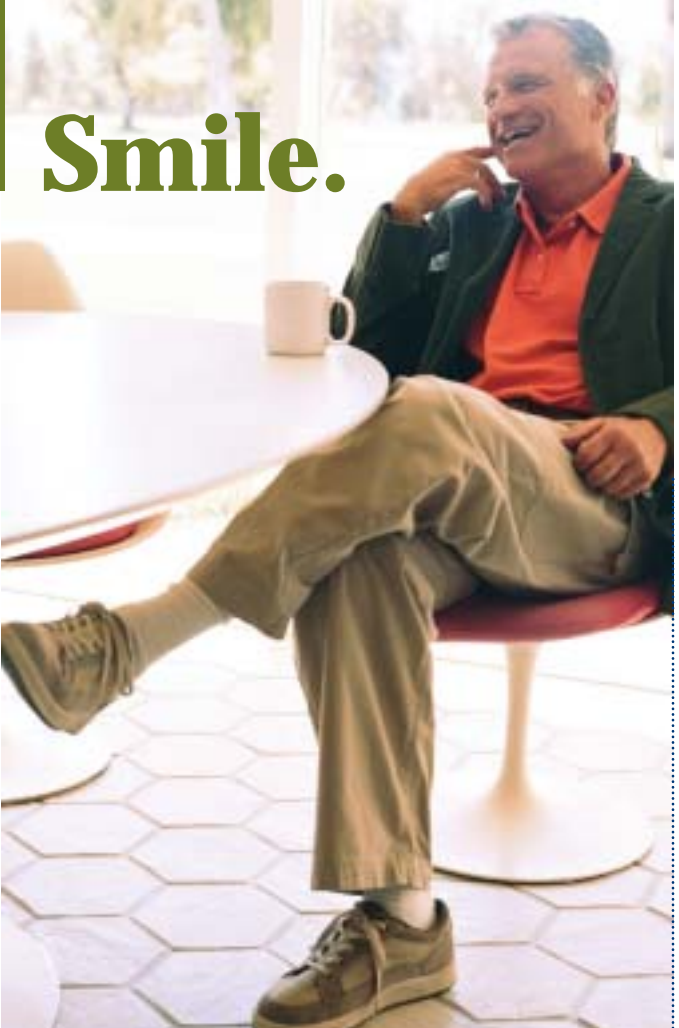


Smile.



Celebrating 25 years!

Smile knowing you have
comprehensive coverage.

Municipal Retirees Organization Ontario



An extra measure of security for your retirement years.

Most people appreciate retirement for the freedom it offers: time to travel, pursue leisure activities or just live at your own pace. Along with this freedom from working comes the new responsibility to obtain affordable health care protection for you and your spouse, while maintaining adequate income.

That's where we can help.



Smile. MROO's working for you.

MROO was established in 1977 by a group of OMERS pensioners to advocate for fellow retirees on pension issues affecting them. In 1984, we recognized the need for health and dental care plans that would offer protection for retirees losing their benefits at or shortly after retirement.

According to recently published statistics¹:

- Of every 100 people who have a stroke, 85% will survive the initial event, but only 10% will recover completely.
- The number of Canadians living with some form of heart disease or stroke (based on self report) is about 60% higher among individuals over 65 than among those under 65 years old.
- Between 1982 and 2003 total health care spending by household more than tripled, from \$2.1 billion to \$7.2 billion. Approximately 70% of this total was spent on out-of-pocket expenses.

The MROO Hospital, Health and Dental Care Plans were designed by OMERS retirees who worked in the public sector and understand your needs in retirement. They offer valuable benefits at a reasonable cost, including coverage for prescription drugs, medical supplies, paramedical services and vision care. In addition, an optional Annual Travel Insurance Plan can be added for a minimal premium.

Both you and your spouse can enroll and, provided premium is paid, you can continue coverage for life.

¹ Sources – Statistics Canada, 2006, *A Portrait of Seniors in Canada*, 89-519-XIE; Heart and Stroke Foundation, <http://www.heartandstroke.com/site/c.iKlQLcMWJtE/b.3483991/k.34A8/Statistics.htm>; nb: health care spending by household was limited to households with at least one member 55 years of age or older



Organizations that support MROO.

