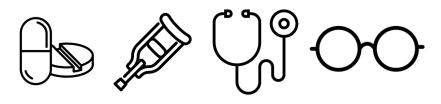


Association Health Plan -Silver

Benjamin Bondar Founder + CEO







PLEASE NOTE:

This package is meant only as an overview.

We have provided material directly from the insurance company at the end of this document. Please reference this to see the full details of the individual health plan being proposed.



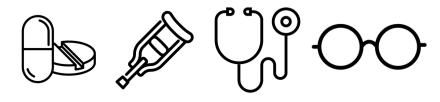


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Benjamin Bondar Founder + CEO







Prescription Drugs

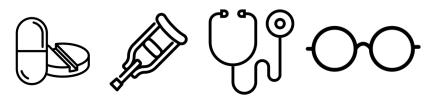


- Generic
- \$7.50 maximum dispensing fee covered
- Birth Control And Fertility Drugs Covered
- Reimbursement = 70% of first \$500. 100% of the next \$4650. \$5000 Maximum covered per year.

Regards,

Benjamin Bondar Founder + CEO







Dental Services

Basic Services: 80% covered

Exams, cleanings, fillings, scalings, polishing, root planing, diagnostic, select extractions other basic dental services. 9 month recall.

Extensive Services: 80% covered

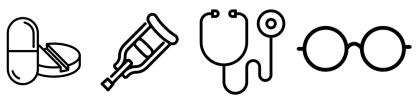
Oral surgery, endodontics, periodontics, and denture services

\$600 maximum in Year 1. \$900 in Year 2 and beyond. This amount is for basic and extensive services combined.

9 months recall Benjamin Bondar Founder + CEO









Vision

\$150 per 2 benefit years plus

\$60 per optometrist visits

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#170-422 RICHARDS STREET, VANCOUVER BC, V6B 2Z4

WWW.EASYGROUPBENEFITS.CA



Hospital Benefits



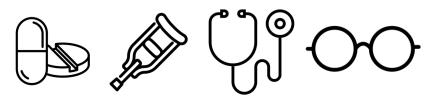
Semi-private hospital room \$150 maximum charge per day

100% reimbursement first 30 days 50% reimbursement next 100 days

\$25 cash benefits in lieu of accomodation. Starts on 4th day up to \$750 total.

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Extended Health Care



Registered Specialists And Therapists -Includes visits to Acupuncturists, Chiropractors, Osteopaths, Podiatrists, Naturopaths, Chiropodists, Massage Therapists, Physiotherapists, Psychologists, And Speech Therapists

\$600 Maximum per practitioner per year.

90% Covered. No per visit maximum

Psychologist - \$80 Per first Visit, \$65 per subsequent visit. 12 Visits per year

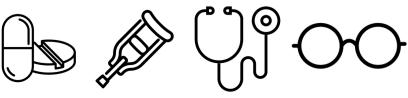
Speech Therapist - \$65 per first visit, \$45 per subsequent visit. 12 Visits per year.

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Extended Health Care



Ready to apply?

Click here to

start the

Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment - \$3500 per year

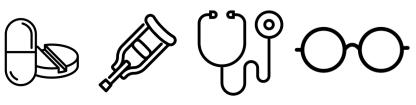
Registered Nurse, Registered Practical Nurse, Licensed Practical Nurse, Personal Support Worker, Occupational Therapist, Registered Dietician, Registered Nursing Aide

Coverage for medically necessary equipment including surgical bandages and dressings. Benefits are coordinated with provincial programs where possible.

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Other Core Benefits



Ready to apply?

Click here to

start the

process!

17-day travel insurance. \$5,000,000 maximum

\$225 for Custom Made Orthotics

\$2000 for Dental damaged caused by an accident

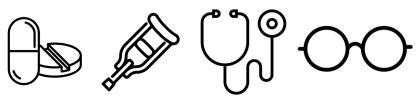
\$400 every 4 years for Hearing Aids

Ambulance - Unlimited ground and air transport

Accidental death and dismemberment - \$25,000 per adult under 65 \$10,000 per child or adult over 65

Benjamin Bondar Founder + CEO





References

Manulife



The Association Health & Dental Plan

Coverage that fits *you*, and your budget.

