



Your finances.  
Your health and wellness.  
Your peace of mind.

When someone chooses to be a member of the education community, they're choosing more than a career. They're choosing a life — a life dedicated to putting others first. OTIP's commitment to insurance is built around our members, and it doesn't stop at retirement.

OTIP offers flexible health, dental and travel insurance programs through ARM (Active Retired Members) that are available to all members coming up for retirement or who are already retired. Because when you retire, you want insurance coverage that is tailored to you.

#### Why choose ARM?

- » No age restrictions†.
- » Five health care plans to choose from, with four different prescription drug maximums and the freedom to increase or decrease your coverage at your next renewal.\*
- » Deluxe travel insurance is included in every ARM health plan and **provides coverage for trips up to 95 consecutive days!**
- » Option to add dental coverage at any time, without penalty.
- » Complimentary access to these important services:
  - » **CAREpath** – the Cancer Assistance Program
  - » **Express Scripts Canada Pharmacy** – a home delivery program that covers 100% of your generic maintenance prescription drug expenses
  - » **Edvantage** – savings, contests and special events

You've worked hard to enjoy your retirement and dreams. Now we'll work hard to help protect it.

Visit [otip.com/ARM\\_OSSTF](http://otip.com/ARM_OSSTF) or  
call 1-888-892-4935 to learn more!



†ARM Prestige Elite is the only ARM plan with an age limit. Once you turn 65, this plan terminates, and you are automatically enrolled in the ARM Prestige plan (with a \$750 drug maximum), unless you select a different ARM plan. \*Once you decrease your health coverage, you must wait two years before you are able to increase your coverage again. An increase to the Prestige Elite plan or an increase of more than one plan level requires medical evidence of insurability.