

MEMORANDUM

TO: District/Unit Presidents, Health Representatives, Membership and Recruitment Representatives, Newsletter Editors, Webmasters

FROM: Gayle Manley, Chair HSIC

COPY: Health Services and Insurance Committee
Martin Higgs, President
Provincial Executive
Standing Committee Chairs
Jim Grieve, Executive Director
Lori MacDonald-Blundon, Pension & Benefits
Richard Harrison, Johnson Inc.

Date: January 25, 2016

Hello everyone,

The RTO/ERO Group Insurance Plans participants are advised in November of the plan and rate changes for the upcoming January 1st. OTIP's Retired Teacher Insurance Plans (RTIP) also renew each year on January 1 – with the exception of 2016. In the last two weeks, RTIP policyholders advised us that they have just received their RTIP renewal communications. Effective February 1, OTIP has made significant changes to its individual insurance plans, terminated one plan, closed another to new enrollments, and increased premium rates by a wide margin.

RTO/ERO is receiving calls daily from those insured under the RTIP plans upset with the imminent OTIP renewal action and looking to RTO/ERO for a solution.

It is more complicated than automatically transferring these policyholders to RTO/ERO because the RTIP Plans are individual insurance plans and RTO/ERO is a group insurance plan. In simple terms, you can transfer from one group insurance plan to another, but transfer from an individual insurance plan is subject to a medical questionnaire.

Our commitment at RTO/ERO is "Here for you now, here for your future". We are here to improve the lives of our members and seniors. This guides everything that we do from a District and Provincial perspective and members have overwhelmingly asked us to put these guiding principles into action. Now is the time.

Members are the governing voice at RTO/ERO. Our Plans, too, are designed and run by members, for members. This morning, the Health Services and Insurance Committee approved the following motion:

“Effective January 26, 2016, RTO/ERO waive the medical evidence requirement and implement a 30 day open-enrollment window for those RTIP/ARM individual insurance plan policyholders wishing to transfer to our Group Insurance Plans, subject to RTO/ERO membership eligibility. Coverage can commence as early as February 1, 2016.”

For a limited time, we will treat those wishing to transfer from the RTIP/ARM plans as if they were coming from a group insurance plan. Coverage with RTO/ERO will commence the day following the termination of the prior insurance.

We need your help to get this time-sensitive message out. We have provided you with the following:

1. Email that you can forward to anyone you feel that would benefit from this information.
2. Short article for your District e-newsletters and/or your website.

Please use this content (in the language of your choice) as provided, to ensure that the message is consistent across all of our Districts. Should you require additional content, please contact Lori MacDonald-Blundon at lmacdonaldblundon@rto-ero.org.

We will also be posting this information on our Provincial website, and also posting key messages on our Facebook page and Twitter. If your District has a Facebook page or Twitter account, we encourage you link to these in your postings.

Facebook: www.facebook.com/rto.ero/?fref=ts,

Twitter: @rto-ero

Please feel free to forward this entire email to your District Executive. Please direct insurance enquiries to our administrator, Johnson at 1-877-406-9007, and membership enquiries to RTO/ERO at 1-800-361-9888. Call volumes at this time of year are higher. If you need to leave a message, we are committed to returning calls within 24 hours.

We will continue to keep you updated. Thank you for supporting RTO/ERO and helping to distribute this important message!