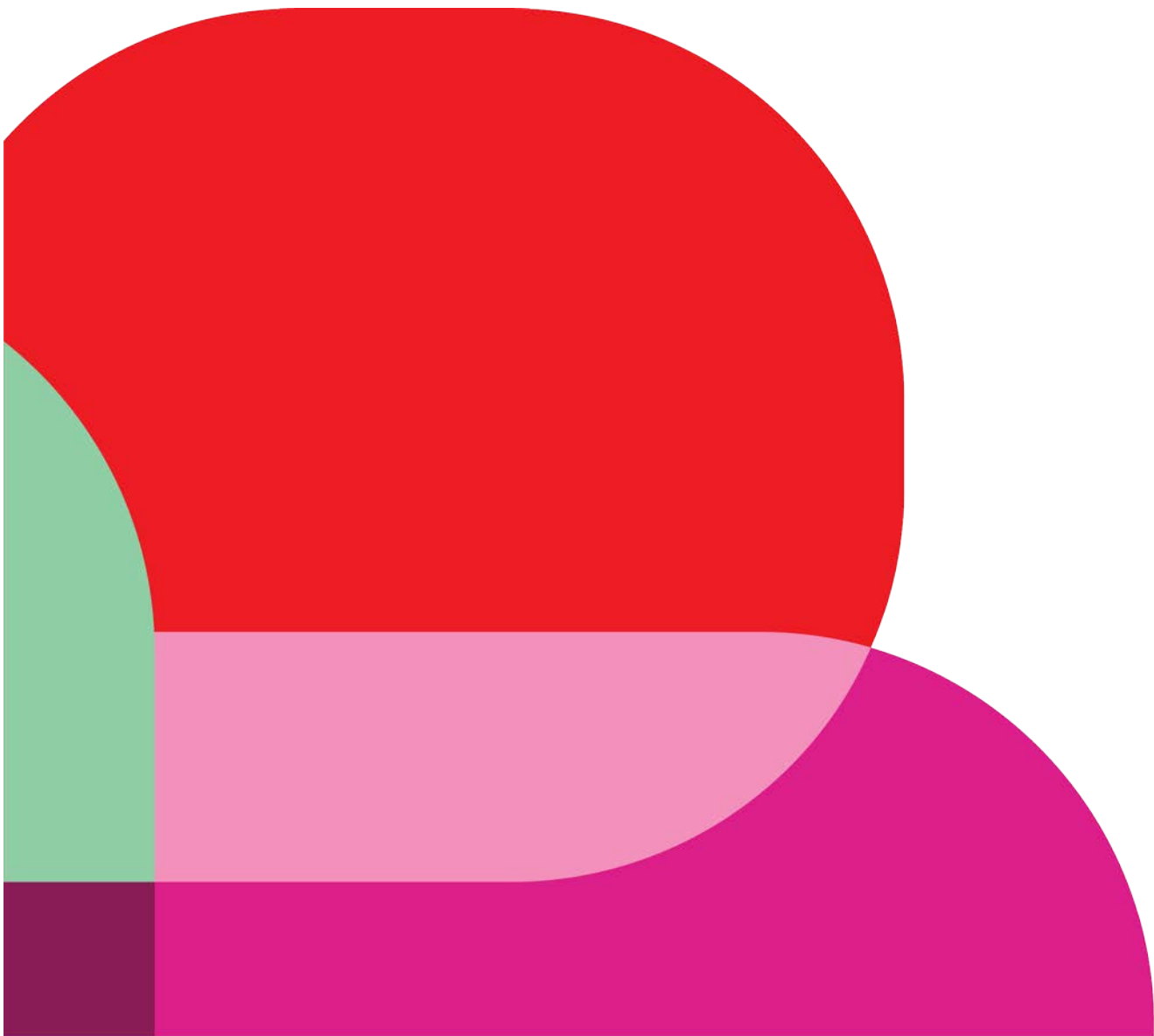


District/Unit Health Representatives Webinar Question & Answer

OCTOBER 2020



Question

1) How is the information, that we receive electronically, communicated to the RTO members that are not connected to the internet?

