

# Communiqué

**Entente**

Insurance Program

**2025**



Chairs' message



John Cappelletti  
Chair, Board of Directors



Gayle Manley  
Chair, Benefits Committee

Improvements  
to top-quality health  
coverage for all  
members

For 2025, we are pleased to share highlights, updates and reminders regarding our Entente Group Insurance Program. With more than 100,000 participants, our non-profit health insurance plan remains strong and continues to stand out as a leader in the Canadian insurance industry for education retirees.

We are committed to providing members with affordable, top-quality health coverage while ensuring the sustainability of our plans. This year, we have implemented a 5% overall premium rate increase – which is consistent with the inflation rate we are seeing in the health care sector.

Here are some important highlights you should be aware of:

- **Expanded membership eligibility** — now allows immediate family of RTOERO members to apply to join the Entente plan
- **Prior authorization from a physician** — required annually for some diabetes-management and weight-loss medications
- **Drug Optimization Program (DOP)** — designed to help manage prescription drugs costs

The Entente program is focused on our members. We’re listening and dedicated to ensuring that the program remains responsive to your needs, the evolving healthcare landscape and the challenges of an ever-changing world. In 2025, we will continue to actively monitor the National Pharmacare Strategy and the new Canadian Dental Care Plan to stay ahead of any developments that may affect our members.

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

2025 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 a non-profit organization, we designed our premiums to cover the cost of claims —not to generate a profit. We aim to manage cost increases while maintaining the level of coverage our members depend on. For the 2025 Entente Group Insurance Plan, the 5% premium rate increase aligns with rising healthcare costs across Canada due to inflation.



Hospital and Convalescent Care			
	Premium rates	Ontario 8% applicable taxes included	Quebec 9% applicable taxes included
Single	\$17.02	\$18.38	\$18.55
Couple	\$33.99	\$36.71	\$37.05
Family	\$39.95	\$43.15	\$43.55



Extended Health Care			
Single	\$115.86	\$125.13	\$126.29
Couple	\$231.75	\$250.29	\$252.61
Family	\$278.11	\$300.36	\$303.14



Dental			
Single	\$74.74	\$80.72	\$81.47
Couple	\$147.38	\$159.17	\$160.64
Family	\$183.77	\$198.47	\$200.31



We are excited to introduce the Drug Optimization Program, a new initiative designed to help manage prescription drug costs for members without compromising on quality or access.

New

# Introducing the Drug Optimization Program

At RTOERO, we understand the importance of managing healthcare costs while ensuring that our members have access to the medications they need. Effective January 1, 2025, RTOERO's new Drug Optimization Program will help us manage prescription drug costs for members without compromising on quality or access.

## What is the Drug Optimization Program?

In collaboration with our trusted pharmacy benefit partner, Express Scripts Canada, the new Drug Optimization Program (DOP) is designed to keep your prescription costs affordable while ensuring the high standard of care members deserve.

### Here's how it works:

- **Careful review of new medications** — When a new drug is approved by Health Canada, it goes through an extensive evaluation. This process looks at how effective, safe and cost-effective the medication is before it's added to our prescription drug plan. This ensures that members receive the most effective treatment without overpaying.
- **Negotiating discounts** — The DOP works directly with drug manufacturers to negotiate discounts on medications. This helps lower your prescription costs while still ensuring that you have access to the medications you need.
- **Managing reimbursements** — During the DOP review process, the drug being reviewed is not eligible for reimbursement under the plan.
  - o Plan members with a history of payment of a drug on the DOP listing prior to January 1, 2025, will be grandfathered and not be affected by this change. Members making their first claim for a drug on the DOP listing as of January 1, 2025, will not have coverage for the drug until the DOP review is complete.

## Have questions? We're here to help!

Understanding your coverage and how the DOP affects your prescription costs is essential. If you have any questions about whether a specific medication is covered under your plan, there are two resources available to you:

- **Speak with your pharmacist:** Your local pharmacist can provide you with up-to-date information about your medication coverage and any steps you might need to take under the DOP.
- **Contact Johnson Insurance:** The dedicated team at Johnson is fully prepared to assist with any inquiries related to the DOP. They can explain the benefits of the program and help you navigate your coverage options to ensure that you are getting the most out of your health plan.



# Cataract surgery benefits



Cataract surgery can involve a range of expenses beyond what is covered by provincial health plans, including:

- costs for eye measurements
- upgraded lenses
- surgery fees
- and more

Since everyone's situation is different, RTOERO's Entente plan provides various types of coverage to help with these expenses. It's important to be aware of what your plan covers, especially as cataract surgery can be complex, with multiple components that add up.

To ensure that you are fully informed about your benefits, we recommend reaching out to our plan administrator, Johnson Insurance, at 1-877-406-9007. They can provide detailed information on what is covered and guide you through the claims process, so you're prepared when the time comes to submit your claim.



