



# Get the real facts on your retirement health insurance options.

## RETIREMENT HEALTH & DENTAL PLANS

**RTIP GOLD 750**  
 Perfect for members over 65 or with lesser drug needs  
 Includes \$750 drug coverage and the option to add dental at any time.

**RTIP GOLD 2500**  
 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.

**RTIP PLUS 4000**  
 Comprehensive plan with the highest medical coverage  
 Includes \$4,000 drug coverage, hospital coverage, and the option to add dental at any time.

VS

**COMPETITOR'S ONLY HEALTH PLAN**  
 Includes \$3,400 drug coverage and the option to add hospital coverage and dental.

## MONTHLY COSTS (INCLUDES DENTAL)

	RTIP GOLD 750	RTIP GOLD 2500	RTIP PLUS 4000	VS	COMPETITOR
SINGLE	\$149.77	\$179.42	\$202.71		\$207.53
COUPLE	\$290.47	\$347.66	\$399.50		\$413.04
FAMILY	\$351.99	\$422.78	\$479.00		\$501.36

### Compared to the competition

Annual savings of **\$693** for a single plan, **\$1,474** for a couple plan, and **\$1,792** for a family plan. Don't pay for coverage you don't need!

Annual savings of **\$337** for a single plan, **\$784** for a couple plan, and **\$942** for a family plan!

Save between **\$57 and \$268** depending on your plan, and get **\$600** more drug coverage per person!

Not including the \$73 annual membership fee. No matter which RTIP plan you choose, you're saving money!

## PLAN FLEXIBILITY

**RTIP GOLD 750**  
 Option to increase by one plan level at renewal, or have two single plans if spousal coverage needs are different.

**RTIP GOLD 2500**  
 Option to increase or decrease by one plan level at renewal, or have two single plans if spousal coverage needs are different.

**RTIP PLUS 4000**  
 Option to reduce by one or two plan levels at renewal, or have two single plans if spousal coverage needs are different.

VS

**COMPETITOR**  
 No other plan options to choose from.



## OTHER HIGHLIGHTS

- **95 days of travel coverage** and unlimited trips per year, compared to **93 days from the competition**.
- 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.