

For more information,
contact your agent or broker.

FlexCare®

Flexcare is offered through Manulife Financial (The Manufacturers Life Insurance Company).

Plans underwritten by The Manufacturers Life Insurance Company. The Eyewear Protector Warranty is underwritten by The Spencer Health Network, Inc.

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The Complete Guide to
Flexcare® for Residents
of Ontario

FlexCare®



FlexCare®



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The Flexcare® health insurance plan is unique; it's specially designed to fill the gaps left by provincial health plans. And because provincial health insurance plans differ across Canada, Flexcare adjusts the coverage from province to province. So Flexcare offers the health insurance protection you shouldn't do without, along with choice.

Flexcare: the One-Of-A-Kind coverage for the One-Of-A-Kind You™.

DrugPlus

Prescription Drug Plans

DrugPlus offers two levels of prescription drug coverage – Basic and Enhanced – so that you may select the protection that best meets your needs. DrugPlus Basic and DrugPlus Enhanced also include Core benefits to ensure you’re covered for routine and unexpected healthcare expenses.

DrugPlus Basic

Q Medical questionnaire required

Prescription Drug Coverage

- Generic drug plan (name brand allowed, but price paid will be deemed to be the generic equivalent price)
- Full coverage of reasonable and customary dispensing fees

	Percentage Paid	To a maximum of (per anniversary year)
On your <i>first</i> \$765 of eligible prescription costs	70%	\$535
On your <i>next</i> \$3,850 of eligible prescription costs	90%	<u>\$3,465</u>

Total benefits payable per person per anniversary year \$4,000

Exclusions - smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, and drugs not requiring a prescription.

Plus, the *DrugPlus Core Benefits* – Vision, Extended Health Care, Travel, Accidental Death & Dismemberment and the Survivor Benefit.

DrugPlus Enhanced

Q Medical questionnaire required

Prescription Drug Coverage

- Name brand or generic drugs, including birth control and fertility drugs
- Full coverage of reasonable and customary dispensing fees

	Percentage Paid	To a maximum of (per anniversary year)
On your <i>first</i> \$2,220 of eligible prescription costs	90%	\$2,000
On your <i>next</i> \$6,000 of eligible prescription costs	100%	<u>\$6,000</u>

Total benefits payable per person per anniversary year \$8,000

Exclusions - smoking cessation drugs, over-the-counter drugs, and drugs not requiring a prescription.

Plus, the *DrugPlus Core Benefits* – Vision, Extended Health Care, Travel, Accidental Death & Dismemberment and the Survivor Benefit.

DrugPlus Basic and Enhanced Core Benefits

The following Core benefits are included with the DrugPlus Basic and DrugPlus Enhanced plans.

Vision (Basic)

- \$100 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery
- \$30 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after Government Health Insurance Plan maximum has been reached, if applicable)
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301, or more.

DrugPlus

Prescription Drug Plans (continued)

Extended Health Care (Basic)

- Lifetime Maximum – \$250,000 per person
- Best Doctors® Solutions Services – upon suspicion or diagnosis of a serious illness or injury, you can receive an evaluation of your medical records by world-class specialists who confirm the initial diagnosis and recommend appropriate treatment options. This fast, yet indepth review can reduce potentially serious complications from a misdiagnosis and help your local physician determine the proper course of action. In addition to medical advice, Best Doctors provides the following services: treatment planning, identification of the most appropriate care provider, and care management.
- Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist – \$20 maximum per visit, 20 visit maximum per person per discipline per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Chiropractic X-ray – \$35 maximum per person per anniversary year
- Psychologist – \$80 maximum first visit, \$65 maximum subsequent visits, 10 visit maximum per person per anniversary year
- Physiotherapist – \$250 maximum per person per anniversary year
- Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment – \$3,000 maximum per person per anniversary year, for each of these 3 categories of benefits separately

Note: \$225 maximum per anniversary year for custom-made Orthotics, which are included as part of Prosthetic Appliances.

