

# Communiqué

**RTOERO 2024**

Health Benefits  
Update



## Chairs' message



**Martha Foster**  
Chair, Board of Directors



**Gayle Manley**  
Chair, Benefits Committee

# Innovating to keep pace with member needs

The COVID-19 pandemic has reshaped how we perceive health insurance. Our plans provide crucial protection for both planned and unexpected expenses. Whether it's routine dental check-ups or an unforeseen medical emergency while traveling, the protection of the RTOERO group insurance program is essential to your healthy active retirement journey.

We continue to innovate to meet the changing needs of 100,000+ plan participants.

- We have strategically used plan reserves to deliver a 0% premium increase for Extended Health Care and Hospital plans, despite rising inflation and soaring health care costs. The change to the Dental plan was kept to a minimum to account for the increases to the 2024 dental fee guides across Canada.
- We're pleased to announce that the 2024 RTOERO membership fee is waived for members who are insurance program participants.

### **Satisfaction with insurance program increased in 2023**

In the 2023 member survey, satisfaction in all health plans is up from 2021.

- 95% are satisfied with claims handling times.
- 91% are satisfied with phone service.
- 89% are satisfied with the online claims portal.
- 84% agree there is a good balance between coverage and affordability.
- 92% would recommend the Extended Health Care plan to a friend or colleague. 83% would recommend the Hospital plan, and 72% would recommend the dental plan.

As we enter 2024, we remain dedicated to ensuring your peace of mind. We're committed to keeping our group insurance program attuned to your needs, the evolving healthcare landscape and the challenges of an ever-changing world.

Thank you for your continued trust and support of our benefit plans. Together, we'll navigate the future with confidence and security.

# 2024 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.

As we strategically access reserve funds from previous years, there will be no premium increase for the Extended Health Care and Hospital and Convalescent Care plans in 2024. For the Dental plan, an increase of 8.5% is necessary to align with the significant Canada-wide rise in dental fees for 2024.



## Hospital and Convalescent Care

	Ontario*	Quebec*	Other provinces /territories
Single	\$17.51	\$17.67	\$16.21
Couple	\$34.96	\$35.28	\$32.37
Family	\$41.09	\$41.47	\$38.05



## Extended Health Care

Single	\$119.17	\$120.27	\$110.34
Couple	\$238.37	\$240.57	\$220.71
Family	\$286.06	\$288.71	\$264.87



## Dental

Single	\$76.87	\$77.59	\$71.18
Couple	\$151.59	\$152.99	\$140.36
Family	\$189.02	\$190.77	\$175.02

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

# Welcome to Entente

## **RTOERO's group insurance program has a new name: Entente**

When we launched our original program in 1981, it provided extended health care, hospital and dental insurance to RTOERO members and their families.

Over the decades, this comprehensive program has evolved into a distinct suite of insurance services — developed, managed and supported by RTOERO, but with its own unique identity. Now we've completed that evolution by branding the program with a name that sums up the special relationship between our organization and the members we're proud to serve.

An entente is literally an agreement, an accord anchored by shared values and beliefs. We feel that perfectly captures the spirit behind the services we offer, and indeed everything RTOERO does. Entente is about understanding, collaboration and support within a community of trust.

## **A new banner, the same commitment to you**

While the Entente brand is new, our purpose remains unchanged: to provide the most cost-effective, high-quality and competitive insurance program possible to meet the needs of RTOERO members and their families. As always, you can rest assured that our plans are expertly managed and have solid financial foundations. And you can expect to see Entente keep on evolving to meet your changing needs.



# What's new in 2024

1

## RTOERO membership fee waived for policyholders

Effective Jan. 1, 2024, the annual RTOERO membership fee is waived for all members who have an active Entente health plan.

The membership fee pays for all programs and services for members, except the group insurance program. RTOERO's long-term investments, funded by insurance premiums, have grown significantly. These investments now generate enough annual interest **income** to offset the membership fee for plan participants.

2

## Increase to convalescent care benefit

The RTOERO Entente Hospital plan also includes a convalescent care benefit.

Effective Jan. 1, 2024, this coverage is being improved. Previously, you were only eligible for the coverage following non-elective day surgery, meaning surgery that is not planned in advance and is needed to be performed immediately. Now, you can access the three-day convalescent care coverage following elective surgery in a hospital, which is surgery that can be planned in advance or postponed if needed.

