

Flexible, affordable and *tailored to you*

At Manulife, we believe that everyone should have access to affordable health and dental insurance — including individuals who don't have a group benefits plan, stay-at-home parents and people who are self-employed. That's why we created Flexcare.

Flexcare Health and Dental Insurance puts you in control of your coverage. It's as easy as choosing the dental and drug plan that meets your needs and budget.

Here's how Flexcare has you covered.

1 Select Your Core Plan.

- ComboPlus™: Dental + Drug coverage
- DentalPlus™: Dental coverage
- DrugPlus™: Drug coverage

2 Select Your Coverage Level.

- Starter: Lower coverage amounts and rates (great for add-ons)
- Basic: Well-rounded coverage at affordable rates
- Enhanced: Maximum coverage

3 Consider adding Manulife *Vitality*.[∞]

- Help improve your health and get rewarded for it
- The more engaged you are and the healthier your choices, the more money you can save
- Select Manulife *Vitality* with your plan to automatically save 5% on your first-year premiums AND up to 10% in following years.

4 Select Your Add-Ons. Increase your coverage in your Core Plan.

- Accidental Death and Dismemberment Enhanced
- Catastrophic Coverage[†]
- Hospital (Basic or Enhanced)
- Travel (for longer trips)[‡]
- Vision Enhanced^{*}

[∞] Manulife *Vitality* is available for the Primary Applicant only.

[†] Only available with the DrugPlus™ and ComboPlus™ Plans (not available to residents of Quebec and persons age 65 and over).

[‡] Travel coverage ceases at age 70.

^{*} Not available with the ComboPlus™ Starter plan.

For more information, contact your advisor.

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

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