- Speech Pathologist/Therapist – \$65 maximum first visit, \$45 maximum subsequent visits, 10 visit maximum per person per anniversary year

- Lifeline® Personal Response Service – lifetime maximum of 3 months of service per person, not including installation fee
- Accidental Dental – \$2,000 maximum per person per anniversary year
- Ambulance – unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Hearing Aid – \$400 maximum per person per 4 consecutive benefit years.

Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9 month period preceding the effective date of coverage. Not available to persons age 65 and over.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65; up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a child. Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.

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 month period following the date a claim for a specific benefit is first incurred, and each 12 month period thereafter.

Calendar Year means the 12 consecutive month period commencing January 1 and ending December 31.

DentalPlus

Dental Plans

DentalPlus offers two levels of dental coverage – Basic and Enhanced – so that you may select the protection that best meets your needs. DentalPlus Basic and DentalPlus Enhanced also include Core benefits to ensure you’re covered for routine and unexpected healthcare expenses.

DentalPlus Basic

No medical questionnaire required - Guaranteed acceptance

Dental Coverage

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing, and certain extractions
- Recall visits every 9 months, per person

Year 1

On your <i>first</i> \$1,150 of eligible services	Percentage Paid	To a maximum of (per anniversary year)	<u>\$575</u>
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Total benefits payable per person in your *first* anniversary year **\$575**

Year 2 and beyond

On your <i>first</i> \$300 of eligible services	80%	\$240
On your <i>next</i> \$850 of eligible services	50%	<u>\$425</u>

Total benefits payable per person in your *second* and *subsequent* anniversary years **\$665**

Plus, the *DentalPlus Core Benefits* – Vision, Extended Health Care, Travel, Accidental Death & Dismemberment and the Survivor Benefit.

DentalPlus Enhanced

No medical questionnaire required - Guaranteed acceptance

Dental Coverage

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing, and most extractions
- Recall visits every 6 months, per person

Percentage Paid	To a maximum of (per anniversary year)
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Year 1

On your <i>first</i> \$1,200 of eligible services	60%	<u>\$720</u>
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Total benefits payable per person in your *first* anniversary year **\$720**

Year 2 and beyond

On your <i>first</i> \$500 of eligible services	90%	\$450
On your <i>next</i> \$700 of eligible services	60%	<u>\$420</u>

Total benefits payable per person in your *second* and *subsequent* anniversary years **\$870**

- The following 6 dental services have a combined maximum of \$1,250 per person per 3 year period. For oral surgery, periodontics and endodontics (root canal), benefits are available beginning Year 2; for orthodontics, crowns, bridges and dentures, no benefit is available until Year 3. The payment percentage increases from the effective date of the contract as follows:

	Anniversary Year 1	Anniversary Year 2	Anniversary Year 3 & beyond
Oral Surgery	0%	60%	80%
Periodontics	0%	60%	80%
Endodontics (Root Canal)	0%	60%	80%
Orthodontics	0%	0%	60%
Crowns, Bridges	0%	0%	60%
Dentures	0%	0%	60%

DentalPlus coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare DentalPlus coverage will be adjusted to match any increases in the fee guide.

Plus, the *DentalPlus Core Benefits* – Vision, Extended Health Care, Travel, Accidental Death & Dismemberment and the Survivor Benefit.

DentalPlus

Dental Plans (continued)

DentalPlus Basic and Enhanced Core Benefits

The following Core benefits are included with the DentalPlus Basic and DentalPlus Enhanced plans.

Vision (Basic)

- \$100 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery
- \$30 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after Government Health Insurance Plan maximum has been reached, if applicable)
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301, or more.

Extended Health Care (Basic)

- Lifetime Maximum – \$250,000 per person
- Best Doctors® Solutions Services – upon suspicion or diagnosis of a serious illness or injury, you can receive an evaluation of your medical records by world-class specialists who confirm the initial diagnosis and recommend appropriate treatment options. This fast, yet indepth review can reduce potentially serious complications from a misdiagnosis and help your local physician determine the proper course of action. In addition to medical advice, Best Doctors provides the following services: treatment planning, identification of the most appropriate care provider, and care management.

- Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist – \$20 maximum per visit, 20 visit maximum per person per discipline per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Chiropractic X-ray – \$35 maximum per person per anniversary year
- Psychologist – \$80 maximum first visit, \$65 maximum subsequent visits, 10 visit maximum per person per anniversary year
- Speech Pathologist/Therapist – \$65 maximum first visit, \$45 maximum subsequent visits, 10 visit maximum per person per anniversary year
- Physiotherapist – \$250 maximum per person per anniversary year
- Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment – maximum per person per anniversary year for each of these 3 categories of benefits separately, is according to the following table:

Year 1	Year 2	Year 3	Year 4	Year 5+
\$1,000	\$1,300	\$1,500	\$1,700	\$3,000

Note: \$225 maximum per anniversary year for custom-made Orthotics, which are included as part of Prosthetic Appliances.

- Lifeline® Personal Response Service – lifetime maximum of 3 months of service per person, not including installation fee
- Accidental Dental – \$2,000 maximum per person per anniversary year
- Ambulance – unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Hearing Aid – \$400 maximum per person per 4 consecutive benefit years.

DentalPlus

Dental Plans (continued)

Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9 month period preceding the effective date of coverage. Not available to persons age 65 and over.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65; up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a child. Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder. Available 1 year after policy effective date.

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 month period following the date a claim for a specific benefit is first incurred, and each 12 month period thereafter.

Calendar Year means the 12 consecutive month period commencing January 1 and ending December 31.

ComboPlus

Prescription Drug & Dental Plans

ComboPlus offers three levels of combination drug and dental coverage – Starter, Basic and Enhanced – so you can choose the protection that best meets your needs. ComboPlus Starter offers protection without completion of a medical questionnaire, while ComboPlus Basic and ComboPlus Enhanced provide more extensive drug and dental coverage. All three ComboPlus plans also include Core benefits to ensure you're covered for both routine and unexpected healthcare expenses.

ComboPlus Starter

No medical questionnaire required - Guaranteed acceptance

ComboPlus Starter Drug Coverage

- Generic drug plan (name brand allowed, but price paid will be deemed to be the generic equivalent price)
- Shared dispensing fee to a maximum of \$6.50
- 70% of the first \$720 of eligible prescription costs to a maximum of \$504 in coverage per person per anniversary year.

Exclusions – smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, and drugs not requiring a prescription.

ComboPlus Starter Dental Coverage

- Dental coverage with a 70% payment for fillings, cleanings, scalings, examinations, and polishing on the first \$575 of these services – to a maximum of \$400 in coverage per person per anniversary year
- Recall visits every 9 months, per person.

ComboPlus

Prescription Drug & Dental Plans (continued)

ComboPlus Starter Core Benefits

Vision Care

- \$100 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery
- \$30 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after Government Health Insurance Plan maximum has been reached, if applicable)
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301, or more.

Extended Health Care (Starter)

- Lifetime Maximum – \$250,000 per person
- Best Doctors® Solutions Services – upon suspicion or diagnosis of a serious illness or injury, you can receive an evaluation of your medical records by world-class specialists who confirm the initial diagnosis and recommend appropriate treatment options. This fast, yet indepth review can reduce potentially serious complications from a misdiagnosis and help your local physician determine the proper course of action. In addition to medical advice, Best Doctors provides the following services: treatment planning, identification of the most appropriate care provider, and care management.

- Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist – \$20 maximum per visit, 20 visit maximum per person per discipline per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Chiropractic X-ray – \$35 maximum per person per anniversary year
- Psychologist – \$80 maximum first visit, \$65 maximum subsequent visits, 10 visit maximum per person per anniversary year
- Speech Pathologist/Therapist – \$65 maximum first visit, \$45 maximum subsequent visits, 10 visit maximum per person per anniversary year
- Physiotherapist – \$250 maximum per person per anniversary year

- Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment – maximum per person per anniversary year for each of these 3 categories of benefits separately, is according to the following table:

Year 1	Year 2	Year 3	Year 4	Year 5 +
\$1,000	\$1,300	\$1,500	\$1,700	\$3,000

Note: \$225 maximum per anniversary year for custom-made Orthotics, which are included as part of Prosthetic Appliances.

