

# Surviving spouse benefits: RTOERO will be there

There are few life situations as challenging as the death of a spouse or, for dependent children, the death of their parents/caregivers. Be assured that RTOERO will be there. If the primary member of the RTOERO Entente Group Insurance Plan dies, surviving spouses or dependent(s) can become members and enjoy the same benefits.

What to expect:

- Johnson Insurance needs to receive the death certificate. The spouse doesn't need to call or email themselves—a call or email can come from a friend, family member, district goodwill coordinator or funeral home. Johnson can be reached at 416-920-7248 or 1-877-406-9007, or by email at [healthbenefits@johnson.ca](mailto:healthbenefits@johnson.ca).
- Johnson Insurance sends the surviving spouse or dependent a continuation of benefits form and postage-paid envelope. The form needs to be completed and sent back.
- The surviving spouse or dependent will then become an RTOERO member if they aren't already. They will be enrolled in the Entente benefits.
- All historical file notes and claims history will transfer to the surviving spouse's record. They'll receive a new benefits package, card, and a welcome package from RTOERO.

## Tips to avoid romance scams

The idea of being scammed through an online romance is heartbreaking – you think you're building a relationship with someone, only to find out it was all part of a plan. You may be scammed into covering travel costs to meet in person, or they might tell you about a family emergency and that they need financial help to deal with it.

This type of scam is sadly common – it cost Canadians more than \$50.3 million in losses in 2023, according to the Canadian Anti-Fraud Centre. Elder Abuse Prevention Ontario offers guidance to avoid romance scams. You can read the full article on their site here: [eapon.ca/avoid-romance-scam/](https://eapon.ca/avoid-romance-scam/)

## Warning signs of romance scams

- The relationship moves fast – scammers will try to develop a quick relationship
- The person asks you to send money
- You receive a message and they've used the wrong name – fraudsters are often working on multiple victims at once
- You check their profile and notice inconsistencies with what they share online and what they've told you

If you think you may be a victim but aren't sure, try speaking to a trusted friend or family member. You can also contact police.

# The significance of dream catchers

*Written by Shaneeka Forrester for RTOERO, Cree artist, mother, and advocate from Brunswick House First Nation, planting roots in Simcoe County, Ontario.*

Dream catchers are commonly seen in trading posts along the side of the highway or small gift shops with souvenirs to remember your trip. It has also become increasingly popular to see them in discount stores or as a "do-it-yourself" kit in crafts stores and toy stores. What do these objects mean? What is the significance of the dream catcher, and how is it intended to be used?

When I was a child, my mother would make countless variations of dream catchers as gifts for friends and family. I remember watching my mom pull golden deer hide through a tool that turned square pieces into long strips of varying widths.

Each of my sisters and I had one hanging in our bedroom windows. We heard my mother's stories about how they came to be. She told us that the dream catcher was created by watching a spider create its web. She told us that you hang your dream catcher in the window and all the bad dreams will get caught in the web, like how a spider catches flies.

The hole in the centre of the dream catcher is to allow the good dreams to pass through so they can come to us while we sleep. When the sun rises in the morning, the bad dreams that have been caught in the webbing will burn away with the sun's rays.

I have heard many variations of this story throughout my life. I have seen people hang their dream catchers above their beds, and I have heard people share that the dreams travel down the feathers. Like most things, each territory will have its unique understanding of this legend. Whether we wear our dream catchers as jewelry, have

them printed on accessories, or hang them from our rearview mirror, above our bed or in a window, it's important for us to reflect on the teachings behind these pieces.

When you purchase a dream catcher, please make sure it's made by an Indigenous individual and, if possible, ask them about the story it carries. This approach shows respect for the dream catcher and its cultural significance as you decorate your home.

## Questions and answers about travel insurance

You may have heard that RTOERO has a new member benefit: Trip interruption and cancellation insurance for members who aren't yet part of the RTOERO Entente Group Insurance Plan.

Here are some key questions and answers RTOERO receives about travel insurance. See more on the blog here: [rtoero.ca/travel-insurance-for-canadians-questions-and-answers/](https://rtoero.ca/travel-insurance-for-canadians-questions-and-answers/)

### **Do I need travel insurance?**

Ensuring you're adequately covered can provide peace of mind to help you enjoy your trip and reduce stress if the unexpected happens. While not required by Canadian law, travel Insurance is essential to protecting you, your family and your finances.

### **Should I have insurance for a day trip across the border?**

Yes, if crossing the border for a shopping day or other activity, it's important to make sure you have medical coverage.

### **Why might I purchase multi-trip coverage vs. single trip coverage?**

If you're taking multiple trips in a year, then it's worth looking at multi-trip coverage. Remember that travel is more than major vacations – it can include weekend getaways or even cross-border shopping trips. Purchasing single-trip coverage may not be as cost-effective, and it also requires your time and attention each time you need to do it.

### **Is credit card travel insurance good enough?**

Many credit cards include both medical and trip cancellation and interruption insurance, provided the trip was booked using the credit card. This type of insurance may be sufficient for you but don't assume it is. Always be sure to check the details – for example, there may be a maximum length of trip, or you may not be covered over a certain age. Read the limitations and exclusions carefully. You may also want to top up coverage if the coverage amounts are not enough for your needs.

To learn more about RTOERO's trip cancellation and interruption travel insurance, visit: <https://rtoero.ca/insurance/trip-cancellation-interruption/>

If you know someone working in education who likes to travel, tell them about this benefit – it's one more reason to get their membership now.

# Get social with the RTOERO Foundation

Did you know the RTOERO Foundation has a Facebook page and X account? The foundation posts information, news and resources that highlight seniors' issues with a special focus on geriatrics research and social connection, as well as providing updates on the work of the foundation, including the latest news on its granting program. The foundation's social media accounts are open to all, so feel free to share the links below with family and friends.

You can easily connect with the Foundation on either platform by clicking on the links below. For a little more instruction, please follow these steps.

**Facebook:** <https://www.facebook.com/FoundationRTOERO/>

1. In the search bar (top left corner) type RTO Foundation
2. On our page, find and click the "Follow" button
3. Congratulations! You are now following the RTOERO Foundation on Facebook

**X:** [https://twitter.com/RTO\\_Foundation](https://twitter.com/RTO_Foundation)

1. In the search bar (top right corner) type @RTO\_Foundation
2. On our page, find and click the "Follow" button
3. You are now following the RTOERO Foundation on X...congratulations!

For additional information about the foundation's social media accounts, please contact Deanna Byrtus, Manager of Donor Relations, at [dbyrtus@rtoero.ca](mailto:dbyrtus@rtoero.ca).

# Get to know RTOERO's advocacy issues

RTOERO advocates for older Canadians, and Canadians of any age, with a focus on three key areas:

## **National Seniors Strategy**

A coordinated National Seniors Strategy, with dedicated funding and accountable goals, will ensure we meet the evolving needs of seniors.

**Geriatric Healthcare**

Our healthcare system (and social systems) needs to re-think how to address the rising needs of Canada's fastest-growing demographic—older adults.

**Environmental Stewardship**

Responsible use of resources, conservation, protecting our air, land and water — improving in all areas is critical to a sustainable future.

You can read more about these focus areas on the RTOERO website here:

<https://rtoero.ca/giving-back/advocacy/>

**Join our district advocacy team**

RTOERO's approach to advocacy includes efforts at the district level. Our district has an advocacy committee and we actively welcome new members. If you're interested in learning more, please contact [who]