



Manulife



Flexcare® Plans

Flexible protection
for a healthier *you*.

The Manufacturers Life Insurance Company (Manulife)

How to navigate!



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the Flexcare plans.



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Flexcare has *you covered.*

Imagine a health insurance plan that doesn't just help protect against the unexpected, but can also help you be more proactive about your health so you can live your healthiest life. That's what you can have with Flexcare Health and Dental Insurance. You can gain control over your coverage, earn rewards and save on premiums, all while helping to improve your health and longevity with Manulife *Vitality*.

It's as easy as choosing the dental and drug plan that best meets your needs and budget. If you don't have coverage through your employer or your employer group plan doesn't have the coverage levels you want, Flexcare is here for you. Get the coverage you want and prepare for a healthier future.

Flexcare keeps things flexible for you and helps you be proactive about your health.

Flexible, affordable coverage, customized to *your* needs:



Prescription drugs

Helps cover the costs of many generic and brand-name drugs.¹



Dental care

A trip to the dentist may be a little more enjoyable when you have coverage.



Vision care

Glasses, contact lenses, optometrist visits and laser eye surgery.



Homecare and nursing

Rehabilitation from the comfort of your own home.



Registered therapists

Chiropractor, physiotherapist, podiatrist, psychologist, massage therapist, dietitian and more.



Enhanced coverage for seniors

At age 65, benefits automatically increase in areas most demanded by seniors.



Manulife Vitality

As a new Flexcare plan member, you'll have the opportunity to join Manulife *Vitality*, where you can save up to 10% on your insurance premiums and earn rewards like savings on hotel bookings with Expedia, a free Garmin tracker or get an Apple Watch from \$0[±]!

[Learn more!](#) 

Plus, these services at *no extra cost*:

✓ **Emergency medical travel coverage**

Gives you up to \$5,000,000 in coverage for an unlimited number of trips per year.²

✓ **Tax savings**

Self-employed or own a small business? A portion of your premiums may be deductible.³

✓ **TELUS Health Virtual Care (Virtual Healthcare App)⁴**

Gives you 24/7 access to healthcare practitioners online, through the app. Plus, you have easy access to clinical screening, mental health assessments, prescription refills and more.

✓ **Make claims online 24/7**

Submit claims through our easy-to-use SecureServe[®] web portal, anytime and anywhere!

Build your plan and live life the way you like it.

1 Select Your Core Plan.

- ComboPlus™: Dental + Drug coverage
- DentalPlus™: Dental coverage
- DrugPlus™: Drug coverage

2 Select Your Coverage Level.

- Starter: Lower coverage amounts and rates (great for add-ons)
- Basic: Well-rounded coverage at affordable rates
- Enhanced: Maximum coverage

3 Consider adding Manulife *Vitality*.

- Improve your health and get rewarded for it
- Select Manulife *Vitality* with your plan to automatically save 5% on your first-year premiums **AND** up to 10% in following years

4 Select Your Add-Ons. Increase your coverage in your Core Plan.

- Accidental Death and Dismemberment Enhanced
- Catastrophic Coverage⁵
- Hospital (Basic or Enhanced)
- Travel (for up to 30 days)⁶
- Vision Enhanced⁷

Or

5 Select Stand-Alone Plans.

Need a specific type of coverage?

Just pay for what you want:

- Catastrophic Coverage⁸
- Hospital

What does each plan cover?

Plans	ComboPlus Starter	ComboPlus Basic	ComboPlus Enhanced	DrugPlus Basic	DrugPlus Enhanced	DentalPlus Basic	DentalPlus Enhanced
Prescription Drugs	\$600/Year	\$5,000/Year [†]	\$10,000/Year [†]	\$5,000/Year [†]	\$10,000/Year [†]	Not Covered	Not Covered
Dental Care – Ongoing Maintenance	\$400/Year	\$750/Year	\$920/Year	Not Covered	Not Covered	Year 1: \$575 Year 2+: \$750/ Year	Year 1: \$840 Year 2+: \$920/Year
Dental Care – Oral surgery, periodontics, endodontics*	Not Covered	Not Covered	Year 1: 60%; Year 2: 60%; Year 3+: 80%	Not Covered	Not Covered	Not Covered	Year 1: 0%; Year 2: 60%; Year 3+: 80%
Dental Care – Major restorative*	Not Covered	Not Covered	Year 1: 0%; Year 2+: 60%	Not Covered	Not Covered	Not Covered	Year 1: 0%; Year 2+: 60%
Vision Care	\$150 every 2 Years	\$250 every 2 Years	\$250 every 2 Years	\$250 every 2 Years	\$250 every 2 Years	\$250 every 2 Years	\$250 every 2 Years
Extended Health Care	\$250,000 Lifetime	\$250,000 Lifetime	\$250,000 Lifetime	\$250,000 Lifetime	\$250,000 Lifetime	\$250,000 Lifetime	\$250,000 Lifetime

