



# ARM UPDATE

SUMMER 2017



OTIP celebrates ruby anniversary	Live and breathe the best of Canada	Benefit plan details at your fingertips	We need your feedback	MyARM Corner
----------------------------------	-------------------------------------	---	-----------------------	--------------

## OTIP celebrates ruby anniversary

Forty years ago, a group of like-minded individuals came together to create OTIP. They strongly believed the insurance needs of Ontario's education workers would be better served by a not-for-profit insurance advocate dedicated to supporting their community.

Today, as OTIP celebrates 40 years of service, that vision holds true in everything we do. We proudly offer a full range of group and individual insurance products that were created to specifically address and satisfy the unique needs of our members. The Active Retired Member (ARM) is a prime example of this. Instead of offering a "one-size-fits-all" plan, ARM offers the most flexible health, dental and travel insurance available to the retired education community.

Since the inception of ARM in 2003, we have regularly and thoroughly reviewed each of our ARM plans to preserve the continued value and sustainability you expect from your health insurance plan.

Cyndie Jacobs, an ARM member for four years, is a strong advocate of the ARM plans, writing articles and promoting ARM to her colleagues. She loves that ARM provides health coverage for her two children who are under 31 and are attending post-secondary school full-time. "It gives me peace of mind and I don't have to worry about out-of-pocket health expenses," she said. Cyndie also appreciates

**ARM gives me peace of mind and I don't have to worry about out-of-pocket health expenses**

Cyndie Jacobs,  
Uxbridge, ON

the flexibility that ARM offers in switching to a different plan as her health and/or age changes, or opting in and out of certain benefits like dental. And for those looking to retire, Cyndie's advice is to apply for health insurance before your actual retirement date. This will ensure you have no gaps in coverage and evidence of insurability is not required.

At OTIP, we put our members first. Cyndie's strong advocacy of ARM is a testament to our ongoing commitment to our members and to excellence. We are very honoured to have served you and look forward to serving you for many more years to come.

**Questions** about your coverage, plan or a claim? Contact us:

- Visit** [www.otip.com](http://www.otip.com)
- Call** 1-866-783-6847 Monday to Friday, 8 a.m. to 5 p.m.
- Write** OTIP, 125 Northfield Drive West, PO Box 218, Waterloo ON N2J 3Z9

**We're happy to help!**  
For more information on OTIP's other insurance products, please visit [www.otip.com](http://www.otip.com) or call us at 1-800-267-6847.

# Live and breathe the best of Canada



## Do you know a student who could use an extra \$1,500 for tuition?



If you're insured with OTIP and you or one of your relatives (e.g. child, step-child, grandchild, niece, nephew, aunt, uncle, sister, brother, spouse, etc.) will be a full- or part-time post-secondary student in the upcoming academic year, enter online for the chance to win a bursary from OTIP.

Twelve bursaries of \$1,500 each are awarded annually. The deadline to enter is June 15.

They could  
**WIN**  
a bursary  
from OTIP!



1.800.267.6847  
www.otip.com

Visit [www.otip.com/bursary](http://www.otip.com/bursary) for more information.

To celebrate Canada's 150<sup>th</sup> birthday this year, Sarracini Travel has compiled five incredible Canadian adventures to help you live and breathe the best of Canada. Rediscover our national parks, heritage spaces, urban and intellectual wonders, and explore our country's rich history in 2017. There is something for everyone!

### WESTERN CANADA

In a landscape of thickly-forested hills, deep fjords and charming villages, you'll find water enthusiasts who can't wait to take you fishing, sailing or kayaking.

There's no better way to experience the diversity and majesty of the Rocky Mountains than by train. Aboard Canada's iconic Rocky Mountaineer, guests indulge in B.C. Okanagan wine and Salt Spring Island cheese while taking in stunning stretches of apple-green lakes, snowcapped mountains, and brilliant foliage of poplars, birches and pines. Expect to see eagles, elks, and if you're lucky, the odd grizzly bear.

### CENTRAL CANADA

From the rich forests and wide-open prairies of Saskatchewan, to the great lakes of Manitoba, the Central provinces boast equally unforgettable vistas.

