



Coverage that works when you're retired

Now that you're over 50, or if you're retired and no longer have a group benefits plan, you may be looking for insurance coverage that keeps working for you. Victor, a leader in group and retiree benefits, can provide the affordable health and dental coverage you're looking for. We offer a range of plan choices to help meet your needs and your budget, including flexible annual travel insurance.



MROO | Municipal Retirees
ORGANIZATION ONTARIO



Relax. You've earned it.

Take up a hobby. Take a cruise. Take a breather. Do what you want with your time. That's what retirement is supposed to be about.

With MROO's Health and Dental Insurance*, you may receive many of the benefits you had under your group benefits plan, at a rate you can afford, including coverage for:

- Hospital stays
- Dental X-rays and minor fillings
- Major dental work
- Prescription drugs
- Medical supplies
- Paramedical services
- Vision care

You and your spouse can both sign up, and, after you've enrolled, coverage is for life, as long as premiums are paid.



Annual Travel Insurance – travel with confidence.

It happens. You're travelling out of province and you need to go to a hospital. And provincial health care plans provide limited coverage—even in Canada. *But*, if you've got MROO's Annual Travel Insurance, help is just a phone call away.

You can choose your coverage for unlimited trips of up to 30, 45, 60, 90, 120, 150 or 180 days each during the policy year. And every year you can reselect the number of days you need.

Travel Insurance is underwritten by The Manufacturers Life Insurance Company.



WORLDWIDE ASSISTANCE ON CALL

Once you enroll, you'll be given a medical assistance card with telephone numbers you can call in the event of a medical emergency.

PRE-EXISTING MEDICAL CONDITIONS

Have a pre-existing condition? Not a problem. Coverage is available as long as the condition has remained stable for the six months prior to your departure. For high blood pressure conditions only, the stability period is just three months.



Life Insurance with no questions asked.

We also offer Life Insurance* with guaranteed acceptance, no medical questions when you apply and a reduced premium for couples. After you've enrolled, premiums never go up and coverage can continue for life, as long as premiums are paid.

* Underwritten by The Manufacturers Life Insurance Company, PO Box 670, Stn Waterloo, Waterloo ON N2J 4B8



RecoverEaseSM Insurance – because an unexpected illness or injury can change your life.

RecoverEase provides you with cash while you recover at home, whether you are back on your feet quickly after outpatient surgery or you experience a longer period of recuperation in hospital. Additional benefits include home care, physiotherapy, equipment rental and more—so you can focus on getting better.

RecoverEase Insurance is underwritten by Industrial Alliance Insurance and Financial Services Inc.



Introducing V+. One stop, many options – Life, Health and Travel.

V+ is your portal to pricing and enrollment for your personal insurance. Get a quote and purchase coverage in mere minutes.
mrooinsurance.ca/vplus

About Victor

Group and retiree benefits. That's what we do. We know the challenges independent businesses and retired people face when they're looking for the right coverage. We help by working with carefully chosen partners, and drawing on their expertise to provide clients and plan members with an outstanding range of options for sustainable coverage.



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We work for you

MROO was established in 1977 by a group of OMERS pensioners to advocate for fellow retirees on pension issues affecting them. In 1984, we recognized the need for health and dental care plans that would offer protection for retirees losing their benefits at or shortly after retirement.



Municipal Retirees Organization Ontario (MROO)



This brochure provides only an overview of our plan options. For a comprehensive summary of benefits and coverage, and to find the plan that's right for you, visit mrooinsurance.ca.

This brochure is for illustrative purposes only and is not a contract. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.