

Prescription Drugs²		Basic	Enhanced	Enhanced Plus	Premiere
Generic coverage		Generic ³	Generic ³	Generic ³	Generic ³
Shared dispensing fee (Not applicable in Quebec)		No maximum	No maximum	No maximum	No maximum
Reimbursement		80%	80%	80%	80%
Anniversary year maximums		\$450	\$1,000	\$1,000	\$2,400
Dental Services		Basic	Enhanced	Enhanced Plus	Premiere
Covers basic services, paid at a percentage of the current Dental Association Fee Schedule in your province of residence. (Note: If applicable, dental coverage begins at the age when your government health insurance plan coverage ends)					
Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services		Not covered	Not covered	80%	80%
Reimbursement on extensive services including oral surgery, endodontics, periodontics, and denture services		Not covered	Not covered	80%	80%
Reimbursement on crowns, bridges, dentures and orthodontics		Not covered	Not covered	Not covered	60% commencing in Year 3
Anniversary year maximums		N/A	N/A	Year 1 \$700; Year 2 \$850; Year 3+ \$1,000	Year 1 \$800; Year 2 \$1,000; Year 3+ \$1,500
Recall visits		N/A	N/A	9 months	6 months
Vision Care		Basic	Enhanced	Enhanced Plus	Premiere
Covers the costs towards prescription lenses and frames, contact lenses and laser eye surgery. This benefit does not include industrial safety glasses.		<ul style="list-style-type: none"> \$150 per 2 benefit years plus \$60 for Optometrist visits⁴ 	<ul style="list-style-type: none"> \$200 per 2 benefit years plus \$60 for Optometrist visits⁴ 	<ul style="list-style-type: none"> \$200 per 2 benefit years plus \$60 for Optometrist visits⁴ 	<ul style="list-style-type: none"> \$300 per 2 benefit years plus \$60 for Optometrist visits⁴
Hospital Benefits		Basic	Enhanced	Enhanced Plus	Premiere
Preferred hospital accommodation in excess of the standard ward room rate made by a general (acute care) hospital. Also included is a cash benefit in lieu of the room cost for each day you are not able to obtain preferred accommodation.					
Type of accommodation		Semi-Private Room	Semi-Private Room	Semi-Private Room	Semi-Private Room/Private Room
Maximum charge per day		\$175	\$175	\$175	\$200
Reimbursement per anniversary year		50% for 150 days	100% first 60 days; 50% next 90 days	100% first 60 days; 50% next 90 days	100% first 100 days; 60% next 90 days
Cash benefit in lieu of accommodation		<ul style="list-style-type: none"> Per day: \$25 Maximum: \$1,500 anniversary year 	<ul style="list-style-type: none"> Per day: \$50 Maximum: \$3,000 anniversary year 	<ul style="list-style-type: none"> Per day: \$50 Maximum: \$3,000 anniversary year 	<ul style="list-style-type: none"> Per day: \$50 Maximum: \$5,000 anniversary year
Extended Healthcare Benefits		Basic	Enhanced	Enhanced Plus	Premiere
Registered Specialists and Therapists^{4,5}	Lifetime Maximum	\$100,000	\$200,000	\$200,000	\$300,000
	Maximum claims paid	20 visit max. per specialist per anniversary year Per visit maximum: \$15 per visit	\$600 combined per anniversary year	\$600 combined per anniversary year	\$650 combined per anniversary year
	Chiropractic x-rays	\$35 per year	\$35 per year	\$35 per year	\$35 per year
Psychologists and Psychotherapists	Maximum per first visit	\$80	\$80	\$80	\$80
	Maximum per subsequent visit	\$65	\$65	\$65	\$65
	Maximum visits per year	10	10	10	12
Speech Therapist⁴	Maximum per first visit	\$65	\$65	\$65	\$65
	Maximum per subsequent visit	\$45	\$45	\$45	\$45
	Maximum visits per year	10	10	10	12
Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment⁶	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical equipment	<ul style="list-style-type: none"> Year 1: \$500 Year 2: \$750 Year 3+: \$1,250 	<ul style="list-style-type: none"> Year 1: \$1,000 Year 2: \$1,500 Year 3+: \$3,000 	<ul style="list-style-type: none"> Year 1: \$1,000 Year 2: \$1,500 Year 3+: \$3,000 	\$3,500 per year