For more detailed information, please select your province or territory:

British Columbia | Alberta | Saskatchewan | Manitoba | Ontario | Quebec | New Brunswick | Nova Scotia
Newfoundland and Labrador | Prince Edward Island | Yukon | Northwest Territories | Nunavut

[†] For Quebec: The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan.


* Combined maximum for oral surgery, periodontics, endodontics and major restorative of \$1,250 per 3 consecutive years, with a year 1 combined maximum of \$400.

Manulife *Vitality*

We want you to live your longest, healthiest life. That's why there's Manulife *Vitality* – a program that can reward you for all of the little things you do to stay healthy.

It offers a variety of ways for you to learn about and improve your health, from choosing simple activities to completing health assessments. By adding this to your Flexcare plan, your healthy choices can lead to points and rewards!

To learn more about Manulife *Vitality*, visit **Manulife.ca/Vitality**.

See page 10 for details. 

*For primary applicant and new clients only. Manulife *Vitality* is not available to clients who have an existing Health & Dental Insurance plan with Manulife.



You can add Manulife *Vitality* to a Flexcare Health & Dental plan for just \$5 per month.* In addition, when you sign up, you will automatically save 5% on your first year's premium.

Live healthy, earn rewards, save money with Manulife Vitality

With Manulife, insurance is about more than just protection. It's about living your life to its fullest and healthiest. Manulife *Vitality* empowers you to take charge of your health, and we're with you every step of the way. Here's how it can help you and reward you:



Know your health. The first step to improving your health is knowing your starting point. Which is why your Manulife *Vitality* experience starts with finding out your Vitality Age™ – an indication of your overall health. Depending on your day-to-day choices, this age could be higher or lower than your actual age.



Improve your health. Record your everyday activities through a customized, goal-oriented program to encourage and inspire healthier choices.









Enjoy the rewards. Start earning Vitality Points™ for routine activities you may already be doing, like walking, going to the dentist or reading health articles online. Your points can lead to rewards and discounts from popular brands – including saving up to 10% on your Flexcare premiums.



Enjoy *fitness & fun* with Manulife *Vitality* rewards

As a Manulife *Vitality* member, the more Vitality Points you earn, the more you'll save and the greater the rewards. Relax, have fun and stay fit with rewards like these:

-  **Apple Watch:** Get an Apple Watch from just \$0.⁸ Then fund the balance by recording activities to earn Vitality Points.
-  **Expedia:** Save up to 50% on two hotel bookings of unlimited nights on the first \$1,000 of your booking and up to \$1,000 per program year.
-  **HelloFresh:** Unlock up to \$154 in savings annually on HelloFresh meal kits every time you increase your Vitality Status!
-  **Amazon:** Enjoy a \$99 Amazon gift code to pay for a one-year Prime membership (excluding taxes) or other Amazon.ca purchases when you reach Platinum Status and complete your Vitality Health Review (VHR) three years in a row.⁹
- Amazon.ca gift cards:** Opportunity to win Amazon gift cards by playing monthly Vitality Squares™. Plus earn gift cards during your weekly spin when you reach your Active Rewards weekly target!
- GARMIN.** **Garmin tracker:** Receive a free Garmin tracker when you sign up for Manulife *Vitality*, or save 30% on Garmin products, including the Garmin Smart Scale.
-  **Goodlife Fitness:** Get up to 25% off an individual one-year membership.
-  **ExamOne®:** Book a free annual health assessment to get an understanding of how healthy you are today, and what areas you can improve.

