

# Health and Dental Plans

<b>The Base Plan is guaranteed issue.</b> No medical underwriting required at the time of application.		<b>Base Plan</b>	<b>Bronze Plan</b>	<b>Silver Plan</b>	<b>Gold Plan</b>
<b>Prescription Drugs<sup>†</sup></b>	Generic vs brand-name coverage	Generic	Generic	Generic	Brand-name
	Shared dispensing fee (Not applicable in Quebec)	\$6.50 maximum	\$6.50 maximum	\$7.50 maximum	Covered
	Birth control	Covered	Covered	Covered	Covered
	Fertility Drugs	Not covered	Not covered	Not covered	Not covered
	Reimbursement on first amount per year <sup>††</sup>	70% of first \$750	70% of first \$500	70% of first \$500	90% of first \$2,222
	Reimbursement on next amount per year <sup>††</sup>	None	80% of next \$2,500	100% of next \$4,650	100% of next \$8,000
	Maximum per year <sup>††</sup>	\$525	\$2,350	\$5,000	\$10,000
<b>Dental Services<sup>‡</sup></b>	Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	70%	70%	80%	80%
	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	70%	70%	80%	80%
	Reimbursement on crowns, bridges, dentures and orthodontics	Not covered	Not covered	Not covered	Year 1 & 2: 0%; Year 3 & beyond: 60% (\$800 maximum every 2 consecutive years)
	Combined anniversary year maximums	\$400 per year	\$500 per year	Year 1: \$600; Year 2 & beyond: \$900	Year 1: \$750; Year 2: \$1,000; Year 3: \$1,200; Year 4: \$1,200; Year 5 & beyond: \$1,500
	Recall visits	9 months	9 months	9 months	6 months
<b>Hospital Benefits</b>	Type of accommodation*	n/a	n/a	Semi-private only	Semi-private & private
	Maximum charge per day	n/a	n/a	\$150	\$200
	Reimbursement per anniversary year	n/a	n/a	100% of first 30 days; 50% of next 100 days	100% for complete year
	Cash benefit in lieu of accommodation (Not applicable in Quebec)	n/a	n/a	\$25 payable starting on the 4th day (\$750 maximum)	\$50 payable starting on the 1st day (\$3,000 maximum)
<b>Travel Coverage (to age 65)</b>	Maximum \$5,000,000 per trip Unlimited number of trips; Maximum trip length	5 days	9 days	17 days	30 days
<b>Core Benefits<sup>‡‡</sup></b>		<b>Base Plan</b>	<b>Bronze Plan</b>	<b>Silver Plan</b>	<b>Gold Plan</b>
<b>Registered Specialists &amp; Therapists<sup>**</sup></b>	Maximum claims paid	\$500 combined per year	\$750 combined per year	\$1000 combined per year	\$1,500 combined per year
	Per visit maximum	\$25	n/a	n/a	n/a
	Chiropractic X-rays	\$35 per year	\$35 per year	\$35 per year	\$35 per year
<b>Registered Psychologist or Psychotherapist</b>	Maximum per first visit	\$80	\$80	\$80	\$80
	Maximum per subsequent visit	\$65	\$65	\$65	\$65
	Maximum visits per anniversary year	10	10	12	15
<b>Registered Speech Therapist</b>	Maximum per first visit	\$65	\$65	\$65	\$65
	Maximum per subsequent visit	\$45	\$45	\$45	\$45
	Maximum visits per anniversary year	10	10	12	15
<b>Vision</b>		\$100 per 2 benefit years plus \$60 for Optometrists visits per 2 benefit years	\$100 per 2 benefit years plus \$60 for Optometrists visits per 2 benefit years	\$150 per 2 benefit years plus \$60 for Optometrists visits per 2 benefit years	\$250 per 2 benefit years plus \$60 for Optometrists visits per 2 benefit years
<b>Homecare &amp; Nursing, Prosthetic Appliances, and Durable Medical Equipment</b>	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	Year 1: \$1,000; Year 2: \$1,300; Year 3: \$1,500; Year 4: \$2,000; Year 5+: \$2,500	\$2,500 per year	\$3,500 per year	\$8,500 per year (combined maximum)
<b>Custom-made Orthotics</b>		\$225	\$225	\$225	\$225
<b>Accidental Death and Dismemberment</b>	Per adult under 65	\$10,000	\$12,500	\$25,000	\$50,000
	Per child or adult 65 and older	\$4,000	\$5,000	\$10,000	\$20,000
<b>Accidental Dental</b>		\$2,000 per year	\$2,000 per year	\$2,500 per year	\$3,000 per year
<b>Hearing Aids</b>		\$300 per 4-year period	\$300 per 4-year period	\$400 per 4-year period	\$500 per 4-year period
<b>Lifeline® Personal Response Service<sup>***</sup></b>		3 months per lifetime	3 months per lifetime	6 months per lifetime	6 months per 3-year period
<b>Ambulance Services</b>		Unlimited ground and air transportation	Unlimited ground and air transportation	Unlimited ground and air transportation	Unlimited ground and air transportation
<b>Survivor Benefit</b>		Available 1 year after policy effective date	Covered	Covered	Covered
<b>Lifetime Maximum</b>		\$100,000	\$250,000	\$350,000	\$350,000
<b>Quebec only: Diagnostic Services (Annual maximums)</b>		CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category			

