



CRITICAL ILLNESS    DISABILITY    HEALTH AND DENTAL    TRAVEL

## Living Benefits at a glance

THE MANUFACTURERS LIFE INSURANCE COMPANY



## Looking for a company that provides the Living Benefits solutions your clients need?

Your clients probably have the need for only one kind of life insurance. But when it comes to Living Benefits insurance, it's a different story. They may need at least one or two ... and depending on their type of employee benefits, they may need them all.

### **What a unique opportunity for you!**

Manulife can help. We offer a wide range of Living Benefits products, including: critical illness, disability, health and dental and travel insurance.

Our products offer competitive features, competitive prices and claims professionals providing quality service and exception claims management. And this is all backed by Manulife, one of the world's most experienced and professional insurance companies.

This overview is designed to give you an at-a-glance look at the complete suite of Manulife's Living Benefits products: key features, benefits, value and target markets. For specific product information and marketing materials, visit **Repsource**.

## CRITICAL ILLNESS INSURANCE

Product name	Lifecheque
<b>Product overview</b>	Provides a cash benefit if one of the 24 critical conditions is diagnosed. The benefit can provide financial options to help with recovery.
<b>Target markets</b>	Individuals with diverse needs such as: <ul style="list-style-type: none"> <li>■ mortgage or debt protection</li> <li>■ supplementing gaps in disability insurance protection</li> <li>■ asset preservation</li> </ul>
<b>Premium structure</b>	<ul style="list-style-type: none"> <li>■ 10-year Renewable to age 75</li> <li>■ 20-year Renewable to age 75</li> <li>■ Primary (Term 65) to age 65</li> </ul> Premiums are fully guaranteed. <ul style="list-style-type: none"> <li>■ Level (Term 75) to age 75</li> <li>■ Permanent: pay until age 100, or pay for 15 years</li> </ul>
<b>Issue ages</b> (age nearest)	<ul style="list-style-type: none"> <li>■ 10-year Renewable: 18–60</li> <li>■ 20-year Renewable: 18–54</li> <li>■ Primary (Term 65) to age 65: 18–45</li> </ul> <ul style="list-style-type: none"> <li>■ Level (Term 75) to age 75: 18–60</li> <li>■ Permanent (pay until age 100): 18–60</li> <li>■ Permanent (pay for 15 years): 18–55</li> </ul> Special quote available for ages 61–65 on 10-year Renewable and Permanent (pay until age 100), and for ages 61–64 on Level.
<b>What triggers payment of benefits?</b>	Diagnosis of any of our covered conditions, subject to satisfying the waiting period. See the sample contract on Reppsource for a list of covered conditions.
<b>When does payment begin?</b>	After satisfying the waiting period – usually 30 days following diagnosis (waiting periods vary by conditions – please refer to the sample contract for specific details).
<b>How are benefits paid?</b>	One-time cash benefit. Care Benefits for the LivingCare Benefit are paid monthly.
<b>Benefit maximum</b>	Policy face amount to a maximum of \$2,000,000 per insured. Coverage bands: <ul style="list-style-type: none"> <li>■ \$25,000–\$99,999</li> <li>■ \$100,000–\$249,999</li> <li>■ \$250,000–\$499,999</li> <li>■ \$500,000+</li> </ul>
<b>Standard benefits</b>	<ul style="list-style-type: none"> <li>■ Early Intervention Benefit of 25% of coverage to a maximum of \$50,000 (per insured person) for one of the following conditions: <ul style="list-style-type: none"> <li>– Chronic lymphocytic leukemia (CLL) Rai stage 0</li> <li>– Coronary angioplasty</li> <li>– Ductal carcinoma in situ of the breast</li> <li>– Papillary or follicular thyroid cancer stage T1</li> <li>– Stage A (T1a or T1b) prostate cancer</li> <li>– Stage 1 malignant melanoma</li> </ul> </li> <li>■ The Early Intervention Benefit does not reduce the full coverage amount.</li> <li>■ Recovery Benefit provides an advance of up to 10% of the total Lifecheque coverage amount minus any care benefits paid to a maximum of \$10,000 to allow more rapid access to funds.</li> <li>■ Multi-life and multi-coverage.</li> <li>■ 10 or 20-year Renewable coverage may be switched to another coverage type and the 10-year may be switched to the 20-year coverage option at attained age rates.</li> </ul> <ul style="list-style-type: none"> <li>■ Manulife’s Health Service Navigator® – an integrated health information and support centre, which includes a second opinion service provided by world-class doctors (non-contractual).</li> <li>■ LivingCare Benefit is available, subject to underwriting approval. Provides a monthly Care Benefit if the insured becomes functionally dependent and satisfies the 90 day waiting period. The monthly Care Benefit is equal to 1% of the total amount of Lifecheque insurance up to a maximum of \$5,000 per insured person. The monthly benefit doubles if care is in a long term care facility. The maximum LivingCare Benefit is \$500,000 per insured person.</li> <li>■ Continuation Option gives clients with Permanent Lifecheque coverage the opportunity to switch their LivingCare Benefit, after the 20th coverage anniversary, to a separate, comparable (as described in the Lifecheque contract) long term care policy, based on their age at that time.</li> </ul>
<b>Optional riders</b> (age restrictions may apply)	<ul style="list-style-type: none"> <li>■ Return of Premium on Death (ROPD)</li> <li>■ Return of Premium with early surrender option (ROPS) available on Level (Term 75) and Permanent plans</li> <li>■ Return of Premium at Expiry (ROPX) available on Primary (Term 65) and Level (Term 75) plans</li> <li>■ Waiver of Premiums on Disability</li> <li>■ Children’s Lifecheque Rider (CLR) (not available on Permanent 15-year premium duration)</li> </ul>

