

“OTIP had a huge increase in their rates. I heard about RTO/ERO’s open enrolment window, and it seemed like a good time to switch. I have no viability with RTIP anymore, as there was no explanation for the rate changes.”

- John S.



### Three reasons why RTO/ERO insurance rocks

Did you know that RTO/ERO offers the largest voluntary group insurance plans for retired education employees in Canada?

If you are an RTIP/ARM policyholder looking for another option for health insurance, you can get more from the RTO/ERO Group Insurance Program.

- RTO/ERO is a not-for-profit organization, any surpluses are retained by the group insurance plans
- Our unique plans are owned and managed by members
- Over 91,000 participants are insured

For a limited time offer - You can enroll in this group insurance program with no medical questionnaire.

#### Join RTO/ERO in 3 quick steps:

1. [Join RTO/ERO today](#)
2. [Sign up for group insurance](#)
3. **Cancel your RTIP/ARM policy. (Check your policy for details.)**



THE RETIRED TEACHERS OF ONTARIO  
LES ENSEIGNANTES ET ENSEIGNANTS  
RETRAITÉS DE L'ONTARIO

To enroll - <http://www.rto-ero.org/here-for-your-future>