This update will simplify the process and provide clearer, more accessible coverage for members who require cataract surgery.

# Annual prior authorization now required for diabetes-management and weight-loss medications

All Extended Health Care plan members who receive **new** prescriptions for diabetes medications, such as Ozempic, Mounjaro or Rybelsus, and weight-loss medications will require prior authorization from a physician and approval by Express Scripts Canada before claims can be considered for reimbursement.

RTOERO is committed to giving members the best health coverage while ensuring that our plans remain affordable and effective. This change aligns with industry standards and helps to ensure that medications are prescribed and used according to their intended purposes.

If you are prescribed a drug that requires prior authorization through Express Scripts Canada Pharmacy, have the physician complete the prior authorization form and submit it to ESC by fax or mail.

You can obtain the prior authorization form at: [express-scripts.ca/prior-authorization-forms](https://express-scripts.ca/prior-authorization-forms)

**More information:**  
For further details, contact the claims team at Johnson Insurance at 1-877-406-9007.



New

## Improvements to coverage for Continuous Positive Airway Pressure (CPAP) machines

Effective January 1, 2025, members will be eligible for reimbursement of up to \$2,500 over a five-year period for eligible CPAP-related expenses, including but not limited to machines, tubes, humidifiers, chambers and filters.

Coverage for CPAP machines will be limited to one machine within the five-year period, subject to the overall \$2,500 maximum. Reimbursement will be made after the eligible portion, where applicable, has been paid by provincial funding.

The Entente plan will continue to reimburse the purchase of two (2) CPAP masks each calendar year. Reimbursement is made at 80% and includes a maximum payment of \$280 towards the cost of each mask. This maximum is separate from the \$2,500 CPAP and related expenses maximum.

# Reminder of six-month claims-submission deadline



As of 2023, RTOERO policy requires you to submit your claims within six months. For example, if you had a massage on December 7, 2024, you have until June 7, 2025 to submit your claim.

This time frame is determined by the date the expense was incurred up to the point when the claim is received by Johnson Insurance, the administrator.

Here's some helpful information to ensure that 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.

## 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).

## Claim-submission tips

- If you haven't already done so, sign up for direct deposit to have your claim payments go directly into your bank account. Submit a void cheque on the *My Insurance* claims portal, or include a void cheque with your mailed claim submission.
- Photocopy, scan or take a photo of your receipts and keep the original receipt for at least seven years.
- If you coordinate benefits between multiple plans, allow sufficient processing time for the claims.

# RTOERO expands eligibility criteria to immediate family members

**Immediate family of RTOERO members can now join and enjoy numerous membership benefits, including the option to apply for single, couple or family coverage under the insurance plan. This exciting new change aligns with our strategic goal to broaden the membership base and provides immediate family members with access to comprehensive health and dental benefits.**

## FREQUENTLY ASKED QUESTIONS

### What is changing?

RTOERO has expanded the eligibility criteria to include immediate family members. They will now be able to enjoy member benefits offered to RTOERO members, including applying for their own Entente Group Insurance Plan.

### Why is RTOERO opening membership eligibility to immediate family?

Expanding membership eligibility criteria aligns with our strategic goal to broaden the membership base at RTOERO.

### Who are the immediate family members that now qualify to become RTOERO members?

Expanded membership eligibility now includes the following immediate family of RTOERO members:

- Partner, spouse and ex-spouse
- Child, stepchild, child-in-law
- Grandchildren

### Are immediate family members able to join the Entente Group Insurance Plan?

Yes. With their RTOERO membership, they can apply for their own single, couple or family insurance policy.

### If I have eligible dependants currently covered under my existing plan, do I need to take any action?

No action is required to continue coverage for your eligible dependants.

### Does this change allow me to add my overage child or grandchild to my existing plan?

No. Coverage for dependent children under your family/couple plan remains unchanged. Dependent children are eligible as a dependant on your plan up to age 21, or age 30 if they are a full-time student.

This change now allows immediate family members to purchase their own coverage where they are the policyholder. For example, if your dependant is older than 21 and is not a full-time student, or is older than 30. This change also allows adult grandchildren to purchase their own insurance plans.

### How can immediate family members apply for the Entente Group Insurance Plan?

Immediate family of RTOERO members can join the insurance plan without completing a medical questionnaire if they apply within 60 days of terminating a group health insurance plan, or if they are already enrolled in one and are adding RTOERO's Entente plan as a supplementary plan. Visit [rtoero.ca/insurance](https://rtoero.ca/insurance) for more information.

Individuals who have not had group insurance coverage in the 60 days prior to their application will need to qualify medically. Visit [rtoero.ca/insurance/late-applicants](https://rtoero.ca/insurance/late-applicants) for more information.