MROO is recognized and endorsed by a diverse cross-section of municipal associations including: Ontario Municipal Human Resources Association, Association of Municipal Managers, Clerks and Treasurers, The Association of Municipal Tax Collectors of Ontario, Association of Ontario Road Superintendents, Canadian Union of Public Employees (Ontario Division), Ontario Association of Children's Aid Societies, Ontario Association of School Business Officials, Ontario Public School Boards' Association, Ontario Separate School Trustees' Association, Ontario Association of Fire Chiefs and the Police Association of Ontario.

CHOOSE THE PLAN THAT BEST SUITS YOUR RETIREMENT NEEDS.

You and your spouse are eligible to enroll in the MROO Hospital, Health and Dental Care Plans, plus an optional Annual Travel Insurance Plan², provided you:

- are an OMERS, HOOPP, CAAT, or other Ontario municipal/public sector pensioner;
- have been covered under an employer-sponsored group benefits plan while employed;
- apply between the ages of 50-75 (inclusive), are a Canadian resident; and
- are currently covered by a provincial/territorial health plan.

² See page 12 for full details regarding eligibility in the Annual Travel Insurance Plan.

IT MAKES SENSE TO ENROLL AS SOON AS YOUR EMPLOYER BENEFITS STOP.

- If you enroll within 90 days of the termination of your employer-sponsored benefits, your acceptance is guaranteed. No medical questions will be asked.
- Enrollment in a MROO Hospital, Health and Dental Care Plan after the 90-day guaranteed acceptance period is subject to the completion of a medical questionnaire and approval by Manulife Financial.
- You and your spouse have just a one-time opportunity to enroll in the optional Annual Travel Insurance Plan once accepted for a Hospital, Health and Dental Care Plan. See page 12 for details.

Hospital, Health and Dental Care Plans

Everyone's health care needs and preferences are different, which is why we offer you three affordable plans to choose from.

PLAN I – SEMI-PRIVATE HOSPITAL

Up to \$5,000 per calendar year

This plan pays the difference between the cost of ward and semi-private hospital accommodation while in Canada. If you are unable to obtain semi-private accommodation, the plan pays a benefit of \$50 for each 24-hour period of ward hospitalization.

PLAN II – SEMI-PRIVATE HOSPITAL PLUS EXTENDED HEALTH CARE BENEFITS

Plan II gives you the coverage in Plan I PLUS you are eligible for these enhanced health care benefits.

PRESCRIPTION DRUGS AND MEDICINE

Up to \$1,000 per calendar year

You are covered for up to 90% of the cost of drugs and medicine (including dispensing fees up to \$7 per prescription) with a written prescription from a physician or dentist and dispensed by a licensed pharmacist.

For insured persons who are eligible for a provincial/territorial drug benefit plan, the plan covers the cost of prescription drugs which are not covered by the provincial/territorial drug plan. For those insured persons who are eligible for Ontario Drug Benefits (ODB), the plan pays up to \$100 of ODB expenses, including dispensing fees, incurred in each calendar year.

The plan uses the ManuScript® Drug Card system, which enables pharmacists to bill Manulife Financial directly. The benefit covers generic drugs or, in cases where there is no generic equivalent, brand name drugs.

CONVALESCENT CARE

\$30 per day up to 120 days per injury or sickness

The plan pays for care in an eligible convalescent facility, when referred by a doctor for a specified period following day surgery or a hospital stay.

NURSING CARE

Up to \$2,500 per calendar year

The plan pays fees for private duty in-home registered nursing care when recommended by a physician.

AMBULANCE SERVICE

Unlimited ground and up to \$4,000 for air transportation per calendar year

The plan pays the cost of professional ground or air ambulance transportation to a hospital.

ORTHOPEDIC SHOES

Up to \$200 per calendar year

One pair of orthopedic shoes is covered when prescribed by a physician or podiatrist.

VISION CARE

Up to \$150 within any consecutive 24-month period

The plan covers the cost of prescription lenses and frames, contact lenses and laser eye surgery.

HEARING AIDS

Up to \$400 within any consecutive 24-month period

You can claim for the purchase or repair of prescribed hearing aids when initially required, or if required due to a change in prescription.

MEDICAL SUPPLIES AND PROSTHESES

Up to \$5,000 per calendar year

After reimbursement by any government plan, the plan will cover the following items:

- ostomy supplies
- diabetic supplies
- glucometer (lifetime maximum of one up to \$400)
- two mastectomy brassieres per calendar year
- wigs as required due to chemotherapy treatment (\$300 lifetime maximum)
- prescribed orthotic appliances (maximum of \$300 per calendar year)
- oxygen, diagnostic laboratory services, and radiology treatments including x-rays and radium therapy
- artificial limbs or eyes, trusses, wheelchairs (\$2,500 lifetime maximum), hospital beds, iron lungs, braces, canes, walkers, crutches and surgical stockings (four per calendar year)
- Continuous Positive Airway Pressure (CPAP) devices and supplies

DIAGNOSTIC SERVICES

The cost of one Prostate Specific Antigen (PSA) test per calendar year is covered.