## CRITICAL ILLNESS INSURANCE

<b>Product name</b>	<b>Lifecheque® Basic</b>
<b>Product overview</b>	Provides a cash benefit if one of the five critical conditions is diagnosed.
<b>Target market</b>	<p>Individuals looking for:</p> <ul style="list-style-type: none"> <li>■ Affordability and low premiums</li> <li>■ A simple application process requiring no medical tests</li> <li>■ A convenient and fast online application where the insurance is effective within days</li> </ul> <p>Individuals with diverse needs such as:</p> <ul style="list-style-type: none"> <li>■ Mortgage or debt protection</li> <li>■ Supplementing gaps in disability insurance protection</li> <li>■ Paying for medical and drug costs for common critical illness conditions</li> </ul>
<b>Premium structure</b>	<ul style="list-style-type: none"> <li>■ Single-scale renewable to age 75</li> <li>■ Guaranteed not to change for the first five years</li> <li>■ At the end of each five year period, the renewal rates, as of the individual's age, are then guaranteed for the next five year period</li> </ul>
<b>Issue ages</b> (attained age)	18-65 for \$25,000; 18-60 for \$50,000; 18-55 for \$75,000 (18-55 with Return of Premium at Expiry)
<b>What triggers payment of benefits?</b>	<p>Diagnosis of any one of the following covered conditions, subject to survival of a waiting period:</p> <ul style="list-style-type: none"> <li>■ Cancer (Life-Threatening)</li> <li>■ Heart Attack</li> <li>■ Stroke (Cerebrovascular Accident)</li> <li>■ Coronary Artery Bypass Surgery</li> <li>■ Aortic Surgery</li> </ul>
<b>When does payment occur?</b>	After survival of a waiting period is completed – 30 days following diagnosis
<b>How are benefits paid?</b>	One-time lump sum cash benefit
<b>Benefit maximum</b>	Face amount options: \$25,000; \$50,000; \$75,000
<b>Standard benefits</b>	<p>Protection up to age 75 against the financial impact of a diagnosed covered condition.</p> <p>Health Service Navigator® is an integrated health information and support service and a medical second opinion service.<sup>1</sup></p>
<b>Return of premium option</b> (age restrictions apply)	Return of Premium rider option provides a refund of 100% of eligible premiums up to a maximum of \$75,000 if the insured has not made a claim by the expiry date of the policy.

<sup>1</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

## DISABILITY INSURANCE

Product name	Personal Accident Disability Insurance	Cash Hospital Insurance
<b>Product overview</b>	<p>Our 24 Hour Compensation Plan offers flexible coverage that provides a monthly benefit if an accident results in a total or partial disability.</p> <ul style="list-style-type: none"> <li>■ Benefits can include income replacement, funding for medical costs, income and business expense coverage for self-employed individuals.</li> </ul>	<p>Guaranteed issue coverage that provides a daily benefit if hospitalized as a result of an accident or sickness.</p>
<b>Target markets</b>	<p>Designed to provide simplified issue accident coverage, provided the applicant satisfies two (2) qualifying questions. Available to non-working (students, at-homes, unemployed, seniors) and working (full or part-time employees, or self-employed) individuals. <b>Sickness Disability coverage is optional and subject to full underwriting.</b> There are no totally uninsurable occupations.</p>	<p>All individuals, couples and families.</p> <p>No eligibility questions, no integration with other government, travel, or health insurance, and medical exams or financial underwriting.</p>
<b>Premium structure</b>	<p>Premiums are level and guaranteed renewable to age 90; premiums can be changed on a class (not individual) basis only.</p>	<p>Premiums are level and guaranteed renewable to age 90; premiums can be changed on a class (not individual) basis only.</p>
<b>Issue ages</b>	<p>5 to 80</p>	<p>18 to 80, primary insured or eldest spouse for spouse/family coverage; children from 31 days up to 21 years old or to age 25 if full-time student.</p>
<b>What triggers payment of benefits?</b>	<p><b>Total Disability</b> – If employed at the time of injury, the inability to engage in regular occupation and not gainfully employed elsewhere.</p> <p>If not employed at the time of injury, the inability to perform most of his or her routine daily activities.</p> <p><b>Partial Disability</b> – If employed at the time of injury, cannot perform one or more important duties.</p> <p>If not employed at the time of injury, inability to perform a significant number of routine daily activities.</p> <p>For working individuals, Personal Accident Disability Insurance has a 5-year regular occupation definition for disability, moving to any occupation definition thereafter.</p>	<p>Daily benefit payable if hospitalized within 90 days of an accident or sickness for up to one full year.</p> <p>If admitted to intensive care, outside of Canada or as a result of cancer or heart attack, the payable benefit received is doubled up to 30 days.</p> <p>Convalescence benefit for up to 30 days is payable if still totally disabled after hospitalization discharge.</p>
<b>When does payment begin?</b>	<p>For accident, as early as 1st day or after 30 days, or 120 days elimination period from onset of disability. For sickness, subject to full underwriting, 15-day retroactive, or after 30 days or 120 day elimination period.</p>	<p>As of the first day of hospitalization</p>

