

# You've got choices with RTIP!

## Retirement health & dental plans

 <b>RTIP GOLD 750</b> Perfect for members over 65 or with lesser drug needs Includes \$750 drug coverage and the option to add dental at any time.	 <b>RTIP GOLD 2500</b> Flexibility of moving up or down as needs change Includes \$2,500 drug coverage, hospital coverage, and the option to add dental at any time.	 <b>RTIP PLUS 4000</b> Comprehensive plan with the highest medical coverage Includes \$4,000 drug coverage, hospital coverage, and the option to add dental at any time.	VS	<b>COMPETITOR'S ONLY HEALTH PLAN</b> Includes \$3,400 drug coverage and the option to add hospital coverage and dental.
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## Monthly costs

Rates vary for Quebec residents.

RTIP GOLD 750	RTIP GOLD 2500	RTIP PLUS 4000	VS	COMPETITOR
Single ..... \$84.60	Single ..... \$115.59	Single ..... \$139.93		Single ..... \$136.68
Couple ..... \$161.22	Couple ..... \$220.99	Couple ..... \$275.16		Couple ..... \$273.33
Family ..... \$193.91	Family ..... \$267.89	Family ..... \$326.64		Family ..... \$327.15

## Compared to the competition

Annual savings of \$624 for a single plan, \$1,345 for a couple plan, and \$1,598 for a family plan. Don't pay for coverage you don't need!

Annual savings of \$253 for a single plan, \$628 for a couple plan, and \$711 for a family plan!

Only \$38 more per year for \$600 more drug coverage!

## Plan flexibility

 <b>RTIP GOLD 750</b> Option to increase by one plan level at renewal, or have two single plans if spousal coverage needs are different.	 <b>RTIP GOLD 2500</b> Option to increase or decrease by one plan level at renewal, or have two single plans if spousal coverage needs are different.	 <b>RTIP PLUS 4000</b> Option to reduce by one or two plan levels at renewal, or have two single plans if spousal coverage needs are different.	VS	<b>COMPETITOR</b> No other plan options to choose from.
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When you increase/reduce health coverage, it will take effect on January 1 of your next renewal. If adding dental coverage, you will be required to keep this coverage for 12 months. If cancelling your coverage after 12 months, you cannot apply for coverage again for 24 months after the date of termination.

## Other highlights

- **100 days of travel coverage** and **unlimited trips per year** with \$10 million in lifetime coverage.
- Complimentary access to Carepath Digital Health Cancer Care and Elder Care programs, FeelingBetterNow®, ALAViDA, Starling Minds, and the Edvantage savings program.
- Access exclusive OTIP offers in retirement including home and auto insurance discounts, contests and promotions, and the student bursary program.
- Conveniently access your RTIP plan anytime, anywhere with the RTIP on the go mobile app and plan member secure site.