

# Save with RTO/ERO

Compare 2019 health benefits for education retirees

US			VS	THEM		
Extended Health Care + Hospital + Dental				Extended Health Care + Hospital + Dental		
SINGLE	COUPLE	FAMILY		SINGLE	COUPLE	FAMILY
\$181.36*/mo	\$360.92*/mo	\$438.20*/mo		\$199.16/mo	\$392.42/mo	\$470.30/mo
*may differ slightly outside Ontario due to provincial tax rates						

**ANNUAL COST SAVINGS WITH RTO/ERO**

SINGLE	COUPLE	FAMILY
\$213.60 /year	\$378.00 /year	\$385.20 /year

### Prescription Drugs

**\$3400 ANNUALLY** | covers ALL prescription drugs

REIMBURSED AT 85%

### Prescription Drugs

**\*\$4000 ANNUALLY** | **\* NOT ALL prescription drugs** only those listed on insurer's formulary

REIMBURSED AT 85%

### Paramedical Practitioners

eg: massage therapy

**\$1300 ANNUALLY** all practitioners combined | **NO physician authorization required**

**REIMBURSEMENT NOT LIMITED** to a per-visit maximum

### Paramedical Practitioners

eg: massage therapy

**\$1250 ANNUALLY** all practitioners combined | **Physician authorization required** for some practitioners

**REIMBURSEMENT LIMITED** to a per-visit maximum

### Vision Care

**\$400 EVERY 2 YEARS**

- ✓ prescription eye wear
- ✓ contact lenses
- ✓ laser surgery or corneal incision
- ✓ sunglasses

**\$150 EVERY 2 YEARS for eye exams**

### Vision Care

**\$375 EVERY 2 YEARS**

- ✓ prescription eye wear
- ✓ contact lenses
- ✓ laser surgery or sunglasses
- ~~✓ corneal incision~~

**\$125 EVERY 2 YEARS for eye exams**

### Dental

<b>BASIC &amp; PREVENTATIVE</b> <b>85%</b> unlimited reimbursement	<b>ENDODONTICS &amp; PERIODONTICS</b> <b>\$850 ANNUALLY</b> 80% reimbursement
<b>MAJOR RESTORATIVE</b> <b>\$800 ANNUALLY</b> 50% reimbursement for	<b>\$800 ANNUALLY</b> 50% reimbursement for
<ul style="list-style-type: none"> <li>✓ crowns</li> <li>✓ posts</li> <li>✓ inlays</li> <li>✓ permanent crowns placed on implants</li> </ul>	<ul style="list-style-type: none"> <li>✓ fixed bridges</li> <li>✓ partial dentures</li> <li>✓ fixed bridges placed on implants</li> </ul>

### Dental

<b>BASIC &amp; PREVENTATIVE</b> <b>80%</b> unlimited reimbursement	<b>ENDODONTICS &amp; PERIODONTICS</b> <b>\$750 ANNUALLY</b> 80% reimbursement
<b>MAJOR RESTORATIVE</b> <b>\$700 ANNUALLY</b> 50% reimbursement for	
<ul style="list-style-type: none"> <li>✓ crowns</li> <li>✓ bridges</li> <li>✓ partial dentures</li> </ul>	