

Let us help you care for your employees

We offer non-profit group health insurance plans for education workers and retirees, plus support as they prepare for and enjoy retirement.



We offer group health insurance plans for your employees as they retire, age out of existing retirement benefits, or are still working but aren't covered by your plan.

Your employees are the closest and most crucial link between your organization and the people you serve. Taking care of them at all stages of their careers influences employee well-being and engagement and affects your organization's reputation.

You already provide guidance to employees as they prepare for retirement. Informing them about our group insurance plans and retirement planning resources is one more way you can support them during this significant career stage.



We're the largest provider of non-profit group health insurance for education workers and retirees in Canada

RTOERO is a bilingual, trusted voice on healthy, active aging. We were founded by education workers from Ontario more than 50 years ago. We've evolved to be the largest membership organization of our kind – a non-profit and nationwide network.

- Our **84,000 members** come from the broader education community. They work in or are retired from the early years, school boards, private schools, post-secondary institutions or any other capacity in education.
- Our top member benefit is our non-profit group health insurance. Our comprehensive plan is owned by RTOERO and administered by Johnson Inc., our insurance partner for over 30 years.
- Members also benefit from and can participate in many other services and supports, including discounts, social supports and our national advocacy efforts to create a more secure and compassionate future for all Canadians.
- We have 51 districts (chapters) across Canada. Our districts are local groups that provide members with social, travel, leisure and political and community advocacy opportunities.
- RTOERO is a bilingual organization committed to providing services in both official languages. Members receive communication in the language of their choice and are encouraged to communicate with us in their preferred language.

Explore our services at
rtoero.ca/services

Explore plans at
rtoero.ca/insurance

Tap into the strategic potential of caring for your team

Retirement is billed as an exciting time. And it is, don't get us wrong – we are big fans of retirement and believe it's the prime time of life. But people can feel stressed in the time leading up to it.

- It can be difficult to know what to expect in retirement.
- They may be unsure if they've missed something important.
- Many people wonder whether they can really afford to retire.
- Some may be retiring because of personal health issues or to become a full-time caregiver for a family member and so feel they aren't retiring on their terms.
- And emotions can be mixed too—for example, excitement and fear. That's normal.

Employers can help to support employee well-being during this time. Why does that matter? When staff feel cared for and supported, they are more positive about their workplace. They tell their colleagues, friends and families about their experiences – they also do this if they have a negative experience. Plus, personal and financial stress can lead to distraction at work and other issues – anything you do to alleviate these concerns will support the effectiveness of your organization.



Our membership is free, there's no reason to wait.

RTOERO membership is free until retirement and for group health plan participants.

- Our non-profit group health insurance plans are available to all our members, regardless of age.
- Start using discounts on shopping, entertainment, travel, and more immediately.
- Save on home and auto insurance.
- Receive our award-winning health and lifestyle publications.
- Gain access to our popular scholarship program for family members.

Visit
rtoero.ca/membership

How can we support your goals?

There are many ways we can work together. You know your strategic plan best – and so we invite you tell us how we can help you. Here are four ideas to consider:

1 Help casual or contract staff access to affordable, comprehensive coverage

You don't offer health insurance to your employees, or some of your employees are on contract or casual in the education sector and don't have health insurance coverage. When they join RTOERO, they have access to our health plan. We are available to introduce you to our insurance plans and answer any questions you may have.

2 Supporting employees as they prepare for retirement

Your HR and benefits team no doubt have a well thought-out process to support employees with retirement planning. We offer free retirement planning workshops online and maintain a database of resources to support education sector workers with retirement planning. We're open to collaborating with your team if you think any of our materials may help improve your existing process.

3 Employees whose benefits end upon retirement

Most often, employer benefits end when staff members retire. But you can make sure they know about options available to them. Ensuring our organization and plan information is listed in your employee retirement planning materials and mentioned during events is an easy step. We're happy to provide you with content – including personalized retirement planning sessions for your staff.

4 Employees who have access to employer benefits until 65

You may have some staff members who will continue to receive benefits from your organization after retirement until they reach a specific age (for example, until they turn 65). In that case, they will be eligible to join our group plan with no medical questionnaire when their employer benefits end. We can provide content you can send them as that transition approaches. You can also tell them about our plan in advance of retirement, so they can rest assured they have options when the benefits you provide end.



See our retirement planning events at rtoero.ca/events

See our resource library at rtoero.ca/resources

Let's get in touch so we can support you.

Contact Jeanne Kirouac
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or 1-800-361-988 ext. 286

RTOERO is a bilingual trusted voice on healthy, active living in the retirement journey for the broader education community. With 84,000+ members in 51 districts across Canada, we are the largest national provider of non-profit group health benefits for education workers and retirees. We welcome members who work in or are retired from the early years, schools and school boards, post-secondary and any other capacity in education. We believe in a better future, together!

rtoero.ca

1-800-361-9888

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