



**College and University
Retiree Associations
of Canada**

**Associations de retraités
des universités et collèges
du Canada**

January 26, 2017

Dear colleagues:

It is a pleasure to provide news culminating the search for providers of travel/trip cancellation insurance and extended health benefits insurance. While a full promotional roll-out will happen later, I am happy to inform you, on behalf of CURAC, that we have affinity agreements with Johnson Inc. (for MEDOC travel insurance) and Retired Teachers of Ontario RTO/ERO (for the RTO/ERO extended health care plan, also administered by Johnson Inc.).

Travel/Trip Cancellation Insurance

CURAC has identified the following two programs:

1. MEDOC offers competitive travel/trip cancellation insurance, with rates varying by age and medical condition. A summary of their offering can be perused at <https://www.johnson.ca/travel/medoc/splash-en.jspx>. Interested individuals may call 1-866-606-3362 with specific questions, to obtain a quote and to purchase the insurance. Please identify yourself by the university/college association from whence you come, and quote group number 087 unit 11.
2. RTO/ERO does not offer stand-alone travel insurance. However, their full extended health care package includes competitive travel/trip cancellation insurance. Rates are not age-banded and their full rate becomes increasingly a better travel value for clients at age 76 and upward. For those who opt to maintain their current EHB coverage and purchase this as their travel add-on, an incidental value is that the client would also have top-up insurance in other included categories. Their travel plan may be reviewed at <https://www.rto-ero.org/group-insurance-plans/rtoeros-group-insurance-plans/extended-health-care-plan>. To contact them, please call the Plan administrator (Johnson) at the RTO/ERO toll-free telephone number 1-877-406-9007; identify yourself as a member of the CURAC group; and, identify your member association.

Note that RTO/ERO is permitted to offer its Plan only to members of RTO/ERO. Therefore, to enrol in the Plan you must become a member, at an annual cost of \$56. Membership enquiries may be directed to RTO at 1-800-361-9888.

There will be some members who will not see a fit with either of these options. Those may wish to contact Securiglobe, a broker that endeavours to match individual clients to an insurance that best suits their needs. Contact them re rates and enrolment at 1-888-211-4444.

Extended Health Benefits Insurance

CURAC has identified the RTO/ERO Plan as one which might be of interest to members who are seeking to purchase new EHB insurance, transfer to a new plan, or add to their existing insurance. CURAC members who are currently in a group health benefits plan will be accepted as members of the RTO Plan with no medical questionnaire. Those not currently in a group plan will be pleased to learn that from now until April 30, 2017, RTO will treat those with an individual insurance plan as if they were coming from a group insurance plan and therefore will waive the medical questionnaire. Those with no current extended health benefits plan will need to complete the questionnaire to be assessed for acceptance.

RTO's Plan administrator (Johnson) is ready to accept calls for information and/or for enrolment. As a first step, we urge interested individuals to carefully review the RTO extended health care plan and rates available at <https://www.rto-ero.org/group-insurance-plans/rtoeros-group-insurance-plans/extended-health-care-plan> Please note, in particular:

- This plan includes a travel and trip cancellation benefit for \$2,000,000 per person, per trip for unlimited trips per year of 93 days duration each. Supplementary coverage may be purchased for trips of more than 93 days duration.
- Vision care benefit is included.
- The prescription drug benefit is limited to \$3,300 annually per person
- Rates vary relative only to single, double, or family. They are not age-banded.

To proceed with learning more or to apply for enrolment in this extended health care Plan, please:

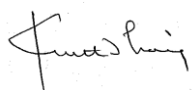
- call the Plan administrator (Johnson) at the RTO/ERO toll-free telephone number 1-877-406-9007;
- identify yourself as a member of the CURAC group; and,
- identify your member association.

The Affinity Advantage for Associations

Both of these agreements provide for the return to CURAC of an Administrative Services Allowance (ASA). The CURAC Board will receive a 2% ASA return of premiums from both suppliers. The Board, in turn, unanimously approved a recommendation to return 50% of the ASA to the home association of the enrollee. Johnson's, as the administrator in both cases, will provide the administrative support to ensure tracking is done correctly. This opportunity, while hopefully of advantage to all our retirees, therefore also has a significant financial benefit to our associations and to CURAC.

The Benefits Committee has asked me to note their appreciation for the patience of many of you who have been awaiting this news for some time. It is our hope at CURAC that you will find the wait to have been worthwhile.

Best wishes,



Kenneth D. Craig, OC, PhD, LLD (Hon)
President, CURAC/ARUCC