

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 or Fitbit. Apple Watch® as low as \$0. ¹
Health screening – ExamOne®	N/A	Free at-home paramedical screening
Savings from Expedia™, GoodLife Fitness, HelloFresh, and Amazon Prime™	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 Vivofit 4. All members can get up to 40% off select Fitbit products and up to 30% off select Garmin models.

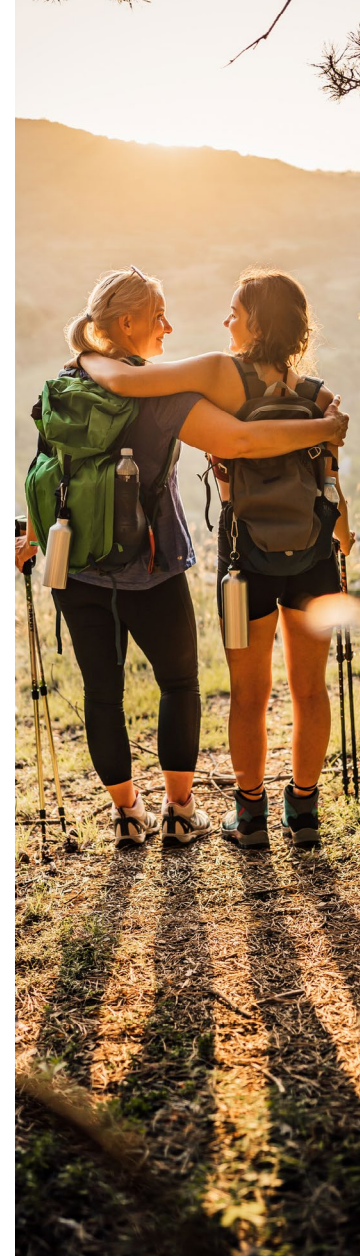
Manulife *Vitality* by the numbers

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



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 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 9, and Apple Watch SE require iPhone Xs or later with iOS 17 or later. Wireless service plan required for cellular service. 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 9 is \$549, comprised of an initial payment of \$97 plus tax, then monthly payments of \$18.50 per month over 24 months. The full value of the Apple Watch Ultra 2 is \$1,099, comprised of an initial payment of \$647 plus tax, then monthly payments of \$18.50 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 Watch SE can be upgraded to Apple Watch Series 9 for an additional \$97. Apple is not a participant in or sponsor of this promotion. Apple Watch is a registered trademark of Apple Inc. All rights reserved.

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

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