

Insurance for Professionals

Valuable protection designed for members of participating associations



Extended Health
and Dental Care
Insurance Plan

EXTENDED

Health & Dental Care Insurance

Coverage you can't afford to be without

With so many medical expenses not covered by provincial health insurance plans, you could face staggering costs if you don't have a company health plan. Now you can protect yourself and your family from the high cost of health care with the Extended Health & Dental Care Insurance Plan. This Plan offers you a wide range of features and protection chosen with your needs in mind.

Affordable, comprehensive coverage

With the flexible, economical protection offered by the Extended Health and Dental Insurance plan, you'll have coverage for both routine and unexpected health-related expenses. Dental coverage, health coverage or a combination of both – the choice is yours. Best of all, because you build a personalized plan that's right for you, your family and your budget – including the type and amount of coverage you want – you only pay for the protection you really need. The Plan's generous benefit levels and no deductibles add up to value-packed coverage you won't want to miss.

Simple, easy claims

When it comes time to put your coverage to work for you, we think you'll enjoy the many convenient features, such as:

ManuScript® – the pay-direct drug card which you present to your pharmacist each time you're having a prescription filled. We'll pay your pharmacist directly so you're never out of pocket and don't have to submit receipts or complicated claim forms.

ELECTRONIC DENTAL FORM that allows your dentist to electronically submit your claim, on your behalf, to Manulife Financial so you'll get on-the-spot confirmation that the cost of your visit is covered.

TAX-DEDUCTIBLE PREMIUMS for those who are self-employed. Under current legislation, your premiums may be considered medical expenses under the Income



Tax Act and you may be eligible for a tax credit. Contact the Canada Revenue Agency to see whether this applies to you.

24-HOUR WORLDWIDE TRAVEL ASSISTANCE

helps you in a medical emergency and with trip interruption, legal referral and pre-trip planning, for added peace of mind when you travel.

Customize your coverage to suit your needs

Depending on your needs and your budget, we have a plan that's perfectly suited to you:

- ✓ **Essential Plan** – Health only
- ✓ **Essential Plan** – Health & Dental
- ✓ **Enhanced Plan** – Health only
- ✓ **Enhanced Plan** – Health & Dental

ESSENTIAL PLAN

ENHANCED PLAN

DRUGS:*

% of payment	• 70%	• 80%
Maximum† per policy year	• \$2,500	• \$5,000
Dispensing fee	• Up to \$5	• Unlimited
Prescription drugs	• Generic equivalent cost	• Brand name cost
Oral contraceptives	• No	• Yes

* Does not cover the cost of fertility drugs, anti-smoking drugs, anti-obesity drugs or birth control implants.

Note: In Québec, this Plan does not provide coverage for prescription drugs.

HOSPITAL:

Acute Care	• Semi-private	• Semi-private & private
% of payment	• 100% for up to 60 days	• 100% for up to 120 days
OR		
Daily cash for ward stay	• \$20	• \$40
Convalescence	• Semi-private	• Semi-private & private
% of payment	• 100% for up to 60 days	• 100% for up to 120 days

VISION:

Maximum per 2 policy years	• \$100	• \$200
<ul style="list-style-type: none"> • No waiting period • Includes an annual eye exam if not covered by provincial health plan to maximums outlined above • Covers laser vision correction to maximums outlined above 		

TRAVEL:

Maximum	• \$1 million	• \$1 million
Maximum stay	• 8 days	• 22 days

- ManuAssist® travel assistance automatically included at no extra charge
- For longer trips, top-ups can be purchased from other insurance programs

EXTENDED HEALTH:

Lifetime maximum	• \$50,000	• \$100,000
% of payment	• 70%	• 80%
Private duty nursing per policy year	• \$4,000	• \$8,000
Major medical equipment per policy year	• \$2,500	• \$5,000
Prosthetic appliances per policy year	• \$2,500	• \$5,000
Hearing aids	• \$300/5 years	• \$500/5 years
Accidental dental	• \$1,500/accident	• \$2,500/accident
Ground & air ambulance	Subject to lifetime maximum only	
Paramedical per policy year: Chiropractor, Podiatrist, Osteopath, Speech Therapist, Naturopath, Physiotherapist, Massage Therapist, Psychologist, Audiologist and Occupational Therapist.	• \$400 combined	• \$600 combined

OPTIONAL DENTAL:

% of payment	• 70% of all covered expenses	• 80% of all covered expenses
First year maximum	• \$300	• \$500
Subsequent maximum per policy year	• \$600	• \$1,000
Recall frequency	• 12 months for adults • 6 months for children	• 6 months

- A 3-month waiting period applies to all new Plan members
- Includes oral surgery, periodontics and endodontics (root canals)

Major dental	• not available	• Crowns, dentures, bridges • 2-year waiting period • 50% of payment • \$500 maximum per policy year
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† All maximums are per insured individual.