### Do immediate family members need to pay a membership fee?

No. Entente Group Insurance Plan participants are not required to pay a membership fee.



# Eco-friendly ways to support plans and conserve resources

In 2024, RTOERO received ISO 14001 certification for ongoing efforts to improve environmental standards and processes for the organization. To receive this international recognition, organizations must set annual environmental targets, monitor progress and remain focused on continuous improvement. RTOERO’s streamlined claims-management process helps to align our health plan with the broader goals as we take active steps to protect the environment.

### Tips for members

RTOERO members can help to limit paper use and reduce postal delivery services with the following tips:

- Opt for point-of-purchase submissions for dental, pharmacy, paramedical and vision services.
- Submit your claims online through the *My Insurance* claims portal.
- Choose the direct deposit option for reimbursements instead of paper cheques.
- Subscribe to email notifications and updates instead of printed statements.

These small changes, when adopted widely, can have a positive impact on the environment.



## Going green — your Statement of Medical Expenses

You can access your benefit statement and Statement of Medical Expenses online through the *My Insurance* portal under **Policy Details**. If you would like to update your email address or switch to paperless, contact 1-877-406-9007.

# FAQs



### What is Entente?

**Entente** is the name for RTOERO’s group insurance program. Launched in 1981, this program offers a comprehensive range of insurance options, including extended healthcare (includes travel insurance), hospital and dental insurance. While the name has changed in 2024, the program’s commitment to providing high-quality, cost-effective insurance tailored to the needs of RTOERO members and their families remains the same.

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

**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.

However, there is one exception to this rule: our incontinence benefit. In some cases, certain pharmacies may not offer a standard receipt for insurance purposes. As long as we have pre-approved your eligibility with a doctor’s note and you provide a receipt that includes a breakdown of the costs and the date of purchase, you can self-identify by writing your name on the receipt. This is the one and only exception where a less-detailed receipt may be accepted for reimbursement.

### Are Entente insurance premiums tax-deductible?

**In Canada**, insurance premiums for extended health, dental and hospital coverage are not directly tax-deductible on their own. However, they can be included as part of your eligible medical expenses when claiming the medical expense tax credit (METC). The METC allows you to reduce your taxable income by claiming medical expenses that exceed a certain threshold based on your net income. This means that while you can’t deduct insurance

premiums directly from your taxable income, they can help you qualify for a tax credit if your total eligible medical expenses, including those premiums, exceed the threshold.

### What are the benefits of using Express Scripts Canada Pharmacy?

**Express Scripts Canada Pharmacy (ESC)** offers several benefits for members, including higher reimbursements – 100% for generic drugs and 90% for eligible brand-name drugs. The service provides a low \$8.99 dispensing fee for eligible drugs, free delivery to your door, and up to an automatic 100-day supply of medications to save on dispensing fees. Members also receive personalized care from ESC pharmacists that is available 24/7. Additionally, the ESC mobile app allows you to manage prescriptions, set up medication reminders and track your shipment from virtually anywhere.

### What is CloudMD and how does it benefit RTOERO members?

**In 2023**, CloudMD replaced Teladoc (Best Doctors) as RTOERO’s medical second-opinion service for Extended Health Care (EHC) plan participants. This service is not only available to you, but also extends to your spouse, children and parents, even if they are not covered under the policy.

CloudMD, a Canadian health-solutions company, offers a bilingual service that provides a second opinion on diagnoses and treatment plans; answers to medical questions; assistance in understanding prescribed care; support in finding specialists, family doctors or treatment facilities in Canada; and help navigating the healthcare system. Available at no additional cost to EHC participants, the service connects you with a registered nurse coordinator who will gather your medical history, consult with experts and arrange for a second opinion. For more information or to access the service, visit [rtoero.ca/services/cloudmd](https://rtoero.ca/services/cloudmd) or call 1-866-814-0018.

# Travel claim reminders



## Contacting Global Excel from outside Canada/United States

When travelling internationally, ensuring seamless communication with Global Excel for emergencies is essential. It's crucial to follow specific steps and considerations to get assistance and stay connected.

### Preparing your mobile phone:

Before travelling, ensure that your cell phone is set up for roaming and international use in case of emergencies. Contact your cellular provider for guidance beforehand.

Additionally, consider the reliability of landlines, especially in destinations where outbound collect calls might be restricted, such as Cuba or on international cruises.

### Regular calls using a landline

1. Dial the local country's international call prefix.
2. Dial the country code for the United States/Canada (1).
3. Dial the toll-free prefix (e.g., 800, 844, 855, 866, 877 or 888).
4. Enter the rest of the toll-free number.

**Example:** To reach Global Excel's toll-free number, 1-877-346-1467, from Spain, dial 00-1-877-346-1467.

### Regular calls using a mobile phone

- Replace the international call prefix with the "+" sign (e.g., +1-877-346-1467).
- Or, download the "Travel Aid" app, which includes a "Contact Us" option to automatically dial Global Excel's number or send a message via email or text. The app is available on both iOS and Android.

