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PHOTO: HUGH WESLEY



A healthy note

by Lori MacDonald-Blundon, Editor

Welcome to the newest edition of *Health Matters* in *Renaissance*! As our Chair, Mark Tinkess notes in his message on page 36, the Fall 2012 RTO/ERO Senate voted to test pilot *Health Matters* in *Renaissance* for one year. We hope you like it!

The theme for this edition of *Renaissance* is hobbies and pastimes, and you might wonder how this relates to *Health Matters*. Our hobbies and pastimes have the ability to positively affect our overall well-being and our health. Embracing and expanding our interests stretches our minds and bodies, helps us to find new opportunities, and keeps us interested, active and engaged.

RTO/ERO conducts over 30 retirement planning workshops (RPWs)* across the province every year for educators and educational support staff who are considering retirement. If you attended one of these, you would have heard a key message: it's important to retire to something, rather than from something. This is the time of your life where you have the opportunity to follow your bliss—or to find it!

These activities contribute to our healthy lifestyles and to overall wellness. Staying physically and mentally active helps to maintain our emotional well-being, reduce pain, and potentially reduce our reliance on medication. A healthy lifestyle can

also help us to maintain a healthy weight, thereby lowering our risk for many illnesses such as diabetes and heart disease. It also has the ability to make your insurance dollar go further.

Researching your family history, renewed family connections, writing that book you've had on hold for the last few years, taking a course, embracing and learning new technologies, are all opportunities to exercise your mind and open you to new interests. Gardening keeps your mind active and is a great physical activity. It also takes time to learn what plants grow in which growing zones, soil and sun conditions, and what to do when critters inevitably invade (or, maybe that's just my garden). Perhaps your new bliss is cycling, or Nordic pole walking, or working towards "besting" the grandchildren on the Wii™ or Xbox Kinect™.

Many members discover or rediscover travel as a new bliss, after years of only being able to travel during peak holiday times. RTO/ERO members who participate in our

insurance plans, travel knowing they have access to superior coverage. Our Extended Health Care Plan includes travel coverage of 62 days per person, per trip, as well as \$6,000 per person, per trip cancellation/interruption/delay insurance and covers stable pre-existing medical conditions with a very liberal medical stability clause.

Our RTO/ERO Group Insurance Plans are owned and managed by our members. Therefore, whether they are 56 or 106, all insured members have identical coverage, the same medical stability clause, and premium rates regardless of age—an extremely rare commodity in the market of travel insurance!

Whatever your bliss may be, I encourage you to continue to explore and follow it, wherever this may take you. I found mine—it's RTO/ERO. ●

* Please encourage your former colleagues who are considering retirement to attend one of our workshops. The 2013 RPW schedule is on our website at <https://ero-rto.org/rpw-schedule-list>.

Information contained in *Health Matters* is intended to be used for general information and should not replace consultation with health care professionals. Consult a qualified health care professional before making medical decisions or if you have questions about your individual medical situation. RTO/ERO makes every effort to ensure that the information in *Health Matters* is accurate and reliable, but cannot guarantee that it is error free or complete. RTO/ERO does not endorse any product, treatment or therapy; neither does it evaluate the quality of services operated by other organizations mentioned or linked to Health Matters.

HSIC Chair's welcome

by Mark Tinkess, District 35, Dryden

One of the objectives of the Health Services and Insurance Committee (HSIC) is "To ensure that communication with participating members continues to be timely, informative, and detailed". We attempt to do so through a variety of publications such as *Renaissance*, *Health Matters*, *Going Places*, *Update*, the year-end RTO/ERO Summary of Health Plan Changes, DHR/UHR newsletters, Insurance Plans Booklets membership brochures for recruitment purposes and pertinent memos to members.

