



FollowMe™ Health Individual Insurance Plan *Comparison Chart*

Prescription Drugs^{1,2}	Basic	Enhanced	Enhanced Plus	Premiere	
Generic coverage	Generic ³	Generic ³	Generic ³	Generic ³	
Shared dispensing fee (not applicable in Quebec)	\$5	\$6.50	\$6.50	\$8	
Reimbursement	80%	80%	80%	80%	
Anniversary year maximums	\$500	\$1,300	\$1,300	\$2,600	
Dental Services	Basic	Enhanced	Enhanced Plus	Premiere	
Covers basic services, paid at a percentage of the current Dental Association Fee Schedule in your province of residence. (Note: If applicable, dental coverage begins at the age when your government health insurance plan coverage ends.)					
Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services. Covers charges up to the amount between what your government health insurance plan covers and/or what is reasonable and customary.	Not covered	Not covered	80%	80%	
Reimbursement on extensive services including oral surgery, endodontics, periodontics and denture services	Not covered	Not covered	80%	80%	
Reimbursement on crowns, bridges, dentures and orthodontics	Not covered	Not covered	Not covered	60% commencing in Year 2	
Anniversary year maximums	N/A	N/A	Year 1 \$700; Year 2 \$850; Year 3+ \$1,000	Year 1 \$800; Year 2 \$1,000; Year 3+ \$1,500	
Recall visits	N/A	N/A	9 months	9 months	
Vision Care	Basic	Enhanced	Enhanced Plus	Premiere	
Covers the costs towards prescription lenses and frames, contact lenses and laser eye surgery. This benefit does not include industrial safety glasses.	<ul style="list-style-type: none"> \$150 per 2 benefit years \$60 for Optometrist visits (Ages 18-65) 	<ul style="list-style-type: none"> \$200 per 2 benefit years \$60 for Optometrist visits (Ages 18-65) 	<ul style="list-style-type: none"> \$200 per 2 benefit years \$60 for Optometrist visits (Ages 18-65) 	<ul style="list-style-type: none"> \$300 per 2 benefit years \$60 for Optometrist visits (Ages 18-65) 	
Hospital Benefits	Basic	Enhanced	Enhanced Plus	Premiere	
Preferred hospital accommodation in excess of the standard ward room rate made by a general (acute care) hospital.					
Type of accommodation	Semi-Private Room	Semi-Private Room	Semi-Private Room	Semi-Private Room/Private Room	
Maximum charge per day	\$175	\$175	\$175	\$200	
Reimbursement per anniversary year	50% for 150 days	100% first 60 days; 50% next 90 days	100% first 60 days; 50% next 90 days	100% first 100 days; 60% next 90 days	
Extended Health Care Benefits	Basic	Enhanced	Enhanced Plus	Premiere	
No lifetime maximums					
Registered Specialists and Therapists Registered specialists and therapists include acupuncturists, chiropractors, dietitians, osteopaths, podiatrists, naturopaths, chiropodists, registered massage therapists and physiotherapists. Covers charges up to the amount between what your government health insurance plan covers and/or what is reasonable and customary. Physiotherapist coverage may not be eligible under this plan based on your government health insurance plan.	Maximum claims paid	20 visit max. per specialist per anniversary year Per visit maximum: \$15 per visit	\$600 combined per anniversary year	\$600 combined per anniversary year	\$650 combined per anniversary year
Mental Health and Therapy Psychologists, psychotherapists, clinical counsellors, Registered Social Workers and speech therapists.	Maximum for Initial/Subsequent Visits	\$65	\$65	\$65	\$65
	Maximum visits per year	10	10	10	10
Homecare, Prosthetics and Medical Equipment and Supplies					
CPAP machines and supplies	\$250 per 5 benefit years, combined	\$250 per 5 benefit years, combined	\$250 per 5 benefit years, combined	\$250 per 5 benefit years, combined	
Hospital beds	\$500 per benefit year	\$750 per benefit year	\$750 per benefit year	\$1,500 per benefit year	
Oxygen and equipment, respirator/ventilator	\$500 per benefit year, combined	\$750 per benefit year, combined	\$750 per benefit year, combined	\$1,000 per benefit year, combined	
Medical aids (crutches, canes, walkers)	\$100 per benefit year, combined	\$150 per benefit year, combined	\$150 per benefit year, combined	\$250 per benefit year, combined	
Wheelchairs	\$500/5 benefit years \$5,000 lifetime maximum	\$1,000/5 benefit years \$5,000 lifetime maximum	\$1,000/5 benefit years \$5,000 lifetime maximum	\$1,250/5 benefit years \$5,000 lifetime maximum	
Medical supplies (aerochamber, colostomy, urinary catheters and kits, bandages and traction kits)	\$500 per benefit year	\$1,000 per benefit year	\$1,000 per benefit year	\$1,250 per benefit year	
Prosthesis (ankles, arms, breast, braces, ears, eyes, feet, fingers, hands, legs, limb, lenses, toes)	\$1,000 per benefit year	\$1,500 per benefit year	\$1,500 per benefit year	\$2,500 per benefit year	
Medical aids (braces, casts, cervical collars, splints, truss, stump sox/stump sheath)	\$250 per benefit year	\$500 per benefit year	\$500 per benefit year	\$750 per benefit year	
Surgical stockings/surgical brassiere	\$250 per benefit year	\$250 per benefit year	\$250 per benefit year	\$250 per benefit year	
Wigs	\$100 per benefit year	\$150 per benefit year	\$150 per benefit year	\$250 per benefit year	
Personal support worker	\$500 per benefit year	\$750 per benefit year	\$750 per benefit year	\$1,000 per benefit year	
Registered nurse (R.N.), registered practical nurse (R.P.N.)	\$1,000 per benefit year	\$2,000 per benefit year	\$2,000 per benefit year	\$3,000 per benefit year	