British Columbia

The Manufacturers Life Insurance Company

References |

Legal

How to navigate!

The side tabs take you tothe different sections in this document.

Look for the icons below to help you navigate through:

> > >

These arrows take you to the next page or the previous page.

The house icon takes you back to the table of contents.

British Columbia | 2

Plan choices

Monthly rates

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What is The Association Health & Dental Plan?

Pick your plan.

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What does each plan *cover?*





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A little every month can *save you* a lot later.

One-size-fits-all usually fits no one - especially when it comes to health & dental coverage. That's why the Association Health & Dental Plan offers 8 choices, to give you the coverage that's right for you, at the price you need.

- A Without coverage?
- A Employer plan doesn't provide enough coverage?
- A Self-employed?

Out-of-pocket health costs continue to rise in Canada.¹ The Association Plan options start where provincial plans stop. They could help save you thousands of dollars on routine and unexpected prescription drugs, dental care, vision care and more.

Pick your plan.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.



Your 4 Health & Dental Plan choices:

Base Health & Dental PlanBronze Health & Dental PlanSilver Health & Dental PlanGold Health & Dental Plan



Your 4 Dental Plan choices:

For dental coverage alone, choose from: **Base** Dental Plan **Bronze** Dental Plan

Silver Dental Plan **Gold** Dental Plan

Plus, all 8 plans

give you coverage for:

- Vision care
- Registered specialists and therapists
- Ambulance services

The next page shows you all 8 plans, so you can compare coverage levels at a glance.

For details on each Health & Dental Plan For details on each Dental Plan

References

Legal

Compare all 8 to choose your level of coverage. Your 4 Health & Dental Plan choices:

Plans	Base Plan	Bronze Plan	Silver Plan	Gold Plan
Medical Questionnaire at time of application	Not required	Required	Required	Required
Prescription Drugs [†] (reimbursement per year) ^{††}	70% of first \$750 to \$525 maximum	70% of first \$500 80% of next \$2,500 to \$2,350 maximum	70% of first \$500 100% of next \$4,650 to \$5,000 maximum	90% of first \$2,222 100% of next \$8,000 to \$10,000 maximum
Dental Services [‡] Basic and supplementary	\$400 per year maximum	\$500 per year maximum	Per year maximum Year 1: \$600 Year 2+: \$900	Per year maximum Year 1: \$750 Year 2: \$1,000 Year 3 and 4: \$1,200 Year 5+: \$1,500 Also includes Major Restorative
Vision care and hearing aids	Included	Included	Included	Included
Registered Specialists and Therapist**	Included	Included	Included	Included
Travel coverage	Included to age 65	Included to age 65	Included to age 65	Included to age 65

Full details (>)

Full details (>)

Full details (>)

Full details (>)

Overview

Contact us

Compare all 8 to choose your level of coverage.

Your 4 Dental Plan choices with basic health coverage:

Plans	Base Dental Plan	Bronze Dental Plan	Silver Dental Plan	Gold Dental Plan
Medical Questionnaire at time of application	Not required	Not required	Not required	Not required
Dental Services [‡] Basic and supplementary	\$400 per year maximum	\$500 per year maximum	Per year maximum Year 1: \$600 Year 2+: \$900	Per year maximum Year 1: \$750 Year 2: \$1,000 Year 3 and 4: \$1,200 Year 5+: \$1,500 Also includes Major Restorative
Vision care and hearing aids	Included	Included	Included	Included
Registered Specialists and Therapists**	Included	Included	Included	Included
Note: Prescription drugs not included.	Full details 🕥	Full details 🕥	Full details 🕥	Full details 🕥

Contact us



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What does each plan cover?