- Lifeline® Personal Response Service – lifetime maximum of 3 months of service per person, not including installation fee
- Accidental Dental – \$2,000 maximum per person per anniversary year
- Ambulance – unlimited ground transportation and \$4,000 maximum for air ambulance transportation per person per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Hearing Aid – \$400 maximum per person per 4 consecutive benefit years.

ComboPlus

Prescription Drug & Dental Plans (continued)

Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9 month period preceding the effective date of coverage. Not available to persons age 65 and over; 8 or 21 day Add-On Travel coverage not available with ComboPlus Starter.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65; up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a child. Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder. Available 1 year after policy effective date.

ComboPlus Basic

📄 Medical questionnaire required

ComboPlus Basic Drug Coverage

- Generic drug plan (name brand allowed, but price paid will be deemed to be the generic equivalent price)
- Full coverage of reasonable and customary dispensing fees

	Percentage Paid	To a maximum of (per anniversary year)
On your <i>first</i> \$765 of eligible prescription costs	70%	\$535
On your <i>next</i> \$3,850 of eligible prescription costs	90%	<u>\$3,465</u>
Total benefits payable per person per anniversary year		\$4,000

Exclusions - smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, and drugs not requiring a prescription.

ComboPlus Basic Dental Coverage

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing, and certain extractions
- Recall visits every 9 months, per person

	Percentage Paid	To a maximum of (per anniversary year)
On your <i>first</i> \$300 of eligible services	80%	\$240
On your <i>next</i> \$850 of eligible services	50%	<u>\$425</u>
Total benefits payable per person per anniversary year		\$665

Plus, the *ComboPlus Basic and Enhanced Core Benefits* – Vision, Extended Health Care, Travel, Accidental Death & Dismemberment and the Survivor Benefit.

ComboPlus Enhanced

📄 Medical questionnaire required

ComboPlus Enhanced Drug Coverage

- Name brand or generic drugs, including birth control and fertility drugs
- Full coverage of reasonable and customary dispensing fees

	Percentage Paid	To a maximum of (per anniversary year)
On your <i>first</i> \$2,220 of eligible prescription costs	90%	\$2,000
On your <i>next</i> \$6,000 of eligible prescription costs	100%	<u>\$6,000</u>
Total benefits payable per person per anniversary year		\$8,000

Exclusions - smoking cessation drugs, over-the-counter drugs, and drugs not requiring a prescription.

ComboPlus

Prescription Drug & Dental Plans (continued)

ComboPlus Enhanced Dental Coverage

- Dental coverage is for fillings, cleanings, scalings, examinations, polishing and most extractions
- Recall visits every 6 months, per person

	Percentage Paid	To a maximum of (per anniversary year)
On your <i>first</i> \$500 of examinations, diagnostic services	100%*	\$500
On your <i>next</i> \$700 of ALL Ongoing Maintenance Services	60%	<u>\$420</u>

Total benefits payable per person per anniversary year \$920

Note: *100% for examinations, scaling and diagnostic services only. For all other Ongoing Maintenance Services, percentage paid is 90%.

- The following 6 dental services have a combined first anniversary year maximum of \$400, and a combined 3 consecutive years maximum of \$1,250 per person. For orthodontics, crowns, bridges and dentures, no benefit is available until Year 3. The payment percentage increases from the effective date of the contract as follows:

	Anniversary Year 1	Anniversary Year 2	Anniversary Year 3 & beyond
Oral Surgery	60%	60%	80%
Periodontics	60%	60%	80%
Endodontics (Root Canal)	60%	60%	80%
Orthodontics	0%	0%	60%
Crowns, Bridges	0%	0%	60%
Dentures	0%	0%	60%

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare ComboPlus Dental coverage will be adjusted to match any increases in the fee guide.

Plus, the ComboPlus Basic and Enhanced Core Benefits – Vision, Extended Health Care, Travel, Accidental Death & Dismemberment and the Survivor Benefit.

ComboPlus Basic and Enhanced Core Benefits

The following Core benefits are included with the ComboPlus Basic and ComboPlus Enhanced plans.

Vision (Basic)

- \$100 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery
- \$30 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after Government Health Insurance Plan maximum has been reached, if applicable)
- Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301, or more.