Often described as the Everest of sailing, cruising the glacial seascapes of the

Northwest Passage is nothing short of awesome. Crystal Cruise's Crystal Serenity offers a 32-night cruise from Anchorage Alaska into Canadian waters, onto Greenland and the U.S. coast, and finishing in Rhode Island. Fishing, hiking, kayaking and whale watching are all on the agenda. You may even see a polar bear!

For guaranteed polar bear sightings, a trip to Churchill in Canada's far north is where you have to go. In December, the bears commune on the shoreline and wait for the Hudson Bay to freeze—to commence seal catching. A Tundra Buggy allows safe passage through the bears' domain.

### EASTERN CANADA

In Eastern Canada, adventure-seeking visitors head straight for the rugged coastline, which runs from the sweeping bays of Nova Scotia and New Brunswick in the south, to the craggy, intricate shores of Newfoundland and Labrador in the north.



**Sarracini Travel**  
The travel people.™



"When it's 10 p.m. in New York, it's 1825 on Fogo Island," says the New York Times. Whether you're hiking ancient foot paths, fishing for cod, or foraging for mushrooms and berries, time stands still on Fogo. The Fogo Island Inn is a beacon of modernity, but its inspirations are rooted in tradition. Isolated, rugged and breathtaking, this is a destination that belongs on every bucket list.

With its themed ice sculptures, outdoor spas, ice slides and cocktails in ice glasses, the iconic Hôtel de Glace, on the outskirts of charming Quebec City, has enticed visitors for over 15 years with this "cool" experience. 



As an Edvantage partner, Sarracini Travel can assist you with your travel plans. Please contact a Sarracini Travel Consultant at 1-800-934-4169 or send an email to [edv@sarracini.com](mailto:edv@sarracini.com), Monday to Friday 9 a.m. - 5 p.m., Saturday 9 a.m. - 3 p.m.

# Benefit plan details at your fingertips

OTIP's Plan Member Secure Site has many ways to help you understand your coverage and manage your benefits. If you've already registered, you're familiar with the convenience of:

- Receiving your claims payments faster by setting up Direct Deposit
- Seeing the status of your five most recent claims plus a detailed historical view of your claims history
- Printing a benefits card from anywhere in the world you can access the website
- Use Health eLinks to access a complete library of health-related information and resources

## How can I receive my claim reimbursements faster?

Instead of filling out a paper form, submit your claims online. Your claim will be processed faster electronically and your claim reimbursement will be made directly to your chequing/savings account (if you have Direct Deposit set up).

### Submitting a claim online is easy.

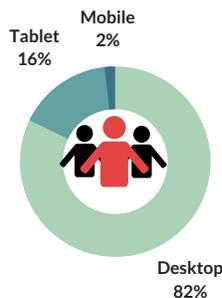
- Go to [www.otip.com](http://www.otip.com) and click **Log in**.
- Select **RTIP/ARM** from the drop-down menu and log in to the Plan Member Secure Site.
- After you have successfully logged in, select **Submit a health or dental claim** in the **Quick Links** box.
- Enter the requested information found on your receipt and then submit your claim.

## Did you know?

### In 2016:

- Retired members submitted **166,743** online claims.
- Almost **40%** of members received a **faster** reimbursement through direct deposit.

### How members access the secure member site:



**NOTE:** Certain providers, expense types and claims need to be submitted manually for verification purposes. As outlined in the Terms and Conditions found on the Plan Member Secure Site, our insurance carrier, Manulife Financial, reserves the right to assess claims manually or request additional information such as receipts and documentation.

## Is my prescription covered by my plan? How much will I pay?

Using **My drug plan**, you can simply enter the name of a prescription drug to find out your coverage details. The drug lookup tool will tell you what coverage you have (if available), how much you would pay out-of-pocket, if a generic equivalent is available at a lower cost.

It's great information to have on hand when you talk to your doctor or pharmacist. Simply log into the Plan Member Secure Site and click **My drug plan** in the **Quick Links** box.

We are always striving to find new ways for you to access your benefits as easy and as quickly as possible!



Please take a few minutes to tell us what you think about the ARM Update. Your insights and your feedback will help us ensure this publication remains relevant and informative, and continues to meet your needs. The survey will stay open until July 15, 2017. Go to <http://bit.ly/ARMUpdate> to complete the survey.