Health & Dental Plans		Dental Plans	
Base Health & Dental Plan	\bigcirc	Base Dental Plan	\odot
Bronze Health & Dental Plan	\bigcirc	Bronze Dental Plan	\odot
Silver Health & Dental Plan	\bigcirc	Silver Dental Plan	\odot
Gold Health & Dental Plan	\bigcirc	Gold Dental Plan	\odot

Additional features ()

		Base Plan
	Generic vs brand-name coverage	Generic
	Shared dispensing fee (Not applicable in Quebec)	\$6.50 maximum
	Birth control	Covered
Prescription Drugs [†]	Fertility Drugs	Not covered
	Reimbursement on first amount per year ⁺⁺	70% of first \$750
	Reimbursement on next amount per year ^{t†}	None
	Maximum per year ^{tt}	\$525
Dental Services [‡]	Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	70%
	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	70%
	Reimbursement on crowns, bridges, dentures and orthodontics	Not covered
	Combined anniversary year maximums	\$400 per year
	Recall visits	9 months
	Type of accommodation*	n/a
	Maximum charge per day	n/a
Hospital Benefits	Reimbursement per anniversary year	n/a
	Cash benefit in lieu of accommodation (Not applicable in Quebec)	n/a
Travel Coverage (to age 65)	Maximum \$5,000,000 per trip Unlimited number of trips; Maximum trip length	5 days

Core Benefits ^{‡‡}		Base Plan
Registered Specialists &	Maximum claims paid	\$300 per specialist/therapist
Therapists**	Per visit maximum	\$20
	Chiropractic X-rays	\$35 per year
	Maximum per first visit	\$80
Registered Psychologist or Psychotherapist	Maximum per subsequent visit	\$65
i oyonotnorupiet	Maximum visits per anniversary year	10
	Maximum per first visit	\$65
Registered Speech Therapist	Maximum per subsequent visit	\$45
	Maximum visits per anniversary year	10
Vision		\$100 per 2 benefit years plu: \$60 for Optometrists visits per 2 benefit years
Homecare & Nursing, Prosthetic Appliances, and Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	Year 1: \$1,000; Year 2: \$1,300; Year 3: \$1,500; Year 4: \$2,000; Year 5+: \$2,500

Overview

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The Association Health & Dental Plans

Core Benefits ^{‡‡}		Base Plan
Custom-made Orthotics		\$225
Accidental Death and Dismemberment	Per adult under 65	\$10,000
Accidental Death and Dismemberment	Per child or adult 65 and older	\$4,000
Accidental Dental		\$2,000 per year
Hearing Aids		\$300 per 4-year period
Lifeline® Personal Response Service***		3 months per lifetime
Health Service Navigator®***		Included
Ambulance Services		Unlimited ground and air transportation
Survivor Benefit		Available 1 year after policy effective date
Lifetime Maximum		\$100,000
Quebec only: Diagnostic Services (Annual maximums)		CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category

Base Health & Dental > Bronze Health & Dental > Silver Health & Dental > Gold Health & Dental > Base Dental > Bronze Dental > Silver Dental > Gold Dental > Additional features >

		Bronze Plan
	Generic vs brand-name coverage	Generic
	Shared dispensing fee (Not applicable in Quebec)	\$6.50 maximum
	Birth control	Covered
Prescription Drugs [†]	Fertility Drugs	Not covered
	Reimbursement on first amount per year ⁺⁺	70% of first \$500
	Reimbursement on next amount per year ^{††}	80% of next \$2,500
	Maximum per year ^{tt}	\$2,350
Dental Services [‡]	Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	70%
	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	70%
	Reimbursement on crowns, bridges, dentures and orthodontics	Not covered
	Combined anniversary year maximums	\$500 per year
	Recall visits	9 months
	Type of accommodation*	n/a
lleenitel Denefite	Maximum charge per day	n/a
Hospital Benefits	Reimbursement per anniversary year	n/a
	Cash benefit in lieu of accommodation (Not applicable in Quebec)	n/a
Travel Coverage (to age 65)	Maximum \$5,000,000 per trip Unlimited number of trips; Maximum trip length	9 days

References | Legal

Core Benefits ^{‡‡}		Bronze Plan
Registered Specialists &	Maximum claims paid	80% to a maximum of \$450 per specialist/therapist
Therapists**	Per visit maximum	n/a
	Chiropractic X-rays	\$35 per year
	Maximum per first visit	\$80
Registered Psychologist or Psychotherapist	Maximum per subsequent visit	\$65
r sychotherapist	Maximum visits per anniversary year	10
	Maximum per first visit	\$65
Registered Speech Therapist	Maximum per subsequent visit	\$45
	Maximum visits per anniversary year	10
Vision		\$100 per 2 benefit years plu \$60 for Optometrists visits per 2 benefit years
Homecare & Nursing, Prosthetic Appliances, and Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	\$2,500 per year

