

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 \$181.36*/mo	COUPLE \$360.92*/mo	FAMILY \$438.20*/mo		SINGLE \$199.16/mo	COUPLE \$392.42/mo	FAMILY \$470.30/mo
*may differ slightly outside Ontario due to provincial tax rates						

ANNUAL COST SAVINGS WITH RTO/ERO

SINGLE \$213.60 /year	COUPLE \$378.00 /year	FAMILY \$385.20 /year
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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 sunglasses ✓ corneal incision

\$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

BASIC & PREVENTATIVE 85% unlimited reimbursement	ENDODONTICS & PERIODONTICS \$850 ANNUALLY 80% reimbursement
MAJOR RESTORATIVE \$800 ANNUALLY 50% reimbursement for ✓ crowns ✓ posts ✓ inlays ✓ permanent crowns placed on implants	\$800 ANNUALLY 50% reimbursement for ✓ fixed bridges ✓ partial dentures ✓ fixed bridges placed on implants

Dental

BASIC & PREVENTATIVE 80% unlimited reimbursement	ENDODONTICS & PERIODONTICS \$750 ANNUALLY 80% reimbursement
MAJOR RESTORATIVE \$700 ANNUALLY 50% reimbursement for ✓ crowns ✓ bridges ✓ partial dentures	