

Flexicare 	Drugs	Dental*	Vision	Travel	Hospital	Practitioner Extended Healthcare	TELUS HEALTH VIRTUAL CARE
Combo Enhanced	\$10,000	Basic, Minor & Major	\$250/2yr	9 Days	no	\$25/visit 20 max visit per practitioner	yes
Combo Basic	\$5,000	Basic	\$250/2yr	9 Days	no	\$25/visit 20 max visit per practitioner	yes
Combo Starter	\$525	Basic	\$150/2yr	9 Days	no	\$25/visit 20 max visit per practitioner	yes
Dental Enhanced	no	Basic, Minor & Major	\$250/2yr	9 Days	no	\$25/visit 20 max visit per practitioner	yes
Dental Basic	no	Basic	\$250/2yr	9 Days	no	\$25/visit 20 max visit per practitioner	yes
Drug Enhanced	\$10,000	no	\$250/2yr	9 Days	no	\$25/visit 20 max visit per practitioner	yes
Drug Basic	\$5,000	no	\$250/2yr	9 Days	no	\$25/visit 20 max visit per practitioner	yes

Flexicare: The Affordable solution for a cost sensitive budget. Drug and Dental, only Dental, or only Drug options

Stand Alone options available. *Dental Major has 1 year wait. Travel – expires age 70, Add ons - Travel Vision, AD&D, Catastrophic Drugs & Hospital.

Association	Drugs	Dental	Vision	Travel	Hospital	Practitioner Extended Healthcare	TELUS HEALTH VIRTUAL CARE
Gold*	\$10,000	Basic, Minor & Major**	\$250/2yr	30 days	yes	\$1,500 Combined	yes
Silver	\$5,000	Basic, Minor	\$150/2yr	17 days	yes	\$1,000 Combined	yes
Bronze	\$2,350	Basic, Minor	\$100/2yr	9 days	no	\$750 Combined	yes
Base	\$525	Basic, Minor	\$100/2yr	5 days	no	\$500 Combined \$25 per visit	yes
Gold Dental	no	Basic, Minor & Major	\$100/2yr	no	no	\$300 per practitioner \$20 per visit	yes
Silver Dental	no	Basic, Minor	\$100/2yr	no	no	\$300 per practitioner \$20 per visit	yes
Bronze Dental	no	Basic, Minor	\$100/2yr	no	no	\$300 per practitioner \$20 per visit	yes
Base Dental	no	Basic, Minor	\$100/2yr	no	no	\$300 per practitioner \$20 per visit	yes

Association: Deluxe Health and Dental plan. Not available through any Manulife websites - **Only Broker Sold**

Higher Practitioner coverage, prepackaged rich plans, more travel coverage, Travel till age 65 *Brand name drugs **Dental Major 2 year wait

Follow Me 	Drugs*	Dental	Vision	Hospital	Travel Add-on ***	Practitioner Extended Healthcare	TELUS HEALTH VIRTUAL CARE
Premiere	\$2600	Basic, Minor & Major**	\$300/2yr	yes	15 / 30 days	\$650 Combined	yes
Enhanced Plus	\$1300	Basic, Minor	\$200/2yr	yes	15 / 30 days	\$600 Combined	yes
Enhanced	\$1300	No	\$200/2yr	yes	15 / 30 days	\$600 Combined	yes
Basic	\$500	No	\$150/2yr	yes	15 / 30 days	\$15/visit 20 max visit per practitioner	yes

Follow Me: Only available to clients leaving Any Group Benefits. Must apply within 90 days of losing Group Benefits

* Diabetic Test strips per anniversary year: 400 for non-insulin dependent patients 3,000 for insulin-dependent patients – Included under drug benefit coverage value, lowest cost generic alternative solution ** Dental Major 1 year wait *** Travel - Ability to add on 15/30 days Travel coverage issue till age 69 valid till age 80 at time of application. CPAP machines and supplies: \$250 per 5 years for machine/expenses combined according to plan, Hospital coverage varies according to plan details.

GI Enhanced Lifestyle drugs built into drug maximums	Drugs #	Dental	Vision *	Hospital **	Travel ***	Practitioner Extended Healthcare ****	TELUS HEALTH VIRTUAL CARE
GI Enhanced	\$2500	\$450	\$200/2yr	yes	10 days	\$500	yes

GI Enhanced - Guaranteed Acceptance Will cover preexisting conditions to plan maximums No need to be leaving Group Benefits

Lifestyle includes Medical Marijuana, IUD, Smoking Cessation, Birth Control, Anti-Obesity Drugs, Erectile Dysfunction, Vaccines – Combined maximum \$500

*3 month wait **expenses 3 month wait ***see plan details ends at age 70 ****Extended Healthcare 3 month wait

Please log into the Advisor Portal for providing virtual quotes and applications <https://www.manulife-insurance.ca/shp/login>

Basic Dental covers – Cleaning, Fillings, Examinations, Polishing and Select Extractions.

Minor Dental covers – Oral Surgery, Endodontics (Root Canals), Periodontics, and Denture Services.

Major Dental covers – Orthodontics, Crowns, Bridges and Dentures *wait times per plan details

TELUS Health Virtual Care – 24/7 access to Primary care in English or French– Diagnosis, Referrals, Lab, X-Ray, Prescriptions - Free with all health and dental plans once subscriber registers for Secure Serve <https://portal.manulife.ca/secureserve#>

Vitality \$ 5/monthly on plan, first year automatic 5% discount off of entire premiums. Future discounts dependent on engagement in program. Free Garmin. Partnered with Goodlife Fitness, Hotels.com, Hello Fresh and more. **Vitality Client Services** 1-888-626-8543

Broker Support: 1-877-654-2757 am_brokersupport@manulife.ca (Inforce Policies and DIN requests)

Client Services: 1-800-268-3763 (Clients needing questions answered on their policies & cancellations)

 Medically Underwritten Plan – Pre-existing conditions will not be covered

 Guaranteed Issue