



**Entente
Education
Canada**

Formerly RTOERO

2026

Program
information

**More than 87,000 Canadian education workers
and retirees building a better future, together**

Members: Margaret S. and husband



Join for free
anytime!

entente.ca

- Non-profit group health insurance
- 3,000+ discounts
- Retirement planning resources
- Community programs and advocacy
- Learning opportunities

We exist because of you

When you join, you become part of a nationwide network that provides advocacy, connection and support – along with top-rated group insurance protection.

Entente Education Canada (formerly RTOERO) is a bilingual, non-profit organization dedicated to supporting Canada's education community and securing a better future for our members and all Canadians.

Founded in 1968 by visionary educators in Ontario, we've grown to more than 87,000 members in 51 local districts across the country.

"Extremely glad and proud to be a member. I have had the opportunity and privilege of meeting so many people I would not have done so otherwise."

Reach out anytime to learn more.

1-800-361-9888
416-962-9463
membership@entente.ca
entente.ca

Apply for free membership today

Membership is free before retirement and for anyone who joins our group insurance.

Who can join

- Anyone who works or has worked in the education sector in any role:
 - early childhood education
 - school boards
 - private schools
 - post-secondary institutions
 - any other education roles
- Immediate family members of Entente members:
 - partner, spouse, ex-spouse
 - child, stepchild, child-in-law
 - grandchild
 - sibling, step-sibling, and sibling-in-law
 - parent, stepparent, and parent-in-law

entente.ca/join



Member: Joy G. and grandchild

Top benefits of membership

Everything we do is focused on your well-being. Join today to gain access to these popular benefits and more.



Insurance

- Comprehensive group health insurance plans managed on a not-for-profit basis, with built-in travel coverage, for retirement or while working
- Insurance coverage for your immediate family members
- Up to 36% exclusive savings on car and home insurance through belairdirect
- Life and accidental death coverage
- Multi-trip cancellation and interruption travel insurance



Perks

- 3,000+ discounts with Venngo MemberPerks®
- Exclusive solo and group travel discounts with Merit Travel
- TELUS Exclusive Partner Program discounts on cellphones, rate plans and more
- Savings on hearing and vision support through HearingLife and Iris



Resources

- Award-winning quarterly lifestyle magazine, *Renaissance*
- Award-winning health and wellness newsletter, *Liaison*
- Comprehensive annual *Tax Tips* resource for tax season
- Retirement planning support



Learning

- District events planned by members
- Webinar series on healthy living, enjoying retirement and more
- Online learning community
- Retirement planning workshops



Community

- Advocacy on seniors' issues and environmental stewardship on your behalf
- District activities, volunteering opportunities and more
- Bilingual community and services
- Annual district grants for community projects
- Annual post-secondary scholarships for your friends or family

Your road to retirement and beyond

1

5-10 years before you retire

Make sure you're retirement-ready. Attend one of our retirement planning workshops to understand financial readiness and steps to follow. entente.ca/rpw



3

6 months before you retire

Set up an appointment with your financial planner and look into your pension if you have one. Think about activities after retirement, including the possibility of a second career. Consider your insurance needs: entente.ca/insurance

2

1-5 years before you retire

Get our retirement planning bundle for tools and tips to start the practical tasks of preparing at entente.ca/retirement-bundle. Book a call with our membership team to learn more about how we can support you. Email membership@entente.ca or call 1-800-361-9888

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Up to 2 months before you retire

Apply for your Entente Plus group insurance coverage for a seamless transition when you retire. Notify your employer that you intend to retire.

After retirement

Join events through your local district. Explore activities you've wanted to try. Check out: entente.ca/enjoy-retirement



Download our free ultimate retirement planning bundle:

entente.ca/retirement-bundle



Entente Plus⁺

Group Insurance Program

Our most popular membership benefit!

If you've ever had group health benefits at work, you understand the power of collective coverage:

Affordable protection:

Superior coverage at a lower cost thanks to our non-profit operation model.

Strength in numbers:

Support of a large, united group. More than 100,000 Canadians benefit from the plans, ensuring long-term stability.

Peace of mind:

Consistent benefits for all members, regardless of age, health status or changes over time.