2) We received via email from RTOERO a notice that ...
"If you are currently traveling outside of Canada, you must have taken the necessary steps to return by March 27, 2020 inclusive."



Member Communications

March 13 – Canadian Government Advisory

March 14/15 – Notified insured members

(Website, email and automated calls)

March 16 – For those travelling (Eblast/website)

May 12 – Travel credits/vouchers advocacy letter

June 13 – Premium, resuming travel & vouchers (Eblast/website)

August 13 – Resuming travel (Eblast/website/automatic calls)



Question

Will our travel insurance cover us for travel, including COVID-19 any where in Canada?



Question

**Is travel to out of country going to be approved for insurance?
Is Covid Covered?**



Travelling again! – Refer to Aug 13 eblast

- Q. Am I covered for travel within Canada?
- A. Travel within Canada is covered. Please follow the COVID-19 restrictions issued by the provincial and municipal public health officials for the area(s) you plan to visit.
- Q. If I become ill with COVID-19 while travelling within Canada, am I covered?
- A. Yes. Emergency Medical coverage is available as long as you have not experienced any symptoms prior to leaving.



Travelling again! – Refer to Aug 13 eblast

- Q. Am I covered for trip cancellation/interruption if I'm travelling in Canada?
- A. Yes. When travelling in Canada, you remain covered for trip cancellation or interruption as described in pages 72 to 76 in the RTOERO Insurance Plans Booklet.



Travelling again! – Refer to Aug 13 eblast

- Q. If I choose to travel outside of Canada despite the government travel advisory, am I covered for medical emergencies?
- A. You are covered for medical emergencies, except for claims related to COVID-19, while the government travel advisory is in effect. This is a new enhancement to your travel coverage. You will receive additional communication regarding this change shortly.



Travelling again! – Refer to Aug 13 eblast

- Q. Once the travel advisory is lifted, am I covered if I become ill with COVID-19 while travelling?
- A. Yes. Emergency Medical coverage is available as long as you have not experienced any symptoms prior to leaving.



Question

Our out-of-province coverage does a good job of promptly looking after medical claims even though they might involve paying out thousands of dollars. However, they seem to take a long time to decide to pay our Members' personal expenses, which typically are far less expensive, but cause undue stress for our Members. Why does it take so long? Can they be encouraged to deal more promptly with personal expenses and communicate directly with the Member?



Service Levels

- Due to the global pandemic, the travel assistance provider, Global Excel, has received an extraordinary large volume of claims.
- Global Excel has been fully committed to resuming their processing times as quickly as possible.
- Global Excel will communicate directly with the insured (RTOERO member) unless the insured has authorized them to communicate with someone else.



Question

I have had more than the usual number of call from members having trouble with their out-of-province coverage. Should we be directing them to call staff to trouble shoot for them?



Service Levels

- Should a member have any questions about a claim, they should contact Global Excel directly.
- If they require additional assistance, please ask them to call our Service Administrator, Johnson Inc.



Question

Why does/did our new Travel Plan not cover cancellations due to the onset of the Covid-19 Pandemic?

Points from the Airline are not much use to seniors who may not be able to travel in the next year or two.



Cancellations due to COVID-19

- For trips booked **before** the travel advisory was issued, or after the travel advisory is lifted, there is coverage.
- You are not covered for trip cancellation related to COVID-19 for trips booked **after** the government issued a global travel advisory due to COVID-19.



Question

As a result of travel restrictions due to Covid-19, many companies have provided vouchers, etc in lieu of refunds. Will our travel insurance support members who are unable to use these vouchers at a future time by securing a refund?



Credits/Vouchers

- Guidelines allows for reimbursement when a member loses the value initially received from a credit or voucher.
- Examples would include:
 - Voucher expiry
 - Illness that prevents travel
 - Death
 - Bankruptcy of a supplier prior to use
 - Events that were specific to the trip
 - Penalty fees incurred when cancelling



Question

Depuis notre retour au Canada le 19 mars , le retrait bancaire pour notre régime supplémentaire d'assurance-voyages fut toujours retiré...