**DISABILITY INSURANCE**

Product name	Personal Accident Disability Insurance	Cash Hospital Insurance
<b>Benefits payable</b>	Monthly benefits payable during the selected benefit period while disability lasts: <ul style="list-style-type: none"> <li>■ 2 years (24 Hour Compensation Plan – base plan)</li> <li>■ Can be extended to a 5-year benefit or to age 65</li> </ul>	Daily benefits are paid during hospitalization up to a maximum of: <ul style="list-style-type: none"> <li>■ Regular daily hospitalization: up to 365 days</li> <li>■ Supplementary daily hospitalization: up to 30 days</li> <li>■ Convalescence: up to 30 days</li> </ul>
<b>Benefit maximum</b>	Maximum monthly benefit, if working prior to the disability, is limited to 75% of the pre-disability income or 1% of business income up to a maximum of \$6,000 per month up to age 64, up to \$4,000 per month from ages 65 to 68, and up to \$1,000 from ages 5 through 17, or ages 69 through 80.  If not employed at time of disability, monthly benefit payable cannot exceed \$2,000 (or \$1,000 if over 70).	Select from \$20 up to \$100 per day (multiples of \$10).  Note: Children receive 50% of selected daily benefit.
<b>Standard benefits</b>	Partial disability (6 month maximum) <ul style="list-style-type: none"> <li>■ No integration with other government or disability insurance at time of underwriting or claim for any monthly benefit up to \$2,000</li> <li>■ Recurrent disability (within 6 months considered continuation)</li> <li>■ Vocational or physical rehabilitation (3 month maximum)</li> <li>■ \$100 per day accident hospitalization benefit (1 year maximum)</li> <li>■ Up to \$100 ambulance benefit (reimbursement of costs, 1 per Accident)</li> <li>■ \$10,000 accidental death benefit which increases \$1,000 per year in force up to \$20,000; reduces to \$10,000 at age 70</li> <li>■ Assumed disability benefit</li> <li>■ Death benefit up to 3 times last monthly benefit if death occurs while on claim</li> <li>■ Waiver of premiums after 30 days of consecutive total disability</li> </ul>	Daily hospitalization benefit <ul style="list-style-type: none"> <li>■ Supplementary benefit</li> <li>■ Convalescence benefit</li> </ul>
<b>Optional riders</b> (Age restrictions may apply, and some expire at age 70. Refer to sample policy.)	<ul style="list-style-type: none"> <li>■ Accidental Death and Dismemberment</li> <li>■ Accidental Death</li> <li>■ Accident Excess Medical</li> <li>■ Non-Occupational Loss of Income</li> <li>■ Sickness Hospitalization</li> <li>■ Sickness Disability</li> <li>■ Sickness Disability Extension</li> <li>■ 24 Hour Compensation Rider (additional coverage)</li> <li>■ 24 Hour Accident Disability Extension</li> <li>■ Non-Occupational Accident Disability Extension</li> <li>■ Strain and Sprain Rider</li> <li>■ Premium Refund Rider</li> <li>■ Return of Premium on Death</li> </ul>	

## DISABILITY INSURANCE

<b>Product name</b>	<b>Proguard Series</b>												
<b>Product overview</b>	Offers high quality income protection during total, partial or residual disability.												
<b>Target markets</b>	Professionals and executives (including students and new graduates) who value a comprehensive income protection plan.												
<b>Premium structure</b>	Level, guaranteed to age 65. Guaranteed renewable after age 65 if insured continues to work full-time (subject to change in premiums).												
<b>Issue ages</b>	18–60 (age nearest)												
<b>Occupation classes</b>	Classes 4S, 4A, 3A, 2A												
<b>What triggers payment of benefits?</b>	<p>Total or reduced disability due to injury or sickness.</p> <p><b>Total:</b> Inability to perform the substantial duties of the regular occupation and not working elsewhere.</p> <p><b>Reduced:</b> Choice of residual or partial definition at time of claim. Can switch option each month during first year of claim.</p> <p><b>Residual:</b> Not totally disabled but suffers at least a 20% loss of income. Benefits are proportional to the income loss.</p> <p><b>Partial:</b> Inability to perform one or more important duties or can only work half the regular hours. 50% of monthly benefit payable for first 36 months; 25% thereafter.</p>												
<b>When does payment begin?</b>	After selected elimination period from onset of disability: 30, 60, 90, 120, or 730 days (elimination periods vary by disability – please refer to the sample contract for specific details).												
<b>How are benefits paid?</b>	Monthly benefits payable during the selected benefit period while disability lasts: 2 or 5 years, or to age 65												
<b>Benefit maximum</b>	<p>Monthly benefit selected at issue depends on earned income, with overall limits as follows:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th style="text-align: left;">Class</th> <th style="text-align: left;">Ages 18–55</th> <th style="text-align: left;">Ages 56–60</th> </tr> </thead> <tbody> <tr> <td>4A/4S</td> <td>\$24,500</td> <td>\$12,000</td> </tr> <tr> <td>3A</td> <td>\$15,000</td> <td>\$8,000</td> </tr> <tr> <td>2A</td> <td>\$8,000</td> <td>\$5,000</td> </tr> </tbody> </table>	Class	Ages 18–55	Ages 56–60	4A/4S	\$24,500	\$12,000	3A	\$15,000	\$8,000	2A	\$8,000	\$5,000
Class	Ages 18–55	Ages 56–60											
4A/4S	\$24,500	\$12,000											
3A	\$15,000	\$8,000											
2A	\$8,000	\$5,000											
<b>Standard benefits</b>	<ul style="list-style-type: none"> <li>■ Waiver of premiums after 90 days or elimination period if less</li> <li>■ Recurrent disability (12 months)</li> <li>■ Vocational rehabilitation</li> <li>■ Non-occupational disability</li> <li>■ No integration of benefits</li> <li>■ Accumulation of days for elimination period (24 month separation)</li> <li>■ Automatic coverage enhancements of 5% annually (issue ages 18–50, standard risks only)</li> <li>■ Additional 25% of monthly benefit paid for catastrophic disability (assumed total, loss of independence, cognitive loss, terminal illness)</li> <li>■ 0-day elimination period for permanent catastrophic disability</li> <li>■ Recovery benefits</li> <li>■ Death benefit (3 times monthly benefit)</li> <li>■ Future Care Option<sup>3</sup> (exchange disability coverage for long term care coverage)</li> </ul>												
<b>Optional riders<sup>1</sup></b> (age restrictions may apply)	<ul style="list-style-type: none"> <li>■ Premium Refund Rider (PRR)</li> <li>■ Additional Insurance Rider (AIR) – guaranteed insurability to age 55 (standard risks only)</li> <li>■ Cost of Living Adjustments (COLA) 5%</li> <li>■ Own Occupation (4S/4A)<sup>2</sup></li> <li>■ Health Protection Rider (HPR) – Standard or Enhanced covering HIV, HepB and HepC</li> <li>■ Pensionguard</li> </ul>												

<sup>1</sup> Some restrictions apply for certain occupation categories. See Underwriting Guide for Disability Insurance.

