

For more information:

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**Why choose Manulife?**

We offer comprehensive health and dental insurance plans at affordable rates, along with friendly and knowledgeable customer service.

Established over 125 years ago, Manulife is a leading Canadian-based financial services group, serving millions of customers worldwide. Our vision is to be the most professional financial services organization in the world, providing strong, reliable, trustworthy and forward-thinking solutions for our clients' most significant financial decisions.

**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.

**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.

Please also remember that the FollowMe Health insurance plan is not intended to provide and will not provide the exact same coverage that you may have had under your group health insurance plan.

**Medically Necessary**

Some benefits will only be payable if they are considered to be "Medically Necessary." In order for any care, service, supply or other matter to be considered "Medically Necessary," it must be ordered to be provided to an insured person by a physician or registered health care professional and be one which Manulife determines is appropriate and consistent with the symptoms and findings or diagnosis and treatment of the insured person's illness or injury. It must also be provided in accordance with generally accepted medical practice on a national basis, and be the most appropriate supply or level of service which can be provided on a cost-effective basis.

**Medically Underwritten**

If the plan is "Medically Underwritten" because your application was not submitted within the 60-day period, you must disclose any medical condition, injury or illness that occurred or existed on or before the date of your application, regardless of whether you went to see a doctor about the condition or were given a diagnosis, or whether or not you believe that it is important. The premium charged and/or benefits offered could be subject to adjustment or modification of coverage, or declined based on your or your family's medical background. This will be determined after an evaluation of the information provided on the medical questionnaire.

**Hospitalization**

Manulife cannot guarantee the availability of private or semi-private hospital accommodation.

**Newborns**

Children born while your policy is in force are automatically added to your policy if an application with appropriate payment is made within 30 days of birth. If application is received after the 30th day following the date of birth, medical information will be required.

**Maximums**

All maximums are per person. Any unused portion of benefits cannot be accumulated and added to coverage in future months or years.

**Acceptance Period**

If your plan is to be medically underwritten and your and/or your family's medical history is such that a higher premium is required or that special conditions are applied to benefits (see Medically Underwritten), you will be notified in writing prior to your decision to accept the coverage. If at that time you decide not to proceed with the coverage, your initial payment will be returned and your application cancelled.

**Effective Date of Coverage**

Coverage is effective the first day of the month following final approval of the application.



Health and dental coverage that begins when your group health benefits end



The Manufacturers Life Insurance Company

FollowMe™ Health is offered through  
The Manufacturers Life Insurance Company.

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# FollowMe™ Health

## Life is full of changes. Some are planned. Some aren't...

One day, your group health plan is there, helping you supplement your public health coverage.

The next, whether through a career change, retirement or job loss, your benefits are gone. Then you have to pay for routine medical expenses out of your own pocket – expenses such as:

- prescription drugs†
- hearing aids
- chiropractic visits
- orthotics
- dental services
- prescription eyewear
- massage therapy
- and more

Plus, if an accident or illness occurred, you could suffer an additional drain on your finances.

## FollowMe™ Health can be your solution.

It's wise to consider purchasing your own health care insurance when leaving a group health plan – a plan that will follow you, no matter what path in life you take, offering you solid, yet affordable coverage to help protect you when your group health benefits end.

The FollowMe Health Insurance plan can help you do all of this, ensuring that you and your family can maintain many of the benefits you enjoyed under the plan you're leaving.

## FollowMe Health offers coverage for a wide range of health care services that can be essential to your – and your family's – well-being, such as:

- prescription drugs†
- dental services
- vision care
- hospital benefits

## Plus Extended Health Care coverage that includes:

- registered specialists and therapists
- homecare and nursing
- prosthetic appliances and durable medical equipment
- accidental dental
- hearing aids
- ambulance services
- Lifeline® emergency response service

## FollowMe Travel Add-On

It's easy to help protect yourself against many medical expenses both at home and while you're travelling, when you purchase a FollowMe Health plan combined with the Travel Add-On.

### Covers unlimited trips

For a small additional premium, the Travel Add-On gives you emergency medical travel coverage of up to \$5,000,000 per trip for an unlimited number of trips per year, as long as you're home for 24 hours between trips.

### Flexible coverage

Choose a Travel Add-On to cover either 15 or 30 days per trip, depending on your needs and budget.

### Long-lasting

You can apply for this coverage until age 69 and keep it until age 80.

## Your acceptance is guaranteed\*

You are eligible to apply for FollowMe Health without completing a medical questionnaire or exam – meaning your acceptance is guaranteed at the time of application – if:

- you are a Canadian resident
- your participation in a group health plan will soon end or has recently come to an end due to career change, job loss, retirement or because you have reached the maximum age allowed by your group plan, and
- you apply within 60 days of your group health plan end date.

If your application is submitted after the 60-day period, you will have to answer medical questions.

## Choose the plan that's right for you.

You can decide which level of protection best suits your needs and budget. So you'll pay only for the health coverage you really want and need.

### Here's a quick look at what's included in each plan:

Plan	Prescription Drugs	Dental	Extended Health Care
Basic	\$450/year	Not covered	\$100,000/lifetime
Enhanced	\$1,000/year	Not covered	\$200,000/lifetime
Enhanced Plus	\$1,000/year	<b>Year 1:</b> \$700/year <b>Year 2:</b> \$850/year <b>Year 3+:</b> \$1,000/year	\$200,000/lifetime
Premiere	\$2,200/year	<b>Year 1:</b> \$800/year <b>Year 2:</b> \$1,000/year <b>Year 3+:</b> \$1,500/year	\$300,000/lifetime

#### † FOR QUEBEC RESIDENTS ONLY:

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.

\* Acceptance is guaranteed if eligibility criteria is met, and is subject to receipt of first premium payment.

