

## Coverage for many of your expected and unexpected health care costs.

### The health plan that's all about you

Your health plan should be all about you and your family. It should conform to what you need the most. If you need prescription drugs, it should help cover those expenses. If you need physiotherapy, it should help to offset the cost. If you travel a lot, it should help cover emergency expenses away from home, too.

Just as importantly, your health plan should help cover you for unexpected medical issues. What if you are diagnosed with a hearing problem, have to stay in a hospital, or require at-home nursing?

### It's called Flexcare® for a reason

If you don't have coverage through your employer or your existing plan doesn't provide enough coverage, a flexible health insurance plan like Flexcare® Health and Dental Insurance Plans can help cover expected and unexpected medical costs. Flexcare® offers a wide range of plans and options. Choose the plan that best meets your needs and your budget, or create your own.

### Expect the unexpected

Flexcare can be an effective "just in case" plan because it can help protect you from a wide range of health care costs.

It can help with expenses that may be **expected**, like:

- Prescription drugs
- Routine dental care
- Glasses and contacts
- Massage therapy
- Custom orthotics

And here are some **unexpected** scenarios where it may come in handy:

- A mouth injury that requires emergency dental treatment
- Personal issues that require a psychologist
- An accident that requires an air ambulance
- Rehab with a nurse in your home
- Illness or injury while on vacation

### Plus, you get these great services at no extra cost:

#### Health Service Navigator®\*\*

Helps you to quickly and easily get answers and access to support services.

- Learn how to navigate the Canadian health care system
- Get second opinions from world-class hospitals
- Available by phone or online through **coverme.com**

#### Travel emergency medical coverage

Provides up to \$5 million in coverage for emergency travel medical expenses for an unlimited number of trips per year, outside your home province or Canada, as long as you're under age 70. Each trip can last up to nine days. You can also add 8 or 21 extra days for longer trips with the Travel Add-On, at a small extra cost.

#### Other Flexcare advantages:

- **No waiting period** – make claims as soon as your coverage is in effect
- **Easy instant claims** – just present your benefits card at participating locations for most prescription drug and dental submissions. You'll be covered for the approved amount right away. You'll be reimbursed for all other types of approved claims by cheque
- **Enhanced coverage for seniors** – at age 65, benefits increase in the areas you need them most
- **Tax savings** – if you are self-employed or own a small business, a portion of your premiums may be deductible as an expense for your business and may also be a nontaxable benefit to your employees (except in Quebec). Please consult Canada Revenue Agency for details
- **AIR MILES® reward miles†** – earn miles when you first become a policyholder and every 6 months thereafter††



† Subject to terms and conditions ([www.manulife.ca](http://www.manulife.ca)).

†† As long as you remain a policyholder. Offer available only in some provinces, where permitted by law.

## Get ready to build your own plan.

It's as easy as 1, 2, 3...

### STEP 1 Choose your Core Plan.

- ComboPlus™: Includes drug and dental coverage
- DrugPlus™: Includes drug coverage
- DentalPlus™: Includes dental coverage

All plans include "core" coverage like vision care, emergency medical travel coverage, registered therapists like massage therapists and psychologists, homecare and nursing, and more.

### STEP 2 Choose your level of coverage.

- Starter: Lower coverage amount and rates, great for top-ups.
- Basic: Well-rounded coverage at affordable rates.
- Enhanced: The maximum coverage we offer to help protect your family.

You can customize your Core Plan by choosing one of the three levels, each with different levels of coverage and different rates, to suit your needs and budget.

### STEP 3 Choose your Add-Ons.

- Hospital
- Vision Enhanced<sup>1</sup>
- Travel (for longer trips)<sup>2</sup>
- Accidental Death and Dismemberment Enhanced
- Catastrophic Coverage<sup>3</sup>

Most of these Add-Ons increase coverage already included in your Core Plan.

## What if your needs are more specific?

### Try a Stand-Alone Plan.

- Hospital
- Catastrophic Coverage<sup>4</sup>

With these Stand-Alone Plans, you don't have to purchase a Core Plan. Just pay for what you need.

## What do you need when applying for Flexcare?

- Everyone applying must have a valid provincial health card
- Your physician's telephone number
- The name of any prescription medication you are taking
- Your credit card or bank information for a preauthorized payment plan
- If you have or recently had group insurance, the name of the insurer, your group plan and subscriber ID, and the date your benefits ended
- Your driver's licence (if applying for Catastrophic Coverage)
- Quebec only: You must be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan

coverme™

Ready to get a quote or apply?



Call 1-877-COVER ME® (1-877-268-3768)



Visit [coverme.com](https://www.coverme.com)



Plans underwritten by

The Manufacturers Life Insurance Company (Manulife).

Manulife and the Block Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence. Health Service Navigator® and are offered through The Manufacturers Life Insurance Company. TM/® Trademarks held by The Manufacturers Life Insurance Company. ©/™ Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and The Manufacturers Life Insurance Company. Lifeline® is a trademark of Lifeline Systems Inc. © 2018 The Manufacturers Life Insurance Company. All rights reserved. Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8. Accessible formats and communication supports are available upon request. Visit [Manulife.com/accessibility](https://www.manulife.com/accessibility) for more information.

#### Important Notice

This is not a contract. Actual terms and conditions are detailed in the policy issued by Manulife upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review them carefully upon receipt.

#### 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 nonprofit 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. Information for consumers about MIB may be obtained on its website at [www.mib.com](https://www.mib.com).

#### Notice on Privacy and Confidentiality

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and administer services and process claims. The file will be held securely in our offices and access to it will be restricted to those Manulife employees, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and 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. Any use of this information to offer you products and services is optional and if you wish to discontinue such use, you may write to: Privacy Officer, Consumer Solutions, Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8. You may also request to review the personal information contained in your file and make corrections, if necessary, by writing to this address.

#### Notice on Information provided to the AIR MILES® Reward Program

When you or your family member apply for insurance, Manulife may disclose to the AIR MILES® Reward Program your AIR MILES Collector Account number in order to administer the AIR MILES Reward Program, including the management of Collector accounts and to accurately record and update reward mile balances. The AIR MILES Reward Program makes information about its privacy policies and practices readily available to individuals and its Collectors through written materials, its website ([www.airmiles.ca](https://www.airmiles.ca)) and other electronic means, its Interactive Voice Response system, and its Customer Care Centre. In addition, copies of the AIR MILES Privacy Pledge are available to individuals and Collectors upon request.

The AIR MILES Reward Program does not give, rent or sell Collector lists to any organization or individual other than its affiliated Businesses, Sponsors, Suppliers and companies contracted to process and manage Collector transactions, redemption requests, research, analysis and communications and in all cases, only to fulfill the specified purposes. AIR MILES Collectors can opt out of receiving marketing and promotional communications in electronic, printed or verbal format, other than Collector Summaries, by writing to the AIR MILES Reward Program at AIR MILES, Customer Care, PO Box 130, Station B, Toronto, Ontario, M5T 2T3 or by email to [privacyoffice@airmiles.ca](mailto:privacyoffice@airmiles.ca). The decision to opt out of additional communications does not affect your ability to collect or redeem reward miles in the AIR MILES Reward Program.

#### For Quebec residents only:

The prescription drug coverage available under all plans 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 these plans, 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.

<sup>1</sup> Not available with the ComboPlus™ Starter plan.

<sup>2</sup> Travel coverage ceases at age 70.

<sup>3</sup> Only available with the DrugPlus™ and ComboPlus™ Plans (not available to residents of Quebec and persons age 65 and over).

<sup>4</sup> Not available to residents of Quebec and persons age 65 and over.