

For more information,  
call 1-866-795-7285

#### Notice on Privacy and Confidentiality

The specific and detailed information requested on your application form is required to process your application. To protect the confidentiality of this information, Manulife will establish a financial services file from which this information will be used to process your application(s), offer and administer services, and process claims relative to the insurance applied for. Access to the file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services, and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign countries. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in our offices or those of our administrator or agent. You may request to review the personal information your file contains and make corrections by writing to the Privacy Officer, Manulife, P.O. Box 1602, Stn 500-4-A, Waterloo, ON N2J 4C6.

#### Please note:

This brochure is intended to provide a brief summary of the Association Health & Dental Insurance Plan. 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.



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Accessible formats and communication supports are available upon request. Visit [Manulife.com/accessibility](http://Manulife.com/accessibility) for more information.



## 30-day satisfaction guaranteed

Once you receive your insurance policy, review it carefully. If you are not completely satisfied, you may return your policy to Manulife within 30 days of the issue date to have your coverage cancelled. The policy will be considered never to have come into effect and any premium paid up to the end of the 30-day examination period will be refunded, less any claims paid. Where claims paid exceed premiums, the difference must be repaid to Manulife immediately.

Manulife is a leading Canadian-based financial services group operating in 22 countries worldwide. Through our extensive network of employees, agents and distribution partners, Manulife offers clients a diverse range of financial protection products and wealth management services.

To find out more about Manulife, visit [www.manulife.com](http://www.manulife.com) any time.

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#### Medically Necessary

Some benefits will only be payable if they are considered to be "Medically Necessary." In order for any care, service, supply or other matter to be considered "Medically Necessary," it must be ordered to be provided to an insured person by a physician, dentist or registered health care professional and be one which Manulife determines is appropriate and consistent with the symptoms and findings or diagnosis and treatment of the insured person's illness or injury. It must also be provided in accordance with generally accepted medical practice on a national basis, and be the most appropriate supply or level of service that can be provided on a cost-effective basis.

#### Medically Underwritten

If/When the plan is "Medically Underwritten" or "requires a medical questionnaire," you must disclose 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.

#### Hospitalization

Manulife cannot guarantee the availability of private or semi-private hospital accommodation.

#### Hospitalization for Pregnancy

Full coverage is available for expectant mothers who apply within the first 20 weeks of pregnancy. Hospitalization (for pregnancy) benefit is limited to two days. Manulife cannot guarantee the availability of private or semi-private hospital accommodation.

#### Newborns

Children born while your policy is in force are automatically added to your policy if an application with appropriate payment is made within 30 days of birth. If the application is received after the 30th day following the date of birth, medical information will be required.

#### Maximums

All maximums are per person. Any unused portion of benefits cannot be accumulated and added to coverage in future months or years.

#### 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, your initial payment will be returned and your application cancelled.

#### Effective Date of Coverage

Coverage is effective the first day of the month following final approval of the application.

The Association  
Health & Dental Insurance Plan

Take control of your  
health care budget



The Manufacturers Life  
Insurance Company



## Why get health insurance?

You don't hesitate to insure your home, car and other valuable possessions, so why wouldn't you insure that which is much more valuable than all those things—*your health?*

The Association Health & Dental Insurance Plan starts where government coverage ends.

Without a plan like this, you may have to pay out of your own pocket for common health care expenses like prescription drugs, dental care, vision care, therapeutic services and more.

With the affordable coverage offered by The Association Health & Dental Insurance Plan, many of your family's medical expenses, both routine and unexpected, will be covered.

## More choices to better fit your needs and budget

This plan is not one-size-fits-all. Each family may need more of one type of coverage and less of another.

**The Association Health & Dental Insurance Plan** has 8 different options for you to choose from—helping you find one that best suits your family's individual needs and budget. Four plans offer various levels of both health and dental benefits while the other four offer only dental coverage.

**For basic health, prescription drugs and dental coverage, choose from:**

BASE PLAN	BRONZE PLAN	SILVER PLAN	GOLD PLAN
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**If you don't require drug coverage, choose from:**

BASE DENTAL PLAN	BRONZE DENTAL PLAN	SILVER DENTAL PLAN	GOLD DENTAL PLAN
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If you're looking for a **complete bundle** of health benefits, consider the Silver or Gold Plan. Both plans offer coverage for dental services, prescription drugs, vision care, hospital, travel, registered specialists and therapists, homecare and nursing and much more!

### For Quebec residents only

The prescription drug coverage available under this plan 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 this Plan, 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.

## What's in it for you?

### All plans include most Core Benefits

You don't have to pay extra for benefits like vision care, registered specialists and therapists, ambulance services and more.

### No waiting period

Your benefits start on the first day of the month following approval of your coverage. There is no waiting period for eligibility.

### Fast, convenient claims submission

Your Benefit Card makes it easy for most prescription drugs and dental claims to be processed for you electronically so you keep money in your pocket.

### Acceptance is often guaranteed\*

The Base Plan requires no medical questionnaire, nor do any of the four Dental Plans, so your acceptance is guaranteed\* at time of application!

### Health Service Navigator®†

You and your eligible family members can quickly and easily get answers to your questions and access to support services. Easily accessible

on the web or with a simple call to a dedicated toll-free line, you can receive information, medical coordination services and resources on how to navigate the Canadian health care system. Health Service Navigator can also help you get world-class medical second opinions.

### Included at no extra cost:

- **Travel coverage** – covers emergency medical expenses while travelling outside your province.\*\*
- **Lifeline® Personal Response Service†** – coverage towards the cost of a monitoring service for people with medical problems at home.

\* Acceptance is guaranteed if eligibility criteria is met, and is subject to receipt of first premium payment.

\*\* Only included in plans that have prescription drug coverage.

† Manulife cannot guarantee the availability of this benefit indefinitely.

