplus from 2020 to you directly in two ways:**

- Reduction in 2021 of **3%** to premiums for each of the three plans
- Subsidization of premiums for the next five years, to keep changes as low as possible

We are also pleased to inform you about changes to our travel insurance coverage. Members insured by the Extended Health Care Plan will now be covered for medical emergencies related to COVID-19, even while the government-issued travel advisory is in effect. Read more details on page 2.

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

**Gayle Manley**  
Chair, Benefits Committee

**Rich Prophet**  
Chair, Board of Directors

## Premiums

# 2021 premiums reduced 3%

Our elected board of directors sets the premium rates, based on recommendations from the Benefits Committee. RTOERO uses all premiums exclusively to provide the most comprehensive and affordable benefits possible for our members. With the long-term stability of our plans in mind, rates are reviewed annually.

Using the surplus from 2020, the 2021 premiums are **reduced by 3%** for each of the plans.



### Hospital and Convalescent Care

	Ontario*	Quebec*	All Other Provinces
Single	\$16.06	\$16.21	\$14.87
Couple	\$32.08	\$32.37	\$29.70
Family	\$37.70	\$38.05	\$34.91



### Extended Health Care

Single	\$109.33	\$110.34	\$101.23
Couple	\$218.69	\$220.71	\$202.49
Family	\$262.44	\$264.87	\$243.00



### Dental

Single	\$64.99	\$65.60	\$60.18
Couple	\$128.17	\$129.36	\$118.68
Family	\$159.83	\$161.31	\$147.99

Your premiums are deducted from your pension or bank account in the month prior to your coverage month, so your December 2020 deduction will reflect the new rates.

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

# What's new

The following changes to your health plans will be effective **Jan. 1, 2021**—unless otherwise indicated.

1

## 2021 dental fee guide

- **Dental Plan** reimbursements will be updated to the 2021 fee guide for general practitioners.

2

## Pandemic travel coverage

- **Our travel insurance** now covers COVID-19 medical emergencies while travelling, even during the time of government-issued travel advisories. This change is retroactive to Oct. 1, 2020.

4

## Stability clause

- **As you know**, you must be medically stable for 90 days to be covered by our travel insurance. The definition of medical stability has been improved so that a reduction or discontinuation in medication due to an improvement in your condition is no longer subject to the stability clause.

3

## Trip cancellation or interruption

- **Coverage remains** in place if you need to cancel or interrupt your trip for any of the reasons on page 73-76 of your Insurance Plan Booklet, including an existing medical condition that has become unstable.
- **Important note:** You are not covered for trip cancellation or interruption related to COVID-19. However, unlike other travel plans, RTOERO will continue to reimburse for cancellations and interruptions unrelated to COVID-19.

5

## Continued care while travelling

- **General Exclusion #6 for the Emergency Medical Travel Plan** has been updated to clarify that you continue to be covered if you continue pro-active care for a stable condition while you are travelling.

The online Insurance Plans Booklet is updated for 2021 with complete information about these changes. Bookmark it on the website - [rtoero.ca/resources/insurance-plan-updates](https://rtoero.ca/resources/insurance-plan-updates). If you do not have internet access, you can request a printed copy at [membership@rtoero.ca](mailto:membership@rtoero.ca) or by calling **1-800-361-9888**.

## Practitioners

# New practitioners added for electronic claims submission

The list of practitioners eligible for electronic claims submission direct from the practitioner's office has been expanded to serve you better.

We have doubled the number of practitioners eligible to submit claims electronically:



Acupuncturists



Chiropractors



Massage Therapists



Physiotherapists



Psychologists\*



Chiropodists\*



Dietitians\*



Naturopathic Doctors



Podiatrists\*



Speech Therapists\*

\*new as of October 2020

## How it works

# Electronic paramedical claims

When practitioners bill electronically, you pay only for the remaining portion of the service that isn't covered by the RTOERO plan. This saves you the time and effort of submitting the claim and waiting for your payment. The reimbursement you are owed from your insurance is sent straight to your practitioner instead.

## Did you know?

Your plan may provide coverage for virtual care by select paramedical practitioners. For more information call 1-877-406-9007 or email [pbclaimsontario@johnson.ca](mailto:pbclaimsontario@johnson.ca).



# Best Doctors offers range of services for EHC members and immediate family

Best Doctors is a service available to all members of the Extended Health Care plan (EHC) – and to your spouse, children (regardless of age), parents and parents-in-law.

Access a range of services to help you:



Find a family doctor, specialist or treatment facility either within or outside of Canada



Feel confident about your diagnosis and treatment options



Answer your medical questions and concerns



Navigate the healthcare system with useful resources

## Did you know?

Of RTOERO members who have used Best Doctors:

- **64%** received a new or modified diagnosis
- **85%** received a new or modified treatment plan

Accessing Best Doctors service is as easy as **1-2-3-4**

**1**

**Call or browse.**

Call toll-free **1-877-419-2378** or visit **[bestdoctors.com/canada/rtoero](https://bestdoctors.com/canada/rtoero)**.

**2**

**Answer a few questions.**

You'll be asked for your name, date of birth, email address, home address, phone numbers.

**3**

**Confirm coverage.**

Best Doctors will confirm that you are insured under the RTOERO Extended Health Care plan.

**4**

**Receive service.**

Once coverage is confirmed, a member of the Best Doctors team will contact you to move your case forward.

**Learn more**

**Visit**

[rtoero.ca/services/best-doctors](https://rtoero.ca/services/best-doctors)

**Call**

Best Doctors directly at 1-877-419-2378

# New *My Insurance* portal will make online claims quicker and easier

By January 2021, we will launch a new digital insurance portal. Replacing the current members-only website, *My Insurance* will feature:

- single sign-on to access both your health benefits and, if applicable, your car and home insurance
- easier submission of your online claims, with immediate reimbursement details for many claims
- automatic claims processing for many claims for quicker reimbursement
- improved security features
- enhanced online support

In December 2020, you will receive more information on the new *My Insurance* portal.



## Reminders Claim submission reminders

- All claims incurred in 2019 must be submitted by Dec. 31, 2020. Make sure to allow for mailing time and slower mail delivery in December.
- We encourage you to submit your claims as they occur, to avoid possible delays due to the high volume of claims received at year-end.
- If your claims are processed after Dec. 31, they will not appear on your 2020 income tax statement, which is issued in February 2021. Instead, these claims will appear on your income tax statement for the 2021 calendar year.

## Sign up for direct deposit

- If you haven't already done so, sign up for direct deposit to help expedite your claims reimbursements.
- Simply submit a VOID cheque to our service administrator, and all future claims payments will be deposited to your account.

# Contact

## RTOERO

rtoero.ca  
1-800-361-9888/416-962-9463  
18 Spadina Road  
Toronto, Ontario M5R 2S7  
insurance@rtoero.ca

## Benefits Committee

healthcommittee@rtoero.ca

## Service Administrator

### (Group Benefits Services & Claims)

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

## Johnson Insurance has moved

Johnson Insurance  
500 - 95 Mural Street  
Richmond Hill, Ontario L4B 3G2

## Best Doctors

bestdoctors.com/canada/rtoero  
1-877-419-2378 (toll free)  
customer.ca@bestdoctors.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 travel insurance policy number: **1170489.**



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 tradename 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.