Apple



Google



### Travel tip:

Upon arrival at your destination, call family or friends in Canada to make sure you know how to make international calls.

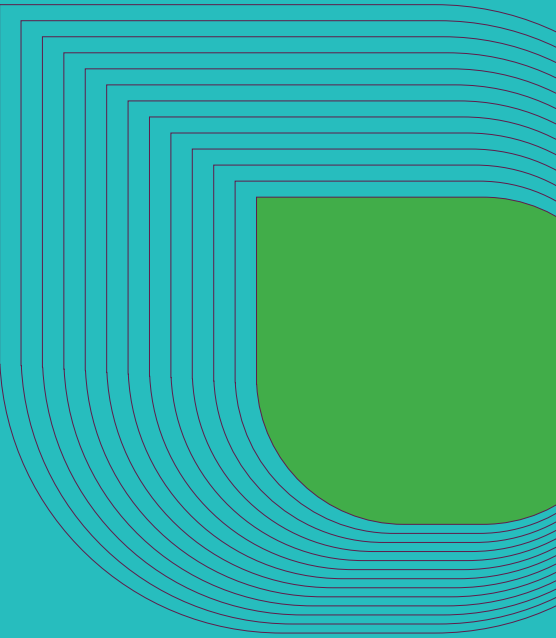
### Important notes:

- International calling charges typically apply for calls made to toll-free numbers from outside Canada or the United States.
- You can ask Global Excel to call you back to minimize your out-of-pocket costs.
- You can be reimbursed for telephone charges incurred to contact Global Excel, excluding roaming charges.
- Voice over IP services (Skype, Zoom, Viber, etc.) can also be used to dial Global Excel's phone numbers.\*
- If the insured is unable to contact Global Excel by phone at 1-877-346-1467, they can email [assistance@globalexcel.com](mailto:assistance@globalexcel.com) with a call-back number.

\* Your use of third-party Voice Over IP services is at your own risk. Global Excel makes no representations or warranties regarding the accuracy, functionality, or performance of any third-party software that may be used to call Global Excel. All brand and product names are trademarks and registered trademarks of their respective owners.



Ensuring proper communication channels with Global Excel while abroad empowers travellers to address emergencies effectively, providing peace of mind during their journeys.





# Tips for using My Insurance portal

## How do I register for the Johnson My Insurance portal?

Registering for the Johnson *My Insurance* portal is quick and easy. To get started, visit [insurance.johnson.ca](https://insurance.johnson.ca) and click on the “Register” button. You will be prompted to enter your personal details, such as your certificate number, email address and date of birth. Once you’ve provided this information, you’ll create a username and password. After completing the registration process, you’ll receive a confirmation email with a link to verify your account. Click on the link, and you’ll be all set to log in and start managing your claims online.

## What can I do through the Johnson My Insurance portal?

The Johnson *My Insurance* portal allows you to easily manage your insurance claims and documents online.

### Through the claims portal, you can:

- submit claims for reimbursement
- view your claims history
- update your personal information, such as your banking information for deductions or direct deposit

### Through the policy details portal, you can:

- access important documents, including your Statement of Medical Expenses for tax purposes
- view your monthly premium

## I forgot my password. How can I reset it?

If you forget your password, click on the “Forgot Password” link on the portal log-in page. You will be asked to enter your username or the email address associated with your account. Follow the instructions provided, and you will receive an email with a link to reset your password.

## Can I submit a claim for a family member through my account?

Yes, you can submit claims for eligible family members covered under your plan through the portal. When submitting a claim, simply select the appropriate family member from the drop-down menu provided during the claims-submission process.

Please note that immediate family members with their own Entente plans must have their own log-ins and submit their claims via their portal.

## How do I access my Statement of Medical Expenses for tax purposes?

Your Statement of Medical Expenses is available on the Johnson *My Insurance* portal. Log in to your account, access the “Group Benefits – Policy Details” section and navigate to the “Communication Centre” and you will find the statement available to download or print. This document helps you determine your eligibility for the medical expense tax credit (METC).



## Did you know?

### RTOERO membership fee waived for policyholders

Effective January 1, 2024, the annual RTOERO membership fee was 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.

### Is your information up to date?

It’s vital to ensure that your contact information and other details are up to date with RTOERO. If you have moved, have a new email address or have changed bank accounts, it’s easy to provide updated information to our Member Services team:

Email [membership@rtoero.ca](mailto:membership@rtoero.ca)  
Call **1-800-361-9888**



# Contact

## **RTOERO**

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

## **Plan Administrator (Johnson Insurance)**

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

To access or  
download our  
e-booklet or  
e-communique

