



February 5, 2026

Ms. Martha Hradowy
President
OSSTF/FEESO
60 Mobile Drive
Toronto, ON M4A 2P3

Re: Concerns to RTIP from ARM18

Hi Martha,

Thank you for your email and attached letters of January 30, 2026. We acknowledge the significance of this year's RTIP plan renewal for many members. After a thorough review of the Gold 750 plan and usage, we have redesigned the plan to ensure we can continue to offer a range of benefits while keeping coverage levels and premium rates sustainable. We appreciate the opportunity to respond to the concerns that have been shared and to provide additional context regarding these changes.

We want to assure our members that the decisions reflected in this year's renewal were made thoughtfully and with careful planning. Over the past several years, we have worked to maintain stability within RTIP by limiting plan design changes and applying only modest premium adjustments, even as post-pandemic healthcare trends continued to evolve. Recently, emerging trends have placed increasing pressure on claims costs. While these broader healthcare trends continue to shape overall plan experience, an increase in travel claims has also been a significant driver of this year's decisions. The level of travel exposure within the Gold 750 plan has grown beyond what the current premium structure can support. In light of these factors, more substantial adjustments were necessary this year to protect RTIP's long-term stability.

We understand that members have questions about the 30-day travel coverage limit, which took effect January 1. It is important to note that this change does not impact the number of trips a member can take within the calendar year (January 1 to December 31). Members will still be covered for 30 travel days per trip. Given that this is a highly valued benefit for our members, we reviewed how travel coverage is used under the Gold 750 plan. This insight helped guide the adjustment to the travel day limit while ensuring that meaningful protection remains available. For those who typically travel longer per trip, other options are offered. Our Gold 2500 plan provides the best value per coverage level for members looking for a 100-day travel limit. Members who are not interested in increasing their coverage can contact Allianz Global Assistance prior to departure to purchase top-up travel insurance. Additionally, while travel-only insurance products may be available in the retail market at a lower cost, RTIP is not a travel-only plan and provides a broader range of benefits to support members' overall health and well-being. For example, members have access to the Carepath Cancer Program at no additional cost, a value-added program that is not typically available through retail plans.

Alongside the travel changes, we understand members have also asked about the changes to vision coverage. In assessing this benefit, we considered the demographics of our membership. For individuals

over the age of 65, the Province of Ontario covers eye exams every 18 months, including follow-up or more frequent exams for those with diabetes, cataracts, and other medical conditions that can impact vision. With this in mind, we redesigned the Gold 750 plan to ensure our members have access to coverage that is typically not provided by the Province of Ontario. We focused on retaining benefits that complement provincial coverage, such as coverage for post-cataract surgery intra-ocular lenses (IOLs). This helps simplify the plan to ensure sustainability and that our members are truly paying for the coverage they need most.

In recent years, we have seen a sharp rise in both the volume and cost of travel, vision, and paramedical claims, with these expenses now outpacing member contributions. Recognizing the changes to these benefits, the Gold 750 plan is an affordable choice for retirees who may not require higher coverage levels. Redesigning the Gold 750 plan also ensures we continue to offer a lower-cost option within a sustainable plan structure that provides flexibility for retirees at different stages of their retirement. It is always important to us that we provide three competitive plan options to support the evolving needs of our members. Our other two plans, Gold 2500 and Plus 4000, offer varying coverage levels that may better meet the needs of many RTIP members.

When comparing our renewal to competitors, we are happy to share that RTIP provides better value for retiree insurance and offers competitive coverage. With different levels of coverage, members can move between plans and select an option based on their needs. This means members are not locked into one plan with the ability to change coverage levels each year. RTIP's three comprehensive plans align with industry standards and, in many cases, provide members with additional coverage for multiple services at a better cost.

As part of our renewal process, any changes to the RTIP plan for the coming year are not available to members until December 1. This ensures OTIP is putting forth only the necessary changes for members.

All feedback provided will be noted to ensure members feel supported and to help us continue shaping RTIP with our members in mind. We value the trust members have placed in us and will continue to look for ways to support them in 2026. We will stay strong in our commitment to supporting Ontario's retired education professionals with care, choice, and community.

If you have any further questions, please don't hesitate to reach out to me.

Sincerely,



Vic Medland

CEO