ACCIDENTAL DENTAL

Up to \$2,000 per calendar year

Within one year of the accident, the plan will pay the services of a dental surgeon for treatment of a fractured jaw or charges for repair or replacement of natural teeth due to an accidental external blow to the head.

PSYCHOLOGIST

Up to \$400 per calendar year

The plan covers the fees of a clinical psychologist for treatment/therapy recommended by a physician up to \$20 per half-hour for the initial assessment, and up to \$20 per subsequent visit.

PARAMEDICAL SERVICES

Up to \$350 per specialty per calendar year

You can claim for fees incurred for visits to licensed practitioners. There is a \$25 maximum per visit to a: physiotherapist, chiropractor, podiatrist, chiropodist, speech therapist, osteopath, naturopath, and masseur (if the treatments are recommended by a physician). For chiropractors, the plan also pays a \$15 maximum for one x-ray per calendar year. All paramedical fees are paid after you reach your provincial/territorial health plan limit.

PLAN III – SEMI-PRIVATE HOSPITAL, EXTENDED HEALTH AND DENTAL CARE

Plan III provides all the coverage of Plan II, PLUS an extensive Dental Care plan.

The Dental Care plan pays benefits based on the previous year's Dental Association Fee Guide for your province/territory of residence. The maximum amount payable for Basic and Major Restorative Services combined is \$1,200 per insured, per calendar year.

BASIC SERVICES

The plan covers 80% of the fee charged for the following services:

- dental x-rays
- minor restorative fillings
- preventative care, which includes routine examinations and cleanings to a maximum of one treatment every six months
- minor surgical benefits (includes extractions and oral surgical procedures)
- periodontics (treatment of gums and mouth tissue)
- endodontics (root canal therapy)
- denture work, which includes repairs, rebasing and relining
- consultation required by the attending dentist

MAJOR RESTORATIVE SERVICES

The plan pays 50% of the fee charged for the following services:

- inlays and crowns
- dentures and bridgework
- denture adjustments

PRE-DETERMINATION

If covered dental charges of more than \$300 are to be incurred during any six-month period, prior approval must be obtained from Manulife Financial.

AFFORDABLE MONTHLY PREMIUMS

2009 Rate Chart

	Retiree	Retiree and Spouse
Plan I – Semi-Private Hospital Only	\$ 39.05	\$ 59.50
Plan II – Semi-Private Hospital and Extended Health Care	\$ 88.90	\$ 144.30
Plan III – Semi-Private Hospital, Extended Health and Dental Care	\$ 150.35	\$ 258.70

These rates are guaranteed until December 31, 2009, subject to no significant change in your provincial/territorial health care plan. Premium for the Annual Travel Insurance Plan (if enrollment is requested) will be added to the Hospital, Health and Dental Care Plan premium.

IMPORTANT NOTES AND EXCLUSIONS

- The MROO Hospital, Health and Dental Care Plans are underwritten by Manulife Financial.
- Once you receive your policy you will have 10 days to review it. If you are not completely satisfied, simply return it for a full refund of premiums less any claims paid.
- If anytime after enrollment, you choose to upgrade from Semi-Private Hospital (Plan I) to the Semi-Private Hospital and Extended Health Care Plan (Plan II), acceptance will be subject to completion of a medical questionnaire, and approval by Manulife Financial.
- Dental Care coverage is available to you and your spouse only if your employer-sponsored group plan provided dental care coverage.
- If you and your spouse were covered by an employer-sponsored group plan and you elect not to enroll in a MROO plan when your group benefits terminate, your spouse may still enroll subject to completion of a medical questionnaire, and approval by Manulife Financial. Your spouse must be between the ages of 50 and 75 inclusive, a Canadian resident and currently covered under a provincial/territorial health plan.
- If you and your spouse were covered by your employer-sponsored group plan and you die before or within 90 days of retirement, your spouse may enroll in a MROO plan within 90 days of your death without completing a medical questionnaire. If 90 days have expired, your spouse may still enroll subject to completion of a medical questionnaire, and approval by Manulife Financial. Your spouse must be between the ages of 50 and 75 inclusive, a Canadian resident and currently covered under a provincial/territorial health plan.
- If you die while you and your spouse are both enrolled under a MROO health plan, your spouse may continue coverage as an individual for as long as premium continues to be paid. Premium would be reduced to the single coverage rate at the time ENCON is notified of your death.
- Provided your premium is paid, only you can cancel your coverage. Your policy cannot be cancelled by Manulife Financial because of your personal health or number of claims incurred while these plans are in force.
- Benefits paid under each of the three plans are subject to a lifetime maximum of \$300,000 per insured.