Pourquoi est-ce que Johnson n'a pas arrêté le paiement automatique mensuel? On nous demande de faire une réclamation avec justification bancaire. Pourquoi devrais-je faire une réclamation quand c'est l'assureur qui a arrêté le service?



Question

Since we returned to Canada on March 19, the bank withdrawal for our supplemental travel insurance plan was always withdrawn ... why hasn't Johnson stopped the monthly automatic payment? We are asked to make a claim with bank justification. Why should I make a claim when the insurer has stopped the service?



Primes – Assurance voyage supplémentaire

- Si vous retournez dans votre province plus tôt que prévu, vous pouvez demander une baisse ou une annulation de votre couverture de voyage supplémentaire. Des remboursements seront émis ou un ajustement de vos déductions mensuelles de primes sera effectué pour toute unité complète de couverture inutilisée à condition qu'aucune réclamation n'ait été engagée ou payée. Les unités partielles non utilisées de la couverture Assurance voyage supplémentaire ne seront pas remboursées. Vous devez fournir à Johnson une preuve de départ et de retour anticipé dans votre province par écrit.



Supplemental Travel Premiums

- If you return to your province earlier than expected, you can request a downgrade or cancellation of your Supplemental Travel coverage. Refunds will be issued, or an adjustment to your monthly premium deductions will be made, for any unused full units of coverage provided no claim has been incurred or paid. Unused partial units of Supplemental Travel coverage will not be refunded. You must provide your request with proof of departure and early return to your province in writing to Johnson.



Question

1) Adjustments in coverage and premiums in unusual times.

2) Since most of us won't be travelling outside Canada this year, will there be a reduction to the cost of extended health insurance?



Travel Premiums

While some services were temporarily curtailed due to the pandemic, others – like prescription drugs – continued to be used as usual. Many practitioners and services began reopening across Canada in June and we saw claims usage rise. It is still too early to know the full effect of the pandemic on the 2020 claims. It's important to note that RTOERO owns and manages our non-profit health plans. The Benefits Committee and board of directors set the premium rates to cover the cost of claims. At the end of the year, if there is any surplus, it will be invested directly into the plan for the benefit of all plan participants. The November renewal communication will address any premium changes for 2021.



Question

Our out of province coverage is not valid if you have a future appointment with a specialist. If a member has an annual appointment and test with a specialist to monitor a condition, how can the member be covered?



Awaiting Tests vs Routine monitoring

- The travel insurance coverage excludes any medical condition that existed prior to the departure date that was not stable at any time during the 90 days prior to the departure date.
- Instability would be caused by things such as new or worsening symptoms, a referral to a specialist, or waiting for test results.
- **Routine monitoring of a chronic condition would not be considered an instability.**
- Please refer to your policy for complete details on the stability requirements under the RTOERO Travel Plan.



Question

What conditions could make it possible to have a flexible line in the plan that could be directed by each member's choice?



Health Spending Accounts

A type of flexible benefit mentioned above is usually handled through a health spending account. These are typically available to active employees, generally have a very low dollar value and are funded by the employer. Adding this to a retiree benefit plan would increase members' premium by an amount basically equal to the amount of the spending account.



Question

Could there be support for plan members who need to travel greater distances to receive care?



Insurance Coverage for Travel

- Health insurance plans generally exclude travel related expenses. Covering this type of expense could also have a substantial impact on the premium.



Question

Is there any way that the annual dental care sum could be directed toward implants that are needed to support dentures?



Dental Implants

- A dental implant is the most expensive option to restore a missing tooth. To keep our Dental Plan affordable, we do not reimburse the costs of implant surgery such as the implant post, anesthesia or some periodontal services. Most dental plans do not cover implants, or they limit the cost to a less-expensive procedure. You can receive some reimbursement for the part of treatment related to the replacement tooth, by using the \$800 bridge/partial denture maximum, included in the major restorative benefit.



Question

Why is OT not covered by the insurance



Occupational Therapy

- The services of occupational therapists are not covered under the paramedical practitioners benefit of the Extended Health Care plan.
- RTOERO will record this feedback as a plan change submission.



