




<b>Jan. 1 to Dec. 31, 2024</b>	 RTIP RAER	 RTIP RAER	 RTIP RAER	
<b>Benefits Comparison 2024</b>	<b>RTIP Plus 4000</b>	<b>RTIP Gold 2500</b>	<b>RTIP Gold 750</b>	<b>RTOERO Entente</b>
<b>Plan Administrator</b>	<b>OTIP (Ontario Teachers Insurance Plan)</b>			<b>Johnson Inc</b>
<b>Age Restriction</b>	No age restriction	No age restriction	No age restriction	No age restriction
<b>Extended Health Care</b>				
<b>Reimbursement</b> (NOTE: Reasonable and customary limits apply.)	80%, unless noted otherwise	80%, unless noted otherwise	80%, unless noted otherwise	80%, unless noted otherwise
<b>Prescription Drugs</b>	<b>\$4,000</b> per person/year	<b>\$2,500</b> per person/year	<b>\$750</b> per person/year	<b>\$3,400</b> per person/year
	Includes \$750 for sexual dysfunction	Includes \$750 for sexual dysfunction	Includes \$750 for sexual dysfunction	Sexual dysfunction included in prescription drug maximum
<b>Deductible</b>	None	None	None	None
<b>Dispensing Fee</b>	Not covered	Not covered	Not covered	Not covered
<b>Reimbursement</b>	85% of ingredient costs	80% of ingredient costs	80% of ingredient costs	85% of ingredient costs
<b>Generic Reimbursement</b>	Mandatory generic substitution  If a brand name drug is prescribed instead of a generic brand, because of an adverse reaction or therapeutic failure, your physician will need to complete the <b>Request for Approval of Brand-Name Drug form</b> . Visit <a href="http://www.otip.com/forms">www.otip.com/forms</a> .  <b>Express Scripts Canada Pharmacy home delivery program.</b> You are reimbursed up to 100% for your generic maintenance prescription drug expenses (or 90% of eligible brand name prescription drugs).			Mandatory generic substitution
<b>Diabetic Supplies</b>	Included in prescription drug maximum	Included in prescription drug maximum	Included in prescription drug maximum	Included in prescription drug maximum




<b>Vision Care</b>	\$375 per person/two years for purchase and repair of prescription lenses and frames, prescription sunglasses, contact lenses or laser eye surgery 80% reimbursement	\$300 per person/two years for purchase and repair of prescription lenses and frames, prescription sunglasses, contact lenses or laser eye surgery 100% reimbursement	\$300 per person/two years for purchase and repair of prescription lenses and frames, prescription sunglasses, contact lenses or laser eye surgery 100% reimbursement	\$400 per person/two years for eyeglasses, prescription sunglasses, contact lenses or laser eye surgery 80% reimbursement
Eye Examinations	\$150 per person/two years 80% reimbursement	\$150 per person/two years 80% reimbursement	\$150 per person/two years 80% reimbursement	\$150 per person/two years 80% reimbursement
<b>Paramedical Services</b>	<p>\$1,350 per person/year (all practitioners combined)</p> <p>Coverage for the services of any of the following licensed, certified or registered practitioners (payable only after your provincial health insurance plan maximum has been reached, if applicable):</p> <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Chiropodist</li> <li>• Chiropractor</li> <li>• Dietician</li> <li>• Homeopath</li> <li>• Naturopath</li> <li>• Occupational Therapist</li> <li>• Osteopath</li> <li>• Physiotherapist</li> <li>• Podiatrist</li> <li>• Reflexology</li> <li>• Massage Therapist*</li> <li>• Shiatsu Therapist*</li> <li>• Speech Pathologist</li> <li>• Eligible Mental Health practitioners (Psychologist, Psychological Associate, Psychotherapist, Social Worker, Clinical Counsellor, Master of Social Work (MSW), and Psychoanalyst); individual and family therapy is eligible</li> </ul> <p>*Only Massage Therapist and Shiatsu Therapist require written authorization by an attending physician.</p>			<p>\$1,300 per person/year (all practitioners combined). Covers from first visit.</p> <ul style="list-style-type: none"> <li>• Acupuncturist</li> <li>• Chiropodist</li> <li>• Chiropractor</li> <li>• Dietician</li> <li>• Herbalist</li> <li>• Homeopath</li> <li>• Naturopath</li> <li>• Nutritionist</li> <li>• Occupational Therapist</li> <li>• Osteopath</li> <li>• Physiotherapist</li> <li>• Podiatrist</li> <li>• Registered Clinical Psychologist</li> <li>• Psychotherapist</li> <li>• Registered Massage Therapist</li> <li>• Shiatsu Therapist</li> <li>• Social Worker</li> <li>• Speech Therapist</li> </ul>