The following prescription drug expenses are not eligible:

- drugs prescribed for sexual dysfunction
- drugs prescribed for obesity control
- experimental drugs

The following dental services are not eligible:

- dental treatment that began before the effective date of your MROO plan
- fluoride treatments
- appliances, restorations or treatments related to temporomandibular (jaw) joint dysfunction
- dental implants

The following exclusions apply to all plans:

- services not listed as allowable expenses
- self-inflicted injuries
- expenses incurred outside Canada
- war, terrorism or services in the Armed Forces
- cosmetic surgery or treatment unless required as the result of accidental injury
- charges for broken or missed appointments
- telephone advice
- fees or services covered by another insurance plan or government agency

PRIVACY AND CONFIDENTIALITY STATEMENT

Hospital, Health and Dental Care Plans

The specific and detailed information requested on your Enrollment Form is required to process your application. To protect the confidentiality of this information, Manulife Financial and its agent, ENCON, will establish a “financial services file” from which this information will be used to process your application(s), and administer services and claims. Access to this file will be restricted to those Manulife Financial employees, agents, mandataries or administrators who are responsible for the assessment of risk (underwriting), administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your participation in the Retirees Insurance Program may be made known to the Municipal Retirees Organization Ontario and ENCON in order to bring other products and services offered under the program to your attention. The use of such information to offer products and services is optional, and if you wish to discontinue such use, you may write to ENCON Group Inc., at 1900 – 11 King Street West, Toronto, ON M5H 4C7, or to Manulife Financial at the address provided below. Your file is secured in the office of Manulife Financial or its agents. You may request to review the personal information it contains and make corrections by writing to: **Privacy Officer, Affinity Markets, Manulife Financial, P.O. Box 4213, Station A, Toronto ON M5W 5M3.**

Optional Annual Travel Insurance Plan **Travel with confidence.**

Travel is full of unexpected adventures. In an emergency medical situation, however, you may not always know where to turn, or be prepared to deal with sudden additional expenses to get you well and get you home. Your provincial health care coverage is limited, even within Canada.

With MROO's Annual Travel Insurance Plan, you can travel with confidence, knowing that help is just a phone call away.



ELIGIBILITY

Once accepted for a MROO Hospital, Health and Dental Care Plan (**Plan II or III ONLY**), you and your spouse have a one-time opportunity to enroll for Annual Travel Insurance. Enrollment is guaranteed.

If you are already insured under an annual travel insurance plan, enrollment in the MROO Annual Travel Insurance Plan will be effective upon termination of your existing plan.

Enrollment is optional. However, if you and your spouse are enrolling as a couple in the MROO Hospital, Health and Dental Care Plans (Plan II or III), and you would like the Annual Travel Insurance Plan, you must enroll as a couple in that Plan as well.

ANNUAL TRAVEL PLAN (30-DAY TRIPS)

Unlimited trips of up to 30 days each during the policy year

- \$1 million of coverage per person, per trip
- Favourable Pre-Existing Condition Limitation – three-month stability period
- There is no age limit on coverage
- Top Up Insurance is available with the same carrier

TOP UP INSURANCE

You can contact our travel insurance provider, **etfs**, to purchase additional coverage for trips that are longer than 30 days. Coverage of up to \$5 million is available, with optional deductible amounts.

WORLDWIDE ASSISTANCE ON CALL

After enrollment, you will be issued a travel card with a contact number that you can call to top up your coverage, or in the event of a claim.