Learn more about convalescent care coverage in the Entente Insurance Programs booklet — [rtoero.ca/resources/communique-insurance-plan-updates](https://rtoero.ca/resources/communique-insurance-plan-updates).



## Supplemental trip cancellation and trip interruption plan<sup>1</sup> for extra coverage

The RTOERO Travel Plan provided with your extended health care plan, includes coverage for up to \$6,000 per insured, per trip for eligible expenses when you cancel, interrupt, or delay your trip due to one of the covered reasons. You can now supplement your existing coverage when your trip value exceeds \$6,000 per insured as follows:

- Purchase the supplemental trip cancellation and trip interruption plan for a specific trip to get coverage of up to **\$12,000 per insured, for that specific trip**.
- Choose single, couple or family coverage.
- Read the *Entente Insurance Program* booklet for full details, as coverage is subject to the same terms and conditions as the Trip Cancellation and Trip Interruption Insurance Plan Certificate of Insurance of the RTOERO travel plan of your booklet. [rtoero.ca/resources/communiqué-insurance-plan-updates](https://rtoero.ca/resources/communiqué-insurance-plan-updates).

## Supplemental travel plan<sup>1</sup> for extra days

Extended Health Care plan provides coverage for up to 93 days per insured person, per trip. If you're travelling for longer than 93 days outside your province or territory of residence, you can easily add coverage for extra days.

- Customizable based on your needs — add five more days of coverage to extend trips up to 98 days, or extend your coverage in 15-day blocks.
- Staying longer? Extend coverage while you're already on vacation.
- Coming home early? Downgrade if needed, and you'll receive a partial refund.
- Premiums are added to your regular monthly payment and deducted in equal monthly installments.
- The optional plan is subject to the benefits, conditions and exclusions of the RTOERO Travel Plan.

## Learn more

- For full details, including the premiums and application form, go to [rtoero.ca/insurance/supplemental-travel](https://rtoero.ca/insurance/supplemental-travel).
- Purchase the coverage or get your questions answered by a licensed Johnson Insurance representative by calling 1-877-406-9007.

<sup>1</sup> These insurance products are 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.



# 6-month claims submission deadline

Reminder

As of 2023, RTOERO policy requires you to submit your claims within six months from the date the expense was incurred. For example, if you had a massage on December 7, 2023, you have until June 7, 2024, to submit your claim.

This timeframe is determined by the date the expense was incurred, up to the point when the claim is received by Johnson Inc., the administrator.

Here's some helpful information to ensure you don't miss the deadline.

- For purchased items, such as eyeglasses or orthotics, the incurred date is the date when the item was paid in full.
- For services, such as massage or physiotherapy, the incurred date is the date when the service was provided.
- If you're using the online claims portal, your claim is received immediately!
- If you're mailing your claim, the received date is the date on which your claim reaches the administrator's office.

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## It's never been easier to submit your claims

RTOERO continues to offer many convenient ways to submit your claims:

- It's most convenient to use the claims portal to submit online. If you have not already created your account, it's quick and easy to do so right from the portal home page — [insurance.johnson.ca](https://insurance.johnson.ca).
- Have your claims submitted directly by your pharmacist and dentist. Some paramedical providers and opticians also offer the option to submit your claim directly.
- We continue to accept claims by mail.

Learn more about ways to submit claims — [rtoero.ca/insurance/claims](https://rtoero.ca/insurance/claims).

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## Claim submission tips

- If you haven't already done so, sign up for direct deposit to have your claims payment go directly into your bank account. Include a VOID cheque with your claim submission or mail it directly to our service administrator.
- Photocopy, scan or take a photo of your receipts for your records and keep them for at least seven years.
- If you coordinate benefits between multiple plans, allow sufficient time for that process.

# Income tax tips

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Did you know that in Canada, taxpayers are eligible to receive a Medical Expense Tax Credit (METC)? While it does not result in a refund on its own, it can reduce the amount of federal tax you owe.

The threshold for claiming the METC is based on a percentage of your net income. You can claim eligible medical expenses that exceed three per cent of your net income **or** a fixed dollar amount (\$2,635 for 2023) — whichever is less.

For example, if your net income is \$50,000, you can claim eligible medical expenses that exceed \$1,500. If your total eligible medical expenses for the year amount to \$2,000, you would be eligible to claim a tax credit on the \$500 that exceeds the 3% threshold.