	<b>Please note:</b> There are per visit maximums for paramedical services. You can do some comparison shopping before buying services to reduce your out-of-pocket expenses. Visit <a href="http://www.otip.com/visit-max">www.otip.com/visit-max</a> for more information	Physician authorization not required
<b>Travel</b>	100 days per trip	93 days per trip
Maximum	\$10 million per person/lifetime 100% reimbursement	\$10 million per person/trip 100% reimbursement
Trip Cancellation / Interruption	\$6,000 per person/trip	\$6,000 per person/trip
Additional Expenses	\$150 per day to a maximum of \$1,500	\$150 per day to a maximum of \$1,500
Repatriation of Remains/ Burial at Place of Death	\$5,000 per person for repatriation or burial	\$5,000 per person for repatriation or burial
Return of Children	Covered, including grandchildren	Covered, including grandchildren
Vehicle Return	\$2,000 per trip	\$2,000 per trip
<b>Supplemental Travel</b>	Optional - Access to a competitive top-up travel insurance program, with per-day rates, <b>for trips over 95 days</b> . Not administered by OTIP	Optional - Coverage for trips longer than 93 days
<b>Custom-Made Orthopaedic Shoes/Boots</b>	80% reimbursement of eligible charges to a maximum of 2 pairs per year	80% reimbursement  \$500 per person/two years combined
<b>Custom-Made Orthotics</b>	80% reimbursement of eligible charges up to a maximum of \$500 in any two years	
<b>Home Care</b>	<b>Automatically included as part of your health care plan.</b>  80% reimbursement to a maximum of \$75 per day, for a maximum of 30 days following an active, acute care hospital stay for a minimum of 24 hours, and a maximum of three days following non-elective day surgery.  To cover charges for convalescent home care provided in own home, mainly for the purpose of assistance with activities of daily living.	<b>Included with the purchase of Semi-Private Hospital.</b>  80% reimbursement to a maximum of \$75 per person/day to a maximum of 30 days following a 24-hour hospitalization or a maximum of 3 days following day surgery. Also covers a maximum of 30 days per year in a long-term care facility following a 24-hour hospitalization.
<b>Private Duty Nursing</b>	\$2,000 per person/year, 80% reimbursement	\$2,000 per person/two years, 80% reimbursement
<b>Hearing Aids</b>	\$1,500 per person/three years, 100% reimbursement	\$1,100 per person/three years, 80% reimbursement

<b>Medical Aids, Equipment &amp; Supplies</b>	80% reimbursement of eligible charges	80% reimbursement of eligible charges
<b>Incontinence Supplies</b>	\$750 per person/year	\$750 per person/year
<b>Surgical Stockings</b>	\$950 per person/year	\$400 per person/year
<b>Post-surgical, Comfort and Convenience Items</b>	\$200 per person/year	\$200 per person/two years
<b>Accidental Dental</b>	80% reimbursement of eligible charges	80% reimbursement
<b>Ambulance</b>	80% reimbursement of eligible charges	80% reimbursement

<b>Additional Valued Extra Programs</b>	<ul style="list-style-type: none"> <li>• <a href="#">ALAVIDA</a> — Offers confidential, evidence-based substance use support from the privacy of your smartphone.</li> <li>• <a href="#">Carepath Digital Health Cancer Care &amp; Elder Care Programs</a> — Assistance in navigating through the multitude of cancer and elder care support services and programs available in Canada.</li> <li>• <a href="#">Edvantage</a> – Edvantage Rewards Program offers access to savings, contests, and special events.</li> <li>• <a href="#">Express Scripts Canada Pharmacy</a> – Home Delivery program (reimbursement increases to 100% for generic prescription drugs)</li> <li>• <a href="#">OTIP Bursary Program</a> – We award twelve bursaries of \$1,500 each, annually to post-secondary school students!</li> <li>• <a href="#">Starling Minds</a> — Access tools to help better manage your mental health with a self-guided digital program that is available 24/7, private, and tailored to you.</li> <li>• <a href="#">FeelingBetterNow®</a> - Mental health management program, available 24/7 online and on mobile.</li> </ul>			<ul style="list-style-type: none"> <li>• Medically related educational program - \$200 per person/year- 80% reimbursement</li> <li>• Express Scripts Canada Pharmacy</li> <li>• MemberPerks®</li> <li>• CloudMD Medical Experts</li> </ul>
<b>Hospital Accommodation</b>	Unlimited semi-private per person/day 100% reimbursement	Unlimited semi-private per person/day 80% reimbursement	Not covered	Optional - Unlimited semi-private per person/day 95% reimbursement
<b>Hospital Cash</b>	\$10 per day to a maximum of \$100 per stay when a semi-private room is not available			Not covered
<b>Dental Care</b>	Optional			Optional
<b>Fee Guide</b>	Current year			Current year

Basic Preventive & Restorative Services	Unlimited per person/year 80% reimbursement 12 units of scaling	Unlimited per person/year 85% reimbursement 8 units of scaling
Endodontic & Periodontic Services	\$850 per person/year 80% reimbursement	\$800 per person/year 80% reimbursement
Major Dental Services	\$750 per person/year for crowns, bridges, implants and dentures combined 50% reimbursement	\$800 per person/year for crowns, plus \$800 per person/year for fixed bridges and partial dentures 50% reimbursement

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	<b><u>RTIP Plus 4000</u></b>	<b><u>RTIP Gold 2500</u></b>	<b><u>RTIP Gold 750</u></b>	<b>RTOERO Entente</b>
<b>Health Care Coverage</b>	<b>\$4,000</b> Single/Couple/Family	<b>\$2,500</b> Single/Couple/Family	<b>\$750</b> Single/Couple/Family	<b>\$3,400</b> Single/Couple/Family
<b>2024 monthly rates</b>	\$139.93 \$275.16 \$326.64	\$115.59 \$220.99 \$267.89	\$84.60 \$161.22 \$193.91	\$119.17 \$238.37 \$286.06
<b>Semi-Private Hospital</b>	Single/Couple/Family	Single/Couple/Family	Single/Couple/Family	Single/Couple/Family
	Included in health-care plan	Included in health-care plan	Not Available	\$17.51 \$34.96 \$41.09
<b>Dental Care</b>	Single/Couple/Family			Single/Couple/Family
All ages	\$71.91 \$142.32 \$173.92			\$76.87 \$151.59 \$189.02