

	Basic	Enhanced	Enhanced Plus	Premiere
<p>Prescription Drugs 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.</p> <ul style="list-style-type: none"> • Generic* coverage • Reimbursement • Calendar year maximums 	<ul style="list-style-type: none"> • Generic • 80% • \$450 	<ul style="list-style-type: none"> • Generic • 80% • \$1,000 	<ul style="list-style-type: none"> • Generic • 80% • \$1,000 	<ul style="list-style-type: none"> • Generic • 80% • \$2,200
<p>Dental Services Covers services, paid at a percentage of the current Dental Association Fee Schedule or the reasonable and customary charge in your province of residence.</p> <ul style="list-style-type: none"> • Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services • Reimbursement on extensive services including oral surgery, endodontics and periodontics, as well as denture services • Reimbursement on crowns, bridges, dentures and orthodontics • Anniversary year maximums • Recall visits 	<ul style="list-style-type: none"> • Not covered • Not covered • Not covered • N/A • N/A 	<ul style="list-style-type: none"> • Not covered • Not covered • Not covered • N/A • N/A 	<ul style="list-style-type: none"> • 80% • 80% • Not covered • Year 1 \$700; Year 2 \$850; Year 3+ \$1,000 • 9 months 	<ul style="list-style-type: none"> • 80% • 80% • 60% commencing in Year 3 • Year 1 \$800; Year 2 \$1,000; Year 3+ \$1,500 • 6 months
<p>Vision Care Covers the costs towards prescription lenses and frames, contact lenses and laser eye surgery. This benefit does not include industrial safety glasses.</p>	<ul style="list-style-type: none"> • \$150 per 2 benefit years plus • \$50 for Optometrist visit[†] per 2 benefit years 	<ul style="list-style-type: none"> • \$200 per 2 benefit years plus • \$50 for Optometrist visit[†] per 2 benefit years 	<ul style="list-style-type: none"> • \$200 per 2 benefit years plus • \$50 for Optometrist visit[†] per 2 benefit years 	<ul style="list-style-type: none"> • \$250 per 2 benefit years plus • \$50 for Optometrist visit[†] per 2 benefit years
<p>Hospital Benefits Preferred hospital accommodation in excess of the standard ward room rate set by a general (acute care) hospital. Also included is a cash benefit in lieu of the room cost for each day you are not able to obtain preferred accommodation.</p> <ul style="list-style-type: none"> • Type of accommodation • Maximum charge per day • Reimbursement per anniversary year • Cash benefit in lieu of accommodation: <ul style="list-style-type: none"> – Per day – Maximum 	<ul style="list-style-type: none"> • Semi-private room • \$175 • 50% for 150 days • \$25/day • \$1,500 anniversary year maximum 	<ul style="list-style-type: none"> • Semi-private room • \$175 • 100% first 60 days; 50% next 90 days • \$50/day • \$3,000 anniversary year maximum 	<ul style="list-style-type: none"> • Semi-private room • \$175 • 100% first 60 days; 50% next 90 days • \$50/day • \$3,000 anniversary year maximum 	<ul style="list-style-type: none"> • Semi-private or private room • \$200 • 100% first 100 days; 60% next 90 days • \$50/day • \$5,000 anniversary year maximum
<p>Extended Healthcare Benefits</p>	<p>Lifetime maximum \$100,000</p>	<p>Lifetime maximum \$200,000</p>	<p>Lifetime maximum \$200,000</p>	<p>Lifetime maximum \$300,000</p>
<p>Registered Specialists and Therapists – Includes visits to Acupuncturists, Chiropractors, Osteopaths, Podiatrists, Naturopaths, Chiropodists, Registered Massage Therapists, Physiotherapists, Psychologists and Speech Therapists.</p>				
<p>Registered Specialists and Therapists[†]</p> <ul style="list-style-type: none"> • Maximum claims paid • Per visit maximum • Chiropractic x-rays 	<ul style="list-style-type: none"> • 20 visit maximum per specialist per year • \$15 per visit • \$35 per year 	<ul style="list-style-type: none"> • \$600 combined per anniversary year • \$35 per year 	<ul style="list-style-type: none"> • \$600 combined per anniversary year • \$35 per year 	<ul style="list-style-type: none"> • \$600 combined per anniversary year • \$35 per year
<p>Registered Psychologist</p> <ul style="list-style-type: none"> • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year 	<ul style="list-style-type: none"> • \$80 • \$65 • 10 	<ul style="list-style-type: none"> • \$80 • \$65 • 10 	<ul style="list-style-type: none"> • \$80 • \$65 • 10 	<ul style="list-style-type: none"> • \$80 • \$65 • 12