<sup>2</sup> Not available to chiropractors. Not available to clients upgraded from class 2A.

<sup>3</sup> Some restrictions apply.

## DISABILITY INSURANCE

Product name	Venture Series									
<b>Product overview</b>	Provides cost-effective protection against total disability, with optional partial or residual benefits. Built-in discounts for business owners.									
<b>Target markets</b>	Small business owners and employees who want affordable and reliable income protection.									
<b>Premium structure</b>	Level, guaranteed to age 65. Guaranteed renewable after age 65 to age 75 if insured continues to work full-time (subject to change in premiums).									
<b>Issue ages</b>	18–60 (age nearest)									
<b>Occupation classes</b>	Classes 4S, 4A, 3A, 2A, A, B (For permanent part-time workers, occupation classes 4A, 3A, 2A only.)									
<b>What triggers payment of benefits?</b>	<p>Total disability due to injury or sickness (plus partial or residual disability if the respective rider is added).</p> <p><b>Total:</b> During regular occupation period, inability to perform the substantial duties of the regular occupation and not working elsewhere. After regular occupation period, inability to work in any reasonable occupation.</p> <p><b>Regular Occupation Period:</b> Normally 5 years (2 years with 2-year benefit period). May be extended to age 65 when the to age 65 benefit period is selected (except for permanent part-time workers, and some class B occupations).</p>									
<b>When does payment begin?</b>	After selected elimination period from onset of disability: 30, 60, 90, 120 or 730 days. However, farm owners may not select 30-day elimination period. Permanent part-time workers and new business owners may not select 30 or 60-day elimination period. Please refer to the sample contract for more details.									
<b>How are benefits paid?</b>	<p>Monthly benefits payable during the selected benefit period while disability lasts: 2 or 5 years<sup>4</sup>, or to age 65<sup>5</sup></p> <p>Please refer to the sample contract for more details.</p>									
<b>Benefit maximum</b>	<p>Same as Proguard Series for class 4S/4A/3A/2A. For classes A and B as follows:</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Class</th> <th>Ages 18–55</th> <th>Ages 56–60</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>\$6,000</td> <td>\$4,000</td> </tr> <tr> <td>B</td> <td>\$4,000</td> <td>\$3,000</td> </tr> </tbody> </table>	Class	Ages 18–55	Ages 56–60	A	\$6,000	\$4,000	B	\$4,000	\$3,000
Class	Ages 18–55	Ages 56–60								
A	\$6,000	\$4,000								
B	\$4,000	\$3,000								
<b>Standard benefits</b>	<ul style="list-style-type: none"> <li>■ Waiver of premiums after 90 days or elimination period if less</li> <li>■ Recurrent disability (6 months)</li> <li>■ Vocational rehabilitation</li> <li>■ Non-occupational disability</li> <li>■ No integration of benefits for 4A/3A</li> <li>■ Liberal integration of benefits for 2A/A/B</li> <li>■ Accumulation of days for elimination period (12 month separation – 6 months for 2A/A/B)</li> <li>■ Automatic coverage enhancements of 3% annually (issue ages 18–50, standard risks only)</li> <li>■ Assumed total disability with 0-day elimination period</li> <li>■ Sale of business benefit</li> <li>■ Future Care Option<sup>3</sup> (exchange disability coverage for long term care coverage)</li> </ul>									
<b>Optional riders<sup>1</sup></b> (age restrictions may apply)	<ul style="list-style-type: none"> <li>■ Premium Refund Rider (PRR)</li> <li>■ Additional Insurance Rider (AIR) – guaranteed insurability to age 55 (N/A for class B, standard risks only)</li> <li>■ Cost of Living Adjustments (COLA) 5%</li> <li>■ Own Occupation (4S/4A)<sup>2,5</sup></li> <li>■ Health Protection Rider (HPR) – Standard or Enhanced covering HIV, HepB and HepC<sup>5</sup></li> <li>■ Pensionguard<sup>4</sup></li> <li>■ Partial Disability Rider (PDR)<sup>5</sup></li> <li>■ Extended Partial Disability Rider (EPDR)<sup>5</sup></li> <li>■ Residual Disability Rider<sup>6</sup></li> </ul>									

<sup>4</sup> Not available to new business owners.

<sup>5</sup> Not available to permanent part-time workers or new business owners.

<sup>6</sup> Not available to farm owners, part-time workers, class B or class A business owners.

