



Update for ARM council



RTIP RAER



OTIP RAEQ

Prepared by: OTIP | November 28, 2024

Agenda

2025 RTIP Plan Overview

- Plan and premiums

RTIP call centre performance

Enrolment & Plan Activity

Wellness Programs

Other OTIP Benefits

Questions/comments?



RTIP Health & Dental Individual Benefits

We have been providing health and dental coverage to the retired education community for 20+ years

We cover over 53,000 RTIP members and their families i.e. 86,000 eligible claimants.

Self-Insured Arrangement

- ✓ Greater control and ownership
- ✓ Limited commercial interest
- ✓ Focus on member affordability/plan sustainability
- ✓ Interest on reserves stay in the plan

2025 RTIP Plan Overview

Increase of 8.0% to rates effective January 1, 2025 to keep RTIP Plan sustainable

RTIP Plan changes occur annually to keep pace with the changing needs of members

Administrative updates:

- **Members can contact OTIP travel provider for pre-trip assistance including medical evaluation services for assistance prior to departure**
- Members don't need to disclose sex/gender in application and the code "U" for undisclosed to address equity considerations.

Emergency travel benefit updates:

- Plan design changes to index internal \$ limits within the travel benefit. (see next slide)

Reminder: RTIP members can move up one level or down one to two levels to ensure coverage meets their need every year; Choice between RTIP 750, 2500 and 4000 plans provide best fit/value based on prescription drug needs.

2025 Travel Benefit Plan Changes

- ✓ Hospital services – increase from \$100 to \$350 and remove restriction related to semi-private room coverage
- ✓ Registered Nurse – up to \$10,000 maximum per year
- ✓ Dentist – from \$2,000 to \$2,500
- ✓ Dental Pain – from \$200 to \$500
- ✓ Paramedical coverage – from \$300 to \$500
- ✓ Return of Deceased – \$5,000 to \$15,000
- ✓ Pet Return – newly added up to \$500
- ✓ Meals / Accommodation - \$150/day to \$250/day; \$5,000 per trip
- ✓ Vehicle Return- from \$2,000 to \$10,000

2025 RTIP Monthly Contributions

	Plus 4000	Gold 2500	Gold 750		Dental
Single	\$151.12	\$124.84	\$91.37		\$77.66
Couple	\$297.17	\$238.67	\$174.12		\$153.71
Family	\$352.77	\$289.32	\$209.42		\$187.83

Reminder: Rates vary for Quebec members. Rates are inclusive of applicable taxes. Members can select dental only if they have health coverage