Extended Health Care (Basic)

- Lifetime Maximum – \$250,000 per person
- Best Doctors® Solutions Services – upon suspicion or diagnosis of a serious illness or injury, you can receive an evaluation of your medical records by world-class specialists who confirm the initial diagnosis and recommend appropriate treatment options. This fast, yet indepth review can reduce potentially serious complications from a misdiagnosis and help your local physician determine the proper course of action. In addition to medical advice, Best Doctors provides the following services: treatment planning, identification of the most appropriate care provider, and care management.

ComboPlus

Prescription Drug & Dental Plans (continued)

- Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist – \$20 maximum per visit, 20 visit maximum per person per discipline per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Chiropractic X-ray – \$35 maximum per person per anniversary year
- Psychologist – \$80 maximum first visit, \$65 maximum subsequent visits, 10 visit maximum per person per anniversary year
- Speech Pathologist/Therapist – \$65 maximum first visit, \$45 maximum subsequent visits, 10 visit maximum per person per anniversary year
- Physiotherapist – \$250 maximum per person per anniversary year
- Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment – \$3,000 maximum per person per anniversary year, for each of these 3 categories of benefits separately

Note: \$225 maximum per anniversary year for custom-made Orthotics, which are included as part of Prosthetic Appliances.

- Lifeline®: Personal Response Service – lifetime maximum of 3 months of service per person, not including installation fee
- Accidental Dental – \$2,000 maximum per person per anniversary year
- Ambulance – unlimited ground transportation to hospital and \$4,000 maximum air ambulance transportation per person per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Hearing Aid – \$400 maximum per person per 4 consecutive benefit years.

Travel

- \$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9 month period preceding the effective date of coverage. Not available to persons age 65 and over; 8 or 21 day Add-On Travel coverage not available with ComboPlus Starter.

Accidental Death & Dismemberment (Basic)

- Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65; up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a child. Additional coverage can be purchased as an Add-On.

Survivor Benefit

- Provides for coverage to be continued for 1 year, following the death of an adult policyholder.

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 month period following the date a claim for a specific benefit is first incurred, and each 12 month period thereafter.

Calendar Year means the 12 consecutive month period commencing January 1 and ending December 31.

Stand-Alones & Add-Ons

Flexcare offers a wide choice of coverage options with or without a Core plan.

🔍 – Medical questionnaire required

Stand-Alones

These coverage options are available without a DrugPlus, DentalPlus or ComboPlus plan. So you can select one or more Stand-Alones to create your own “One-Of-A-Kind” Flexcare health plan.

Flexcare Stand-Alone coverage options include:

- 🔍 Extended Health Care (Basic or Enhanced)
- 🔍 Hospital (Basic or Enhanced)
- 🔍 Hospital Cash
Lifeline®*
- 🔍 Catastrophic Coverage

Add-Ons

These coverage options are *only* available with a Core plan. They allow you to customize your Flexcare DrugPlus, DentalPlus or ComboPlus Core plan to create your own “One-Of-A-Kind” coverage.

Flexcare Add-On coverage options include:

- Vision* (Enhanced)
- Travel* (8 days of additional coverage)
- Travel* (21 days of additional coverage)
- Accidental Death & Dismemberment (Enhanced)
- 🔍 Extended Health Care (Enhanced)
- 🔍 Hospital (Basic or Enhanced)
- 🔍 Hospital Cash
- 🔍 Catastrophic Coverage

*Not available with ComboPlus Starter.

Extended Health Care (Basic)

🔍 Medical questionnaire required

Available as a Stand-Alone

Note: You do not need this coverage if you are selecting a Core plan because Basic Extended Health Care benefits are included. These benefits are subject to graduated maximums with DentalPlus and ComboPlus Starter.