**DISABILITY INSURANCE**

Product name	ExpenseComp	Buy-Sell Plus
<b>Product overview</b>	Reimburses covered overhead expenses.	Provides funds to buy out a disabled principal.
<b>Target markets</b>	Small business owners and professionals.	Small businesses and partnerships.
<b>Premium structure</b>	Level, guaranteed to age 65. Guaranteed renewable after age 65 if insured continues to work full-time (subject to change in premiums).	Level, guaranteed to age 63.
<b>Issue ages</b>	18–60 (age last)	18–55 (age last)
<b>Occupation classes</b>	Classes 4A, 3A, 2A, A	Classes 4A, 3A, 2A
<b>What triggers payment of benefits?</b>	<p><b>Total:</b> Inability to perform the substantial duties of the regular occupation. For 2A/A, also not working elsewhere.</p> <p><b>Plus Residual (option for 4A/3A):</b> Covered overhead expenses exceed 75% of gross income. Reimburses residual expenses.</p>	<p><b>Total:</b> Inability to perform the substantial duties of the regular occupation. For 2A, also not working for the business in any capacity.</p>
<b>When does payment begin?</b>	<p>After selected elimination period from onset of disability: 30 or 90 days.</p> <p>Please refer to the sample contract for more details.</p>	<p>After selected elimination period from onset of disability: 12 or 24 months.</p> <p>Please refer to the sample contract for more details.</p>
<b>How are benefits paid?</b>	<p>Monthly reimbursements during the selected benefit period while disability lasts: 12, 18 or 24 months.</p> <p>Please refer to the sample contract for more details.</p>	<p>Reimbursement of buy-sell expense, with frequency depending on selected funding method: lump sum, monthly for 5 years, down payment (initial lump sum payment followed by monthly benefits).</p> <p>Please refer to the sample contract for more details.</p>
<b>Benefit maximum</b>	<p>Covered overhead expenses up to:</p> <ul style="list-style-type: none"> <li>■ 4A: \$30,000*</li> <li>■ 3A: \$15,000</li> <li>■ 2A: \$7,000</li> <li>■ A: \$5,000</li> </ul>	<p>Insurable business value up to limits depending on class, elimination period and benefit period. Refer to the disability underwriting guide for details.</p>
<b>Standard benefits</b>	<ul style="list-style-type: none"> <li>■ Waiver of premiums after elimination period</li> <li>■ Recurrent disability (6 months)</li> <li>■ Assumed total disability</li> <li>■ Accumulation of days for elimination period (6-month separation for 4A/3A, within 6 months for 2A/A)</li> <li>■ Extended benefit and carry-over provisions (total/residual)</li> <li>■ Benefit continuation on death (3 months)</li> <li>■ Disposal of business benefit</li> <li>■ Conversion provision</li> </ul>	<ul style="list-style-type: none"> <li>■ Waiver of premiums after 90 days</li> <li>■ Death benefit when monthly benefits are being paid</li> <li>■ Legal expense benefit</li> <li>■ Transfer of insurability</li> <li>■ Conversion provision</li> </ul>
<b>Optional riders<sup>1</sup></b> (age restrictions may apply)	<ul style="list-style-type: none"> <li>■ Premium Refund Rider (PRR)</li> <li>■ Additional Insurance Rider (AIR) – guaranteed insurability to age 55 (standard risks only)</li> <li>■ Patient Protection Rider (PPR) – covering HIV</li> </ul>	<ul style="list-style-type: none"> <li>■ Future Income Option (FIO) (standard risks only)</li> </ul>

\* Individual consideration for up to \$40,000 by special quote

## TRAVEL INSURANCE

<b>Product name</b>	<b>Manulife Travel Insurance</b>
<b>Product overview</b>	Whether your clients are planning a trip, or expecting visitors to Canada, or leaving home to go to school, it's wise for them to obtain travel insurance to help be financially protected from unexpected emergencies that may happen prior to or during their trip.
<b>Product name</b>	<b>Travelling Canadians</b>
<b>Plan options</b>	<p><b>SINGLE-TRIP PLANS</b></p> <p><b>Emergency Medical Plan:</b> Provides out-of-province emergency medical coverage for one trip for the number of days purchased. No age limit.</p> <p><b>All-Inclusive Plan:</b> Combines in one plan: emergency medical, trip cancellation/interruption, baggage loss, delay &amp; damage, flight accident and travel accident.</p> <p><b>Travel Canada Plan:</b> If all travel is within Canada, provides emergency medical insurance at 50% of the regular single-trip Emergency Medical Plan.</p> <p><b>Trip Cancellation/Interruption Plan:</b> May be purchased as part of a Single, or Multi-Trip All-Inclusive plan, or separately as a stand alone plan.</p> <p><b>MULTI-TRIP PLANS</b></p> <p><b>Multi-Trip Emergency Medical Plan:</b> Provides emergency medical coverage for an unlimited number of trips during the policy year for the number of days purchased. Choose from 4, 10, 18, 30 and 60-day plans. No age limit.</p> <p><b>Multi-Trip All-Inclusive Plan:</b> Combines in one plan: emergency medical, trip cancellation/interruption, baggage loss, delay &amp; damage, flight accident and travel accident for an unlimited number of trips during the policy year for the number of days purchased. Choose from 4, 10, 18 and 30-day plans. No age limit.</p>
<b>Benefits</b>	<p><b>Emergency Medical Insurance:</b> Covers up to \$10,000,000 CAD for expenses as a result of covered events happening during their trip.</p> <p><b>Trip Cancellation/Interruption Insurance:</b> When purchased separately, covers up to sum purchased per insured per trip. Single-Trip All-Inclusive plan covers up to \$3,500 per insured per trip and a Multi-Trip All-Inclusive plan covers up to \$3,500 per trip and \$6,000 per policy year, if clients are unable to travel or their trip is interrupted due to a covered event.</p> <p><b>Baggage Loss, Damage &amp; Delay:</b> Covers up to \$1,000 per trip (up to a maximum of \$3,000 per policy year for a Multi-Trip All-Inclusive plan) for loss or damage to baggage and covers up to \$500 per trip (up to a maximum of \$1,500 per policy year for a Multi-Trip All-Inclusive plan) for baggage delay.</p> <p><b>Flight Accident:</b> \$100,000 for death or double dismemberment or \$50,000 for single dismemberment.</p> <p><b>Travel Accident:</b> Covers \$50,000 for death or double dismemberment or \$25,000 for single dismemberment.</p>
<b>Savings</b>	<ul style="list-style-type: none"> <li>■ 15% – 50% deductible savings</li> <li>■ 50% Travel Canada savings</li> <li>■ Family coverage (up to age 59) for any Emergency Medical plan</li> <li>■ 5% Travel Companion savings</li> <li>■ <b>Savings Combinations:</b> All savings, except the Family Coverage and Travel Companion savings, can be combined</li> </ul>
<b>Medical questionnaire</b>	A medical questionnaire is necessary for all applicants age 60 and over. The medical questionnaire determines the rate category and stability requirement for any pre-existing medical condition.
<b>Medically underwritten plans</b>	Canadians who prefer personalized medical underwriting or who are ineligible to purchase Manulife Travel Insurance due to their medical condition(s), may be eligible for Manulife's Individual Medical Underwriting Plan. This Plan provides coverage for individuals with pre-existing conditions, with no required stability period.

