



FLEXCARE® HEALTH AND DENTAL INSURANCE

Coverage for many of your 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

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^{††}



* Manulife cannot guarantee the availability of this benefit indefinitely.

† Subject to terms and conditions (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. For further details, please consult the chart included in this package.

STEP 3 Choose your Add-Ons.

- Hospital
- Vision Enhanced¹
- Travel (for longer trips)²
- Accidental Death and Dismemberment Enhanced
- Catastrophic Coverage³

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 Coverage⁴

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

For more information, contact your advisor.

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.

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.

¹ Not available with the ComboPlus™ Starter plan.

² Travel coverage ceases at age 70.

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

⁴ Not available to residents of Quebec and persons age 65 and over.



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