To access a list of eligible METC expenses, visit the CRA website and search for “Medical Expense Tax Credit” or “METC.” In addition to eligible expenses like prescription medications, dental treatments, and vision care, your RTOERO Entente insurance premiums for extended health, dental, and/or hospital coverage are also eligible.

RTOERO helps you by providing a summary document called the “Statement of Medical Expenses.” This statement is not an official tax document like a T4 or T4A but is designed to help you determine if you’re eligible for the METC. The statement helps you to determine if you would like to complete the Medical Expense section of your income tax return.

This document is sent out in February. If you would like to access your Statement of Medical Expenses sooner, or if you require a detailed statement that includes a breakdown of all of the expenses, you can access, view, or print your detailed income tax statement from the My Insurance claims portal — [insurance.johnson.ca](https://insurance.johnson.ca).



# Take control of your health care with CloudMD's Kii Medical Second Opinion



RTOERO is partnered with CloudMD to provide medical second opinion service for Extended Health Care plan participants. CloudMD is a Canadian-based health solutions company.

## **This service is for those members who:**

- Receive a medical opinion/diagnosis and would like to get a second opinion
- Require options for a specialist
- Need a family doctor or nurse practitioner
- Receive a health diagnosis, medical treatment or procedure and would like more information to support your decision making and/or guidance on your next steps through your health care journey

CloudMD services are available to participants of the Entente Extended Health Care plan, as well as your children (regardless of age), parents and parents-in-law.

CloudMD service is available 24 hours a day, 365 days of the year by phone or through the online portal. You will speak to a registered nurse coordinator, who will coordinate services on your behalf.



### Medical second opinion

You will receive an appointment with a qualified Canadian specialist for a medical second opinion. You will also receive a report of the specialist's medical findings.



### Find a family doctor

You will be provided a list of available general practitioners or nurse practitioners based on your location. The nurse will review the list and answer your questions.



### Specialist options

You will receive assistance in locating a specialist in Canada or the U.S. You will be provided up to three specialist options. This information package will include a brief biography of the specialist, current wait times, ratings and reviews. You can take this information to your primary treating physician for consideration and referral.



### Coaching

The nurse will provide an explanation of your medical treatments, diagnosis or processes and procedures.

The CloudMD service provides the following features and benefits.

- **Convenience** — CloudMD offers a seamless experience, saving you time. A dedicated nurse care coordinator will work alongside you to get the information or help you need.
- **Personalized approach** — A nurse will work with you throughout the entire health care journey guiding you every step of the way.
- **Experience and expertise** — CloudMD has an extensive network of physicians and specialists, all deeply experienced within the Canadian healthcare system.
- **Timely service** — When you have a serious or complex health condition, every day counts. CloudMD will work for you to gather your medical records and conduct a review.
- **Privacy assurance** — Your privacy is our paramount concern. CloudMD upholds the strictest standards to safeguard your confidential medical information.
- **Specialty expertise** — CloudMD experts support your diagnosis and care plan with a wide range of health concerns, from cancer and cardiology to digestive diseases, osteoarthritis disorders and mental health.

#### Learn more

Visit [rtoero.ca/services/cloudmd](https://rtoero.ca/services/cloudmd) or call 1-866-814-0018

# Cataract Surgery

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Over the years, RTOERO has continued to make improvements to the cataract surgery benefits.

- **Cataract lenses (also known as Intraocular lenses)**  
You have a lifetime maximum of \$300 per eye for cataract lenses.
- **Cataract surgery fees**  
You have a lifetime maximum of \$300 per eye for cataract surgery related expenses. However, you should note that cataract eye measurements are covered under the Eye Exam benefit.

- **Cataract eye measurements**  
Pre-surgery eye measurement often performed in preparation for cataract surgery is reimbursed under the eye exam benefit that reimburses \$150 every two calendar years.
- **Post-surgery lens coverage**  
Your visual needs don't stop after cataract surgery. So, you're covered for new lenses after surgery up to \$400.



# Tips for using *My Insurance* claims portal

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## Each claim must be submitted separately.

- For example, if you have multiple visits with one practitioner, each visit must be entered as a separate claim.

## Date of service

Ensure the correct date of service is entered. The date of service is not the date you are submitting the claim.

- For items such as eyeglasses or orthotics, enter the date you paid for the item.
- For services such as massage or physiotherapy, enter the date of your service/treatment.

## Family members

Claims for each family member must be submitted separately.

