

RTIP Rate Comparison Chart

Monthly Health Care Premiums					
	RTIP Gold Elite (Under age 65)	RTIP Plus	RTIP Gold		RTIP Basic
	Initial \$500 Annual Drug Maximum Then \$4,000 deductible Following that – UNLIMITED	\$3,000 Annual Drug Maximum (Includes unlimited semi-private hospital accommodation coverage.)	\$1,500 Annual Drug Maximum	\$750 Annual Drug Maximum	\$750 Annual Drug Maximum (Includes \$100 a day semi-private hospital accommodation coverage.)
Single	\$95.06	\$102.27	\$65.82	\$51.60	\$46.76
Couple	\$179.37	\$200.73	\$124.31	\$97.30	\$87.13
Family	\$205.36	\$240.02	\$151.47	\$117.30	\$106.72

Optional coverage:

You can choose to add hospital coverage to **RTIP Gold Elite (Under age 65)** and **RTIP Gold** health plans.

Monthly Hospital Accommodation Premiums				
	Under age 65		Age 65 or older	
Coverage	\$100 per day	Unlimited semi-private	\$100 per day	Unlimited semi-private
Single	\$12.89	\$21.06	\$24.43	\$40.88
Couple	\$23.40	\$40.32	\$45.33	\$77.91
Family	\$29.09	\$51.00	\$56.79	\$98.50

Optional coverage:

You can choose to add dental coverage to any RTIP health plan.

Monthly Dental Premiums		
Single	Couple	Family
\$61.59	\$120.92	\$147.56

Any two family members can qualify for couple coverage. If you do not have an eligible spouse, you and your dependant child can qualify for couple rates. Limit one policy per member. Provincial Sales Tax (PST) and Harmonized Sales Tax (HST) are NOT applicable to RTIP premiums. The premiums listed in the 2015 RTIP Guide to Retirement are effective from January 1, 2015 to December 31, 2015. The RTIP Guide to Retirement is a summary of the important features of each of our plans, and does not constitute a contract. Once you enroll, we will provide you with a contract containing the specific terms and conditions. Only the terms and conditions of the contract are binding.