	Basic	Enhanced	Enhanced Plus	Premiere
Extended Healthcare Benefits (continued)	Lifetime maximum \$100,000	Lifetime maximum \$200,000	Lifetime maximum \$200,000	Lifetime maximum \$300,000
Registered Speech Therapist* • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year	• \$65 • \$45 • 10	• \$65 • \$45 • 10	• \$65 • \$45 • 10	• \$65 • \$45 • 12
Diagnostic Services • Audiologist • Magnetic Resonance Imaging • CAT Scans • Ultrasound Scans • PSA Test • CA 125 Test • Laboratory Tests (blood tests, urine tests, throat cultures)	• \$500 maximum per year • \$500 maximum per year • \$200 maximum per year • \$50 maximum per year • \$75 maximum per year • \$75 maximum per year • \$100 maximum per category per year	• \$500 maximum per year • \$500 maximum per year • \$200 maximum per year • \$50 maximum per year • \$75 maximum per year • \$75 maximum per year • \$100 maximum per category per year	• \$500 maximum per year • \$500 maximum per year • \$200 maximum per year • \$50 maximum per year • \$75 maximum per year • \$75 maximum per year • \$100 maximum per category per year	• \$500 maximum per year • \$500 maximum per year • \$200 maximum per year • \$50 maximum per year • \$75 maximum per year • \$75 maximum per year • \$100 maximum per category per year
Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment – Covers the services of registered health professionals including Registered Nurse, Registered Practical Nurse, Certified Home Support Worker, Occupational Therapist, Registered Dietician, Registered Nursing Assistant or healthcare aide; includes surgical bandages and dressings and the purchase or rental of medically necessary equipment. Payment will be coordinated where benefits are available through the Assistive Devices Program.	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$500 Year 2: \$750 Year 3+: \$1,250	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$1,000 Year 2: \$1,500 Year 3+: \$3,000	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$1,000 Year 2: \$1,500 Year 3+: \$3,000	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: \$3,000 per year
Custom-Made Orthotics – Covers charges for the purchase of custom-made orthotics (plaster cast or computer topography).	• \$250 maximum per anniversary year	• \$250 maximum per anniversary year	• \$250 maximum per anniversary year	• \$250 maximum per anniversary year
Accidental Dental – Covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90-day period following the accident.	• Maximum of \$2,000 per year	• Maximum of \$2,500 per year	• Maximum of \$2,500 per year	• Maximum of \$3,000 per year
Hearing Aids – Covers the costs to purchase and/or repair up to the allowed maximum.	• \$300/5 benefit years	• \$400/5 benefit years	• \$400/5 benefit years	• \$600/4 benefit years
Ambulance Services† – Covers trips to hospitals in a licensed ambulance. Covers charges up to the amount between what your provincial health plan covers and what is reasonable and customary.	• Unlimited ground transport • Up to \$4,000 air ambulance per year	• Unlimited ground transport • Up to \$4,000 air ambulance per year	• Unlimited ground transport • Up to \$4,000 air ambulance per year	• Unlimited ground transport • Up to \$4,000 air ambulance per year
Lifeline® Emergency Response Service – Provides 24-hour monitoring service for people coping with medical problems at home.	• Maximum of 6 months per lifetime	• Maximum of 6 months per lifetime	• Maximum of 6 months per lifetime	• Maximum of 6 months per lifetime
Health Service Navigator®† Offers evaluation of medical records upon diagnosis of serious illness or injury.	• Included	• Included	• Included	• Included
Preferred Vision and Hearing Services (PVS)† Offers discounts for vision and hearing aid products and services through participating optical outlets and PVS Preferred provider Hearing Healthcare Centres.	• Included	• Included	• Included	• Included
Fracture Benefit Pays a scheduled amount depending on which bone is fractured. If more than one bone is fractured in a single accident, the amount payable is for the most severe fracture.	• Not available	• Up to \$350	• Up to \$350	• Up to \$500
Accidental Death and Dismemberment Payment for accidental death or dismemberment directly resulting from an accident, occurring within one year of the date of the accident.	• Up to \$10,000 for adults • Up to \$5,000 for children and persons aged 65 years or over	• Up to \$25,000 for adults • Up to \$10,000 for children and persons aged 65 years or over	• Up to \$25,000 for adults • Up to \$10,000 for children and persons aged 65 years or over	• Up to \$50,000 for adults • Up to \$15,000 for children and persons aged 65 years or over
Survivor Benefit Provides for continuous coverage for 1 year, following the death of an adult policyholder.	• Included	• Included	• Included	• Included
Travel Add-On options: 15 or 30 days Provides emergency medical travel coverage for an unlimited number of trips per year.	For all plans: • Maximum \$5,000,000 per trip	• Minimum time between trips – 24 hours	• Termination age: 80	• Maximum issue age: 69
			• 9 months stability clause	• 24-hour assistance
			• \$0 deductible	• Medical Concierge Program by StandbyMD included

* Generic Drug – A generally less expensive alternative to an interchangeable brand-name drug product. 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.

† Benefits are only payable after yearly maximums allowed under your provincial health insurance plan have been reached, if applicable. Benefits payable are up to reasonable and customary charges. † Manulife cannot guarantee the availability of this benefit indefinitely.

Anniversary year means the consecutive 12 months following the effective date of the agreement, and each 12-month period thereafter. Benefit year means the 12 consecutive months following the incurred date of the claim. Calendar year means each successive 12-month period commencing January 1 and ending December 31.

All references to "year" refer to anniversary year. When it relates to Hearing Aids and Vision Care benefits, year refers to benefit year.

Accessible formats and communication supports are available upon request. Visit Manulife.com/accessibility for more information.

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 no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan.

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

FollowMe Health and the Travel Add-on are underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company, a wholly owned subsidiary of 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 Preferred Vision Services (PVS) are offered through The Manufacturers Life Insurance Company. Lifeline® is a trademark of Lifeline Systems Inc.

™&® Trademarks of The Manufacturers Life Insurance Company. © 2016 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

Bkr.FM.Hth.CC.QC.E 12/2016 AF1369E 162230-2234