Overview

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The Association Health & Dental Plans

Core Benefits ^{‡‡}		Bronze Plan
Custom-made Orthotics		\$225
Accidental Death and Dismemberment	Per adult under 65	\$12,500
	Per child or adult 65 and older	\$5,000
Accidental Dental		\$2,000 per year
Hearing Aids		\$300 per 4-year period
Lifeline® Personal Response Service***		3 months per lifetime
Health Service Navigator®***		Included
Ambulance Services		Unlimited ground and air transportation
Survivor Benefit		Covered
Lifetime Maximum		\$250,000
Quebec only: Diagnostic Services (Annual maximums)		CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category

		Silver Plan
	Generic vs brand-name coverage	Generic
	Shared dispensing fee (Not applicable in Quebec)	\$7.50 maximum
	Birth control	Covered
Prescription Drugs [†]	Fertility Drugs	Covered
	Reimbursement on first amount per year ⁺⁺	70% of first \$500
	Reimbursement on next amount per year ^{t†}	100% of next \$4,650
	Maximum per year ^{tt}	\$5,000
	Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	80%
Danial Camianat	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	80%
Dental Services [‡]	Reimbursement on crowns, bridges, dentures and orthodontics	Not covered
	Combined anniversary year maximums	Year 1: \$600; Year 2 & beyond: \$900
	Recall visits	9 months
	Type of accommodation*	Semi-private only
	Maximum charge per day	\$150
Hospital Benefits	Reimbursement per anniversary year	100% of first 30 days; 50% of next 100 days
	Cash benefit in lieu of accommodation (Not applicable in Quebec)	\$25 payable starting on the 4th day (\$750 maximu
Travel Coverage (to age 65)	Maximum \$5,000,000 per trip Unlimited number of trips; Maximum trip length	17 days

Core Benefits ^{‡‡}		Silver Plan
Registered Specialists &	Maximum claims paid	90% to a maximum of \$600 per specialist/therapist
Therapists**	Per visit maximum	n/a
	Chiropractic X-rays	\$35 per year
	Maximum per first visit	\$80
Registered Psychologist or Psychotherapist	Maximum per subsequent visit	\$65
r sychotherupist	Maximum visits per anniversary year	12
	Maximum per first visit	\$65
Registered Speech Therapist	Maximum per subsequent visit	\$45
	Maximum visits per anniversary year	12
Vision		\$150 per 2 benefit years plu \$60 for Optometrists visits per 2 benefit years
Homecare & Nursing, Prosthetic Appliances, and Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	\$3,500 per year

Base Health & Dental > Bronze Health & Dental > Silver Health & Dental > Gold Health & Dental > Base Dental > Bronze Dental > Silver Dental > Gold Dental > Additional features >

\frown	Core Benefits ^{‡‡}		Silver Plan
\bigtriangledown	Custom-made Orthotics		\$225
	Accidental Death and Dismemberment	Per adult under 65	\$25,000
		Per child or adult 65 and older	\$10,000
	Accidental Dental		\$2,500 per year
	Hearing Aids		\$400 per 4-year period
	Lifeline [®] Personal Response Service***		6 months per lifetime
	Health Service Navigator ^{®***}		Included
	Ambulance Services		Unlimited ground and air transportation
	Survivor Benefit		Covered
	Lifetime Maximum		\$350,000
	Quebec only: Diagnostic Services (Annual maximums)		CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category

References | Legal

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		Gold Plan
	Generic vs brand-name coverage	Brand-name
	Shared dispensing fee (Not applicable in Quebec)	Covered
	Birth control	Covered
Prescription Drugs [†]	Fertility Drugs	Covered
	Reimbursement on first amount per year ⁺⁺	90% of first \$2,222
	Reimbursement on next amount per year ^{tt}	100% of next \$8,000
	Maximum per year ^{tt}	\$10,000
	Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	80%
	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	80%
Dental Services [‡]	Reimbursement on crowns, bridges, dentures and orthodontics	Year 1 & 2: 0%; Year 3 & beyond: 60% (\$800 maximum every 2 consective years)
	Combined anniversary year maximums	Year 1: \$750; Year 2: \$1,000; Year 3: \$1,200; Year 4: \$1,200; Year 5 & beyond: \$1,500
	Recall visits	6 months
	Type of accommodation*	Semi-private & private
	Maximum charge per day	\$200
Hospital Benefits	Reimbursement per anniversary year	100% for complete year
	Cash benefit in lieu of accommodation (Not applicable in Quebec)	\$50 payable starting on the 1st day (\$3,000 maximur
Travel Coverage (to age 65)	Maximum \$5,000,000 per trip Unlimited number of trips; Maximum trip length	30 days

