



The Toronto Districts of The Retired Teachers of Ontario
 À votre service, pour le soin de votre avenir • Depuis 1968
 THE RETIRED TEACHERS OF ONTARIO
 LES ENSEIGNANTES ET ENSEIGNANTS
 RETRAITÉS DE L'ONTARIO
 Here for you now... Here for your future • Since 1968
 Etobicoke/York • North York • Scarborough/East York • Toronto

We welcome members of:
 AFEO, CUPE, ETFO, OECTA, OSSTF,
 Administration Associations and other employee groups.
 Typically our members are recipients of OMERS or OTPP pensions.

RTO/ERO Toronto Districts Membership Sources

You are welcome to join any of RTO/ERO's 48 districts. Most of our members come from the following Toronto Institutions:

- Bloorview MacMillan • Conseil scolaire de district catholique Centre-Sud
- Conseil scolaire de district du Centre Sud-Ouest • Toronto Catholic District School Board
- Toronto District School Board • The Bishop Strachan School • Branksome Hall
- Anne & Max Tanenbaum Community Hebrew Academy • Greenwood College School
- Havergal College • Leonardo Da Vinci Academy • Mabin School • Montcrest School
- Peoples Christian Academy • Royal St. George's College • Sterling Hall School
- St. Clement's School • University of Toronto Schools • Upper Canada College • York School
- Teaching Staff in Toronto-centred Universities/Colleges
- Educational Support Staff in the above (e.g. OMERS participants)
- Non-Designated Private Schools

For Information and Membership contact:

RTO/ERO
 300-18 Spadina Road,
 Toronto, ON M5R 2S7
 416.962.9463 / www.rto-ero.org

For Information on our Health Plans contact:

Johnson Inc. (our Health Plans Administrator)
 400-1595 16th Avenue,
 Richmond Hill, ON L4B 3S5
 905.764.4884 / www.johnson.ca

CAUTION: To join any or all of the RTO/ERO health plans without loss of benefit or the need to submit evidence of good health, application for enrolment should be made prior to retirement, but no later than 60 days following the termination of coverage under a school board plan or any other **group plan**. Not enrolling in a health plan at the appropriate time may result in an application being rejected by the insurance company for medical reasons.

To participate in the RTO/ERO health plans, one must be a member of RTO/ERO.

What Is RTO/ERO

Since 1968, RTO/ERO has provided programs and services for teachers, administrators, educational support staff, and college and university faculty in retirement.



Membership in RTO/ERO is NOT automatic upon Retirement ~ You MUST apply.

Over 70% of retired educators join RTO/ERO.

Most members live in Ontario and affiliate with one of the many districts; some change residence and join the District in their new community.

A person must be a member of RTO/ERO at the provincial level to be affiliated with a local district. Our application permits choice of district.

Although only one district may be chosen for membership, individual districts host their own websites or offer subscriptions to their newsletters. This allows one to join one district and stay aware of developments where they formerly taught.

How RTO/ERO Works For You!

- acts on your behalf on matters of importance;
- monitors pension legislation and provides input to proposed changes;
- sponsors Health Insurance (Semi-Private/Extended Health Care/Dental);
- other insurance plans available (Accidental Death and Dismemberment, Hospital Money, Term and Guarantee Life, Home and Automobile);
- helps members through an Emergency Assistance Program;
- monitors legislation (health/long-term care, finance/taxation, environment);
- provides support to surviving spouse as required;
- offers francophone members first-language print material;
- provides a variety of social and travel programs;
- offers scholarships for members' family pursuing careers in education;
- sponsors the RTO/ERO Charitable Foundation.



How You Can Work For RTO/ERO

RTO/ERO encourages members to volunteer in governance and provision of program locally and provincially. Many opportunities exist for members to be involved.



RTO/ERO's governing body is the Senate. Composed of two representatives from each RTO/ERO district, Provincial Executive members and Provincial Standing Committee Chairs, it meets twice a year in May and October.

RTO/ERO has six Provincial Standing Committees: Communications • Health Services & Insurance • Member Services • Pension & Retirement Concerns • Political Action • Project Service to Others; plus three Provincial Executive Committees: Budget & Finance • Constitution • Nominating.