EMERGENCY MEDICAL EXPENSES

Benefit (per trip)	Limit
Hospital Accommodation	reasonable and customary
Physicians Fees	reasonable and customary
Incidental Hospital Expenses	up to \$250
Prescription Drugs	30-day supply per prescription
Diagnostic Services	reasonable and customary
Private Duty Nurse	up to \$5,000
Medical Appliances	reasonable and customary
Paramedical Services	\$250 per practitioner
Treatment of Dental Accidents	up to \$2,000
Ground Ambulance	to nearest medical facility
Emergency Air Transportation	reasonable and customary
Return Traveling Companion	one-way fare
Transportation to Bedside	round-trip fare
Meals and Accommodation	up to \$150 per day, \$3,000 per trip
Vehicle Return	up to \$5,000
Return of Deceased	up to \$5,000

IMPORTANT: PRE-EXISTING MEDICAL CONDITIONS

If you have a pre-existing medical condition, it will be covered provided it has remained stable for a period of three months immediately prior to departure.

A pre-existing medical condition is considered stable, if there has been:

- no change in symptoms;
- no hospitalization;
- no change in condition;
- no new medication prescribed; and
- no prescribed change in treatment or medication.

MONTHLY PREMIUM RATES

Retiree Only	\$15.00 <i>plus applicable tax</i>
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Retiree and Spouse	\$30.00 <i>plus applicable tax</i>
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(added to your existing health and dental care plan premium)

PRIVACY STATEMENT

Annual Travel Insurance Plan

Your personal information is collected for the purpose of providing you with insurance services, claims analysis and payments. Call 1-800-566-1797 for a copy of the **etfs** Privacy Policy. For Privacy Information, please see www.royalsunalliance.ca, or call **etfs** at 1-800-716-4339. You may request a review of your file at any time. Please submit your written request to: **etfs** Privacy Officer, 73 Queen Street, Sherbrooke QC J1M 0C9.



ALL PLANS OFFER YOU:

CONVENIENT MONTHLY PAYMENTS

The Pre-Authorized Cheque Plan, set up through your bank, trust company or credit union saves you time and the cost of writing and mailing your cheques. It also helps ensure that your payments are always on time.

TAX-DEDUCTIBLE PREMIUMS

Health, dental and annual travel insurance plan premiums are considered a medical expense and can be used to calculate your medical expense tax credit when completing your federal income tax return. To make record-keeping easier, you will receive an annual statement free of charge.

QUESTIONS?

If you have any questions about this coverage or about completing your Enrollment Form, please contact our MROO Insurance Specialists at ENCON Group Inc., our program manager. Their toll free number is **1-800-363-7861** or you can send an email to **mroo@encon.ca**.

ENROLL TODAY!

1. Complete both sides of the attached Enrollment Form.
Make sure to indicate Plan I, Plan II or Plan III, and if you wish to enroll in the Annual Travel Insurance Plan. If you wish coverage for your spouse, please fill out the required section. Sign and date the Enrollment Form.
2. Do not send money. All that is required is a blank cheque marked "VOID" to set up the convenient Pre-Authorized Cheque Plan for your monthly premiums.
3. Mail your Enrollment Form and your void cheque to ENCON in the postage-paid envelope provided.

Coverage begins on the later of the Effective Date that you requested on your Enrollment Form or the date your Enrollment Form and your void cheque are received at ENCON.

Coverage under the Annual Travel Insurance Plan (if requested) begins on the later of the actual Effective Date of your Hospital, Health and Dental Care Plan or the termination date of an existing annual travel insurance plan.

If applying for a Hospital, Health and Dental Care Plan after the 90-day guaranteed acceptance period, please contact ENCON to obtain the appropriate medical questionnaire. Their toll free number is **1-800-363-7861** or you may email them at **mroo@encon.ca**.

BENEFITS REMINDER SERVICE

If your benefits do not terminate in the near future, and you would like to consider the MROO program when they do, simply fill out your name, contact information and the date your benefits terminate, and mail it in the envelope provided. ENCON will contact you in advance of the date you have indicated.

OTHER RETIREE BENEFITS PLANS OFFERED BY ENCON:

CONVALESCENT CARE PLAN



MROO's Convalescent Care Plan is designed to help with expenses when you are recuperating from a serious illness or injury.

- Benefits include monthly cash, home nursing and home care, fracture benefits, transportation and ambulance benefits, equipment rental and more.

GUARANTEED ISSUE LIFE INSURANCE PLAN



Complete your retirement planning with the MROO Guaranteed Issue Life Insurance Plan — guaranteed enrollment, no medical questions, reduced premium for couples.

- The Plan includes a living benefit, an accidental death benefit, and joint and survivor coverage for couples.
- Once enrolled, premiums never go up and coverage can continue for life.