## TRAVEL INSURANCE

<b>Product name</b>	<b>Visitors to Canada</b>
<b>Product overview</b>	Visitors to Canada travel insurance provides coverage for a sudden or unexpected medical emergency during a visit to Canada.
<b>Target market</b>	<ul style="list-style-type: none"> <li>■ Visitors to Canada</li> <li>■ Canadians who are not eligible for benefits under a government health insurance plan</li> <li>■ Persons who are in Canada on a work visa</li> <li>■ New immigrants who are waiting for government health insurance plan coverage</li> </ul>
<b>Plan options</b>	<p><b>Single-Trip Plan:</b> Provides emergency medical coverage up to the chosen amount for one trip for the number of days purchased and includes Travel Accident coverage in the case of accidental death or dismemberment.</p> <p><b>Trip interruption Coverage:</b> An optional benefit which covers the prepaid non-refundable and non-transferable portion of their trip, should it be interrupted due to a covered event and your client is required to return to his/her home country.</p>
<b>Plans</b>	<p><b>Plan A</b> – Does not provide coverage for any medical conditions that existed or were treated in the 180 days prior to the effective date.</p> <p><b>Plan B</b> – Provides coverage for pre-existing medical conditions as long as the client is stable for 180 days before coverage starts.</p>
<b>Coverage levels</b>	<p><b>Under age 85</b> – \$15,000, \$25,000, \$50,000 or \$100,000</p> <p><b>Under age 69</b> – \$150,000</p>
<b>Savings</b>	<ul style="list-style-type: none"> <li>■ 15% savings for a \$500 deductible – 20% savings for a \$1,000 deductible savings – 25% savings for a \$2,500 deductible – 35% savings for a \$5,000 deductible (5% surcharge for \$0 deductible) Note: Published rates include a \$75 deductible amount per claim.</li> <li>■ Family coverage (Plan A at two times the rate of the eldest traveller under the age of 60, for Travel Accident and Trip Interruption at three times the rate of the eldest traveller under the age of 60)</li> </ul>
<b>Medical questionnaire</b>	<p>Manulife requires a medical questionnaire for the following:</p> <ul style="list-style-type: none"> <li>■ Plan B for those age 40 and over</li> </ul>

## TRAVEL INSURANCE

<b>Product name</b>	<b>Manulife Travel Insurance for Students</b>	
<b>Product overview</b>	This plan provides emergency coverage and wellness benefits to students while they are attending school.	
<b>Eligibility</b>	<p>Your client must be under the age of 40 and:</p> <ul style="list-style-type: none"> <li>■ a full-time student with proof of admission or enrolment in a recognized institute of learning; or</li> <li>■ a student completing post-doctoral research in a recognized institute of learning; or</li> <li>■ dependant(s) and/or the spouse of and living with a student covered under this insurance, and named on the application;</li> </ul> <p>and purchasing coverage:</p> <ul style="list-style-type: none"> <li>■ for an inbound trip, when their home country is not Canada and they are temporarily residing in Canada; or</li> <li>■ for an outbound trip, when their home country is Canada, and they are covered under a Canadian government health insurance plan while temporarily residing outside Canada, or</li> <li>■ as a national student, when their home country is Canada, and they are covered under a Canadian government health insurance plan while they are temporarily residing in another Canadian province or territory.</li> </ul>	
<b>Standard benefits</b>	<p><b>Emergency medical benefits are payable per insured for the following:</b></p> <ol style="list-style-type: none"> <li>1. Hospital expenses, also including psychiatric treatment, to a maximum of thirty days per policy</li> <li>2. Physician services – for emergency medical attention and up to five follow-up visits</li> <li>3. Diagnostic services</li> <li>4. Private duty nurse</li> <li>5. Ambulance expenses</li> <li>6. Prescription drugs</li> <li>7. Paramedical services</li> <li>8. Accidental dental injury</li> <li>9. Emergency dental treatment</li> <li>10. Psychiatric care</li> <li>11. Trauma counselling</li> <li>12. Medical appliances</li> <li>13. Emergency evacuation home</li> <li>14. Family transportation to bedside and subsistence allowance</li> <li>15. Repatriation of mortal remains</li> <li>16. Tuition reimbursement</li> <li>17. Trip break to return home without terminating coverage</li> </ol>	<p><b>Wellness benefits are payable per insured for the following:</b></p> <ol style="list-style-type: none"> <li>1. Annual medical examination</li> <li>2. Eye examination</li> </ol> <p><b>Accidental death or dismemberment</b></p>
<b>Coverage levels</b>	Maximum aggregate of \$2,000,000	

