



Your Health Plan!! Some info and FAQ's

If you are a member of RTO and have opted to be a member of the organization's health plan administered by Johnson Insurance (1-877-406-9007) – congratulations as you have made a decision based on your needs with respect to health coverage available above and beyond that provided by the province.

The following are provided as examples and culled information. For full details and actual coverage you need to refer to the Johnson Information Booklets or better yet, contact Johnson directly.

The plan consists of the following with premiums allotted to each option chosen. Some frequent questions/explanations are shared with each and full details on coverage is found in the Information Booklets distributed to members of the Health Plans):

1. **Extended Health Care** (Prescriptions, Out of PROVINCE Medical Coverage, Paramedical Services, Vision Care, Diagnostic Services, Private Duty Nursing, Ambulance, Education, Best Doctors, Eldercare Select, Venngo). pp. 11-27.
 - i) **Q1 - I'm over 65 years of age, why should I pay for Extended Health Prescriptions when the Ontario Drug Benefit (ODB) Plan covers me?**
A1 – The ODB Plan formulary does not cover all drugs that may be prescribed by your physician to cover medical needs. It changes regularly and without notice.
 - ii) **Q2 - What is meant by a pre-existing condition and can I travel.**
A2 – I am not going to try to explain this one – PLEASE READ THE Out of Province Canada Booklet – Inside front cover for the information AND if still unsure if you would be covered it is your responsibility to contact Johnson (1-877-406-9007).
Addendum: A doctor who says you are safe to travel does not mean that you will be covered and that there is no pre-existing condition that may affect your coverage.
 - iii) **Q2 - How do I prove departure date?**
A2 - The real proof needed is that you were in Ontario at least 93 days prior to the need for out of province medical assistance. A boarding pass is a simple example. Another example would be a receipt for a credit card purchase made (and the accompanying credit card statement) showing that you were in Ontario within the 93 day time period prior to your claim.

2. **Supplementary Travel Plan** (additional charge for coverage on trips over 93 days outside of the province). p. 33.
 - i) If you are out of Ontario for longer on one trip for longer than 93 days, you can supplement your insurance by contacting Johnson.

3. **Semi-Private and Convalescent Care Plan** pp. 10-12.
 - i) If after an active or acute stay of over 24 hours in a hospital you can receive 80% coverage (maximum of \$75 per day for up to 30 days) at home or in a Convalescent Care Facility.

4. **Dental Plan** pp. 28-32.
 - i) Payments are made based on the current year's fee guide.

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It is your plan so you need to know what is covered for you and your family if you have them on the policy. **READ THE BOOKLETS** AND IF YOU HAVE SPECIFIC QUESTIONS CALL JOHNSON (1-877-406-9007) FOR CLARIFICATION.

Just to repeat the answer to the most asked question with respect to the Extended Health Plan and found in the book "Proof of Departure for Dummies".

In order to be covered for out of province medical emergencies, the traveler must prove, with acceptable documentation, that he/she was in **Ontario** with no pre-existing conditions that relate to the health problem in question, within the previous 92 days.

IF IN DOUBT AS TO WHAT IS VALID DOCUMENTATION CALL JOHNSON 1-877-406-9007) BEFORE DEPARTING.

Disclaimer: This article is not intended to replace/supplant **your** responsibility to know your policy and coverage.

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If you have any general questions that you think would be useful to be answered for all the members, please forward them in writing to Ward Levine at camward@cogeco.ca.