

- Chiropractic X-ray – \$35 maximum per person, per anniversary year
- Psychologist – \$80 maximum first visit, \$65 maximum subsequent visits, 10 visit maximum per person, per anniversary year
- Speech Pathologist/Therapist – \$65 maximum first visit, \$45 maximum subsequent visits, 10 visit maximum per person, per anniversary year
- Physiotherapist – \$250 maximum per person, per anniversary year
- Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment – helps to cover the services of registered health professionals including Registered Nurse, Registered Nursing Assistant or healthcare aid; covers costs towards prosthetic appliances such as artificial limbs, eyes, splints, casts and breast prostheses following mastectomies; and the purchase or rental of medically necessary equipment such as crutches, non-electric wheelchairs and other equipment recommended by the physician and approved by Manulife Financial.

The maximum per person, per anniversary year for each of these 3 categories of benefits separately is according to the following:

Year 1	Year 2	Year 3	Year 4	Year 5+
\$1,000	\$1,300	\$1,500	\$1,700	\$3,000

Note: \$225 maximum per person, per anniversary year for custom-made Orthotics, which are included as part of Prosthetic Appliances.

For more information, contact your advisor.

Notice on Privacy and Confidentiality

The specific and detailed information requested on the application form is required to process the 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 the application, 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 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 jurisdictions.

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, P.O. Box 4213, Station A, Toronto, Ontario M5W 5M3.

Important Notice

This is not a contract. Actual terms and conditions are detailed in the policy issued by Manulife Financial upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review it carefully upon receipt.

Flexcare is offered through Manulife Financial (The Manufacturers Life Insurance Company).

Plans underwritten by The Manufacturers Life Insurance Company.

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FlexCare®



Flexcare® Select Health Plans:

Flexible, affordable healthcare protection that makes sense.

The Flexcare® Select health plan is one of the most affordable ways you can protect yourself against many of the expenses not covered by your Government Health Insurance Plan.

Flexcare Select offers:

Extended Health Care and Vision Care benefits

Plus

Your choice of two (2) of the following options:

Hospital Cash	Fracture Benefits	Travel Coverage	Accidental Death and Dismemberment
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Best of all, acceptance of your application is guaranteed* – and no medical questionnaire is required!

Extended Health Care

Lifetime maximum \$250,000 per covered person

- **Best Doctors® Solutions Services** – Best Doctors offers a suite of services to help define serious medical problems, facilitate selection of physicians, link patients with hospitals and help manage the overall details that may be involved in diagnosis and treatment. Best Doctors offers three key services: medical advice and treatment planning, identification of the appropriate care provider, and care management.
- **Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist** – \$20 maximum per visit, 20 visit maximum per discipline per person, per anniversary¹ year.



- **Lifeline® Personal Response Service** – for people coping with medical challenges at home and wanting to lead more independent lives, Lifeline may be a solution. With the simple press of a button, worn in the home, the 24-hour monitoring service is alerted that help is needed. Lifetime maximum of 3 months of service, not including installation fee.
- **Accidental Dental** – covers dental treatment required as a result of an accidental blow to the head or mouth, within 90 days following the accident; \$2,000 maximum per person, per anniversary year
- **Ambulance Services** – provides coverage for unlimited ground transportation; \$4,000 maximum for air ambulance transportation per person, per anniversary year.
- **Hearing Aid** – \$400 maximum per person, per 4 consecutive benefit² years

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

Vision Care

- \$100 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery
- \$30 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after Government Health Insurance Plan maximum has been reached, if applicable)

Eyeglasses are covered against breakage and scratches by a repair guarantee for a period of 2 benefit years. This warranty applies to lenses and frames purchased with the Flexcare Vision benefit.

No deductible is charged to you if your eyeglasses can be repaired. If beyond repair, your eyeglasses will be replaced and a \$50 deductible charged for eyeglasses originally purchased for up to \$250; a \$75 deductible, if the original purchase price was \$251 to \$300; and a \$100 deductible, if your eyeglasses originally cost \$301, or more.

PLUS, YOUR CHOICE of TWO of these additional benefit options...

- **Hospital Cash** – Hospital Cash provides cash payment to cover personal expenses incurred during hospitalization, regardless of the type of room. Benefit is payable on the first day if hospitalization is a result of an accident and on the 4th day if a result of illness/pregnancy. Maximum of \$50 per day for covered individuals under 65 years of age and children; maximum of \$30 per day for covered individuals 65 years and over.

Note: During the first 12 months after the effective date, cash payment will not be made for costs related to any illness diagnosed within a 12 month period prior to the effective date of coverage.

- **Fracture Benefits** – Fracture benefit 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. Fracture payments are as follows:

Ankle	\$300
Toes (2 or more)	\$300
Femur	\$450
Kneecap	\$375
Lower Leg	\$250
Pelvis.....	\$500
Fingers (2 or more)	\$250
Forearm.....	\$300
Collar bone	\$300
Shoulder	\$400
Lower Jaw	\$325
Skull	\$450
Upper Arm	\$300
Spinal Vertebrae.....	\$375
Any other fracture not listed	\$175

- **Travel Coverage** – Travel Coverage provides up to \$5,000,000 per person, for emergency health expenses for trips lasting a maximum of 9 days (\$100 deductible per claim).

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9 month period preceding the effective date of coverage. Travel coverage is not available to individuals 65 years of age and over.

- **Accidental Death and Dismemberment** – This coverage provides for payment up to \$50,000 upon the accidental death or dismemberment of a covered adult under 65 years, up to \$25,000 upon the accidental death or dismemberment of a covered adult 65 years and over, and up to \$20,000 upon the accidental death or dismemberment of a child.

Flexcare Select: affordable protection for you and your family

Cost per month, per person:

	Adults under 65 years	Adults 65 years and over
Single	\$28.40	\$37.20
Couple	\$24.70	\$33.50
Children under 21 years (per child)	\$11.90	

Rates are effective June 1, 2010 and are subject to change without notice.

Flexcare Select not only covers basic healthcare needs, it allows you to select benefits that make sense to you!

* Acceptance is guaranteed upon receipt of premium payment.

1 Anniversary Year means the 12 consecutive months following the Effective Date of the Agreement and each 12 month period thereafter.

2 Benefit Year means the 12 month period following the date a claim for a specific benefit is first incurred, and each 12 month period thereafter.