CONTACTS

For information on MROO membership, events, services and programs and the latest news, visit www.mroo.org. For all other enquiries, please contact the MROO office:

Municipal Retirees Organization Ontario 4094 Tomken Road, Mississauga, Ontario L4W 1J5

Telephone: 1-800-595-4497 or 905-602-6682 Email: info@mroo.org

For details on MROO coverage, it's essential that you contact the experts, our insurance program managers: Health, Dental, Annual Travel Insurance, Life Insurance and the RecoverEase Insurance Plan, visit Victor's retiree benefits portal V+ for MROO plan details, to get a quote and to purchase coverage online: www.mrooinsurance.ca. If you have any questions about coverage or wish to have product information mailed to you, please call Victor's toll free number, 1-800-363-7861, or send an email to mroo.ca@victorinsurance.com

MROO does not sell or distribute your personal information to any person or business, excepting third-party service providers, who perform services on our behalf and are contractually bound to maintain confidentiality of such information.

Website: www.mroo.org Email: info@mroo.org

We're social:

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WHY JOIN MROO?

The investment is small. The rewards are great!

- You will have access to a growing list of programs and services geared to members needs and interests. Services that help you save money
- You will be informed about important issues that matter to you in retirement. Information you can use
- You will be part of a unique group.
 MROO is the only organization speaking on behalf of all OMERS retirees, working to ensure you have a better retirement
- To learn more about: Why joining MROO is a smart choice, visit www.mroo.org and click on "Apply Now"

HOW TO JOIN

Use our online registration and payment feature. Visit our website: www.mroo.org and click on Apply Now. Pay for your membership online using a credit card or PayPal.



Are your employee benefits ending soon? Visit Victor Canada's retiree benefit portal V+ at: www.mrooinsurance.ca for details on these MROO plans: Health, Dental, Annual Travel, Life, and RecoverEase Insurance. You can obtain a quote and purchase coverage online. Have questions about coverage or wish to have product info mailed to you? Please be sure to talk to the experts at Victor Insurance. Call 1-800-363-7861 or email: mroo.ca@victorinsurance.com



Not already a member? When you enroll in a MROO insurance plan —we will waive the \$25.00 fee*. Please check the authorization box when enrolling which allows Victor to send your mailing information to us so that we can send you your new membership package! Your new MROO membership will begin 4-6 weeks after your benefits begin. *Offer is for non-MROO members enrolling in a MROO insurance plan for the first time.

Prefer to get printed information in the mail? Call the MROO office at 1-800-595-4497. Or send an email to: office-assistant@mroo.org. However you choose to reach out, please be sure to include your full name, phone number, and complete mailing address when contacting us.





Representing all

OMERS Retirees



WHO CAN JOIN? WHAT DO

Membership is open to OMERS retirees or soon-to-be retirees, including:

- Children's Aid Societies Conservation Authorities • Fire Departments • Health Units
- Hydro Commissions Municipalities Municipal Police Services Public Libraries School Boards (non-teaching positions)

HOOP and other public-sector retirees may enroll in the MROO insurance plans but do not qualify for other member services or programs.

WHAT DOES IT COST TO JOIN?

For a one-time payment of \$25, you become a MROO member for life!

Already retired? Become a Life Member. Still have employer benefits? Don't wait - join MROO now. Be connected and informed.

Soon to be retired? You can enroll now as an Associate Member and take advantage of MROO programs and services. After you retire, you become a life member. Associate members may not vote or hold office.

Contact us Today: Telephone: 1-800-595-4497 or 905-602-6682 Website: www.mroo.org Email: info@mroo.org



ABOUT MROO

MROO members are retirees or soon-to-be retirees of the OMERS pension plan seeking a secure and dependable pension for today and for the future.

MROO was founded in 1977 by five OMERS retirees from London, Ontario so that OMERS retirees would have a voice in decisions affecting their pensions. In 1981, MROO held its first membership meeting in Owen Sound By 1985, this spring meeting had expanded to eight meetings across Ontario.