Until now, *Health Matters* has been sent to District and Unit Presidents and DHR/UHRs, and mailed to all members once a year with *Renaissance* magazine. As a result of a Fall 2012 Senate motion, *Health Matters* will now be published in each *Renaissance* magazine in 2013. The HSIC is very pleased that *Health Matters* has become so popular and requested by our members.

At our December meeting, the HSIC welcomed both Lori MacDonald-Blundon in her first HSIC meeting as Pension and Benefits Officer, and Richard Harrison, who has replaced Lori as Senior Consultant for Johnson Inc., working with RTO/ERO.

HSIC Committee

Bill Bird, District 36, Peterborough; Brian Kenny, District 35, Dryden; Gayle Manley, District 31, Algoma; Roger Pitt, District 36, Peterborough; Jan Siegel, District 23, North York; Ed Weiss, District 37, Oxford.

RTO/ERO travel coverage – did you know?

- RTO/ERO members participating in our Extended Health Care (EHC) Plan are covered under our Travel benefit for out-of-province/Canada trips. Our EHC Plan provides coverage for an unlimited number of trips each up to 62 days in duration, and \$6,000 per person trip cancellation/interruption and delay coverage.
- When travelling outside your province of residence, each insured person must have their own proof of departure. The proof must identify the insured person, indicate that you were in your province of residence, and specify the date. Some examples of acceptable proof are a boarding pass, credit card receipt (with a copy of your credit card statement), signed and dated financial institution documents, or receipts for medical services performed (such as paramedical services or dental treatment).
- The 90 day stability clause on the RTO/ERO Out-of-Province/Canada Travel Plan does not apply to all medical conditions. The conditions it applies to are:
 - cancer, heart or lung conditions;
 - any condition where you were admitted to hospital for at least 24 hours;
 - any condition where your physician has advised you not to travel.

If any one of these criteria applies to you, a medical emergency related to this condition would not be considered sudden and unforeseen and therefore, any expenses related to it would not be covered. Please refer to the RTO/ERO Out-of-Province/Canada Travel Booklet for full details regarding when a medical emergency is not considered sudden and unforeseen.

- Even if your physician says you are physically OK to travel, you may not be covered by your travel insurance. If, according to the RTO/ERO travel policy, your condition would not be considered stable, any emergency medical expense related to this condition would not be eligible for reimbursement.
- Provincial governments cover approximately 3-5% of out-of-country emergency medical bills submitted under the RTO/ERO travel benefit. The out-of-country coverage provided by the government is so limited that governments recommend that all residents obtain private travel insurance before leaving Canada.
- If you are taking an extended vacation and require more than a 100 day supply of your prescription medication, you can obtain up to a total 200 day supply by completing a "Vacation Supply" form from Johnson Inc. The total cost of the prescription counts towards the calendar year maximum in the year that the drugs are purchased. For example, if you purchase a 200 day vacation supply in November 2012, your claim will be applied to the 2012 calendar year maximum only. If you reach your 2012 calendar year maximum, the unpaid balance cannot be deferred to the 2013 calendar year maximum.

For more information contact Johnson Inc., details on p. 41. ●



PHOTO: HUGH WESLEY

Long-Term Care Insurance—something to think about

Long Term Care (LTC) insurance is much more than a plan for ‘older’ adults or something required when you suffer a debilitating, lifelong illness. Many LTC claimants are young retirees who have suffered an accident or had surgery leaving them in need of short term physical assistance. They are able to claim for eligible costs during their period of rehabilitation.

It’s also important to remember that LTC insurance covers care in a facility as well as in your own home. This is an important feature as the majority of people who are disabled or chronically ill prefer to stay in the familiarity and comfort of their own homes. Two hours

of daily home care does not sound like a large expense, but it can add up to over \$10,000 annually or over \$25,000 if nursing services are required.

LTC insurance includes coverage for services such as having a home health aid come to your home to prepare meals, administer medications or provide personal care, such as bathing and dressing. Services may also include nursing care, physical, speech, respiratory or occupational therapy, and home-based hospice/palliative care.

