

# Communiqué

**RTOERO 2022**

Health Benefits  
Update



## Chairs' message

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# RTOERO health benefits continue to improve, with no increase in premiums

Despite almost two years of pandemic, we are pleased to tell you about improvements to the RTOERO health plans for 2022, with no increase to premiums.

Here are some highlights of plan improvements that will start Jan. 1, 2022:

- We've modernized the dental plan, making it easier to understand and use. There is more basic and preventive coverage, and implant surgery will now be eligible.
- There's exciting news about prescription drug coverage. Using the Express Scripts Canada Pharmacy™, you can receive 100% reimbursement for generic prescriptions for maintenance drugs – with several convenience services.
- Occupational therapists have been added to the list of paramedical practitioners covered by the Extended Health Care Plan.

We saw more use of the health plans in 2021, compared to 2020. As well, we continue to see increases to the cost of goods and services covered by the health plans. Despite these factors, we expect a small surplus at year-end for our plans.

As a not-for-profit organization, we set the premiums to cover the cost of claims and not to generate a profit. So, we're happy to be able to keep next year's premiums the same as 2021.

We expect to see even more use of the benefit plans next year as the COVID-19 recovery continues – and we've planned for that. We've created a reserve especially for an expected increase in travel claims in 2022 and beyond.

Finally, we were thrilled to see the overall high levels of member satisfaction with our health plans, shared through your feedback in the 2021 member survey.

- The health plans continue to be the top reason members join RTOERO – and keep their membership throughout retirement
- 90% of members are satisfied with the Extended Health Care Plan
- 88% would recommend the Extended Health Care Plan to a friend or colleague
- 88% agree there is a good balance between coverage and affordability

With more than 100,000 participants, RTOERO is Canada's largest provider of non-profit group health insurance for those 50+ who work in and retire from education. 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

# No increase to 2022 premiums

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.

Based on member usage of the plans in 2021, there is no premium increase for the plans in 2022.

	Ontario*	Quebec*	All Other Provinces
<b>Hospital and Convalescent Care</b>			
Single	\$16.06	\$16.21	\$14.87
Couple	\$32.08	\$32.37	\$29.70
Family	\$37.70	\$38.05	\$34.91
<b>Extended Health Care</b>			
Single	\$109.33	\$110.34	\$101.23
Couple	\$218.69	\$220.71	\$202.49
Family	\$262.44	\$264.87	\$243.00
<b>Dental</b>			
Single	\$64.99	\$65.60	\$60.18
Couple	\$128.17	\$129.36	\$118.68
Family	\$159.83	\$161.31	\$147.99

\*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, 2022**.

## 1 Extended Health Care

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- **Paramedical coverage** will now include the services of licensed occupational therapists.
- **Express Scripts Canada Pharmacy™** will offer enhanced prescription drug benefits:
  - 100% reimbursement for generic maintenance prescription drugs or 90% for eligible brand-name prescriptions
  - \$6.99 dispensing fee for drugs not covered by Ontario Drug Benefit
  - Free home delivery Monday to Saturday
  - 24/7 access to Express Scripts' pharmacists to help you understand your medications
  - Convenience services, including a mobile app and refill/renewal reminders

## 2 Travel

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- In the event of a death while out of province, the travel plan will pay up to \$2,000 for one economy round-trip fare, meals and accommodation for someone to accompany the surviving insured home.

## 3 Dental Plan

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- Dental Plan reimbursements will be updated to the 2022 fee guide for general practitioners.
- Scaling will be covered under the Basic and Preventive benefit, with 85% reimbursement. Minor Restorative coverage for work such as root canals or gum surgery will continue to be reimbursed at 80% to a maximum of \$800.
- Dental implantation surgery will be eligible.
- See the article on page 6 for more details about the changes to the Dental Plan.

## 4 Eligibility changes for RTOERO health plans

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- A spouse or dependent child can join a plan without the policyholder also being insured, within the same plan, if the RTOERO member is a policyholder with at least one other plan.
- RTOERO members not participating in the Dental Plan can add this coverage with guaranteed acceptance. The 12-month limit of \$500 for late applicants has been removed. Instead, we simply require that late applicants to the Dental Plan remain enrolled for at least 24 months.

