

What is Manulife *Vitality*?

You're probably used to health and dental insurance being... well, health and dental insurance. Imagine having an insurance plan that rewards you for making healthy choices. Don't pinch yourself, because this isn't a dream – it's Manulife *Vitality*!

You can get the health care protection you're looking for, while enjoying rewards – from gift cards to discounts on popular brands – just by making simple, healthy choices that may already be part of your life – no matter where you are in your health journey!

How it works

For just \$5 per month, you can get Manulife *Vitality* with any Flexcare® and FollowMe™ Health & Dental plan. Once you're signed up, **use a wearable device to record your steps and workouts to earn Vitality Points™ and rewards from popular brands.**

Traditional health plans vs. plans with Manulife *Vitality*

	Traditional health plans	Plans with Manulife <i>Vitality</i>
Health and dental insurance coverage	✓	✓
Premium savings	N/A	Up to 10% per year
Complimentary wearable device	N/A	Complimentary Garmin fitness tracker or Fitbit device Save on WHOOP membership or Oura Ring 4 or earn a free Apple Watch¹
ExamOne® health screening	N/A	Free at-home paramedical screening
Savings from Expedia, adidas®, WHOOP, GoodLife Fitness, HelloFresh™ and Amazon	N/A	Yes!
Gift cards from popular brands	N/A	Available based on activity level

Control the cost of your premiums

Members with Manulife *Vitality* can **save up to 10% on their premiums** the more they participate in the program. And they automatically save 5% in the first year!

Earn rewards

Collect Vitality Points for everyday things you may already do to stay healthy, from steps to workouts, dental appointments, vaccinations and more. Those points can earn you **gift cards, discounts, and savings on wearable devices.*** Plus, the program grows with you to make it easier to earn points when you're age 65 and up!

Improve your health

Manulife *Vitality* **helps you understand your health and motivates you to keep reaching your goals.** In fact, 29% of members have improved their blood pressure to a healthy range!²



Get wearable devices from Apple, Fitbit and Garmin for as low as \$0!

As a Manulife *Vitality* member, you can get an Apple Watch for as low as \$0,¹ or a complimentary Fitbit Inspire 3™ or Garmin vivosmart® 5. All members can get up to 40% off select Fitbit products and up to 30% off select Garmin models.

Manulife *Vitality* by the numbers

Members see the amazing value in Manulife *Vitality* rewards – and that motivates them to make healthy choices.

\$1,152

in rewards can be earned with Silver Vitality Status™ – and it can only go up from there!**

73%

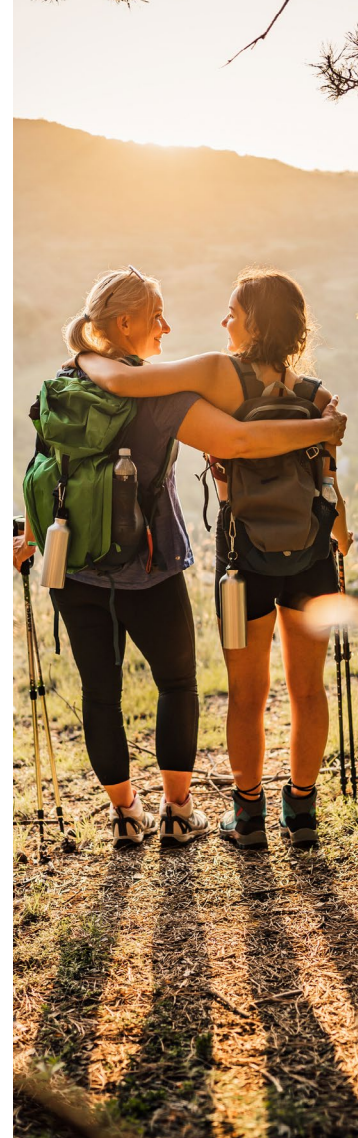
of members claim their wearable device²

82%

of members are satisfied with Manulife *Vitality* – a measure that continues to climb each year²

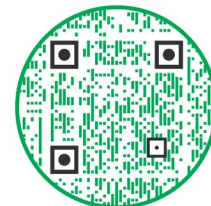
Program partners

Get valuable rewards from these partners – many just for registering for Manulife *Vitality* – including a **complimentary paramedical exam from ExamOne®** once per program year, if you have Manulife *Vitality*.



Need more details?