References | Legal

Base Health & Dental > Bronze Health & Dental > Silver Health & Dental > Gold Health & Dental > Base Dental > Bronze Dental > Silver Dental > Gold Dental > Additional features >

Core Benefits ^{‡‡}		Gold Plan
Registered Specialists &	Maximum claims paid	\$1,500 combined
Therapists**	Per visit maximum	n/a
	Chiropractic X-rays	\$35 per year
	Maximum per first visit	\$80
Registered Psychologist or Psychotherapist	Maximum per subsequent visit	\$65
i sychothorupist	Maximum visits per anniversary year	15
	Maximum per first visit	\$65
Registered Speech Therapist	Maximum per subsequent visit	\$45
	Maximum visits per anniversary year	15
Vision		\$250 per 2 benefit years plus \$60 for Optometrists visits per 2 benefit years)
Homecare & Nursing, Prosthetic Appliances, and Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	\$8,500 per year (combined maximum)

Overview

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Core Benefits ^{‡‡}	Core Benefits ^{‡‡}	
Custom-made Orthotics		\$225
Accidental Death and Dismemberment	Per adult under 65	\$50,000
	Per child or adult 65 and older	\$20,000
Accidental Dental		\$3,000 per year
Hearing Aids		\$500 per 4-year period
Lifeline® Personal Response Service***	Lifeline [®] Personal Response Service***	
Health Service Navigator®***		Included
Ambulance Services		Unlimited ground and air transportation
Survivor Benefit		Covered
Lifetime Maximum		\$350,000
Quebec only: Diagnostic Services (Annual maximums)		CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category

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		Base Dental Plan
	Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	Year 1: 50%; Year 2 & beyond: 70%
Dental Services [‡]	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	Year 1: 50%; Year 2 & beyond: 70%
Dental Octvices	Reimbursement on crowns, bridges, dentures and orthodontics	Not covered
	Combined anniversary year maximums	\$400 per year
	Recall visits	9 months

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Base Health & Dental > Bronze Health & Dental > Silver Health & Dental > Gold Health & Dental > Base Dental > Bronze Dental > Silver Dental > Gold Dental > Additional features >

Core Benefits ^{‡‡}		Base Dental Plan
	Maximum claims paid	\$300 per specialist/therapist
Registered Specialists & Therapists**	Per visit maximum	\$20
merupiete	Chiropractic X-rays	\$35 per year
	Maximum per first visit	\$80
Registered Psychologist or Psychotherapist	Maximum per subsequent visit	\$65
r sychotherupist	Maximum visits per anniversary year	10
	Maximum per first visit	\$65
Registered Speech Therapist	Maximum per subsequent visit	\$45
	Maximum visits per anniversary year	10
Vision		\$100 per 2 benefit years plu \$60 for Optometrists visits per 2 benefit years
Homecare & Nursing, Prosthetic Appliances, and Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	Year 1: \$1,000; Year 2: \$1,300; Year 3: \$1,500; Year 4: \$2,000; Year 5+: \$2,500

Contact us

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Core Benefits ^{‡‡}		Base Dental Plan
Custom-made Orthotics		\$225
Accidental Death and Dismemberment	Per adult under 65	\$10,000
	Per child or adult 65 and older	\$4,000
Accidental Dental		\$2,000 per year
Hearing Aids		\$300 per 4-year period
Lifeline [®] Personal Response Service***		3 months per lifetime
Health Service Navigator®***		Included
Ambulance Services		Unlimited ground and air transportation
Survivor Benefit		Available 1 year after policy effective date
Lifetime Maximum		\$100,000
Quebec only: Diagnostic Services (Annual maximums)		CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category

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		Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	Year 1: 50%; Year 2 & beyond: 70%
	Dental Services [‡]	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	Year 1: 50%; Year 2 & beyond: 70%
		Reimbursement on crowns, bridges, dentures and orthodontics	Not covered
		Combined anniversary year maximums	\$500 per year
		Recall visits	9 months

