

# Let us help you care for your members

We offer non-profit group health insurance plans for education retirees, plus support as they prepare and enjoy retirement.



## Your members are the reason your organization exists and thrives.

In return for their trust and investment, you provide them with the support and information they need to do well at every step of their journey, including as they prepare for retirement. Informing them about our group insurance plans for retirement is one more way you can help them during this significant career stage.

## We're the largest provider of non-profit group health insurance for education retirees in Canada.

RTOERO is a bilingual, trusted voice on healthy, active aging. We were founded by education workers from Ontario more than 50 years ago. We've evolved to be the largest membership organization of our kind – a non-profit and nationwide network.

- Our **83,000 members** come from the broader education community. They work in or are retired from the early years, school boards, private schools, post-secondary institutions or any other capacity in education.
- Our top member benefit is our non-profit group health insurance for anyone 50+. Our comprehensive plan is owned by RTOERO and administered by Johnson Inc., our insurance partner, for over 30 years.
- Members also benefit from and can participate in many other services and supports, including discounts, social supports and our national advocacy efforts to create a more secure and compassionate future for all Canadians.
- We have 51 districts (chapters) across Canada. Our districts are local groups that provide members with social, travel, leisure and political and community advocacy opportunities.
- RTOERO is a bilingual organization committed to providing services in both official languages. Members receive communication in the language of their choice and are encouraged to communicate with us in their preferred language.

Explore our services at  
[rtoero.ca/services](https://rtoero.ca/services)

Explore plans at  
[rtoero.ca/insurance](https://rtoero.ca/insurance)



## Tap into the strategic potential of caring for your members.

Retirement is billed as an exciting time. And it is, don't get us wrong – we are big fans of retirement and believe it's the prime time of life. But people can feel stressed in the time leading up to it.

- It can be difficult to know what to expect in retirement.
- They may be unsure if they've missed something important.
- Many people wonder whether they can really afford to retire.
- Some may be retiring because of personal health issues or to become a full-time caregiver for a family member and so feel they aren't retiring on their terms.
- And emotions can be mixed too—for example, excitement and fear. That's normal.

You can support your members' well-being during this time. Soon-to-be retirees tell us they want practical to-do information to help them prepare, as well as information about health insurance for retirement. Your compassionate support is a benefit to members and can bolster your organization's reputation.



Many of our members join as their retirement date approaches, but there's no reason to wait.

- RTOERO membership is free until retirement, and in the year someone joins if already retired.
- Start using discounts on shopping, entertainment, travel, and more immediately.
- Save on home and auto insurance.
- Receive our award-winning health and lifestyle publications.
- Gain access to our popular scholarship program for family members.

Visit  
[rtoero.ca/membership](https://rtoero.ca/membership)

## How can we support your goals?

There are many ways we can work together. You know your values, mission and strategic plan best – and so we invite you tell us how we can help you. Here are three ideas to consider:

### 1 Supporting members as they prepare for retirement

We offer free retirement planning workshops online and maintain a database of resources to support education sector workers with retirement planning. We're open to collaborating with your team if you think any of our materials may help your members transitioning to retirement.

### 2 Members whose benefits end upon retirement

Most often, employer benefits end when staff members retire. You can make sure your members know about options available to them by including information about RTOERO and our plans on your website and in member communication. We're happy to provide you with content.

### 3 Members who have access to employer benefits until 65

Some of your members may continue to receive benefits during retirement until they reach a specific age (for example, until they're 65). In that case, they will be eligible to join our group plan with no medical questionnaire when their employer benefits end. We can provide content you can send them as that transition approaches. You can also tell them about our plan in advance of retirement, so they can rest assured they have options when their current benefits end.



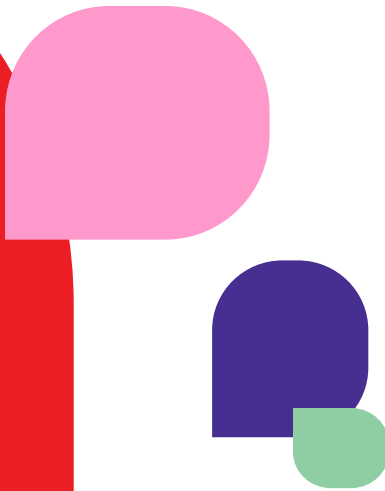
See our retirement planning events at [rtoero.ca/events](https://rtoero.ca/events)

See our resource library at [rtoero.ca/resources](https://rtoero.ca/resources)

Let's get in touch so we can support you.





Contact Sylvia Link,  
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RTOERO is a bilingual trusted voice on healthy, active living in the retirement journey for the broader education community. With 83,000+ members in 51 districts across Canada, we are the largest national provider of non-profit group health benefits for education retirees. We welcome members who work in or are retired from the early years, schools and school boards, post-secondary and any other capacity in education. We believe in a better future, together!



**rtoero.ca**  
1-800-361-9888

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