2024 RTIP Call Centre Performance

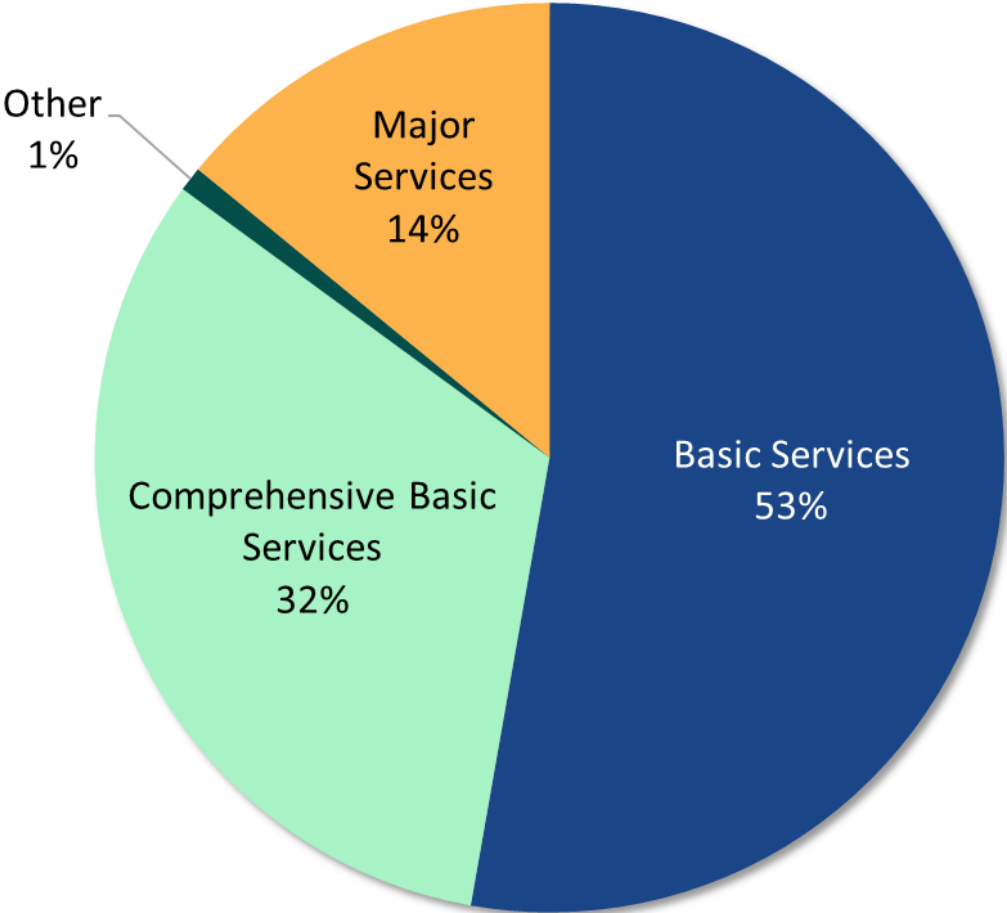
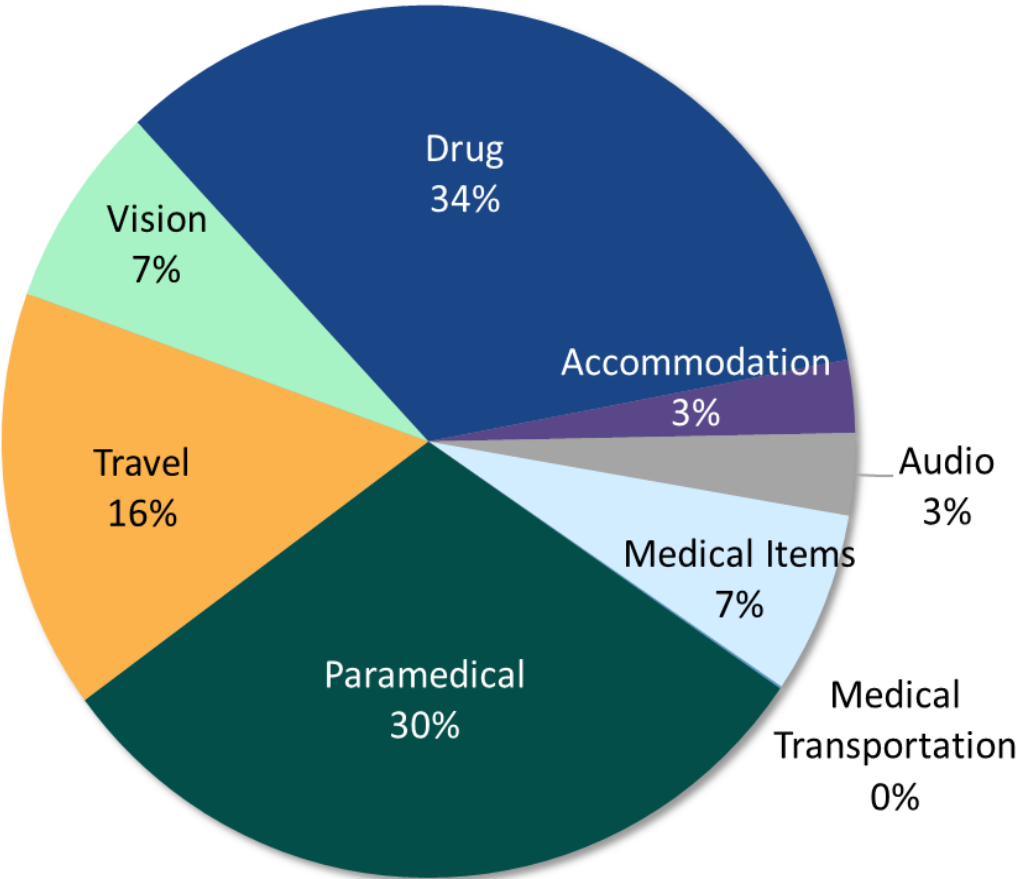
Answering calls for members in a timely manner

Since May 2024, we have met or exceeded service level to our members year-to-date.

