

THE RWTO HOSPITAL AND HOME CARE PLAN

Benefits

Convalescent Benefit pays you up to \$2,100 in cash following hospital confinement of 3 or more days (at \$350 per month for up to 6 months) or \$72.50 per week for up to 4 weeks following outpatient surgery or surgery requiring hospital confinement of less than 3 days.

Home Nursing Benefit pays you 80% of charges for home nursing care provided by a Nurse, Homemaker, Practical Nurse or Home Service Worker up to \$1,500 for each accident or sickness.

In-Hospital Comfort Benefit pays you \$25 per day for each accident or sickness to a maximum of \$600 (TV or radio rental, telephone charges, hairdressing, reading material, etc.) - no receipt is required.

Ambulance Benefit pays you up to \$135 per year to and/or from hospital confinement and/or outpatient surgery.

Fracture Benefit pays you up to \$350 per fracture for each accident.

Transportation Benefit pays you up to \$300 per accident or sickness for travel to and from the hospital or doctor's office after a hospital stay or outpatient surgery. Receipts must be submitted. Now includes parking costs and cost of transportation by Volunteer Driver for the Canadian Cancer Society (up to \$100).

Cataract Surgery Benefit maximum is \$100 per eye. This pays for the cost of prescribed pre- and post-operative medical supplies, including medications, sunglasses, lenses, frames and eye patches, and cataract testing not included, to the benefit maximum. Cataract testing not included under OHIP.

Patient Transfer Benefit each year pays up to \$135 for the cost of a private ambulance to and/or from a hospital or doctor's office following a period of hospital confinement and/or outpatient surgery, when recommended by a physician.

Physician Validation Expense pays up to \$50 for each accident or sickness.

Special Equipment Benefit pays up to \$200 per year for the rental or purchase of lift chairs, hospital beds, or adjustable beds when recommended by a physician.

Mobility Assistance Benefit is \$150 for each injury or illness to pay for the purchase or rental of walkers, crutches or wheelchairs when recommended by a physician. Now also includes prescribed ergonomic walking pole.

Assistive Devices Benefit maximum benefit is \$100 for each injury or illness. This pays for the rental of grab bars, bath seats, raised toilet seats, and reachers when recommended by a physician.

Physiotherapy Benefit pays up to \$200 for the services of a registered physiotherapist if required due to an injury or sickness following a period of confinement in hospital.

Hearing Aid Benefit pays for the purchase or repairs to hearing aids, including the initial cost of batteries up to \$200 every 4 benefit years. Now also includes coverage for charges or purchase of

cochlear implants up to the current maximum.

Oxygen Benefit pays for the purchase, lease or rental of oxygen administration equipment and oxygen, subject to a \$300 maximum per benefit year. Effective April, 2013, CPAP machines and accessories included to the benefit maximum.

Eligibility

Acceptance to this plan is guaranteed within your first year of retirement. After one year of retirement, there is a short medical form to complete and you will need to be approved by the insurance company. Coverage is available to all RWTO/OERO members in good standing, and their spouses, who are insured under the Provincial Health Plan in their province of residence. A member who lives in a facility that provides health care and convalescent services as a part of the resident fee is not eligible.

Claiming

Your doctor must complete the Attending Physician's Statement included in the claim form.

Cost of the Plan

Members - Annually - \$173.88; Monthly - \$14.49

Spouses - Annually - \$186.84; Monthly - \$15.57

Refund Guaranteed If Not Satisfied

If upon receipt of your certificate of insurance you are not entirely satisfied, return the certificate to **Manulife Financial** within 10 days and your full premium will be refunded.

Renewal Agreement

Provided the application is accurate and acceptable, your certificate cannot be cancelled by Manulife as long as the Plan as a whole is in force, you are a member in good standing of RWTO/OERO and pay your premiums when due.

World Wide Protection

This plan is effective 24 hours a day, anywhere in the world.

Available For Any Age

As long as you are in acceptable health and are following an active non-institutional lifestyle at the time of the application.

Guaranteed Enrollment for New Retirees

RWTO/OERO members who apply within one year of retirement are guaranteed enrollment in the plan, regardless of health.

Contacts

For an application or more information, contact Manulife Financial at 1-800-268-3763.

For more information, you can also contact

- your Branch Insurance Convenor - There are local Branch Insurance Convenors at each of the 52 branches of RWTO/OERO who can also answer some of your questions
- your Provincial Insurance Convenor, Donna Hemeon
- your Assistant Provincial Insurance Convenor, Anne Wise
- or our broker, Terry Kennedy of the Dolphin Consulting Group at 519.583.0098 or tkennedy34@bell.net.

Personal Accidental Death and Dismemberment Insurance Plan is also available exclusively for RWTO/OERO members and spouses. Call Manulife Financial for more information.

Our RWTO Hospital and Home Care Plan is basically a convalescent care type of insurance. It is a "get-well-again" type of insurance with benefits that pay you after each accident or illness. It is not intended to provide you with continual long-term care.