Extended Healthcare Benefits (continued)		Basic	Enhanced	Enhanced Plus	Premiere
Custom-Made Orthotics	Covers charges for the purchase of custom-made orthotics (plaster cast or computer topography).	Maximum of \$250 per year	Maximum of \$250 per year	Maximum of \$250 per year	Maximum of \$250 per year
Accidental Dental	Covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90-day period following the accident.	Maximum of \$2,000 per year	Maximum of \$2,500 per year	Maximum of \$2,500 per year	Maximum of \$10,000 per year
Hearing Aids	Covers the costs to purchase and/or repair up to the allowed maximum.	\$300/5 benefit years	\$400/5 benefit years	\$400/5 benefit years	\$600/4 benefit years
Ambulance Services⁴	Covers trips to hospitals in a licensed ambulance. Covers charges up to the amount between what your government health insurance plan covers and what is reasonable and customary.	Unlimited ground and air transport	Unlimited ground and air transport	Unlimited ground and air transport	Unlimited ground and air transport
Lifeline® Personal Response Service¹	Provides 24-hour monitoring service for people coping with medical problems at home. ⁷	Maximum of 6 months every 3 years	Maximum of 6 months every 3 years	Maximum of 6 months every 3 years	Maximum of 6 months every 3 years
Fracture Benefit		Basic	Enhanced	Enhanced Plus	Premiere
Pays a scheduled amount depending on which bone is fractured. If more than one bone is fractured in a single accident, the amount payable is for the most severe fracture.		Not covered	Up to \$350	Up to \$350	Up to \$500
Accidental Death and Dismemberment		Basic	Enhanced	Enhanced Plus	Premiere
Payments for accidental death or dismemberment directly resulting from an accident, occurring within one year of the date of the accident.		<ul style="list-style-type: none"> Up to \$10,000 for adults Up to \$5,000 for children and persons aged 65 years or over 	<ul style="list-style-type: none"> Up to \$25,000 for adults Up to \$10,000 for children and persons aged 65 years or over 	<ul style="list-style-type: none"> Up to \$25,000 for adults Up to \$10,000 for children and persons aged 65 years or over 	<ul style="list-style-type: none"> Up to \$50,000 for adults Up to \$15,000 for children and persons aged 65 years or over

Included in Basic, Enhanced, Enhanced Plus and Premiere plans:

Health Service Navigator® ¹	Survivor Benefit
Offers evaluation of medical records upon diagnosis of serious illness or injury, and web/toll-free healthcare information.	Provides for continuous coverage for 1 year following the death of an adult insured.

Additional features:

Travel Add-On	Diagnostic Services (Quebec only)
Optional emergency medical insurance of up to \$5,000,000 per trip for an unlimited number of trips per year. Requires a small additional premium. <ul style="list-style-type: none"> Maximum \$5,000,000 per trip Minimum time between trips – 24 hours Termination age: 80 Maximum issue age: 69 9 months stability clause 24-hour assistance \$0 deductible Medical Concierge Program¹ included No medical underwriting required⁸ 	<ul style="list-style-type: none"> Audiologist: \$500 max. per year Magnetic Resonance Imaging: \$500 max. per year CAT Scans: \$200 max. per year Ultrasound Scans: \$50 max. per year PSA Test: \$75 max. per year CA 125 Test: \$75 max. per year Laboratory Tests*: \$100 max. per category per year *blood tests, urine tests, throat cultures

¹ Manulife cannot guarantee the availability of this benefit indefinitely.

² Prescription drug coverage in the provinces of British Columbia, Saskatchewan and Quebec is based on calendar year.

³ A generic drug is a generally less expensive alternative to an interchangeable brand-name drug product. Exclusions: smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, instruments and IUD, erectile dysfunction drugs, and drugs not requiring a prescription. For Premiere plans, generic drug coverage includes oral contraceptives and birth control (oral pills and patches only). Other exclusions apply; please consult your policy for details. Please note: Not all drugs have a generic equivalent. If a non-generic drug is purchased, payment will be based on the lowest generic drug cost equivalent. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan. The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan. In order to be eligible for coverage under this plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan or have equivalent coverage under a group plan.

Anniversary year means the 12 consecutive months following the effective date of the agreement, and each 12-month period thereafter. Benefit year means the 12 consecutive months following the incurred date of the claim. Calendar year means each successive 12-month period commencing January 1 and ending December 31. All references to “year” refer to anniversary year. When it relates to Hearing Aids and Vision benefits, “year” refer to benefit year.

FollowMe™ Health plans are not intended to provide and will not provide the exact same coverage that you may have had under your group or existing health insurance plan.

⁴ Benefits are payable only after yearly maximums allowed under your government health insurance plan have been reached, if applicable.

⁵ Registered specialists and therapists include acupuncturists, chiropractors, dietitians, osteopaths, podiatrists, naturopaths, chiropractors, Registered Massage Therapists, physiotherapists, psychologists, psychotherapists and speech therapists.

⁶ Covers the services of registered health professionals including Registered Nurse, Registered Practical Nurse, Licensed Practical Nurse, Personal Support Worker, occupational therapist; includes surgical bandages and dressings and the purchase or rental of medically necessary equipment. Payment will be coordinated where benefits are available through the Assistive Devices Program.

⁷ Lifeline® extends to family members, including parents, grandparents and in-laws.

⁸ No medical underwriting required if application is received within 90 days of leaving group health insurance plan.

Plans underwritten by **The Manufacturers Life Insurance Company.**

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