Get Apple Watch. Get active. Get *rewarded*.

Become a Manulife *Vitality* member and get an Apple Watch from just \$0.* Then fund the balance by tracking activities to earn Vitality Points.

Once enrolled, you can:

- 1 Get Apple Watch**
Order an Apple Watch online for an initial payment (as little as \$0), plus any applicable taxes and upgrade fees for case and band selections.
- 2 Get Active**
Record your monthly activity using your Apple Watch and the Manulife *Vitality* mobile app to measure your activity and earn Vitality Points.
- 3 Get Rewarded**
The more points you earn monthly, the less you'll pay! You can pay as little as \$0 each month for your Apple Watch when you reach your Vitality Active Rewards weekly target through Standard or Advanced Workouts.

Getting active pays off!

Your monthly payment depends on how many Vitality Points you earn each month, over a 24-month period.

Earn 500 points in one month and the cost is \$0!

Apple Watch	Initial Payment*	Monthly Payment			
		0 Pts	240 Pts	360 Pts	500 Pts
Apple Watch SE	\$0*	\$13.70	\$10.00	\$7.00	\$0
Apple Watch Series 10	\$220	\$13.70	\$10.00	\$7.00	\$0
Apple Watch Ultra 2	\$770	\$13.70	\$10.00	\$7.00	\$0

*Apple Watch SE can be upgraded to Apple Watch Series 9 for an additional \$97.

Available as an add-on

Guaranteed acceptance* – no underwriting required

Vision Enhanced

- Increases vision coverage to a total maximum of \$500 per person for 3 consecutive benefit years.
- Includes \$100 towards laser eye surgery.
- Includes \$70 maximum for optometrist visit per 2 consecutive benefit years.
- Not available as an add-on to ComboPlus™ Starter plan.

Accidental Death and Dismemberment

- Increases accidental death and dismemberment coverage to a maximum of \$50,000 for adults under 65.
- Increases to a maximum of \$20,000 for children and adults age 65 and over.

Travel + 8 Days¹⁰

- 8 days of additional coverage, added to the 9-day coverage available with Core Plan benefits.
- Trips of up to 17 days are covered, up to \$5,000,000 per covered person per trip.
- Not available to persons age 70 and over.

Travel + 21 days¹⁰

- 21 days of additional coverage, added to the 9-day coverage available with Core Plan benefits.
- Trips of up to 30 days are covered, up to \$5,000,000 per covered person per trip.
- Not available to persons age 70 and over.

* Guaranteed acceptance upon meeting the eligibility criteria and receipt of first premium payment. Conditions, limitations and exclusions may apply. See policy for details.

Available as an add-on or stand-alone

Requires medical underwriting

Hospital Basic

- Semi-private room coverage.
- 100% coverage of the daily room maximum during the first 30 days, 50% for the next 100 days, per person per anniversary year.
- The daily room maximum is the reasonable and customary provincial room rate, paid up to a maximum of \$150/day.
- Cash benefit: \$25 per person per day beginning on the 4th day of hospitalization, to a maximum of 30 days, if semi-private room is not obtained.
- Pregnancy/Hospitalization: For applicants who are less than 21 weeks pregnant on the application date, the insurer will cover a maximum of two (2) days of hospitalization if hospitalization is a result of the pregnancy or complication of the pregnancy. Manulife Financial cannot guarantee the availability of private or semi-private hospital accommodation.

Hospital Enhanced

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

Consider adding Catastrophic Coverage*

What is it?

Catastrophic Coverage **helps cover the costs of medical care resulting from an unforeseen serious accident or illness**. It provides protection against expenses that may not be covered by your government health insurance plan. For example: special cancer treatment drugs, a car accident, or a chronic condition such as rheumatoid arthritis or emphysema.

How does it work?

- **Unlimited 100% coverage** when qualifying annual prescription drug expenses exceed chosen deductible
- Available as a **stand-alone plan**⁸ or an **add-on**⁵ option
- Choose between the **\$4,500** or **\$10,200** deductible options
- Covers an extra **\$25,000** for homecare and nursing, prosthetic appliances and durable medical equipment after you pay \$7,500 in a year (up to **\$100,000** over your lifetime)
- Covers **unlimited chiropractor** and **physiotherapist costs** for one year after an accident requiring at least 24 hours in hospital¹¹

* Conditions, limitations and exclusions may apply. See policy for details.