Contact our retiree insurance specialists toll free at **1-800-363-7861** or via email at **mroo@encon.ca** for brochures with Enrollment Forms. Or, visit our website at **www.encon.ca/mroo**.

TRAVEL INSURANCE



In addition to the Annual Travel Insurance Plan described in this brochure, you have access to a wide range of individual plans from our travel insurance provider, **etfs**.

- No age limit
- Top ups and extensions
- Deductible options

For more information, please call this toll free number, set up exclusively for MROO: **1-877-762-9207**.

MROO RETIREE BENEFITS ENROLLMENT FORM

CHOOSE YOUR PLAN(S)

(See Rate Charts on pages 8 and 13)

- Plan I – Semi-Private Hospital**
 Retiree Retiree and Spouse
- Plan II – Semi-Private Hospital & Extended Health Care**
 Retiree Retiree and Spouse Annual Travel Insurance (optional)
- Plan III – Semi-Private Hospital, Extended Health & Dental Care**
 Retiree Retiree and Spouse Annual Travel Insurance (optional)

RETIREE INFORMATION

Retiree's Name (last) _____ (first) _____

Address _____

Unit No. _____ City/Town _____

Province/Territory _____ Postal Code _____

Phone (area code) _____

Email _____

Birthdate (YYYY/MM/DD) _____

Gender M F _____

Retirement Date (YYYY/MM/DD) _____

Name of former employer _____

Date employer health and dental care coverage ceased (YYYY/MM/DD) _____

Effective Date requested for new coverage (YYYY/MM/DD) _____

Date of termination of an existing or previous annual travel insurance plan (YYYY/MM/DD) _____

Name of insurer that provided the annual travel insurance plan _____

Are you an OMERS member? Yes No

Did you have Extended Health Care coverage immediately prior to retirement?

Retiree Yes No Spouse Yes No

Did you have Dental Care coverage immediately prior to retirement?

Retiree Yes No Spouse Yes No

MROO RETIREE BENEFITS ENROLLMENT FORM

SPOUSAL INFORMATION

Please complete for spousal coverage:

Spouse's Name (last) _____ (first) _____

Birthdate (YYYY/MM/DD) _____

Gender M F _____

Date previous health and dental care coverage ceased (YYYY/MM/DD) _____

PLEASE READ AND SIGN

Application is hereby made to the insurer(s) for the insurance I/we have indicated. I/We authorize withdrawal of the corresponding monthly deductions by the insurer(s) or their agent, ENCON, from my/our bank, trust company or credit union account and have enclosed a blank personal cheque marked "VOID". I/We understand my/our coverage will begin on the later of the Effective Date requested or the date my/our application and void cheque are received by ENCON. If hospitalized on that date, coverage will not begin until the date of discharge from hospital. I/We further understand that if I/we am/are enrolled in an existing annual travel insurance plan, coverage under the ENCON Annual Travel Insurance Plan will begin on the termination date of the existing annual plan.

I/We have read and agree with the Privacy and Confidentiality Statements on pages 10 and 14 of this brochure.

Signed at _____ City/Town _____ Province/Territory _____

Retiree's Signature _____

Spouse's Signature (if applying for coverage) _____

Date signed (YYYY/MM/DD) _____

HOW DID YOU HEAR ABOUT OUR PROGRAM?

- Employer OMERS MROO mailing Word of mouth
 Union MROO event/newsletter

MROO'S INSURANCE PROGRAM MANAGER

As the program manager for MROO's insurance program, **ENCON Group Inc.** has been providing post-retirement benefits services, including plan design, distribution and administration, for 25 years. Our retiree insurance specialists are readily available to answer your questions and advocate on your behalf.



ENCON Group Inc.

1900 – 11 King Street West

Toronto ON M5H 4C7

Toll free phone number: 1-800-363-7861

Email: mroo@encon.ca

Website: www.encon.ca/mroo

This brochure is intended to provide a brief summary of the MROO Hospital, Health and Dental Care Plans and the MROO Annual Travel Insurance Plan. It contains some information about coverages but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policies governs all situations.

The products described are subject to change without notice at any time.

Underwriting and claims management for the MROO Hospital, Health and Dental Care Plans is provided by The Manufacturers Life Insurance Company (Manulife Financial).

The MROO Annual Travel Insurance Plan benefits are offered under the **etfs** Viator™ Group Travel Insurance Plan, which is underwritten by Royal & SunAlliance Insurance Company of Canada. Insurance and claims management is provided by Expert Travel Financial Security (E.T.F.S.) Inc.