# My Insurance portal streamlines claims and improves service

We're always looking for ways to improve your claims experience. In July 2021, the new insurance portal was launched to provide a more modern user experience, enhanced security features and easier access to your policy details.

If you have not already done so, visit [pages.johnson.ca/myinsurance](https://pages.johnson.ca/myinsurance) to register. This website page provides detailed information about how to sign up, including a step-by-step video.

If you need help registering, call **1-833-749-1324**. A team member will be happy to guide you through the process.

Once you've registered, login to the portal – [insurance.johnson.ca](https://insurance.johnson.ca) – to access the following features:

- Submit your claims, many of which will be processed instantaneously – giving you information about eligibility, reimbursement rate and amount paid.
- See your claims history and details – for example, when you are eligible for new glasses.
- View your remaining balances – for example, how much do you have left in your paramedical practitioner benefit.
- View correspondence such as your income tax letter by choosing the "Communication Centre."

**Insurance Plans Booklet is your go-to resource**



The online *Insurance Plans Booklet* is updated for 2022 with complete information about these changes. Bookmark it on the website [rtoero.ca/resources/insurance-plan-updates](https://rtoero.ca/resources/insurance-plan-updates).

## 5 reasons to submit your claims promptly

The deadline to submit claims for expenses covered by RTOERO benefits plans is the end of the year following the calendar year in which the expenses happened. This is a reminder that any 2020 expenses must be submitted by Dec. 31, 2021.

But there are many benefits to submitting your claims immediately after you incur the expense. Here are five reasons to submit the expenses right away, rather than accumulating receipts.

### 1. It's quick and efficient

It's never been easier to submit a claim. We now offer direct claims submission from the pharmacy, dentist and some paramedicals. The new My Insurance portal makes it easy to submit all other claims.

### 2. Nothing is missed

The longer you wait to submit your claims, the greater the chance of misplacing a receipt or forgetting an expense altogether.

### 3. No surprises

There are times when members, without realizing, exceed their plan maximums or incur expenses not covered by the plan. By submitting claims regularly, this can be minimized or prevented.

### 4. Get your money back quickly

The quicker you submit your claim, the quicker you will be reimbursed. Especially towards the end of the calendar year, there is an increase in claims received, which can create longer turnaround times.

### 5. Complete income tax document

Next February, you'll receive the income tax document listing your expenses reimbursed in 2021. Submitting all expenses as soon as you incur them means your income tax statement will be as complete as possible.

# Modernized Dental Plan improves coverage



Maintaining your oral health is important for your general health and well-being. Having access to coverage may make you more likely to access preventative care and deal with unexpected dental issues quickly. Our dental insurance also provides peace of mind that you will be covered if you need unplanned dental care beyond routine polishing and exams.

Based on feedback from members, we have modernized the Dental Plan for 2022, with increased coverage for basic and preventive and new coverage for implant surgery.



## Scaling now covered under Basic and Preventive

Previously, the RTOERO plan covered dental scaling under the Minor Restorative benefit, at 80% reimbursement. Starting January 2022, the scaling benefit moves to Basic and Preventive. It will have a higher reimbursement rate (85%), up to eight units per person per year.

## Minor Restorative benefit

With scaling now reimbursed under Basic and Preventive, the Minor Restorative maximum is now \$800 per person per year, with 80% reimbursement. This leaves additional room to use this benefit for treatments such as root canals or gum surgery.

## Dental implants

Dental implants are an increasingly popular procedure to restore a missing tooth. Starting in January 2022, periodontal surgeries performed in connection with an implant will be eligible. The implant crown or implant bridge will continue to be reimbursed under the Major Restorative benefit.

## Confirm coverage in advance of major expenses

If you expect dental work to be more than \$600, ask your dentist to submit a detailed pre-treatment plan, called a pre-determination. This way, you and your dentist can decide on the best treatment option based on the estimated reimbursement.

## Join the Dental Plan with guaranteed acceptance

If you're not currently in the Dental Plan, you can add this coverage with guaranteed acceptance! We have removed the \$500 reimbursement limit in the first 12 months. Instead, we simply require new dental applicants to stay in the plan for at least 24 months. If you decide to cancel your plan, you cannot rejoin for 12 months.