## Prescription drugs

When submitting a claim for drugs, select the box *"Drugs, pharmacy, ostomy, injections and insulin pump supplies."*

## Chiropodist/podiatrist

When submitting these claims, ensure the correct provider is selected.

## Naturopath lab billings

Naturopath lab billings should be submitted under "Naturopath" (under the paramedical practitioner benefit), not under the "Diagnostic" benefit. You will receive a message stating your claim has been pended — this is correct and your claim will be assessed.

## Ambulance charges

Medically necessary emergency transportation charges are eligible. Non-emergency patient transfer charges are not eligible.

## Out of province/Canada non-emergency medical claims

If your receipt is not in Canadian funds, ensure you select the box *"An out of province emergency. If your claim is not in Canadian funds, select this box."*

## Tax is eligible

Be sure it is included in the amount you are submitting.

## Expenses not eligible to be claimed:

- Shipping costs
- Physician fees
- Gratuities

## Coordination of benefit (COB) claims

Always select the box *"Coordinating benefits"* and attach the COB document showing the payment or decline from the first payer (even if the other plan didn't pay anything).

## If your service or item is not listed

Select the box *"My claim is not in the list of covered claims & services."*

# Frequently asked questions



**What are compounded prescription drugs, and am I covered for them?**

**Answer:** Compounded medications are customized pharmaceutical products prepared by a compounding pharmacist to meet the specific needs of an individual. These medications are not commercially available in the exact form or dosage required, so they are created by combining, mixing, or altering existing pharmaceutical ingredients to make a personalized medication. The medication cost will include a combination of the active ingredients, a base and an administrative fee to prepare the medication called a “compounding fee.”

The Entente Extended Health Care plan will cover the compound ingredient costs up to the prescription drug maximum of \$3,400 per insured person per calendar year. Similar to dispensing fees, compounding fees are not covered.



**In the event of my death, will my spouse and/or dependent(s) be able to continue to participate in the RTOERO Entente Group Insurance Program?**

**Answer:** Yes! RTOERO group insurance is extended to surviving spouses/dependents.



**What is the Express Scripts Canada Virtual pharmacy? How does it help me?**

**Answer:** Express Scripts Canada Pharmacy™ is a service available to Extended Health Care plan participants. It provides you with:

- Higher reimbursements — 100% for generic drugs and 90% for eligible brand-name drugs. (Due to provincial regulations, the higher reimbursement is not available in Quebec.)
- Low dispensing fee that includes shipping right to your door. Remember, dispensing fees are not eligible for reimbursement.
- A medication supply of up to 100 days, to help you save on dispensing fees.



**Are cash register receipts accepted when submitting a claim?**

**Answer:** No. To ensure a successful claim, please provide a detailed receipt that includes essential information such as your name, the date of the expense, cost, the type of expense, and vendor details. This comprehensive documentation is necessary for a smooth reimbursement process.



## Did you know?

Each province and territory has a government health insurance plan (GHIP) that provides some coverage for some medical aids.

Plans such as Assistive Devices Program (ADP) in Ontario, Régie de l'assurance maladie du Québec (RAMQ) in Quebec, or Medical Equipment and Supplies Program (MESP) in BC include coverage for a wide range of devices and equipment that enhance individuals' mobility, independence and overall quality of life. Before buying a medical aid or appliance, we suggest you call our plan administrator Johnson Inc. to learn about your coverage.

Some medical aids and appliances need a medical referral to purchase. While many expenses require a referral for each claim, some aids only require one referral for the life of your policy. This includes compression stockings, orthotics and incontinence supplies.

# Contact

## **RTOERO**

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

## **Plan Administrator (Johnson Inc.)**

416-920-7248 / 1-877-406-9007  
rtoero.johnson.ca

## **Group Benefits Service**

healthbenefits@johnson.ca

Mailing Address  
PO Box 4408 STN A  
Toronto, ON M5W 3V7

## **Group Benefits Claims**

pbclaimsontario@johnson.ca

Mailing Address  
PO Box 4287 STN A  
Toronto, ON M5W 5X1

Claims drop-off:  
18 Spadina Rd, Suite 100  
Toronto, ON M5R 2S7

## **CloudMD**

rtoero.ca/services/CloudMD  
1-866-814-0018

## **Global Excel Management Inc.**

From Canada or US: 1-877-346-1467 (toll free)  
From Mexico: 800-062-4728 (toll free)  
From other countries: 819-780-0647  
(ask operator to call collect)  
Provide travel insurance policy number: 1170489