It's *easy* to get covered and live healthier!

Have the following on hand when applying:

- Your doctor's phone number
- Names of prescription medications you're taking
- Credit card or bank information

You may also need:

- Driver's licence (if applying for Catastrophic Coverage)
- Quebec only: You must be registered under the RAMQ Prescription Drug Insurance Plan or have equivalent coverage under a group plan.

References

* 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.

- ¹ Brand-name drugs are only covered under the Flexcare ComboPlus™ Enhanced plan and the Flexcare DrugPlus™ Enhanced plan.
- ² Unlimited number of trips per year outside your home province /territory or Canada, as long as you're under age 70. Each trip can last up to 9 days.
- ³ Except in Quebec. The information in this document is not to be relied upon as tax advice for specific situations. Please seek advice from a tax professional.
- ⁴ TELUS Health Virtual Care is included at no cost for all Flexcare plan members and available once you have registered to submit your claims online through Manulife's SecureServe portal. Manulife cannot guarantee the availability of this benefit indefinitely.
- ⁵ Only available with the DrugPlus™ and ComboPlus™ Plans (not available to residents of Quebec and persons age 65 and over).
- ⁶ Travel coverage ceases at age 70.
- ⁷ Not available with the ComboPlus™ Starter plan.
- ⁸ Not available to residents of Quebec and persons age 65 and over.
- ⁹ You can enjoy this reward continuously if you maintain your Platinum status and complete your VHR each program year. If you fail to meet the eligibility requirements in a subsequent program year after qualifying for this reward, you must meet the requirements again for three consecutive years to get it back.
- ¹⁰ Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9-month period immediately preceding each departure date. Trips over the maximum length are not covered. Travel coverage is not available to persons age 70 and over.
- ¹¹ 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 one year following the accident.

Benefits referred to are subject to change without notice and, once coverage is purchased, are subject to the limitations, exclusions and reductions of coverage contained in the Policy and Schedule of Benefits.

Anniversary year means the 12 consecutive 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.

Please note: Extended health care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable. Benefits payable are up to reasonable and customary charges.

Important Notice

This is not a contract. Actual terms and conditions are detailed in the policy issued by Manulife upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review them 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 medical questionnaire.

Pre-existing Conditions

The insurer will not pay any Emergency Travel Medical Care Benefits for any claims relating directly or indirectly to a pre-existing condition that is not stable within the nine-month period immediately preceding the date of departure from the insured’s province/territory of residence. This means any condition, injury, illness, disease or related complication in relation to which:

- an insured has had new symptoms, or existing symptoms have become more frequent or more severe, or there has been a test result showing deterioration;
- a Physician (or other medical professional) has prescribed or recommended a change in medication (the medication dosage or frequency has been reduced, increased, or stopped, and/or new medication/s has/have been prescribed) taken for that condition;
- a Physician (or other medical professional) has prescribed or recommended a change in treatment for that condition; or
- there has been an admission to a hospital and/or results are pending for further investigation into that condition during such nine-month period. This exclusion does not apply to minor ailments or a change in medication where the active ingredient and strength remain the same (i.e., generic).

Effective Date of Coverage

Coverage is effective no earlier than the first day of the month following final approval of the application and receipt of first premium payment.

For Quebec residents only:

The prescription drug coverage available under all plans 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 these plans, 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.

Plans underwritten by The Manufacturers Life Insurance Company (Manulife).

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Eligibility for rewards may change over time and rewards are not guaranteed for the full life of the insurance policy. Insurance products are issued by The Manufacturers Life Insurance Company. The Vitality Group Inc., in association with The Manufacturers Life Insurance Company, provides the Manulife *Vitality* program. The Manulife *Vitality* program is available with select policies.

Points levels for each Vitality Status and activity are subject to change. Eligibility for specific rewards or participation in specific reward programs may vary depending on the province of residence, Vitality Status, and/or the type and in-force status of Manulife *Vitality* insurance policy that is held.

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To speak with a Manulife representative, contact **1-888-626-8543**.



**For more information visit Manulife.ca
or speak to your advisor.**

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