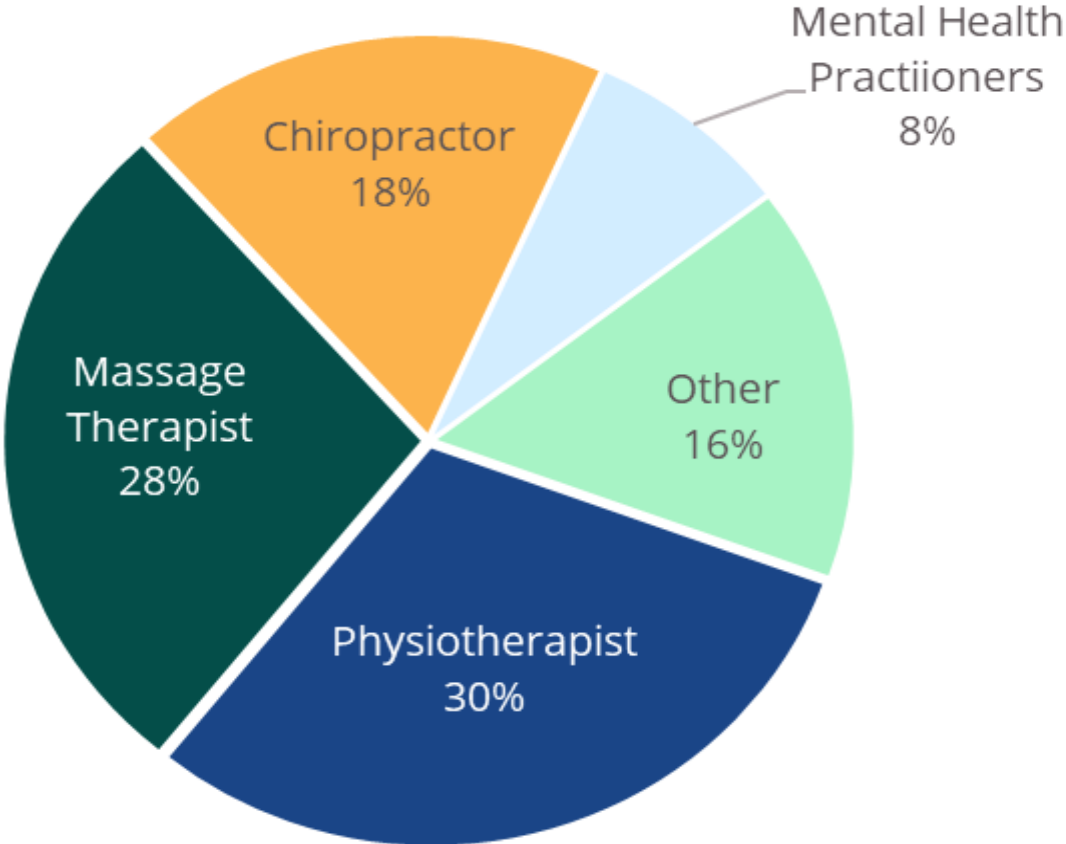
We encourage your members to call OTIP travel provider at 1.800.936.6226 for pre-trip assistance

