

GROUP BENEFITS QUESTIONS & ANSWERS

Can I purchase glasses, hearing aids, etc. in another country and submit the receipt for reimbursement?

Purchases can be made outside Canada; however, reimbursement would be made as if the expense was incurred in your province of residence subject to the RTO/ERO Plans' maximums and limitations. All reimbursements are made in Canadian funds.

I live close to the U.S. border and go across the border for medical care. Am I covered for these expenses?

No. Out-of-Canada elective services and resulting treatments are not eligible expenses under the RTO/ERO Group Insurance Benefits.

What if my doctor refers me for treatment in the U.S.?

Expenses for this referred treatment would be covered only if the service was not available in Canada and the Government Health Insurance Plan agreed to pay its portion of the cost. Approval should be obtained from the provincial plan before you obtain treatment. If treatment were available in Canada, expenses would not be paid by the RTO/ERO Plans.

If the maximum for a benefit is not used by one participant for a particular coverage, can that maximum be transferred to another participant who is covered under that Plan? For example, if I do not use the full \$375 on my glasses can the difference be transferred to my spouse?

No. Each eligible participant with benefit coverage is entitled to separate benefit maximums. Therefore, the claims that you submit to the RTO/ERO Group Insurance Benefits are attributed to your Plan's maximums and the claims for your spouse and dependents are attributed to their Plan's maximums.

I am covered under a group plan with my spouse's employer. Can we join the RTO/ERO Group Insurance Benefits when my spouse retires?

Yes. You have 60 days from the termination of your spouse's employer plan to enrol in the RTO/ERO Group Insurance Benefits without submitting medical evidence. Coverage will be effective on the day following the termination of your spouse's group plan.

To ensure there is no gap in your coverage, the group plan is effective the day following the termination of your other group plan regardless of when your application is received in the 60 day period.
