



**RTO
ERO**

A better future,
together
Ensemble pour
un avenir meilleur

District 28
Region of Durham

ANNUAL GENERAL MEETING JUNE 2021

Health/Benefits Update

by John Logue

Below you will find information about RTO/ERO's Insurance Plan, which is managed by Johnson Inc.

Pandemic Travel Coverage:

RTO/ERO Insurance covers Covid-19 medical emergencies WHILE you are travelling, even during the time of government-issued travel advisories. That is, of course, provided you showed no COVID-19 symptoms in the 90 days prior to the trip. And this coverage is retroactive to October 1, 2020.

Coverage remains in place if you need to cancel or interrupt your trip for any of the reasons on pages 73-76 of the Insurance Plans Booklet, including an existing medical condition that has become unstable.

NOTE:

- You are NOT covered for trip cancellation or interruption related to COVID-19. However, unlike other travel plans, RTO will continue to reimburse for cancellation and interruption UNRELATED to COVID-19.
- You are not covered for COVID-19 tests before departure or on return. The insurance covers only "sudden and unforeseen services."
- If you are medically unfit while travelling because of COVID-19, you are covered for indirect, reasonable expenses up to \$250 per day, up to five days, to a maximum of \$5,000, beyond the scheduled end of the trip.

Please see <https://rtoero.ca/rtoero-pandemic-preparedness/> for more information. The series of questions and answers will provide further assistance.



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The most recent Insurance Plans Booklet is available online at:

<https://rtoero.ca/wp-content/uploads/2020/11/Insurance-Plans-Booklet-2021-EN.pdf>

Happy travelling when post-pandemic travel resumes!

It will be a different world.

John Logue
Health/Benefits Committee Chair