**To enroll yourself or  
your dependents,  
call 1-877-406-9007.**





# Answers to your travel insurance questions

## **If I become ill with COVID-19 while travelling, am I covered for emergency medical treatment? Does it make a difference if I'm vaccinated or not?**

**Answer:** You are covered for emergency medical treatment if you contract COVID-19 while travelling, provided you did not have any COVID-19 symptoms within 90 days prior to departure. This coverage applies regardless of your vaccination status.

## **If I receive the COVID-19 vaccine prior to departure, but have complications due to the vaccination during my trip, will emergency medical expenses related to the complications be covered?**

**Answer:** Coverage is available if you don't have symptoms or complications of an adverse reaction to the COVID-19 vaccine before you leave. If you do show symptoms or complications prior to the departure date, it is recommended that you don't travel. However, if you must travel, your policy may not provide coverage for medical conditions and/or symptoms that existed before your trip. Read your RTOERO Travel Plan to see how your coverage may be impacted.

## **If the airline or destination requires a COVID-19 test prior to entry or return, will my travel policy cover this expense?**

**Answer:** No, this expense is not covered by your travel insurance policy in the same way that expenses such as travel visas, travel vaccinations, etc. would not be covered under your travel insurance. The cost of a vaccine or screening test, for example, would not be considered a medical emergency and would not be covered. Each province or public health authority has posted information online for residents to be informed on how and where tests for COVID-19 are conducted. Additionally, be sure that your test results will meet the timeframe for the entrance requirements of your destination.

### **Am I covered for trip cancellation and trip interruption due to COVID-19?**

**Answer:** No. However, RTOERO continues to reimburse for eligible cancellations and interruptions unrelated to COVID-19. Read your RTOERO Travel Plan to see the complete list of eligible covered reasons to claim for trip cancellation or trip interruption expenses.

### **I am on an extended trip and have decided to stay longer than 93 days. How do I apply for additional travel insurance?**

**Answer:** You can buy supplemental travel insurance for trips longer than 93 days. You must contact us **before the 94th day** of your trip to arrange the extra coverage. Call 1-877-406-9007 to discuss supplemental plan options and application requirement.

### **What happens if I am refused boarding due to screening or a positive COVID-19 test?**

**Answer:** If you are refused boarding for your flight home, you will incur additional expenses for lodging and meals in your destination. You may also lose the cost of your flight and have to pay for a new flight at a later date. Check with the airline for their policy on refusal of boarding and what options are available. Your travel insurance will not cover these expenses. It is also important to be sure that you still have travel medical coverage for a longer than intended trip.

### **Am I covered for trip cancellation and trip interruption for travel within my province of residence?**

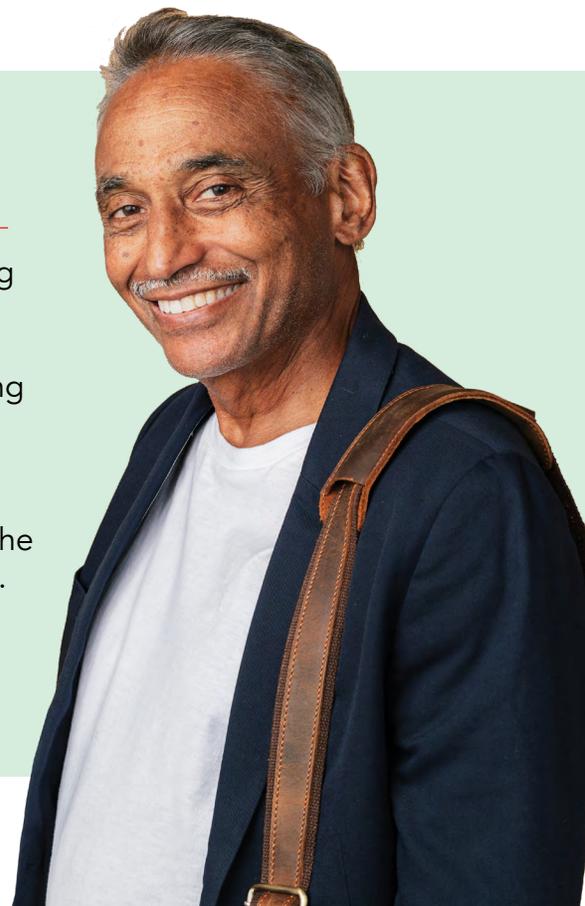
**Answer:** No. Coverage is available for eligible expenses for trips outside your province or territory of residence.