- Lifetime Maximum – \$250,000 per person (applies to all Extended Health Care benefits)
- Best Doctors® Solutions Services – upon suspicion or diagnosis of a serious illness or injury, you can receive an evaluation of your medical records by world-class specialists who confirm the initial diagnosis and recommend appropriate treatment options. This fast, yet indepth review can reduce potentially serious complications from a misdiagnosis and help your local physician determine the proper course of action. In addition to medical advice, Best Doctors provides the following services: treatment planning, identification of the most appropriate care provider, and care management.
- Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist – \$20 maximum per visit, 20 visit maximum per person per discipline per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Chiropractic X-ray – \$35 maximum per person per anniversary year
- Psychologist – \$80 maximum first visit, \$65 maximum subsequent visits, 10 visit maximum per person per anniversary year
- Speech Pathologist/Therapist – \$65 maximum first visit, \$45 maximum subsequent visits, 10 visit maximum per person per anniversary year
- Physiotherapist – \$250 maximum per person per anniversary year

Stand-Alones & Add-Ons (continued)

- Homecare and Nursing – \$3,000 maximum per person per anniversary year
- Prosthetic Appliances – \$3,000 maximum per person per anniversary year

Note: \$225 maximum per anniversary year for custom-made Orthotics, which are included as part of Prosthetic Appliances.

- Durable Medical Equipment – \$3,000 maximum per person per anniversary year
- Lifeline® Personal Response Service – lifetime maximum of 3 months of service per person, not including installation fee
- Accidental Dental – \$2,000 maximum per person per anniversary year
- Ambulance – unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Hearing Aid – \$400 maximum per person per 4 consecutive benefit years.

Extended Health Care (Enhanced)[†]

📄 Medical questionnaire required

Available as a Stand-Alone or Add-On

- Lifetime Maximum – \$350,000 per person (applies to all Extended Health Care benefits)
- Best Doctors® Solutions Services – upon suspicion or diagnosis of a serious illness or injury, you can receive an evaluation of your medical records by world-class specialists who confirm the initial diagnosis and recommend appropriate treatment options. This fast, yet indepth review can reduce potentially serious complications from a misdiagnosis and help your local physician determine the proper course of action. In addition to medical advice, Best Doctors provides the following services: treatment planning, identification of the most appropriate care provider, and care management.

- Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist, Physiotherapist – combined maximum of \$750 per person per anniversary year for all eight of these paramedical specialists, including chiropractic x-rays (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Psychologist – \$80 maximum first visit, \$65 maximum subsequent visits, 12 visit maximum per person per anniversary year
- Speech Pathologist/Therapist – \$65 maximum first visit, \$45 maximum subsequent visits, 12 visit maximum per person per anniversary year
- Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment – combined maximum of \$8,500 per person per anniversary year

Note: \$225 maximum per anniversary year for custom-made Orthotics, which are included as part of Prosthetic Appliances.

- Lifeline® Personal Response Service – maximum of 3 months of service per person per 3 anniversary years, not including the installation fee
- Accidental Dental – \$3,000 maximum per person per anniversary year
- Ambulance – unlimited ground transportation to hospital and \$4,000 maximum for air ambulance transportation per person per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable)
- Hearing Aid – \$600 maximum per person per 5 consecutive benefit years.

Stand-Alones & Add-Ons (continued)

Hospital (Basic)*

📄 Medical questionnaire required

Available as a Stand-Alone or Add-On

- Semi-private room coverage
- 100% during the first 30 days, 50% of the next 100 days, per person per anniversary year
- The reasonable and customary provincial room rates will be paid up to a maximum of \$150 per day
- Cash Benefit - \$25 per person per day beginning on the 4th day of hospitalization, for a maximum of 30 days, if a semi-private room is not obtained.

Hospital (Enhanced)**

📄 Medical questionnaire required

Available as a Stand-Alone or Add-On

- Semi-private or private room coverage
- 100% coverage per person per anniversary year
- The reasonable and customary provincial room rates will be paid up to a maximum of \$200 per day
- Cash Benefit - \$50 per person per day beginning on the 4th day of hospitalization, for a maximum of 60 days, if a semi-private or private room is not obtained.

Hospital Cash

📄 Medical questionnaire required

Available as a Stand-Alone or Add-On

This benefit provides you with cash to cover personal expenses incurred while hospitalized.

- \$50 per person per day beginning on the 4th day of hospitalization, regardless of the type of room
- \$5,000 maximum per person per anniversary year.

Excludes hospital out-patients.