For further information or to obtain an enrollment package, please contact Johnson Inc. at [905-764-4959](tel:905-764-4959) or [1-800-461-4155](tel:1-800-461-4155). ●

Radon

Radon is a radioactive gas that is found naturally throughout our environment. Since radon is a gas, it can move freely through the soil enabling it to escape into the atmosphere or seep into buildings. Radon is invisible, odourless and tasteless, but can be easily measured with a radon detector. There are two options for testing a house for radon: purchase a do-it-yourself radon test kit or hire a radon measurement professional.

If you choose to purchase a radon test kit, you must closely follow the instructions on how to set up the test. Radon test kits may be purchased over the phone, on the internet or from home improvement retailers. The radon test kits include instructions on how to set up the test and to send it back to a lab for analysis once the testing period is over. The cost of testing ranges from \$25 to \$75. If you choose to hire a service provider to perform a radon test in your house, it is recommended that you ensure they are certified and will conduct a long-term test.

In outdoor air, radon gas is diluted and does not pose a health risk. However, radon that enters an enclosed space, such as a home or building, can accumulate to high levels. Prolonged exposure to high levels of radon has been associated with an increased risk of developing lung cancer. It is estimated that about 16% of lung cancer deaths in Canada are related to radon exposure.

Health Canada has established a guideline for radon in indoor air. The guideline is a voluntary (non-regulatory) level at which Health Canada recommends that Canadians take action. The SI unit (the International System of Units) for radioactivity is the becquerel (symbol: Bq), and it corresponds to one radioactive disintegration per second. Radon concentration in air is, therefore, expressed in SI units of Bq/m³ (becquerels per cubic meter).

Health Canada's guideline recommends that remedial measures should be undertaken in a dwelling whenever the average annual radon concentration exceeds 200 Bq/m³ in the normal occupancy area.

Source: Health Canada—
www.hc-sc.gc.ca/ewh-semt/radiation/radon/index-eng.php.



IMAGE: COURTESY OF HEALTH CANADA



Scan code to watch a video about radon
New to QR codes?
Go to www.health.gc.ca/qr

Important information for Quebec residents

The government health authority for Quebec residents, the Régie de l'assurance maladie du Québec (RAMQ), requires that Quebec residents maintain prescription drug insurance that is at least equivalent to that provided by RAMQ's Public Prescription Drug Insurance Plan (PPDIP). RAMQ has confirmed that the RTO/ERO Extended Health Care Plan's prescription drug benefit does not meet their eligibility requirements. Therefore, RTO/ERO members residing in Quebec must register for and be covered by the PPDIP, regardless of age.

In accordance with RAMQ's guidelines, drug claims must first be submitted to RAMQ *before* being submitted to Johnson Inc. for reimbursement under the RTO/ERO plan. If you submit your prescription drug claim to Johnson first, it will be returned to you for submission to RAMQ. Because the RAMQ plan is based on a "formulary", or fixed list, there could be situations where certain drugs declined by RAMQ may be eligible under the RTO/ERO plan. Should you have a claim declined by RAMQ, please submit the declined expense to Johnson Inc. to see if the drug is eligible under the RTO/ERO plan.

For further information about RAMQ, please visit their website at www.ramq.gouv.qc.ca/en.



media corner @

Provincial seniors' guides

Each provincial government provides free guides outlining resourceful information on provincial and federal programs and services available to seniors. See below for your respective province and find important information designed for you:

Alberta

www.health.alberta.ca/seniors.html

To download the PDF version of the guide click on the following link: www.health.alberta.ca/documents/Seniors-ProgramsServicesGuide.pdf

British Columbia

www2.gov.bc.ca/gov/theme.page?id=E2F17E8BD56D50D8D4BAA2892C68960F

To download the PDF version of the guide click on the following link: www2.gov.bc.ca/assets/gov/topic/AE132538BBF7FAA2EF5129B860EFAA4E/pdf/seniors_guide_2012_eng.pdf

Read it online, or order a hard copy at the Seniors Health Care Support Line by calling toll-free: 1-877-952-3181 or if in Victoria, call: 250-952-3181.