## **Going green — your income tax letter**

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As many RTOERO members have requested, we are working to reduce our production of paper documents. You will continue to receive both the Benefit Statement and the summary Income Tax Statement by mail. However, in keeping with our focus on environmental sustainability, the detailed Income Tax Statement, which outlines all submitted claims, will only be mailed if the Plan Administrator does not have your email address on file. Members will be able to access the detailed Income Tax Statement in the My Insurance website.

**Prefer to get documents electronically? Please add or update your email address by calling 1-877-406-9007.**



# Best Doctors is now Teladoc Medical Experts

It's the same great service, just with a new name.

As of Jan. 1, 2022, Best Doctors Expert Medical Services are transitioning to the Teladoc Medical Experts brand. While service names are changing, the high-quality, personalized service remains the same.

Teladoc Medical Experts can help if you:

- Need help finding a doctor who specializes in your specific condition
- 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
- Wish to receive up to 3 years of your medical records on a USB drive and an expert will review them to provide you with a Health Alert Summary

## Learn more

- Visit [teladoc.ca/rtoero](https://teladoc.ca/rtoero)
- Call 1-877-419-2378

## Did you know?

Of RTOERO members who have used Teladoc services:

- 64% receive a new or modified diagnosis
- 87% receive a new or modified treatment plan



# Express Scripts Canada Virtual Pharmacy



## What is it?

- Virtual pharmacy for home delivery of maintenance medications.
- Available across Canada.
- Provides delivery Monday to Saturday. Free and contactless.
- Completely voluntary – you can register with the pharmacy and choose if/when you use it. For example, you can use it once, you can use it for all your maintenance medications or you can use it in addition to regular pharmacy.
- You can register on their mobile app, online or by phone. Prescriptions can be submitted in the same manner.
- Works exactly like a retail pharmacy except your contact is made via the app, website or phone.

## Benefits

- Pharmacists are available 24/7 for medication counselling.
- The convenience of a free home delivery program for your prescription medications, Monday to Saturday.
- Use the mobile app and phone reminder platform for automatic prescription refills and renewal reminders.
- Express Scripts Canada pharmacy strives for improved drug adherence which may help prevent:
  - onset of other conditions
  - need for additional medications
- Through the Express Scripts Canada's virtual pharmacy, you have more ways to save on prescription costs:
  - Low dispensing fee of \$6.99.
  - Dispense 100-day supply whenever possible, which means fewer dispensing fees for you to pay.
  - Drug markup is lower than retail pharmacies (the pharmacy markup makes up part of the drug ingredient cost), which makes the drug price lower for you.
  - Reimbursement of 100% for generic or 90% for brand drugs – compared to 85% reimbursement under the EHC plan when using any other pharmacy. This means less out-of-pocket costs for maintenance medications. Due to provincial regulations, higher reimbursement is not available in QC.

**Watch for details before January about how to access the Express Scripts pharmacy services.**

# Contact

## RTOERO

[rtoero.ca](http://rtoero.ca)

1-800-361-9888/416-962-9463

18 Spadina Road

Toronto, Ontario M5R 2S7

[insurance@rtoero.ca](mailto:insurance@rtoero.ca)

## Benefits Committee

[healthcommittee@rtoero.ca](mailto:healthcommittee@rtoero.ca)

## Plan Administrator (service & claims)

[rtoero.johnson.ca](http://rtoero.johnson.ca)

1-877-406-9007

[healthbenefits@johnson.ca](mailto:healthbenefits@johnson.ca)

[pbclaimsonario@johnson.ca](mailto:pbclaimsonario@johnson.ca)

## Teladoc Medical Experts

[teladoc.ca/rtoero](http://teladoc.ca/rtoero)

1-877-419-2378

[customer.ca@bestdoctors.com](mailto: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**.

The last printed version of the booklet was released in 2020. The next iteration of the printed booklet is scheduled for 2023. If using the hardcopy, it is recommended that you retain the *2020 Insurance Plans Booklet*, together with any *Communiqué* updates to ensure that you have all of the plan updates in one place.