We've got you! Just scan the QR code, visit manulife.ca/vitality or email manulifevitality@manulife.ca.



^{*} Eligibility for rewards may change over time and are not guaranteed over the full life of the insurance policy.

^{**} Silver maximum savings is based on purchase of an Apple Watch Ultra 2 with \$0 monthly payments earned (\$452 value), ExamOne health check (\$120 value), 25% off the Ultimate GoodLife membership (\$259.94 value), \$20 HelloFresh savings and maximum Expedia bookings at 15% off (\$300 value).

¹ Free Apple Watch refers to Apple Watch SE with \$0 initial payment (plus tax) and \$0 monthly payments earned by accumulating 500 Vitality Points through Standard or Active Workouts every month for 24 months. Initial payment does not include applicable taxes or upgrades which may include cellular models. Tax on initial payment is based on retail value of Apple Watch. Apple Watch Ultra 2, Apple Watch Series 10, and Apple Watch SE require iPhone Xs or later with iOS 18 or later. Wireless service plan required for cellular service. Contact your service provider for more details. Connection may vary based on network availability. Check apple.com/watch/cellular for participating wireless carriers and eligibility. See support.apple.com/en-us/HT207578 for additional setup instructions. Eligibility for specific rewards or participation in specific reward programs may vary. Apple Watch and iPhone service provider must be the same. The full value of the Apple Watch SE is \$329, which is comprised of monthly payments of \$13.70 per month over 24 months. The full value of the Apple Watch Series 10 is \$549, comprised of an initial payment of \$220 plus tax, then monthly payments of \$13.70 per month over 24 months. The full value of the Apple Watch Ultra 2 is \$1,099, comprised of an initial payment of \$770 plus tax, then monthly payments of \$13.70 per month over 24 months. Each monthly payment can be reduced to as little as \$0 depending on how many Vitality Points you earn. Apple is not a participant in or sponsor of this promotion. Apple Watch is a trademark of Apple Inc. All rights reserved. Garmin and vivosmart are registered trademarks of Garmin Ltd. or its subsidiaries.

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Oura Membership required for access to the complete suite of features and to earn Vitality Points with Oura Ring – 1 month included for new members, \$7.99 CAD/month (before tax) afterwards – The Oura Membership automatically renews each month until canceled in accordance with the Oura Terms of Use available at <https://ouraring.com/terms-and-conditions>. This Oura Ring offer cannot be combined with other offers from Oura. Oura Ring products and services are not medical devices, and are not intended to mitigate, prevent, treat, cure, or diagnose any disease or condition. If you have any concerns about your health, please consult your doctor. Vitality members can earn Vitality Points for Meditation and Healthy Sleep with the Oura Ring. iOS users can also earn Vitality Points for workouts through heart rate, steps, and Active Calories. © 2025 Oura Health Oy. All Rights Reserved. OURA and OURA and O are trademarks of Oura Health Oy and may not be used without permission.

² Program member data as at February 28, 2021. Blood pressure in-range value: <120.

Eligible members can earn a discount on online purchases only at adidas.ca, for up to \$1000 per coupon code. The amount of discount for Plus members will vary based upon Vitality Member's Vitality status (Bronze -15%, Silver -20%, Gold -25%, Platinum -30%). Go members can earn 15%, regardless of status. Some exclusions apply. See adidas.ca for details.

Offer good for 15%, 20%, 25% or 30% off full price items on adidas.ca and adidas.ca/fr. Enter code at checkout to apply discount up to \$1000. One use per customer. Offer cannot be combined with other offers, additional coupons, or discounts. Offer is not valid on prior purchases. Offer not valid for cash. While quantities last. Exclusions apply, including but not limited to: 4D, Select Ultraboost, Pharrell x adidas, Disney, adizero adios pro, Human Made, limited edition Originals, Select Samba, Select Gazelle, Select Campus, Select NMD, Select Stan Smith, Select Superstar, Gift Cards and purchases on the Confirmed App. Valid on domestic Canadian orders only. adidas reserves the right to change terms and conditions, substitute offer of equal or greater value and end offer at any time without notice. Void where prohibited or restricted by law.

You must have an up-to-date WHOOP membership and use an iOS device to earn Vitality points with WHOOP. All WHOOP memberships automatically renew as an annual membership at the then current price. The apparel and accessories discount is not applicable to SportFlex bands, batteries, or packs. Additional fees for shipping WHOOP band or apparel and accessories and tax are dependent on location.

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