Question

What would be involved in getting more paramedical practitioners to be able to directly bill Johnson Insurance rather than the RTOERO member paying all up front and then doing the submitting and waiting for reimbursement?



Direct Submission – Paramedical Practitioners

- We are happy to announce that additional paramedical practitioners will have the ability to submit your claims and have payment made directly to them. Please watch for additional information about this in the Communiqué newsletter which will be mailed in mid-November.



Question

Did you happen to find out any answers re paying for glasses on your own, early, then submitting the bill when the window opens?



Eyeglass Receipt Submission

- Claims for the purchase of items are adjudicated and applied to your coverage maximums based on the date they are paid in full.
- If you paid for eyeglasses in 2018, you would be eligible for your next purchase in January 2020, two calendar years later.
- Claims for services (for example, paramedical practitioners) are adjudicated and applied to your coverage maximums based on the date the services are rendered.



Question

Serait-il possible d'enlever le plafond pour les médicaments tout en augmentant la prime, pour les assurés vivant dans la province de Québec. Ceci éliminerait l'obligation de prendre l'assurance de la RAMQ, car la situation actuelle nous oblige de prendre l'assurance de RTO qui est considérée comme étant une assurance complémentaire car elle a un plafond, une limite... L'assurance de la RAMQ devient le premier payeur, suivit de celle de RTO.



Question

Would it be possible to remove the ceiling for drugs while increasing the premium, for insureds living in the province of Quebec. This would eliminate the obligation to take out RAMQ insurance, because the current situation requires us to be insured. RTO is considered to be complementary insurance because it has a ceiling, a limit ... RAMQ insurance becomes the first payer, followed by RTO.



RamQ

Les taux de prime mensuels du régime Frais médicaux complémentaire de RTOERO sont fondés sur l'hypothèse que les assurés ont une couverture gouvernemental d'assurance maladie. En ce qui concerne la garantie Médicaments sur ordonnance, il est nécessaire que les assurés sont inscrits à tout programme gouvernemental applicable, comme la RAMQ au Québec ou le PMO en Ontario. Le coût de la prime supplémentaire pour supprimer la limite pour ainsi remplacer la couverture RAMQ pourrait potentiellement dépasser le coût de la couverture RAMQ.

RTOERO a enquêté sur la création d'une garantie pour couvrir les coûts des médicaments onéreux dans le passé. La prime pour ce type de couverture est exorbitante. Il est également important de noter que les régimes d'assurance de médicaments onéreux prennent fin à 65 ans.



RamQ

Monthly premium rates for the RTOERO Extended Health Care Plan are based on the assumption that insureds have underlying provincial coverage. With respect to the Prescription Drug benefit, it is assumed that insureds are enrolled in any applicable government programs such as RAMQ in Quebec or ODB in Ontario. The additional premium cost to remove the maximum and subsequent elimination of RAMQ coverage by the insured could potentially exceed the cost of the RAMQ coverage.

RTOERO has investigated a catastrophic drug plan in the past. The premium for this type of coverage is cost prohibitive. It's also important to note that catastrophic drug plans terminate at age 65.



Question

Cannabis has been proven to be an effective treatment for many ailments with hundreds of medical journals/articles supporting it. Using cannabis reduces the uses of other medical drugs with substantially less drug interactions/side-effects.

When will we see this as a RX benefit to our plan for medical use? It is a benefit on other medical plans in Canada.



Cannabis

Medical cannabis is not recognized by Health Canada as an approved drug with a Notice of Compliance (NOC) and Drug Identification Number (DIN). As such, medical cannabis does not meet the contractual definition of a drug and is not eligible under RTOERO's Prescription Drug benefit. It is not subject to the standard prescription process under law and no dosing model has yet been established. RTOERO will continue to monitor the status of medical cannabis in Canada as it evolves.



Question

A member asked about best doctors including grandchildren



Best Doctors

Best Doctors services are available to:

- insured RTOERO member
- spouse
- children, regardless of age
- parents and parents-in-law

- RTOERO will record this feedback as a plan change submission.



Question

Coverage for PPE including masks



PPE

Personal use – Not covered

Dental visits – Not an eligible expense

Paramedical – Visits are not cut back for the cost of services





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