Exclusions

The following exclusions apply to your Extended Health & Dental Care Insurance Plan (see your certificate for further details):

- Expenses payable under any government plan or legally mandated program, including workers' compensation plans
- Self-inflicted injuries while sane or insane
- Expenses resulting from war, insurrection, the hostile action of any armed forces, or participation in a riot or civil commotion
- Expenses resulting from the commission, or the attempted commission, of a criminal offence
- Medical or surgical care which is cosmetic in nature
- Medical treatment which is not usual and customary, or which is experimental or investigational in nature
- Dental surgery or treatment which began or was arranged prior to the effective date of the coverage
- Charges for periodic check-ups, broken appointments, third-party examinations, travel for health purposes or completion of claims forms and charges related to temporomandibular joint dysfunction
- Dental expenses incurred outside of Canada.

NOTICE ON EXCHANGE OF INFORMATION

Information regarding your insurability will be treated as confidential. The Insurer or its reinsurers may, however, make a brief report on it to MIB, Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of insurance companies which operates an insurance information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 416-597-0590. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction. The address of MIB's information office is: 330 University Avenue, Suite 501, Toronto, Ontario M5G 1R7.

NOTICE ON PRIVACY AND CONFIDENTIALITY

The specific and detailed information requested on your Application Form is required to process your application. To protect the confidentiality of this information, Manulife Financial will establish a "financial services file" from which this information will be used to process your application(s), offer and administer services and process claims. Access to this file will be restricted to those Manulife Financial employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and the administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your participation in the Professional Program may be made known to the administering broker in order to bring other products and services offered under the program to your attention. Your consent to the use of personal information to offer you products and services is optional, and if you wish to discontinue such use, you may write to Manulife Financial at the address shown below. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, P.O. Box 4213, Stn A, Toronto, Ontario M5W 5M3.

The Plan that has the answers you're looking for...

Q: Who is eligible?

A: All applicants must be resident in Canada, enrolled in a provincial plan, under 61 years of age and a member of a participating Association.

Spouses and children of members and employees participating in the Extended Health & Dental Care Insurance Plan are also eligible. (Eligible children must be unmarried, dependent on the member for support, over 14 days and under 23 years of age or under 19 years of age if not in full-time attendance at a school or university.)

Q: Is a medical exam required?

A: A short statement of health and other particulars of insurability are required of all applicants. Manulife Financial may request a physician's report, a medical examination or medical test of any applicant, which will be made at no expense to the applicant. You will be notified directly if one is required.

Q: When does the insurance take effect?

A: Coverage becomes effective on the first of the month after the first required premium is received by Manulife Financial, subject to the final approval of its underwriters. In the event the applicant is not insurable, a full refund of premium will be made.

Q: When does the insurance terminate?

A: Coverage terminates at the renewal date following the 65th birthday.

YOUR 30-DAY NO-RISK GUARANTEE

Once you receive your policy, you are guaranteed 30 days in which to review it. If you decide that you are not completely satisfied with your coverage, write to Manulife Financial within 30 days of receipt to cancel it and receive a complete refund of the premiums you have paid to that date.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Group Policy issued by The Manufacturers Life Insurance Company.

Extended Health and Dental Care Insurance Plan

How to apply:

Send your completed application,
with your payment, to:
Affinity Markets, Manulife Financial
P.O. Box 670, Stn Waterloo
Waterloo, ON N2J 4B8

Additional information may be obtained
from Manulife Financial by calling toll-free:

1 800 668-0195

Monday through Friday
from 8:00 a.m. to 8:00 p.m. ET

Or you can e-mail us at:
am_service@manulife.com

www.manulife.com/professional

Coverage underwritten by:



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