Our plans are member-owned and run, and, as a non-profit, we reinvest premium dollars to serve the group – not shareholders. It's insurance with a side of social good.

Plans at a glance

Extended Health Care

- \$3,400 prescription drugs per year – 85% reimbursed
- \$400 for prescription eyewear and laser surgery every 2 years – 80% reimbursed + \$150 every 2 years for eye exams
- \$1,300 for paramedical practitioners – 80% reimbursed, and doctor referral not required
- Comprehensive 93-day/trip travel insurance, including cancellation, interruption and medical emergency coverage, with top-up options
- Access to medical second-opinion service, virtual pharmacy for maintenance medications and more



Dental

- Routine dental care including exams, cleanings, X-rays, fillings and extractions – 85% reimbursed
- \$800 endodontics and periodontics (root canals, etc.) and implant surgeries – 80% reimbursed
- \$800 crowns, posts, inlays – 50% reimbursed
- \$800 fixed bridges, dentures – 50% reimbursed



Hospital and Convalescent Care

- Unlimited semi-private hospital – 95% reimbursed
- Convalescent home and facility care \$75/day – 80% reimbursed
- Care following surgery



As a member, you save on other insurance products through our partners:

- Trip cancellation and interruption coverage for unlimited trips
- Term and guaranteed life insurance and accidental death coverage
- Home and car insurance

A seamless transition to better coverage

Easy application

Once you are an Entente member, apply online for your Entente Plus health insurance.

Guaranteed approval

If you're currently in a group plan, you can get automatic approval without a medical questionnaire if you join within 60 days of your current plan ending. If you're retiring, usually that's 60 days after your retirement date.

Coverage that makes sense for you

Single, couple or family coverage is available – your spouse or dependent children can be covered based on your family's needs.

Hassle-free claims

Start submitting claims right away through our convenient claims portal and mobile app.



Make the right choice

Can I live anywhere in Canada and retain my coverage?	YES
Are there per-visit maximums?	NO
Is a medical questionnaire required for travel insurance coverage?	NO
Can you move freely between coverage options (single, couple, family)?	YES

"So glad I chose Entente. It is the best for benefits, seniors' advocacy and travel insurance... best of all it is member-owned."

Apply now or explore all plans at
entente.ca/insurance



2026 monthly insurance premiums

	Rest of Canada No tax outside Ontario and Quebec	Ontario 8% applicable tax included	Quebec 9% applicable tax included
	Extended Health Care (including travel insurance)		
Single	\$118.18	\$127.63	\$128.82
Couple	\$236.39	\$255.30	\$257.67
Family	\$283.67	\$306.37	\$309.20
	Dental		
Single	\$76.23	\$82.33	\$83.10
Couple	\$150.33	\$162.35	\$163.85
Family	\$187.45	\$202.44	\$204.32
	Hospital and Convalescent Care		
Single	\$17.36	\$18.75	\$18.92
Couple	\$34.67	\$37.44	\$37.80
Family	\$40.75	\$44.01	\$44.42

Do you have non-dependent family members who need coverage?

We've expanded our membership eligibility to include the immediate family of members. That means your non-dependent family members may be eligible to join us and access our insurance.

Visit entente.ca/eligibility



Members: Carol and Catherine V. Z.

Feel confident about your retirement plans

Sign up for a free workshop – virtual and in-person options available

Get the clarity you need to plan for retirement stress-free. Our workshop covers what you need to know to prepare for your next chapter, including:

- Planning your financial future
- Understanding your pension, including bridge benefits, survivor benefits and provincial pensions
- Navigating the relationship between TFSAs, RRSPs and pensions and how they affect your savings, income and expenses in retirement
- Health benefits for retirees, including the advantages of group insurance
- Retirement tips and insights from your peers

Powered by community expertise

With insights from our members in the education sector and expert guidance, this workshop is designed to help you confidently navigate your retirement planning journey.

entente.ca/retirement-planning-workshops



"I was very impressed with this workshop. It was very informative. Even though there was lots of information, it was easy to understand, and questions were readily answered. Everyone was so welcoming and friendly."



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membership@entente.ca
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Members: Jeanne K., Anthony T. and Susan N.