Manitoba

www.gov.mb.ca/shas/publications/seniors_guide.pdf

Read it online or order a hard copy at 1-800-665-6565.

New Brunswick

www2.gnb.ca/content/gnb/en/departments/social_development/seniors.html

To obtain copies of the Seniors' Guide Services write to Senior and Healthy Aging Secretariat Department of Social Development P.O. Box 6000 Fredericton, N.B. E3B 5H1; fax: 506-453-2869; or click on the following link to download the PDF version: www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/Seniors/SeniorsGuide-e.pdf

Newfoundland & Labrador

www.health.gov.nl.ca/health/seniors/index.html

Newfoundland & Labrador does not publish a hard copy guide.

Northwest Territories

www.hss.gov.nt.ca/sites/default/files/seniors_information_handbook.pdf

Read it online or order a paper copy at 1-800-661-0878.

Nova Scotia

www.gov.ns.ca/seniors/pub/2012_ProgramsPA.pdf

Read it online or order a hard copy at 1-800-670-0065.

Nunavut

www.hss.gov.nu.ca/en/Home.aspx

Nunavut does not publish a hard copy guide.

Ontario

www.seniors.gov.on.ca/en/seniorsguide/index.php

To request a hard copy write to Ontario Seniors' Secretariat, 777 Bay St., Ste. 601C, Toronto ON M7A 2J4; www.ontario.ca/seniors or call Seniors' INFOline 1-888-910-1999; TTY: 1-800-387-5559.

Prince Edward Island

www.gov.pe.ca/photos/original/css_seniorguide.pdf

Read it online or order a hard copy at 1-866-594-3777.

Quebec

www4.gouv.qc.ca/EN/portail/citoyens/evenements/aines/pages/accueil.aspx

To order a hard copy or telephone assistance: Québec calling area: 418-644-4545; Montréal calling area: 514-644-4545; Elsewhere in Québec: 1-877-644-4545 (toll free); Persons with a hearing or speech impairment (TTY): 1-800-361-9596 (toll free).

Saskatchewan

www.health.gov.sk.ca/seniors-programs-services

Read it online or order a hard copy at 1-800-667-7766.

Yukon

www.gov.yk.ca/services/people_seniors.html

Yukon does not publish a hard copy guide.

**Please note, at the time of printing for spring Renaissance, the 2012 guide was only available for some provinces/territories.*



April 2013



Daffodil Month

Join the Canadian Cancer Society in the fight against cancer this April. Every year, money is raised throughout Daffodil Month. This helps the Canadian Cancer Society fund life-saving research and vital support services to people living with cancer. Contact your local Canadian Cancer Society Office or Cancer information service. Phone: [1-888-939-3333](tel:1-888-939-3333); <http://bit.ly/HBOWz0>

Ontario Hop for Muscular Dystrophy

Muscular Dystrophy Canada's HOP for Muscular Dystrophy is a national educational fundraising initiative that promotes compassion, caring and acceptance of differing abilities. Get ready to hop, dance and move. If you have any questions about this event contact Maria Teresa Kill at [416-488-2699](tel:416-488-2699) ext. 152 or toll free at [1-800-567-2873](tel:1-800-567-2873); email: hopontario@muscle.ca; <http://bit.ly/11hWbM>



National Oral Health Month

Everything that happens in your mouth affects your whole body, which is why it is so important to visit your dentist regularly. Only your dentist has the training, skills and expertise to properly address all your oral health care needs. Regular dental exams help prevent small problems from getting worse. www.cda-adc.ca/en/cda/media_room/health_month.