## TRAVEL INSURANCE

<b>Product name</b>	<b>Travel80® Term Travel Insurance</b>												
<b>Product overview</b>	<p>First in Canada, Travel80 is multi-year travel medical insurance designed to help meet emergency medical travel insurance needs for years to come.</p> <ul style="list-style-type: none"> <li>■ Any number of trips</li> <li>■ Maximum trip length of 30 days</li> <li>■ Individually underwritten, no family plans</li> <li>■ Annual premiums payable to age 80, when policy terminates</li> <li>■ No deductibles</li> <li>■ Effective upon confirmation of coverage</li> <li>■ Guaranteed renewable</li> <li>■ Guaranteed eligibility for Manulife's top-up coverage</li> </ul>												
<b>Target market</b>	<ul style="list-style-type: none"> <li>■ Canadian baby boomers <ul style="list-style-type: none"> <li>✓ Concerned with financial planning</li> <li>✓ Planning for early retirement</li> <li>✓ Concerned about their health as it may affect insurability and ability to travel</li> <li>✓ With a yen for travel</li> <li>✓ Travelling more frequently</li> </ul> </li> <li>■ Gifts for children from parents/grandparents</li> </ul>												
<b>Premium structure</b>	<ul style="list-style-type: none"> <li>■ Annual, based on age at application</li> <li>■ First year premiums payable by credit card; subsequent annual premium payable in full or monthly</li> <li>■ Renewal letter sent prior to anniversary date</li> <li>■ Return of Premium benefit (See below for details.)</li> </ul>												
<b>Issue ages</b> (attained age)	<p>For residents of Canada</p> <ul style="list-style-type: none"> <li>■ With valid coverage under a Canadian government health insurance plan</li> <li>■ 18-65 years of age, inclusive</li> </ul>												
<b>How are benefits paid?</b>	<p>Covered expenses are paid to the provider of the service or to the policyholder. Return of Premium benefits payable are paid to the policyholder.</p>												
<b>Benefit maximum</b>	\$5,000,000 CDN (per lifetime)												
<b>Standard benefits</b>	<p>Actual eligible emergency medical expenses per trip, subject to policy limits, up to lifetime maximum aggregate of \$5 million CDN for:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">1. Hospital and physician bills</td> <td style="width: 50%;">7. Meals, hotel, phone calls, taxi</td> </tr> <tr> <td>2. Paramedical services</td> <td>8. Transportation to bedside</td> </tr> <tr> <td>3. Ground ambulance transportation</td> <td>9. Return of dependent children</td> </tr> <tr> <td>4. Dental treatment and relief of dental pain</td> <td>10. Return of travel companion</td> </tr> <tr> <td>5. Return of deceased</td> <td>11. Vehicle return</td> </tr> <tr> <td>6. Medical evacuation home</td> <td>12. Limited Terrorism Coverage</td> </tr> </table>	1. Hospital and physician bills	7. Meals, hotel, phone calls, taxi	2. Paramedical services	8. Transportation to bedside	3. Ground ambulance transportation	9. Return of dependent children	4. Dental treatment and relief of dental pain	10. Return of travel companion	5. Return of deceased	11. Vehicle return	6. Medical evacuation home	12. Limited Terrorism Coverage
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<b>Return of premium</b> (age restrictions apply)	<ul style="list-style-type: none"> <li>■ 50% Return of Premium (ROP) if claim-free* every 10 years, upon death, or at maturity</li> <li>■ No ROP if death occurs in the first two years</li> </ul>												

\* Claim-free means no payable claim or paid benefit under Term Travel Insurance (excludes top-ups).  
Travel80® Term Travel Insurance is currently not available to residents of Quebec or New Brunswick.

## HEALTH AND DENTAL

<b>Product name</b>	<b>Flexcare®</b>
<b>Product overview</b>	Flexcare is a health plan that allows your clients to select the benefits and level of coverage that best suits their needs – prescription drugs, dental care or a combination of both, vision care, Extended Health Care (EHC), travel, accidental death and dismemberment (AD&D), hospital coverage and more.
<b>Target market*</b>	Any client not fully covered by a group health plan.
<b>Product structure</b>	Clients choose a core plan: DrugPlus (Basic or Enhanced); DentalPlus (Basic or Enhanced); ComboPlus (Starter, Basic or Enhanced), and then customize it with Add-Ons OR they can select specific coverage without a core plan from the Stand-Alone options.
<b>Plan details</b>	<p><b>DrugPlus™</b> plans provide coverage for brand-name and generic prescription drugs as well as vision care, EHC, travel and AD&amp;D (choose Basic or Enhanced). DrugPlus plans require medical underwriting.</p> <p><b>DentalPlus™</b> guaranteed issue plans help cover regular cleanings, fillings, examinations and more, plus regular check-ups, and vision care, EHC, travel and AD&amp;D (choose Basic or Enhanced).</p> <p><b>ComboPlus™</b> plans offer the comprehensive benefits of DrugPlus and DentalPlus combined (choose Starter, Basic or Enhanced). ComboPlus Starter is a guaranteed issue plan; ComboPlus Basic and Enhanced require medical underwriting.</p>
<b>Add-ons</b>	<ul style="list-style-type: none"> <li>■ Vision Enhanced<sup>1</sup></li> <li>■ Hospital Basic<sup>2</sup></li> <li>■ Hospital Enhanced<sup>2</sup></li> <li>■ Catastrophic Coverage – \$4,500 threshold<sup>2</sup></li> <li>■ Catastrophic Coverage – \$10,200 threshold<sup>2</sup></li> <li>■ Accidental Death &amp; Dismemberment Enhanced</li> <li>■ Travel<sup>3</sup> – 8 days of additional coverage</li> <li>■ Travel<sup>3</sup> – 21 days of additional coverage</li> </ul>
<b>Stand-alones</b>	<ul style="list-style-type: none"> <li>■ Hospital Basic<sup>2</sup></li> <li>■ Hospital Enhanced<sup>2</sup></li> <li>■ Catastrophic Coverage – \$4,500 threshold<sup>2</sup></li> <li>■ Catastrophic Coverage – \$10,200 threshold<sup>2</sup></li> </ul>
<b>How we pay the claims</b>	In most cases, prescription drug and dental claims are processed immediately with our electronic direct payment system. All other claims are processed within 5 days upon receipt of claim at Manulife.
<b>More details</b>	<p>Flexcare is designed to help fill the gaps that may be left by government health insurance plans. And since government health insurance plans differ across Canada, Flexcare plan coverage and rates differ from province to province.</p> <p>This is a summary only. Actual terms and conditions, including exclusions and limitations, are detailed in the policy issued by Manulife upon application approval.</p> <p>Health Service Navigator® is an integrated health information and support service and a medical second opinion service.**</p>

