

<b>Prescription Drugs<sup>1,2</sup></b>	<b>Basic</b>	<b>Enhanced</b>	<b>Enhanced Plus</b>	<b>Premiere</b>	
Generic coverage	Generic <sup>3</sup>	Generic <sup>3</sup>	Generic <sup>3</sup>	Generic <sup>3</sup>	
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	
<b>Dental Services</b>	<b>Basic</b>	<b>Enhanced</b>	<b>Enhanced Plus</b>	<b>Premiere</b>	
<b>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.)</b>					
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	
<b>Vision Care</b>	<b>Basic</b>	<b>Enhanced</b>	<b>Enhanced Plus</b>	<b>Premiere</b>	
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"> <li>\$150 per 2 benefit years</li> <li>\$60 for Optometrist visits (Ages 18-65)</li> </ul>	<ul style="list-style-type: none"> <li>\$200 per 2 benefit years</li> <li>\$60 for Optometrist visits (Ages 18-65)</li> </ul>	<ul style="list-style-type: none"> <li>\$200 per 2 benefit years</li> <li>\$60 for Optometrist visits (Ages 18-65)</li> </ul>	<ul style="list-style-type: none"> <li>\$300 per 2 benefit years</li> <li>\$60 for Optometrist visits (Ages 18-65)</li> </ul>	
<b>Hospital Benefits</b>	<b>Basic</b>	<b>Enhanced</b>	<b>Enhanced Plus</b>	<b>Premiere</b>	
<b>Preferred hospital accommodation in excess of the standard ward room rate made by a general (acute care) hospital.</b>					
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	
<b>Extended Health Care Benefits</b>	<b>Basic</b>	<b>Enhanced</b>	<b>Enhanced Plus</b>	<b>Premiere</b>	
No lifetime maximums					
<b>Registered Specialists and Therapists</b> 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
<b>Mental Health and Therapy</b> 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
<b>Homecare, Prosthetics and Medical Equipment and Supplies</b> CPAP machines and supplies Hospital beds Oxygen and equipment, respirator/ventilator Medical aids (crutches, canes, walkers) Wheelchairs <b>Medical supplies</b> (aerochamber, colostomy, urinary catheters and kits, bandages and traction kits) <b>Prosthesis</b> (ankles, arms, breasts, braces, ears, eyes, feet, fingers, hands, legs, limbs, lenses, toes) <b>Medical aids</b> (braces, casts, cervical collars, splints, truss, stump socks/stump sheaths) Surgical stockings/surgical brassieres Wigs Personal support worker Registered nurse (R.N.), registered practical nurse (R.P.N.)		\$250 per 5 benefit years, combined \$500 per benefit year \$500 per benefit year, combined \$100 per benefit year, combined \$500 per 5 benefit years \$5,000 lifetime maximum \$500 per benefit year \$1,000 per benefit year \$250 per benefit year \$250 per benefit year \$100 per benefit year \$500 per benefit year \$1,000 per benefit year	\$250 per 5 benefit years, combined \$750 per benefit year \$750 per benefit year, combined \$150 per benefit year, combined \$1,000 per 5 benefit years \$5,000 lifetime maximum \$1,000 per benefit year \$1,500 per benefit year \$500 per benefit year \$250 per benefit year \$150 per benefit year \$750 per benefit year \$2,000 per benefit year	\$250 per 5 benefit years, combined \$750 per benefit year \$750 per benefit year, combined \$150 per benefit year, combined \$1,000 per 5 benefit years \$5,000 lifetime maximum \$1,000 per benefit year \$1,500 per benefit year \$500 per benefit year \$250 per benefit year \$150 per benefit year \$750 per benefit year \$2,000 per benefit year	\$250 per 5 benefit years, combined \$1,500 per benefit year \$1,000 per benefit year, combined \$250 per benefit year, combined \$1,250 per 5 benefit years \$5,000 lifetime maximum \$1,250 per benefit year \$2,500 per benefit year \$750 per benefit year \$250 per benefit year \$250 per benefit year \$1,000 per benefit year \$3,000 per benefit year

Extended Health Care Benefits (continued)		Basic	Enhanced	Enhanced Plus	Premiere
<b>Custom-Made Orthotics</b>	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
<b>Accidental Dental</b>	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
<b>Hearing Aids</b>	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
<b>Ambulance Services</b>	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
<b>Akira by TELUS Health (Virtual Healthcare App)<sup>4</sup></b>	24/7 access to healthcare practitioners online, through the app.	Included	Included	Included	Included
<b>TELUS LivingWell Companion<sup>4,5</sup></b>	Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector.				
<b>TELUS SmartHome Security<sup>4,5</sup></b>	Get home security and home monitoring from your smartphone	Available	Available	Available	Available
<b>TELUS Track+<sup>4,5</sup></b>	Get this to easily locate pets, bags, and more with a tracking device that lets you check in from your smartphone.				
<b>Manulife Health Spending Account<sup>4,6</sup></b>	\$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"> <li>Up to \$10,000 for adults</li> <li>Up to \$5,000 for children and persons aged 65 years or over</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$25,000 for adults</li> <li>Up to \$10,000 for children and persons aged 65 years or over</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$25,000 for adults</li> <li>Up to \$10,000 for children and persons aged 65 years or over</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$50,000 for adults</li> <li>Up to \$15,000 for children and persons aged 65 years or over</li> </ul>

**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:**


Travel Add-On	Diagnostic Services (Quebec only)
Optional emergency medical insurance of up to \$5,000,000 per trip for an unlimited number of trips per year. Requires an additional premium. <ul style="list-style-type: none"> <li>Maximum \$5,000,000 per trip</li> <li>Termination age: 80</li> <li>Maximum issue age: 69</li> <li>9-month stability clause</li> <li>24-hour assistance</li> <li>\$200 deductible</li> <li>Medical Concierge Program<sup>4</sup> included</li> <li>No medical underwriting required<sup>7</sup></li> </ul>	<ul style="list-style-type: none"> <li><b>Audiologist:</b> \$500 maximum per year</li> <li><b>Magnetic Resonance Imaging:</b> \$500 maximum per year</li> <li><b>CAT Scans:</b> \$200 maximum per year</li> <li><b>Ultrasound Scans:</b> \$50 maximum per year</li> <li><b>PSA Test:</b> \$75 maximum per year</li> <li><b>CA 125 Test:</b> \$75 maximum per year</li> <li><b>Laboratory Tests*:</b> \$100 maximum per category per year *Blood tests, urine tests, throat cultures</li> </ul> <p><b>Please note:</b> Extended health care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.</p>

**Manulife *Vitality*<sup>™</sup>**

**Live healthy, earn rewards, save money with Manulife *Vitality***

Manulife *Vitality*<sup>8</sup> offers a variety of ways for you to learn about and improve your health, from choosing simple activities like eating well and exercising, to completing health assessments. The more engaged you are and the healthier your choices, the more points you can earn towards rewards, including savings of up to 10% on your premiums.

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 To learn more, visit [Manulife.ca/Vitality](https://Manulife.ca/Vitality)

<sup>7</sup> No medical underwriting required if application is received within 90 days of leaving group health insurance plan.

<sup>8</sup> 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<sup>™</sup> 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.**

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

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