MROO has continued to advocate for OMERS retirees. Many of the benefits below are being enjoyed by OMERS members today. MROO:

- Lobbied against federal proposal to accelerate old age security (OAS) claw-backs
- Achieved permanent inflation indexing to OMERS pensions
- Lobbied OMERS successfully for an increase in survivor benefits to 66 2/3%, the maximum allowable under federal law
- Advocated that OMERS members with Additional Voluntary Contribution (AVC)) accounts be entitled to keep their accounts after turning 71
- To learn more about: MROO's history, development and management structure visit the About Us section at mroo.org

OUR PROGRAMS & SERVICES

From humble beginnings 40 years ago, MROO now represents 24,000 members (2020 figures) and offers a host of real-world programs and services that meet our objective to protect the pensions and enhance the quality of life for all OMERS retirees.

ADVOCACY AND SUPPORT

MROO, an independent, non-partisan organization, voices the interests of OMERS retirees to OMERS and governments of all levels and represents our membership in legislative matters that affect retirees. We advocate in favour of the OMERS pension plan and retirement income adequacy. We nominate members to the OMERS boards to provide retiree perspective and more importantly, to influence change.

Our surveys track the pulse of members' concerns, goals and experiences about retirement and provide a wealth of information for media and government organizations.

To learn more about: Recent and past activities, visit the News section at mroo.org

COMMUNICATION

Newsletters, website articles, surveys, zone meetings, coffee and muffin chats and email blasts keep our members informed of activities, issues, and trends. Participation at relevant conferences and association events helps to keep MROO on the minds of employers and potential members alike. Visit our Facebook page: www.facebook.com/mroontario. Find us on LinkedIn. Follow us on Twitter (@mrooinfo).



practical program.

MROO helps the relatives of members

We welcome the opportunity of working with employers to offer this valuable and

achieve their educational goals through an annual scholarship program for second-year students attending a Canadian university or community college.

Visit mroo.org/Member Services for details.

Employers: To request more information on MROO Retirement Planning Seminars, send an email to retirement-seminars@mroo.org. Please include your day time phone number and organization name.

INSURANCE

In 1984, with encouragement from OMERS and the assistance of Victor Insurance Managers Inc., MROO began offering insurance programs including plans for health, dental, travel, life insurance and convalescent care. These benefits were specifically designed for OMERS' retirees to meet their needs for health care coverage when their employer benefits ended.

Today, our insurance plans are more popular than ever, bringing peace of mind for thousands of OMERS retirees. They offer competitive rates, flexibility in plan design and efficient claims processing. Features include guaranteed acceptance on enrollment within 90 days of coming from another health care plan, premium rates that are not age banded and do not go up because of age or health conditions.

Once insured, policyholders can keep their insurance for life. Members can enroll with confidence knowing that MROO is actively involved in the annual decision-making process for plan renewals and benefit enhancements.

Home and Auto Insurance - MAG

MROO also offers members valuable advice and discounts on home and auto insurance through a long-time partnership with the Mitchell Abbott Group. Tel: 1-800-463-5208, www.mitchellandabbott.com.

To learn more about: Health, Dental. Annual Travel Insurance, Life Insurance and the RecoverEase Insurance Plan. visit Victor's retiree benefits portal V+ for MROO plan details, to get a quote and to purchase coverage online: www.mrooinsurance.ca. If you have any questions about coverage or wish to have product information mailed to you, please call Victor's toll free number, **1-800-363-7861**, or send an email to mroo.ca@victorinsurance.com

MROO PARTNERS

MROO is actively working with partners to provide cost savings for our members through discounts for travel, optical, and other selected services, helping you to spend less and enjoy more!

NEWSLETTERS

Issued three times per year, the MROO newsletter covers trends, informs members about activities of interest and importance, such as the annual zone meeting schedule and our scholarship program.

ZONE MEETINGS

Held every spring and, in selected areas in the fall, these events give members a chance to listen to guest speakers and meet and mingle with MROO partners and fellow OMERS retirees. for a fun and informative day. MROO provides a complimentary light breakfast and lunch.

Contact us Today: Telephone: 1-800-595-4497 or 905-602-6682 Website: www.mroo.org Email: info@mroo.org