To celebrate our **40<sup>th</sup>** anniversary, the first **40** survey respondents will receive a prize!



There are articles to help you understand your plan at [www.otip.com/News](http://www.otip.com/News), or if you have a question, the answer may be found in the Help Centre at [www.otip.com/Help-Centre](http://www.otip.com/Help-Centre).

*ARM Update* is published by OTIP for the members of the ARM health plan. If you have any comments or questions, please contact us.



125 Northfield Drive West  
PO Box 218  
Waterloo ON N2J 3Z9

Information on the ARM health plan can be found online by visiting [www.osstf.on.ca](http://www.osstf.on.ca) and clicking on the ARM logo.

# MyARM Corner

## Am I covered?

**Q.** I purchased a bus tour trip to Niagara Falls. Unfortunately, I hurt myself and could not go. Will ARM cover this cancellation?

A. Your ARM travel insurance does cover trip cancellation; however, as this trip is in-province, the expenses are not eligible under the Trip Cancellation benefit. This benefit only applies to out-of-province/out-of-country trip cancellation.

**Q.** I submitted a claim for a massage for \$90 which is the per visit maximum for this service. When I received my reimbursement, I did not get the full amount back.

A. For all ARM plans, there is an 80% reimbursement of eligible charges up to a combined maximum of \$1,250 per calendar year for paramedical services. Therefore, in your situation, you would have received a reimbursement of \$72. Please refer to your benefits booklet to get more details about your coverage. Your benefits booklet is available online by logging into the Plan Member Secure Site.

**Q.** How does the Ontario Drug Benefit program work?

A. If you or your dependant is 65 years old or older, the Ontario Drug Benefit (ODB) program can help pay for most of the cost of more than 4,300 prescription drugs. The ODB program charges an annual deductible (\$100) in a benefit year from August 1 to July 31. This \$100 deductible that you pay out-of-pocket is eligible for reimbursement from ARM (provided the medications purchased are eligible under the plan). After the deductible has been reimbursed to you by ARM, the ODB plan will cover any portion of drug claims that is covered by the provincial health plan. To learn more about the ODB program, call 1-866-532-3161 or visit <https://www.ontario.ca/page/get-coverage-prescription-drugs>. ARM will reimburse eligible drug claims not covered by the provincial health plan.

### Looking to save money on your out-of-pocket drugs costs? Sign up with Express Scripts Canada Pharmacy™

You can save more money when you use Express Scripts Canada Pharmacy home-delivery service (free shipping) for your maintenance drugs (chronic conditions such as diabetes, high cholesterol and high blood pressure). You will receive 100% coverage for your generic maintenance prescription drug expenses (or 90% of eligible brand name prescriptions). To learn more, visit [www.express-scripts.ca/OTIP](http://www.express-scripts.ca/OTIP) or call 1-855-550-MEDS (6337).

**Q.** My doctor prescribed a brand name drug. Is this covered by the ODB program or ARM?

A. You may want to talk to your pharmacist or physician to find out if the ODB program will cover the drug costs and what you need to do.

To determine if your drug prescription will be covered by ARM, visit [www.otip.com/forms](http://www.otip.com/forms) to print and complete the *Request for Approval of Brand-Name Drug Form*.

**NOTE:** Non-Ontario members can call The Seniors' Care Assistance Program™ at 1-855-412-6626 to learn about similar programs in their province of residence.



If you or your dependants take maintenance medications ...



Join the Express Scripts Canada Pharmacy® to get access to:

- ✓ Free delivery in Canada
- ✓ Refill and renewal reminders
- ✓ On-call pharmacists 24/7
- ✓ Online transfers and refills
- ✓ Worry-free auto refills
- ✓ Up to a 90-day supply

Join **ONLINE** at [express-scripts.ca/otip](http://express-scripts.ca/otip)

Visit [www.express-scripts.ca/otip](http://www.express-scripts.ca/otip) for more information.

If you have already joined, **thank you!**

[express-scripts.ca](http://express-scripts.ca)  
@ExpressRxCanada Express Scripts Canada



125 Northfield Drive West  
PO Box 218  
Waterloo ON N2J 3Z9