National Organ and Tissue Donation Awareness Week April 21 - 27, 2013

Take a moment to consider organ donation, and learn how to register in your province. www.liveon.ca/Liveon/LiveOn.ca.html. To register in Toronto: www.giftoflife.on.ca; Trillium Gift of Life Network, 522 University Avenue, Suite 900, Toronto, ON M5G 1W7; toll free: [1-800-263-2833](tel:1-800-263-2833), in Toronto: [416-363-4001](tel:416-363-4001); email: info@giftoflife.on.ca.

May 2013

The Canadian Lung association—Become a Lung Champion

For over 100 years, The Canadian Lung Association has been dedicated to its mission of promoting and improving lung health for all Canadians. Be a Lung Champion today! When you can't breathe nothing else matters. Support the Canadian Lung Association by signing up at: <http://bit.ly/11CKLzP>; www.lung.ca/home-accueil_e.php.

The Lung Association, National Office; 1750 Courtwood Crescent, Suite 300, Ottawa ON K2C 2B5; phone: [613-569-6411](tel:613-569-6411), toll free [1-888-566-LUNG \(5864\)](tel:1-888-566-LUNG); email info@lung.ca.



Scan this QR code with your smartphone to view *Health Matters* online.

FAQs

Q I booked my trip in September 2012 for travel in February 2013. In December 2012, I was admitted to hospital for kidney surgery. As my surgery is within the 90 days prior to my departure date, would I have coverage for my kidney surgery while on my trip? Would I need to cancel my trip?

A You would not have medical coverage for your kidney surgery as you were admitted to hospital within 90 days prior to your departure date. You would however, have coverage for any medical emergency that was unrelated to your kidney surgery. If you chose to cancel this trip, your eligible expenses would be reimbursed to a maximum of \$6,000 per person, per trip.

Q There's been no change in my heart condition in the 90 days prior to my trip, but my doctor has changed one of my heart medications. Will I have coverage for my heart condition while I'm travelling?

A Yes. Unlike the majority of travel plans in the market today, a change in medication, dosage or usage does not mean that the condition would be excluded from coverage under the RTO/ERO EHC Plan's Out-of-Province/Canada benefit.

Q In the case of a medical emergency, when should I call Allianz Global Assistance?

A In a medical emergency, Allianz Global Assistance asks members to call prior to seeking treatment as it allows them to assess the situation, open a medical case to monitor care, and to help patients locate a suitable medical provider in their area. In the case of a life-threatening emergency, members should seek treatment immediately at the nearest health facility, and have a travelling companion or health facility employee contact Allianz Global Assistance on the patient's behalf within 48 hours.

Q My family and I are in RTO/ERO's Health Plans. What happens to my family's coverage should I pass away?

A The RTO/ERO Health Plans may be continued for surviving spouses and dependent children following the death of an RTO/ERO member. Coverage continues for as long as premiums are paid and the spouse/child continues to qualify for coverage. Upon notification of a member's death, Johnson Inc. will send the required paperwork for completion.

Send your questions to the HSIC:

Att: Health Committee Chair

healthcommittee@rto-ero.org

18 Spadina Rd, Suite 300, Toronto ON M5R 2S7

416-962-9463 (Toronto area)

1-800-361-9888 (toll-free)

www.rto-ero.org

Johnson Inc.–Plan Benefit–Service

18 Spadina Rd, Suite 100A

Toronto ON M5R 2S7

416-920-7248 (Toronto area)

1-877-406-9007 (toll-free)

rto-ero@johnson.ca

Johnson Inc.–Plan Benefit–Claims

1595 16th Ave, Suite 700

Richmond Hill ON L4B 3S5

905-764-4888 (Toronto area)

1-800-638-4753 (toll-free)

www.johnson.ca

Allianz Global Assistance–travel insurance assistance

P.O. Box 277, Waterloo ON N2J 4A4

From Canada or the U.S.:

1-800-249-6556 (toll-free)

From other countries:

519-742-6683 (ask the operator to reverse the charges)