Base Health & Dental > Bronze Health & Dental > Silver Health & Dental > Gold Health & Dental > Base Dental > Bronze Dental > Silver Dental > Gold Dental > Additional features >

Core Benefits ^{‡‡}		Bronze Dental Plan
	Maximum claims paid	\$300 per specialist/therapis
Registered Specialists & Therapists**	Per visit maximum	\$20
merupiete	Chiropractic X-rays	\$35 per year
	Maximum per first visit	\$80
Registered Psychologist or Psychotherapist	Maximum per subsequent visit	\$65
r sychotherupist	Maximum visits per anniversary year	10
	Maximum per first visit	\$65
Registered Speech Therapist	Maximum per subsequent visit	\$45
	Maximum visits per anniversary year	10
Vision		\$100 per 2 benefit years pl \$60 for Optometrists visits per 2 benefit years
Homecare & Nursing, Prosthetic Appliances, and Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	Year 1: \$1,000; Year 2: \$1,300; Year 3: \$1,500; Year 4: \$2,000; Year 5+: \$2,500

Monthly rates

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\bigcirc	Core Benefits ^{‡‡} Custom-made Orthotics		Bronze Dental Plan
\bigcirc			\$225
	Accidental Death and Dismemberment	Per adult under 65	\$10,000
		Per child or adult 65 and older	\$4,000
	Accidental Dental		\$2,000 per year
	Hearing Aids		\$300 per 4-year period
	Lifeline [®] Personal Response Service***		3 months per lifetime
	Health Service Navigator®***		Included
	Ambulance Services		Unlimited ground and air transportation
	Survivor Benefit		Available 1 year after policy effective date
	Lifetime Maximum		\$100,000
	Quebec only: Diagnostic Services (Annual maximums)		CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category

References | Legal

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		Silver Dental Plan
	Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	Year 1: 60%; Year 2 & beyond: 80%
Dental Services [‡]	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	Year 1: 60%; Year 2 & beyond: 80%
	Reimbursement on crowns, bridges, dentures and orthodontics	Not covered
	Combined anniversary year maximums	Year 1: \$600 Year 2 & beyond: \$900
	Recall visits	9 months

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Core Benefits ^{‡‡}		Silver Dental Plan
	Maximum claims paid	\$300 per specialist/therapis
Registered Specialists & Therapists**	Per visit maximum	\$20
	Chiropractic X-rays	\$35 per year
	Maximum per first visit	\$80
Registered Psychologist or Psychotherapist	Maximum per subsequent visit	\$65
i syonotnorupiot	Maximum visits per anniversary year	10
	Maximum per first visit	\$65
Registered Speech Therapist	Maximum per subsequent visit	\$45
	Maximum visits per anniversary year	10
Vision		\$100 per 2 benefit years plu \$60 for Optometrists visits per 2 benefit years
Homecare & Nursing, Prosthetic Appliances, and Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	Year 1: \$1,000; Year 2: \$1,300; Year 3: \$1,500; Year 4: \$2,000; Year 5+: \$2,500

Base Health & Dental > Bronze Health & Dental > Silver Health & Dental > Gold Health & Dental > Base Dental > Bronze Dental > Silver Dental > Gold Dental > Additional features >

\bigcirc	Core Benefits ^{‡‡} Custom-made Orthotics		Silver Dental Plan	
\bigtriangledown			\$225	
	Accidental Death and Dismemberment	Per adult under 65	\$10,000	
		Per child or adult 65 and older	\$4,000	
	Accidental Dental		\$2,000 per year	
	Hearing Aids		\$300 per 4-year period	
	Lifeline® Personal Response Service***		3 months per lifetime	
	Health Service Navigator ^{®***}		Included	
	Ambulance Services		Unlimited ground and air transportation	
	Survivor Benefit Lifetime Maximum		Available 1 year after policy effective date	
			\$100,000	
	Quebec only: Diagnostic Services (Annual maximums)		CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category	