Lifeline®* Personal Response Service

Available as a Stand-Alone

This is a program designed to get help to those who need it. For people coping with medical problems at home and who want to live more independent lives, Lifeline®* may be the solution. A simple press of a button, worn in the home, alerts our 24-hour monitoring service that help is needed. The monthly cost includes the unit and the monitoring service. Installation fee not included.

Vision (Enhanced)†

Available as an Add-On to Basic or Enhanced Core plans only

- Total \$500 maximum per person per 3 consecutive benefit years to cover the costs towards prescription lenses, frames and contact lenses, including \$100 towards laser eye surgery
- \$30 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after Government Health Insurance Plan maximum has been reached, if applicable)
- Eyeglasses are covered against breakage and scratches by a repair warranty for a period of 3 benefit years. This warranty applies to lenses and frames purchased under the Flexcare Vision benefit.

Travel**

8 days of additional coverage, added to the 9 day coverage available with Core plan benefits

Available as an Add-On to Basic or Enhanced Core plans only

- Trips of up to 17 days are covered, up to \$5,000,000 per covered person per trip.

Stand-Alones & Add-Ons (continued)

Travel**

21 days of additional coverage, added to the 9 day coverage available with Core plan benefits

Available as an Add-On to Basic or Enhanced Core plans only

- Trips of up to 30 days are covered, for any number of trips, up to \$5,000,000 per covered person per trip.

Accidental Death & Dismemberment (Enhanced)†

Available as an Add-On

- The total for both Core and Add-On coverage is equal to \$50,000 for adults under 65, and is equal to \$20,000 for children and adults age 65 and over.

Catastrophic Coverage

📄 Medical questionnaire required

Available as a Stand-Alone or Add-On

Catastrophic coverage is ideal for people who currently have group or individual health coverage but are looking for protection from an unforeseen, serious accident or medical emergency. People without health coverage will also find Catastrophic coverage an excellent way to protect themselves from large, unplanned medical expenses.

This coverage provides the following benefits:

- Unlimited 100% coverage for generic and name brand prescription drugs when annual claims exceed \$4,500 per person per anniversary year
- Additional \$25,000 in coverage for Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment (wheelchairs, etc.) when annual claims exceed \$7,500 per person per anniversary year; lifetime maximum of \$100,000.

- In the event of an accident that requires a hospital stay of at least 24 hours, Catastrophic coverage provides unlimited Chiropractor and Physiotherapist coverage for 1 year following the accident.

All benefits are paid at the reasonable and customary level, and are coordinated with any other health plan coverage you may have.

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 month period following the date a claim for a specific benefit is first incurred, and each 12 month period thereafter.

Calendar Year means the 12 consecutive month period commencing January 1 and ending December 31.

* Note: For pregnant applicants, please see Important Notice.

** Travel coverage may be limited or excluded for any illness or condition which first manifested itself within the 9 month period preceding the effective date of coverage. Trips over the selected number of days, i.e. 9, 17, or 30 days are not covered; to purchase separate coverage, please call your agent or broker. Travel coverage not available to persons age 65 and over; 8 or 21 day Add-On Travel coverage not available with ComboPlus Starter.

† Enhanced coverage describes the total benefits provided in conjunction with the corresponding Basic coverage benefits.

Seniors' Adjustments

If you are 65 years of age or over, you are likely to have special health priorities. That is why the Flexcare health plan coverage is adjusted to reflect your needs.

Under the Seniors' Adjustments, all of your benefits are as outlined in your chosen Core plan with the following changes:

DrugPlus Basic

- Covers 100% of the first \$750 of eligible prescription costs, 90% of the next \$3,850 for a total of \$4,215 per person per anniversary year of costs not covered by a government health insurance drug benefit plan.

DrugPlus Enhanced

- Covers 100% of the first \$750 of eligible prescription costs, 90% of the next \$7,500 for a total of \$7,500 per person per anniversary year of costs not covered by a government health insurance drug benefit plan.

DentalPlus Basic and Enhanced

There are no changes to dental coverage.

ComboPlus Starter Drug Coverage

- Covers 100% of the first \$720 of eligible prescription costs per person per anniversary year of costs not covered by a government health insurance drug benefit plan.
- Full coverage of reasonable and customary dispensing fees.

