

EXCLUSIONS

The following exclusions apply to your Extended Health & Dental Care Insurance Plan (see your policy for further details):

- Expenses payable under any government plan or legally mandated program, including workers' compensation plans
- Self-inflicted injuries while sane or insane
- Expenses resulting from war, insurrection, the hostile action of any armed forces, or participation in a riot or civil commotion
- Expenses resulting from the commission, or the attempted commission, of a criminal offence
- Medical or surgical care which is cosmetic in nature
- Medical treatment which is not usual and customary, or which is experimental or investigational in nature
- Dental surgery or treatment which began or was arranged prior to the effective date of the coverage
- Charges for periodic check-ups, broken appointments, third-party examinations, travel for health purposes or completion of claims forms and charges related to temporomandibular joint dysfunction
- Dental expenses incurred outside of Canada

NOTICE ON EXCHANGE OF INFORMATION

All information requested will be for insurance purposes only and will be treated as confidential. The insurer or its reinsurers may, however, make a brief report on it to the Medical Information Bureau. The Medical Information Bureau is a non-profit membership organization of life insurance companies which operates an insurance information exchange on behalf of its members. Subject to your authorization, the Bureau will supply information from its files to another member insurance company to which you have applied for life or health insurance or to which a claim is submitted. On your request, the Bureau will arrange for disclosure to you of any information it may have in your file on you, your spouse or your children being insured under this plan. If you question the accuracy of the Bureau's file, you may contact the Bureau and seek a correction. The address of the Bureau's Information Office is: 330 University Avenue, Toronto, Ontario M5G 1R7. (Telephone (416) 597-0590).

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 Financial 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. Access to this file will be restricted to those Manulife Financial employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and the administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. Your participation in the Professional Program may be made known to the administering broker in order to bring other products and services offered under the program to your attention. 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 Financial at the address shown below. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Affinity Markets, Manulife Financial, 5650 Yonge Street, 16th Floor, Toronto, Ontario M2M 4G4.

THE PROFESSIONAL PLAN HAS THE ANSWERS YOU'RE LOOKING FOR...

Q: Who is eligible?

A: All applicants must be resident in Canada, enrolled in a provincial plan, under 61 years of age and a member of one of the Professional Associations.

Spouses and children of members and employees participating in the Extended Health & Dental Care Insurance Plan are also eligible. (Eligible children must be unmarried, dependent on the member for support, over 14 days and under 25 years of age or under 19 years of age if not in full-time attendance at a school or university.)

Q: Is a medical exam required?

A: A short statement of health and other particulars of insurability are required of all applicants. Manulife Financial may request a physician's report, a medical examination or medical test of any applicant, which will be made at no expense to the applicant. You will be notified directly if one is required.

Q: When does the insurance take effect?

A: Coverage becomes effective on the first of the month after the first required premium is received by Manulife Financial, subject to the final approval of its underwriters. In the event the applicant is not insurable, a full refund of premium will be made.

YOUR 30-DAY NO-RISK GUARANTEE

Once you receive your policy, you are guaranteed 30 days in which to review it. If you decide that you are not completely satisfied with your coverage, write to Manulife Financial within 30 days of receipt to cancel it and receive a complete refund of the premiums you have paid to that date.

guarantee

ABOUT MANULIFE FINANCIAL

The Manufacturers Life Insurance Company (Manulife Financial) was founded in 1887. Today, it's a leading financial services company operating in 15 countries and territories worldwide. Through an extensive network of employees, agents and distribution partners, Manulife Financial offers clients a diverse range of financial protection products and wealth management services. For more information about Manulife Financial, visit www.manulife.com.

How to apply:

Send your completed application, with your payment, to:

Manulife Financial

Affinity Markets
5650 Yonge Street, 16th Floor
Toronto, Ontario M2M 4G4

Additional information may be obtained from Manulife Financial by calling:

1 800 668-0195

(Toll-Free)
Monday through Friday
from 8:00 a.m. to 8:00 p.m. ET

Or you can e-mail us at:

am_service@manulife.com

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Group Policy issued by The Manufacturers Life Insurance Company.

The Manufacturers Life Insurance Company



AF0316E (01/04)

EXTENDED HEALTH & DENTAL CARE INSURANCE PLAN



VALUABLE INSURANCE PROTECTION
DESIGNED FOR MEMBERS
OF PARTICIPATING ASSOCIATIONS

 Manulife Financial

EXTENDED HEALTH & DENTAL CARE INSURANCE

COVERAGE YOU CAN'T AFFORD TO BE WITHOUT

With so many medical expenses not covered by provincial health insurance plans, you could face staggering costs if you don't have a company health plan! Now you can protect yourself and your family from the high cost of health care with your Extended Health & Dental Care Insurance Plan. This Plan offers you a wide range of features and protection chosen with your needs in mind.