Goal: 60% of calls answered within 60 seconds

Health & Dental - 2024 Paid Claims Distribution

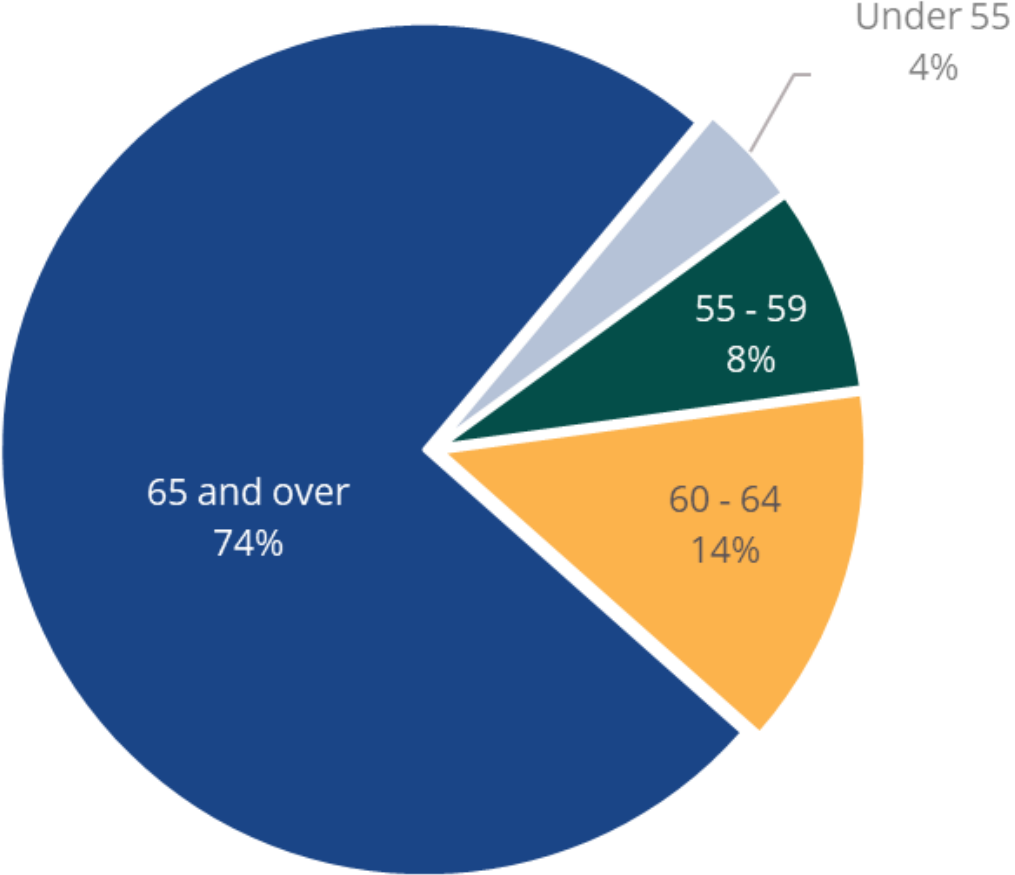


Paramedical Practitioner- 2024 Paid Claims Distribution



**Other includes: Acupuncture, Audiologist, Chiropracist, Dietitian, Homeopath, Naturopath, Osteopath, Podiatrist, Reflexologist, Shiatsu Therapist, and Speech Therapy*

Health and Dental - 2024 Paid Claims (Age-Banded Distribution)





Environment Update

- Launch of Easy Enrol Application
- Canadian Dental Care Plan (CDCP) available to eligible participants: [Canadian Dental Care Plan - Canada.ca](https://www.canada.ca)
- Sema-glutides and Wegovy covered under plan, if they meet medical criteria (prior-authorized medications)
- Rising claims trend influenced by increase in Benefits utilization



Wellness Programs



Welcome

Starling Mental Fitness.

Free, 24/7, Unlimited Support.



Ready to register?

Scan this QR code or go to otipraeo.starlingminds.com

Got questions? Email our support team at members@starlingminds.com.

More info: <https://www.otip.com/otip-wellness-programs>



Assess your mental health

Taking control of your mental health starts with knowing where you're at in your mental health journey. The Starling Mind's Check-Up provides quick assessments backed by science to give a clear snapshot of your current mental fitness and what areas to focus on.



Build your mental fitness

Starling Minds offers a personalized daily mental health management program with training sessions tailored to your needs, challenges, and goals. Use Cognitive Behavioral Therapy (CBT) techniques to build healthier, life-long habits.



Transform your substance use (Launching in September!)

Reflect on your substance habits and decide what change could look like for you. Whether that includes cutting back or quitting entirely, the Starling Minds substance-use program will adjust to support your specific goals.

Joining Starling Minds

All OTIP members, including RTIP, Home, Auto, and Life Insurance customers, can access Starling Minds to better understand their mental health, access substance-use support, find strategies for anxiety or depression, manage stress, and more.

Your Starling Minds access code to register (if required):

- OTIP members: member
- Eligible family members (e.g. spouse, child age 16+): familymember

Sign up for Starling Minds today!

What is Carepath?

- A cancer assistance program that provides one-on-one telephonic counselling and support by an Oncology Nurse Care Manager, backed by oncology physicians.
- Available to members (**including their partner/spouse and children**).
- Members can immediately access Carepath's services as soon as there is a cancer diagnosis.



We listen
We answer questions
We take the time
We support patients and their families
1-800-290-5106

OTIP Impact Statement



OUR PEOPLE AND COMMUNITIES

Talent and culture
Inclusion, diversity, equity
and accessibility
Community investment



OUR OTIP

Better Together, our
digital transformation
Privacy and data security



OUR ENVIRONMENT

Sustainable insurance
practices

OTHER OTIP BENEFITS



Retire with RTIP

RTIP offers the most flexible retiree health, dental, and travel insurance for the Ontario education community. Learn more about your options and transition to retirement with our free webinars, in-person retirement workshops, and valuable online resources.

Visit [OTIP.com/plan-with-RTIP](https://www.otip.com/plan-with-rtip) to learn more, register for a workshop, or apply for a plan online.



Discover Edvantage, your exclusive savings program!

Planning a vacation or renovating your home? Looking for a break on your phone bill? Edvantage can help you save on these and so much more!

Start saving today:
[Edvantage.ca/save-today](https://www.edvantage.ca/save-today)



Exclusive discounts on car and home insurance, and more!

We'll shop the market to find the best insurance policy that fits your individual needs, as well as your budget. **Plus get a \$20 gift card when you get a quote!**

Get a quote at:
[OTIPinsurance.com/insurancediscounts](https://www.otipinsurance.com/insurancediscounts)
or call 1-844-291-7231

Don't forget to mention the gift card offer.





Thank you for your time!
Questions & Comments?