Monthly rates

	Gold Dental Plan	
	Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	Year 1: 60%; Year 2 & beyond: 80%
	Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	Year 1: 60%; Year 2 & beyond: 80%
Dental Services [‡]	Reimbursement on crowns, bridges, dentures and orthodontics	Year 1 & 2: 0%; Year 3 & beyond: 60% (\$800 maximum every 2 consecutive years)
	Combined anniversary year maximums	Year 1: \$750; Year 2: \$1,000; Year 3: \$1,200; Year 4: \$1,200; Year 5 & beyond: \$1,500
	Recall visits	6 months

Base Health & Dental > Bronze Health & Dental > Silver Health & Dental > Gold Health & Dental > Base Dental > Bronze Dental > Silver Dental > Gold Dental > Additional features >

Core Benefits ^{‡‡}		Gold Dental Plan
	Maximum claims paid	\$300 per specialist/therapisi
Registered Specialists & Therapists**	Per visit maximum	\$20
merupiete	Chiropractic X-rays	\$35 per year
	Maximum per first visit	\$80
Registered Psychologist or Psychotherapist	Maximum per subsequent visit	\$65
r sychotherupist	Maximum visits per anniversary year	10
	Maximum per first visit	\$65
Registered Speech Therapist	Maximum per subsequent visit	\$45
	Maximum visits per anniversary year	10
Vision		\$100 per 2 benefit years plu \$60 for Optometrists visits per 2 benefit years
Homecare & Nursing, Prosthetic Appliances, and Durable Medical Equipment	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment:	Year 1: \$1,000; Year 2: \$1,300; Year 3: \$1,500; Year 4: \$2,000; Year 5+: \$2,500

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Base Health & Dental > Bronze Health & Dental > Silver Health & Dental > Gold Health & Dental > Base Dental > Bronze Dental > Silver Dental > Gold Dental > Additional features >

\bigcirc	Core Benefits ^{‡‡} Custom-made Orthotics		Gold Dental Plan	
\bigtriangledown			\$225	
	Accidental Death and Dismemberment	Per adult under 65	\$10,000	
		Per child or adult 65 and older	\$4,000	
	Accidental Dental		\$2,000 per year	
	Hearing Aids		\$300 per 4-year period	
	Lifeline® Personal Response Service***		3 months per lifetime	
	Health Service Navigator [®] ***		Included	
	Ambulance Services		Unlimited ground and air transportation	
	Survivor Benefit Lifetime Maximum		Available 1 year after policy effective date	
			\$100,000	
	Quebec only: Diagnostic Services (Annual maximums)		CAT Scans: \$200; CA 125 Test: \$75; PSA Test: \$75; Ultrasound scans: \$50; Magnetic Resonance Imaging: \$500; Audiologist: \$500; Laboratory Tests: \$100 per category	

Monthly rates

Base Health & Dental > Bronze Health & Dental > Silver Health & Dental > Gold Health & Dental > Base Dental > Bronze Dental > Silver Dental > Gold Dental > Additional features >

Help when you need it most: that's included too!

Health Service Navigator^{®***}

If you or a loved one are diagnosed with a serious health condition, it's hard to know where to turn. This benefit gives you priority access to top specialists at top hospitals, who can coordinate medical services, answer your questions, assess and make recommendations, provide second opinions and more.

Lifeline[®] Medical Alert Service***

Do you have a partner or loved one living at home who is at risk of falls, recovering after surgery, has mobility issues or special health concerns? Lifeline provides instant help 24 hours a day, 365 days a year.

Get faster coverage, with:



Online claims

24/7

Make and view your that starts the first day claims history online, of the month after you're approved.

Immediate coverage



No medical questionnaire

for all 4 dental plans, or with the base health and dental plan.

Our guarantee to you.



All Association Plans are fully backed with a 30-day money-back guarantee.