AFFORDABLE, VALUE-PACKED COVERAGE

Unlike many of the individual health care plans available today, your Extended Health & Dental Care Insurance Plan offers you exclusive coverage made affordable with low rates. In addition, the Plan's generous benefit levels and no deductibles make this value-packed coverage you won't want to miss. What's more, you don't have to have a large family to receive excellent value. No matter whether you're covering a two-member family or a large family of five, you pay only for the coverage you need.

SIMPLE, EASY CLAIMS

When it comes time to put your coverage to work for you, we think you'll enjoy the many convenient features such as:

ManuScript® – the pay-direct drug card which you present to your pharmacist each time you're having a prescription filled. We'll pay your

pharmacist directly so you're never out of pocket and don't have to submit receipts or complicated claim forms.

Electronic Dental Form that allows your dentist to electronically submit your claim, on your behalf, to Manulife Financial so you'll get on-the-spot confirmation that the cost of your visit is covered.

Tax-deductible premiums for those who are self-employed. Under current legislation, your premiums may be considered medical expenses under the Income Tax Act and you may be eligible for a tax credit.

24-hour Worldwide Travel Assistance helps you in a medical emergency and with trip interruption, legal referral and pre-trip planning, for added peace of mind when you travel.

CUSTOMIZE YOUR COVERAGE TO SUIT YOUR NEEDS

Depending on your needs and your budget, we have a plan that's perfectly suited to you:

- ✓ **Essential Plan** – Health only
- ✓ **Essential Plan** – Health & Dental
- ✓ **Enhanced Plan** – Health only
- ✓ **Enhanced Plan** – Health & Dental

	ESSENTIAL PLAN	ENHANCED PLAN
DRUGS*:		
% of payment	• 70%	• 80%
Maximum† per policy year	• \$2,500	• \$5,000
Dispensing fee	• up to \$5	• unlimited
Prescription drugs	• generic equivalent cost	• brand name cost
Oral contraceptives	• no	• yes
* Does not cover the cost of fertility drugs, anti-smoking drugs, anti-obesity drugs or birth control implants. Note: In Québec, this Plan does not provide coverage for prescription drugs.		
HOSPITAL:		
Acute Care	• Semi-private	• Semi-private & private
% of payment	• 100% for up to 60 days	• 100% for up to 120 days
OR		
Daily cash for ward stay	• \$20	• \$40
Convalescence	• Semi-private	• Semi-private & private
% of payment	• 100% for up to 60 days	• 100% for up to 120 days
VISION:		
Maximum per 2 policy years	• \$100	• \$200
• No waiting period		
• Includes an annual eye exam if not covered by provincial health plan		
• Covers laser vision correction to maximums outlined above		
TRAVEL:		
Maximum	• \$1 million	• \$1 million
Maximum stay	• 8 days	• 22 days
• ManuAssist® travel assistance automatically included at no extra charge		
• For longer trips, top-ups can be purchased from other insurance programs		
EXTENDED HEALTH:		
Lifetime maximum	• \$50,000	• \$100,000
% of payment	• 70%	• 80%
Private duty nursing per policy year	• \$4,000	• \$8,000
Major medical equipment per policy year	• \$2,500	• \$5,000
Prosthetic appliances per policy year	• \$2,500	• \$5,000
Hearing aids	• \$300/5 years	• \$500/5 years
Accidental dental	• \$1,500/accident	• \$2,500/accident
Ground & air ambulance	Subject to lifetime maximum only	
Paramedical per policy year:	• \$400 combined	• \$600 combined
Chiropractor, Podiatrist, Osteopath, Speech Therapist, Naturopath, Physiotherapist, Massage Therapist, Psychologist and Occupational Therapist		
OPTIONAL DENTAL:		
% of payment	• 70% of all covered expenses	• 80% of all covered expenses
First year maximum	• \$300	• \$500
Subsequent maximum per policy year	• \$600	• \$1,000
Recall frequency	• 12 months for adults • 6 months for children	• 6 months
• A 3-month waiting period applies to all new Plan members		
• Includes oral surgery, periodontics and endodontics (root canals)		
Major dental	• not available	• Crowns, dentures, bridges • 2-year waiting period • 50% of payment • \$500 maximum per policy year