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Extended Health Care Benefits (continued)		Basic	Enhanced	Enhanced Plus	Premiere
Custom-Made Orthotics	Covers charges for the purchase of custom-made orthotics (plaster cast or computer tomography).	Maximum of \$250 per year	Maximum of \$250 per year	Maximum of \$250 per year	Maximum of \$250 per year
Accidental Dental	Covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90-day period following the accident.	Maximum of \$2,000 per year	Maximum of \$2,500 per year	Maximum of \$2,500 per year	Maximum of \$10,000 per year
Hearing Aids	Covers the costs to purchase and/or repair up to the allowed maximum.	\$300/5 benefit years	\$400/5 benefit years	\$400/5 benefit years	\$600/4 benefit years
Ambulance Services	Covers trips to hospital in a licensed ambulance in your home province/territory of residence. Covers charges up to the amount between what your government health insurance plan covers and what is reasonable and customary.	Unlimited ground and air transport	Unlimited ground and air transport	Unlimited ground and air transport	Unlimited ground and air transport
Akira by TELUS Health (Virtual Healthcare App)⁴	24/7 access to healthcare practitioners online, through the app.	Included	Included	Included	Included
TELUS LivingWell Companion^{4,5}	Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector.				
TELUS SmartHome Security^{4,5}	Get home security and home monitoring from your smartphone	Available	Available	Available	Available
TELUS Track+^{4,5}	Get this to easily locate pets, bags, and more with a tracking device that lets you check in from your smartphone.				
Manulife Health Spending Account^{4,6}	\$25 value for Enhanced Plus and Premiere	Not included	Not included	Included	Included
Fracture Benefit		Basic	Enhanced	Enhanced Plus	Premiere
Pays a scheduled amount depending on which bone is fractured. If more than one bone is fractured in a single accident, the amount payable is for the most severe fracture.		Not covered	Up to \$350	Up to \$350	Up to \$500
Accidental Death and Dismemberment		Basic	Enhanced	Enhanced Plus	Premiere
Payments for accidental death or dismemberment directly resulting from an accident, occurring within one year of the date of the accident.		<ul style="list-style-type: none"> Up to \$10,000 for adults Up to \$5,000 for children and persons aged 65 years or over 	<ul style="list-style-type: none"> Up to \$25,000 for adults Up to \$10,000 for children and persons aged 65 years or over 	<ul style="list-style-type: none"> Up to \$25,000 for adults Up to \$10,000 for children and persons aged 65 years or over 	<ul style="list-style-type: none"> Up to \$50,000 for adults Up to \$15,000 for children and persons aged 65 years or over

Included in Basic, Enhanced, Enhanced Plus and Premiere plans:

Survivor Benefit

Provides for continuous coverage for one year following the death of an adult insured.

Additional features:

Diagnostic Services (Quebec only)

- Audiologist:** \$500 max. per year
- Magnetic Resonance Imaging:** \$500 max. per year
- CAT Scans:** \$200 max. per year
- Ultrasound Scans:** \$50 max. per year
- PSA Test:** \$75 max. per year
- CA 125 Test:** \$75 max. per year
- Laboratory Tests*:** \$100 max. per category per year
 - *Blood tests, urine tests, throat cultures

Please note: Extended health care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

¹ Drug Essentials Formulary

² Prescription drug coverage in the provinces of British Columbia, Saskatchewan and Quebec is based on calendar year.

³ 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.

⁴ Manulife cannot guarantee the availability of this benefit indefinitely.

⁵ Akira by TELUS Health, TELUS LivingWell Companion, TELUS Track+ and TELUS SmartHome Security are trademarks of TELUS Corporation, used by it and its affiliates under license.

⁶ Manulife Health Spending Account deposit will be received at the end of your first policy year. Manulife cannot guarantee the availability of this benefit indefinitely.

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

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⁶ No medical underwriting required if application is received within 90 days of leaving group health insurance plan.

⁷ Available to primary applicant only.

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 benefits, “year” refers to benefit year.

FollowMe™ Health plans are not intended to provide and will not provide the exact same coverage that you may have had under your group or existing health insurance plan.