<u>References</u> | <u>Legal</u>

2019 Monthly Rates British Columbia

Individual Cost Per Month Per Person					
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan	
18-44	\$81.50	\$100.30	\$126.90	\$167.00	
45-54	\$95.20	\$119.90	\$142.00	\$206.50	
55-59	\$95.90	\$125.00	\$158.60	\$215.10	
60-64	\$102.20	\$130.30	\$173.70	\$232.70	
65-69	\$105.10	\$130.30	\$173.30	\$231.00	
70-79	\$109.30	\$137.30	\$192.90	\$247.90	
80-89	\$114.00	\$144.00	\$209.30	\$277.60	
90+	\$166.50	\$189.70	\$293.30	\$369.10	

Couple Cost Per Month Per Person

Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$68.60	\$86.70	\$114.10	\$152.30
45-54	\$80.70	\$104.40	\$127.80	\$190.20
55-59	\$81.60	\$108.90	\$143.30	\$198.90
60-64	\$87.00	\$114.60	\$157.90	\$215.20
65-69	\$89.60	\$113.60	\$157.00	\$213.30
70-79	\$93.60	\$119.50	\$176.00	\$229.30
80-89	\$98.10	\$126.40	\$191.00	\$258.40
90+	\$148.40	\$169.40	\$271.60	\$345.90

1 to 2 Children Cost Per Month Per Person

Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
00-04	\$27.90	\$32.40	\$39.20	\$51.60
05-20	\$40.70	\$51.40	\$64.60	\$97.40

3+ Children Cost Per Month Per Person

Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
00-04	\$25.50	\$29.20	\$35.20	\$46.20
05-20	\$36.30	\$46.30	\$58.10	\$87.70

Costs for Dental plus Base Core Benefits

Individual and Couple Cost Per Month Per Person						
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental		
Single	\$76.60	\$87.60	\$93.90	\$134.00		
Couple	\$64.00	\$75.10	\$82.20	\$120.90		
1 to 2 Chi	1 to 2 Children Cost Per Month Per Person					
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental		
00-04	\$18.00	\$18.10	\$18.30	\$23.80		
05-20	\$33.60	\$36.90	\$42.20	\$71.30		
3+ Children Cost Per Month Per Person						
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental		
00-04	\$15.80	\$16.10	\$16.80	\$21.50		
05-20	\$30.50	\$33.10	\$38.20	\$64.20		

All premium rates are quoted on a per month per person basis. Premiums for couples and children are per individual. Premiums are based on individual's age at time of application and will change in accordance with published age groups as the individual's age increases. Premiums effective May 1, 2019; subject to change without notice.

References | Legal

References

All references to "year" refer to Anniversary Year. When it relates to Hearing Aids and Vision benefits, year refers to Benefit Year. Anniversary Year refers to the consecutive 12-month period following the effective date of your policy, and each 12-month period thereafter. Benefit Year refers to the consecutive 12-month period following the date a claim for a specific benefit is first incurred under your policy. Calendar Year means the 12-month period commencing January 1 and ending December 31.

- [†] Prescription drug coverage applies to costs not covered by your provincial/territorial prescription drug insurance plan, up to the maximums stated above.
- ⁺⁺ Prescription drug coverage is based on Calendar Year for residents of British Columbia, Saskatchewan and Quebec. For all other provinces, coverage is based on Anniversary Year. Generic Drug - A generally less expensive alternative to an interchangeable brand-name drug product. 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 applicable. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan. Exclusions: smoking cessation drugs, over-the-counter drugs, fertility drugs, erectile dysfunction drugs, and drugs not requiring a prescription. Other exclusions apply; please consult your policy for details.
- * If applicable, dental coverage begins at the age when dental coverage under your provincial/territorial health insurance plan ends. Covers basic services, paid at a percentage of the current Dental Fee Guide or the reasonable and customary charge in your province of residence.
- ⁺⁺ Benefits are only payable after yearly maximums allowed under your provincial/territorial health insurance plan have been reached, if applicable.
- * Manulife cannot guarantee the availability of semi-private and/or private accommodation.
- "Registered specialists and therapists include acupuncturists, chiropractors, dietitians, osteopaths, podiatrists, naturopaths, chiropodists, massage therapists, physiotherapists, psychologists, psychotherapists and speech therapists.
- *** Manulife cannot guarantee the availability of this benefit indefinitely.
- ¹ Health-care spending projected to jump nearly 4% this year, report finds, Globe & Mail, 2017.

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

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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 enclosed 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 consecutive 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 has been prescribed) taken for that condition;
- a Physician (or other medical professional) has prescribed or recommended a change in treatment for that condition; or

Plans underwritten by The Manufacturers Life Insurance Company.

• 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).

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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.

Overview

Plan choices

Plan details

Manulife

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For more information, please contact your advisor.

Monthly rates