ComboPlus Basic Drug Coverage

- Covers 100% of the first \$750 of eligible prescription costs, 90% of the next \$3,850 for a total of \$4,215 per person per anniversary year of costs not covered by a government health insurance drug benefit plan.
- Full coverage of reasonable and customary dispensing fees.

ComboPlus Enhanced Drug Coverage

- Covers 100% of the first \$750 of eligible prescription costs, 90% of the next \$7,500 for a total of \$7,500 per person per anniversary year of costs not covered by a government health insurance drug benefit plan.
- Full coverage of reasonable and customary dispensing fees.

Core Benefits and Coverage Options

Vision (Basic)

There are no changes to vision care coverage.

Extended Health Care (Starter/Basic)

- Lifetime maximum increases to \$260,000 per person
- Speech Pathologist/Therapist visits increase from 10 to 15 visits per person per anniversary year
- Lifeline[®] benefit increases to a lifetime maximum of 6 months per person, not including the installation fee
- Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment maximums increase per person per anniversary year to:

	Year 1	Year 2	Year 3	Year 4	Year 5+
DrugPlus	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
DentalPlus	\$1,100	\$1,500	\$1,700	\$2,000	\$3,500
ComboPlus Starter	\$1,100	\$1,500	\$1,700	\$2,000	\$3,500
ComboPlus Basic/Enhanced	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
Stand-Alone	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500

- Hearing Aid maximum increases to \$500 per person per 4 consecutive benefit years.

Travel

No coverage is available.

Seniors' Adjustments (continued)

Accidental Death & Dismemberment (Basic)

- Decreases to \$10,000.

Survivor Benefit

There are no changes to this benefit.

Extended Health Care (Enhanced)

- Speech Pathologist/Therapist visits increase from 12 to 20 visits per person per anniversary year
- Lifeline[®] benefit increases from 3 to 6 months of service per person per 3 anniversary years, not including the installation fee
- Homecare and Nursing, Prosthetic Appliances, and Durable Medical Equipment combined maximums increase to \$9,500 per person per anniversary year
- The Hearing Aid maximum increases to \$700 per person per 5 consecutive benefit years.

Hospital

There are no changes to hospital coverage.

Vision (Enhanced)

There are no changes to vision care coverage.

Accidental Death & Dismemberment (Enhanced)

- The total for both Core and Add-On coverage decreases to \$20,000.

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 month period following the date a claim for a specific benefit is first incurred, and each 12 month period thereafter.

Calendar Year means the 12 consecutive month period commencing January 1 and ending December 31.



Important Notice

This is not a contract. Actual terms and conditions are detailed in the policy issued by Manulife Financial upon final application approval. It contains important details concerning conditions, limitations and exclusions. Please read it carefully upon receipt.

MEDICALLY UNDERWRITTEN If the plan is “medically underwritten,” or “requires a medical questionnaire,” you must disclose to us 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 enclosed medical questionnaire.

MEDICALLY NECESSARY Any care, service, supply or other benefit which is ordered to be provided to an insured person by a physician or healthcare professional and which Manulife Financial determines is: appropriate and consistent with the symptoms and findings or diagnosis and treatment of the insured person’s illness or injury; provided in accordance with generally accepted medical practice on a national basis; and the most appropriate supply or level of service which can be provided on a cost effective basis.

EFFECTIVE DATE OF COVERAGE Coverage is effective no earlier than the first day of the month following final approval of the application.

ACCEPTANCE PERIOD If your and/or your family’s medical history is such that a higher premium is required or that special conditions be 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, any initial payment will be returned and your application cancelled.

HOSPITALIZATION/PREGNANCY Full coverage is available for expectant mothers who qualify for a Flexcare Core plan and the additional Hospital coverage benefit within the first 20 weeks of pregnancy (Maternity Hospital stay is limited to 2 days). Manulife Financial cannot guarantee the availability of private or semi-private hospital accommodation.

MAXIMUMS Unused portions of benefits cannot be accumulated and added to coverage in future months or years. All maximums are per person, not per family, unless otherwise stated.

NEWBORNS Newborns of parents who are covered by the Flexcare plan are automatically added to the same coverage if an application is received within 30 days of birth. If application is received after their 30th day, medical information will be required.