Your local district mirrors these committees and supports other activities as determined by local needs. **This is where your volunteer service would be most greatly appreciated.**

Retirement Check List

- 1) Submit letter of retirement to board in sufficient time for administration to be completed for timely arrival of your first pension payment;
- 2) Apply for pension about 3 months before your pension commencement date. Contact the **Teachers' Pension Plan (OTPP)** at 416•226•2700 or 1•800•668•0105 or www.otpp.com, or **Ontario Municipal Employees' Retirement System (OMERS)** at 416•369•9704 or 1•877•369•9704 or www.omers.com;
- 3) If not already done, send the OTPP birth certificates for you and spouse, marriage certificate, or notarized statement re common law marriage;
- 4) Notify, if applicable, the Ontario College of Teachers at 416•961•8800 or 1•888•534•2222 or www.oct.ca. **Ask for a Notice of Retirement Form;**
- 5) Check for adequate/continued health insurance. Confirm with your school board the coverage you have during retirement and when it terminates;
- 6) Join RTO/ERO: 416•962•9463 / 1•800•361•9888 / www.rto-ero.org
- 7) Apply for the Canada Pension Plan. Obtain an application form from your local Post Office. The normal age to start receiving a CPP retirement pension is 65. However, you can start receiving your pension as early as 60 or as late as 70. Contact: 1.800.277.9914 or www.hrsdc.gc.ca/eng/isp/cpp/cpptoc.shtml.





RTO/ERO Etobicoke/City of York District 22

RTO/ERO Etobicoke/City of York Contact:

President: Gary Parkinson
416•621•1619 / gary.parkinson@sympatico.ca
<http://district22.rto-ero.org.org>

RTO/ERO North York District 23

RTO/ERO North York Contact:

President: Mary Valtellini
905•264•1134 / mary.valtellini@rogers.com
<http://district23.rto-ero.org>

RTO/ERO Scarborough/East York District 24

RTO/ERO Scarborough/East York Contact:

President: George Denny
905•420•1435 / havendayle@rogers.com
<http://district24.rto-ero.org>

RTO/ERO Toronto District Sixteen

RTO/ERO Toronto Contact:

President: Roy Harvey
416•626•0787 / eroy.harvey@sympatico.ca
<http://district16.rto-ero.org>

RTO/ERO ~ More than an insurance plan:

Social network:

- localized district structure
- social & networking opportunities
- Provincial committees, Senate, workshops, online discussion forums

Pension Support:

- monitor pension legislation, analyzing proposed changes and recommending improvements for retired teachers when appropriate
- participation in regular discussions with the Ontario Teachers' Federation (OTF)
- Voting member on the OTF Pension and Pension Negotiations Committees representing members in pension negotiations with the Provincial Government

Political Advocacy:

- Provincially - committees and staff lobby government on issues of concern to educators and retirees: health care; support for active teachers and publicly-funded education; seniors' issues and the environment
- Locally - members organize meetings and lobby local MPs and MPPs

Communication:

- quarterly magazine, *Renaissance*
- monthly newsletters for Provincial/District leaders available to all members
- 50+ Fact Sheets on social, health, legal and financial matters
- annual Tax Tips & Pocket Calendar
- Provincial public and members' only websites
- District websites

Service to Others:

- community outreach - \$100,000 grant program for Districts to support local, national, international projects
- education scholarships (25 \$1,000 awards) for members' relatives
- provincial charitable donations policy

Assistance And Support:

- Provincial Emergency Assistance Program
- District Goodwill Committees
- Members travel the world with specially designed cruises and tours at discounted rates
- Professionally designed exclusive travel packages

Connections:

- Resource and expertise collaboration with provincial and national organizations to improve the quality of life for retirees (e.g. CARP, The Canadian Association of Retired Teachers (ACER/CART), the Ontario Network for the Prevention of Elder Abuse (ONPEA), the Ontario Retirement Communities Association (ORCA); provincial teacher affiliates, and trustee, supervisory officer and principals' organizations).



CHARITABLE FOUNDATION
FONDATION DE BIENFAISANCE

The RTO/ERO Charitable Foundation

Founded in 2011 by The Retired Teachers of Ontario/Les enseignants et les enseignantes retraités de l'Ontario (RTO/ERO), The RTO/ERO Charitable Foundation aims to be here now and for the future of seniors in Canada.

The RTO/ERO Charitable Foundation intends to leave a lasting legacy by creating opportunities for research and for initiatives that seek to improve the quality of life of seniors across Canada. The first goal is to raise funds for an endowed chair in geriatrics at the University of Toronto: \$3,000,000 over three years.

The RTO/ERO Charitable Foundation is inspired by The Retired Teachers of Ontario/ Les enseignants et enseignantes retraités de l'Ontario (RTO/ERO), which was established by active and retired teachers who fought to ensure their present and future peers benefitted from pension reforms. Now they continue this legacy of service to others by expanding their reach to support the lives of all senior citizens.

The RTO/ERO Charitable Foundation aims to raise funds to increase the numbers of professional and support staff qualified and trained in geriatric care as well as to support research and programs that improve the quality of life of seniors in Ontario and Canada.

★ Having a Special Event and want to reach former colleagues?

Advertise in our Newsletters and on our Websites.

Contact: Bill Menagh:
bmenagh@sympatico.ca
416.488.3372

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Planning to Retire?
We host three Retirement Planning Workshops in 2013.
February 28 • May 4 • November 7
Registration Forms distributed to schools and available on our website.