## Dental Plans (Prescription drugs not included)

All four Dental Plans are guaranteed issue. No medical underwriting required at the time of application.		Base Dental Plan	Bronze Dental Plan	Silver Dental Plan	Gold Dental Plan
Dental Services†	Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	Year 1: 50%; Year 2 & beyond: 70%	Year 1: 50%; Year 2 & beyond: 70%	Year 1: 60%; Year 2 & beyond: 80%	Year 1: 60%; Year 2 & beyond: 80%
	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	Year 1: 50%; Year 2 & beyond: 70%	Year 1: 50%; Year 2 & beyond: 70%	Year 1: 60%; Year 2 & beyond: 80%	Year 1: 60%; Year 2 & beyond: 80%
	Reimbursement on crowns, bridges, dentures and orthodontics	Not covered	Not covered	Not covered	Year 1 & 2: 0%; Year 3 & beyond: 60% (\$800 maximum every 2 consecutive years)
	Combined anniversary year maximums	\$400 per year	\$500 per year	Year 1: \$600; Year 2 & beyond: \$900	Year 1: \$750; Year 2: \$1,000; Year 3: \$1,200; Year 4: \$1,200; Year 5 & beyond: \$1,500
	Recall visits	9 months	9 months	9 months	6 months
<b>Core Benefits<sup>††</sup></b>					
<b>Registered Specialists &amp; Therapists<sup>**</sup></b>	Maximum claims paid	\$300 per specialist/therapist			
	Per visit maximum	\$20			
	Chiropractic X-rays	\$35 per year			
<b>Registered Psychologist or Psychotherapist</b>	Maximum per first visit	\$80			
	Maximum per subsequent visit	\$65			
	Maximum visits per anniversary year	10			
<b>Registered Speech Therapist</b>	Maximum per first visit	\$65			
	Maximum per subsequent visit	\$45			
	Maximum visits per anniversary year	10			
<b>Vision</b>	\$100 per 2 benefit years plus \$60 for Optometrists visits per 2 benefit years				
<b>Homecare &amp; Nursing, Prosthetic Appliances, and Durable Medical Equipment</b>	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	Year 1: \$1,000; Year 2: \$1,300; Year 3: \$1,500; Year 4: \$2,000; Year 5+: \$2,500			
<b>Custom-made Orthotics</b>	\$225				
<b>Accidental Death and Dismemberment</b>	\$10,000 per adult under 65; \$4,000 per child or adult 65 and over				
<b>Accidental Dental</b>	\$2,000 per year				
<b>Hearing Aids</b>	\$300 per 4-year period				
<b>Lifeline® Personal Response Service<sup>***</sup></b>	3 months per lifetime				
<b>Ambulance Services</b>	Unlimited ground and air transportation				
<b>Survivor Benefit</b>	Available 1 year after policy effective date				
<b>Lifetime Maximum</b>	\$100,000				
<b>Quebec only: Diagnostic Services (Annual maximums)</b>	CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category				

All references to "year" refer to Anniversary Year. When it relates to Hearing Aids and Vision benefits, year refers to Benefit Year. Anniversary Year refers to the consecutive 12-month period following the effective date of your policy, and each 12-month period thereafter. Benefit Year refers to the consecutive 12-month period following the date a claim for a specific benefit is first incurred under your policy. Calendar Year means the 12-month period commencing January 1 and ending December 31.

† Prescription drug coverage applies to costs not covered by your provincial/territorial prescription drug insurance plan, up to the maximums stated above.

**Quebec 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.

†† Prescription drug coverage is based on Calendar Year for residents of British Columbia, Saskatchewan and Quebec. For all other provinces, coverage is based on Anniversary Year.

Generic Drug - A generally less expensive alternative to an interchangeable brand-name drug product. 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 applicable. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan. Exclusions: smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, erectile dysfunction drugs, and drugs not requiring a prescription. Other exclusions apply; please consult your policy for details.

‡ Note: If applicable, dental coverage begins at the age when dental coverage under your government health insurance plan coverage ends.

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

\* Manulife cannot guarantee the availability of semi-private and/or private accommodation.

\*\* Registered specialists and therapists include acupuncturists, chiropractors, dietitians, osteopaths, podiatrists, naturopaths, chiropodists, massage therapists, physiotherapists, psychologists, psychotherapists and speech therapists.

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

The Association Health & Dental Plan is offered through The Manufacturers Life Insurance Company (Manulife).

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