\*Non-underwritten Flexcare, FollowMe and Association Health plans should not be offered to groups of employees or former employees in Quebec other than to those 65 years of age or over who have formally opted for Prescription Drug coverage under the RAMQ Prescription Drug Insurance Plan.

\*\*Manulife cannot guarantee the availability of this benefit indefinitely.

<sup>1</sup>Not available with ComboPlus Starter <sup>2</sup>Medical underwriting required <sup>3</sup>Travel coverage not available to persons age 70 and over.

Catastrophic Coverage - \$4,500 can be added to DrugPlus™ Basic plans and ComboPlus™ Basic plans only.

Catastrophic Coverage - \$10,200 can be added to DrugPlus™ Enhanced plan and ComboPlus™ Enhanced plan only.

Please note: Catastrophic coverage is not available in the province of Quebec.

## HEALTH AND DENTAL

Product name	FollowMe™ Health
<b>Product overview</b>	FollowMe is specially designed for clients who are leaving their group health plan behind – any group plan – whether through career change, retirement or job loss. Acceptance is guaranteed <sup>1</sup> at the time of purchase, without completion of a medical questionnaire as long as their application is received within 60 days of their group coverage ending.
<b>Target market*</b>	Any client whose group health coverage has recently ended or will soon end. (Application must be received within 60 days of group benefits ending.)
<b>Product structure</b>	Clients select one of four plans – FollowMe Basic, Enhanced, Enhanced Plus or Premiere.
<b>Plan details</b>	<p><b>FollowMe Basic</b> – A health plan that provides coverage for generic prescription drugs, vision care, EHC, hospital and AD&amp;D.</p> <p><b>FollowMe Enhanced</b> – A more generous plan that offers coverage for generic prescription drugs, vision care, EHC, hospital and AD&amp;D.</p> <p><b>FollowMe Enhanced Plus</b> – A comprehensive plan that offers the benefits of FollowMe Enhanced, plus dental care coverage.</p> <p><b>FollowMe Premiere</b> – A health plan that provides more extensive protection against the costs of generic prescription drugs, dental care, vision, EHC, hospital benefits and AD&amp;D.</p> <p>Acceptance is guaranteed for all four levels of coverage, provided that your client’s application is received by Manulife within the 60-day period. If, however, application is received thereafter, medical underwriting will be required.</p> <p><b>Optional Travel Add-Ons</b> – Available for 15 or 30 days of coverage<sup>2</sup></p>
<b>How we pay the claims</b>	In most cases, prescription drug and dental claims are processed immediately with our electronic direct payment system. All other claims are processed within 5 days upon receipt of claim at Manulife.
<b>More details</b>	FollowMe monthly premiums vary by province. This is a summary only. Actual terms and conditions, including exclusions and limitations, are detailed in the policy issued by Manulife upon application approval. Health Service Navigator is an integrated health information and support service and a medical second opinion service.**
Product name	The Association Health & Dental Plan
<b>Product overview</b>	The Association Health & Dental plan offers eight plan choices.
<b>Target market*</b>	Small to medium sized associations or small businesses.
<b>Product structure</b>	Clients select one of eight plans – the Base, Bronze, Silver or Gold Health & Dental plan, or the Base, Bronze, Silver or Gold Dental Plan. The Base Health plan, and all Dental plans are guaranteed issue.
<b>Plan details</b>	The four Association Health & Dental plans offer increasing levels of coverage for prescription drugs, dental care, vision care, hospital coverage, EHC, AD&D and travel. The four Dental plans offer the same increasing levels of dental care coverage, and Base Health plan benefits excluding prescription drugs.
<b>How we pay the claims</b>	In most cases, prescription drug and dental claims are processed immediately with our electronic direct payment system. All other claims are processed within 5 days upon receipt of claim at Manulife.
<b>More details</b>	The Association Health & Dental Plan monthly premiums vary by province or region. This is a summary only. Actual terms and conditions, including exclusions and limitations, are detailed in the policy issued by Manulife upon application approval. Health Service Navigator is an integrated health information and support service and a medical second opinion service.**

<sup>1</sup>Guaranteed acceptance dependent upon receipt of the first premium payment and satisfaction of eligibility criteria.

<sup>2</sup>Maximum issue age 69, travel coverage ceases at age 80.

\* Non-underwritten Flexcare, FollowMe and Association Health plans should not be offered to groups of employees or former employees in Quebec other than to those 65 years of age or over who have formally opted for Prescription Drug coverage under the RAMQ Prescription Drug Insurance Plan.

\*\* Manulife cannot guarantee the availability of this benefit indefinitely.

For more information contact your  
Manulife Sales Team.



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