

There is an important change to the process for submitting insurance claims and getting reimbursed. This change comes into effect Jan. 1, 2023.

Right now, the deadline to submit an insurance claim is the end of the **next** calendar year after the date in which you incurred the expense. For example, 2021 receipts can be submitted until Dec. 31, 2022.

Most members submit their claims almost immediately. But some members wait until year-end before sending in their claims. This has a number of negative effects. It means a backlog of claims at certain times – which means slower service for all members. It also makes it harder to predict the total claims for a given year, since it's another year before we receive all of the claims.

As of Jan.1, claims due within 6 months

Starting **Jan. 1, 2023**, the RTOERO policy will require you to submit your claims within **six months** from the date the expense was incurred.

- For example, if you had a massage on Jan. 7, 2023, you have until July 6, 2023 to submit your claim. Or, if you had a dentist appointment on March 1, you have until Aug.31.
- Expenses incurred on and before **Dec. 31, 2022** must be received by **June 30, 2023**.
- For items such as eyeglasses or orthotics, the incurred date is the date the item was paid in full.
- For services such as massage or physiotherapy, the incurred date is the date the service was rendered.

It's never been easier to submit your claims

RTOERO continues to offer many convenient ways to submit your claims:

- It's most convenient to use the [claims portal](#) to submit online. If you have not already created your account, it's quick and easy to do so right from the [portal home page](#).
- Have your claims submitted directly by your pharmacist and dentist. Some paramedical providers and opticians also offer the option to submit your claim directly.
- We continue to accept claims by mail.

Learn more about ways to [submit claims](#).

Claim submission tips

- If you haven't already done so, sign up for direct deposit to have your claims payment go directly into your bank account. Include a VOID cheque with your claim submission or mail it directly to our service administrator.
- Photocopy, scan or take a photo of your receipts for your records and keep them for at least seven years.
- If you coordinate benefits between multiple plans, allow sufficient time for that process.

Travel insurance now covers you for COVID

On May 1, we improved our service to members again! The travel portion of the Extended Health Care Plan now covers you for trip cancellation, interruption or delay benefits if you or your travelling companion have a positive test result, become ill or die due to contracting COVID-19.

Find detailed answers to the questions you may have about this improvement to our travel insurance on our [website](#).

Questions?

If you have questions, contact:

- insurance@rtoero.ca
- 1-800-361-9888 / 416-962-9463