


**The Association Health & Dental Plan**

# Coverage that fits *you*, and your budget.

## A little every month could save you a lot later.

One-size-fits-all usually fits no one–especially when it comes to health and dental coverage. That's why the Association Health & Dental Plan offers 8 choices, to give you the coverage that's right for you, at the price you need.

The Association Health & Dental Plan starts where provincial plans stop. It could help save you thousands of dollars on routine and unexpected prescription drugs, dental care, vision care and more.

## Get covered *faster,* with:

**Online claims.**
Make and view your claims history online, 24/7.

**Immediate coverage** that starts the first day of the month after you're approved.

**No medical questionnaire** for all 4 dental plans, or with the Base health and dental plan.

## For more information, contact your advisor.

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

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Accessible formats and communication supports are available upon request. Visit **manulife.ca/accessibility** for more information.
To speak with a Manulife representative, call 1-888-626-8543.

# *Pick* your plan.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.

Choose from these 4 plans for **health plus dental** coverage:

**Base** Health & Dental Plan
**Bronze** Health & Dental Plan
**Silver** Health & Dental Plan
**Gold** Health & Dental Plan

**Silver and Gold Health & Dental Plans** include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital

Or, choose from these 4 plans for **dental** coverage:

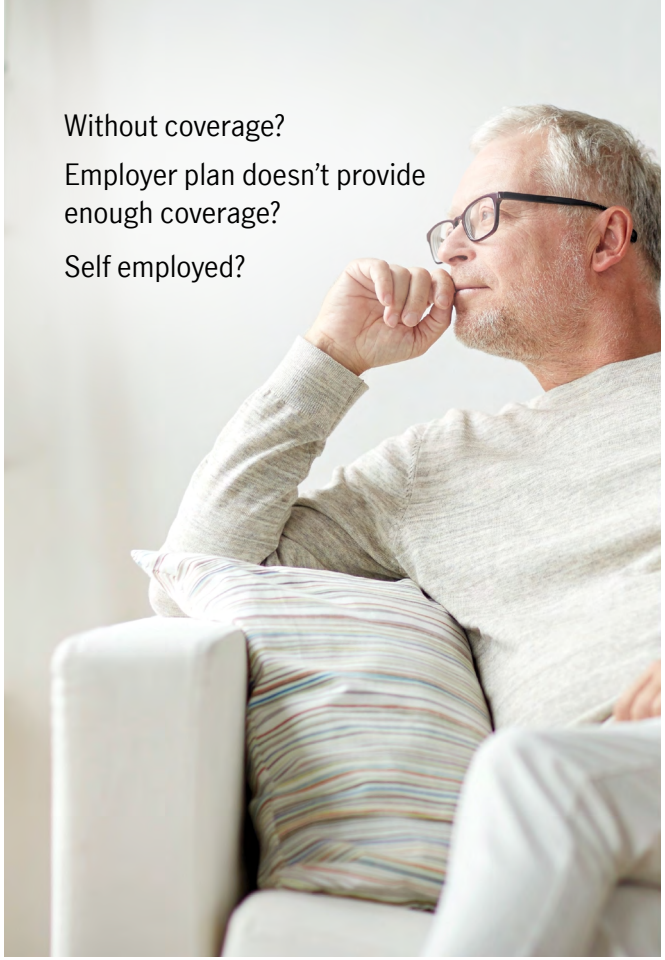
**Base** Dental Plan
**Bronze** Dental Plan
**Silver** Dental Plan
**Gold** Dental Plan

**All 4 dental plans** include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

**Plus, all 8 plans** give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services




# *Help* when you need it most: that's included too.

### TELUS Health Virtual Care[1]

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

[1] Manulife cannot guarantee the availability of this benefit indefinitely.

## 2024 Monthly Rates for **Manitoba**

**Individual** Cost Per Month Per Person

| Age Group | Base Plan | Bronze Plan | Silver Plan | Gold Plan |
|---|---|---|---|---|
| 18-44 | $92.10 | $121.50 | $149.90 | $194.90 |
| 45-54 | $113.60 | $147.00 | $168.90 | $242.70 |
| 55-59 | $119.40 | $155.70 | $187.80 | $255.70 |
| 60-64 | $125.10 | $166.00 | $202.50 | $275.70 |
| 65-69 | $140.60 | $174.20 | $214.70 | $289.20 |
| 70-79 | $148.50 | $185.80 | $236.10 | $313.40 |
| 80-89 | $153.80 | $199.00 | $251.80 | $354.20 |
| 90+ | $199.60 | $241.70 | $332.40 | $445.00 |

**Couple** Cost Per Month Per Person

| Age Group | Base Plan | Bronze Plan | Silver Plan | Gold Plan |
|---|---|---|---|---|
| 18-44 | $77.60 | $105.00 | $134.80 | $177.90 |
| 45-54 | $97.30 | $129.30 | $152.60 | $223.10 |
| 55-59 | $102.10 | $136.70 | $169.90 | $236.10 |
| 60-64 | $108.60 | $145.70 | $184.10 | $255.80 |
| 65-69 | $122.10 | $153.40 | $195.70 | $268.00 |
| 70-79 | $129.80 | $164.50 | $216.50 | $291.50 |
| 80-89 | $134.40 | $176.40 | $231.80 | $330.30 |
| 90+ | $178.50 | $218.50 | $309.40 | $418.20 |

**1 to 2 Children** Cost Per Month Per Person

| Age Group | Base Plan | Bronze Plan | Silver Plan | Gold Plan |
|---|---|---|---|---|
| 0-4 | $36.50 | $43.30 | $50.10 | $66.90 |
| 5-20 | $45.00 | $61.30 | $74.30 | $113.60 |

**3+ Children** Cost Per Month Per Person

| Age Group | Base Plan | Bronze Plan | Silver Plan | Gold Plan |
|---|---|---|---|---|
| 0-4 | $32.70 | $38.30 | $44.50 | $60.30 |
| 5-20 | $40.70 | $55.20 | $67.20 | $102.00 |

### Costs for Dental plus Base Core Benefits

**Individual and Couple** Cost Per Month Per Person

| Group | Base Dental | Bronze Dental | Silver Dental | Gold Dental |
|---|---|---|---|---|
| Single | $79.30 | $90.70 | $97.70 | $136.10 |
| Couple | $65.30 | $77.40 | $85.30 | $122.40 |

**1 to 2 Children** Cost Per Month Per Person

| Age Group | Base Dental | Bronze Dental | Silver Dental | Gold Dental |
|---|---|---|---|---|
| 0-4 | $16.70 | $16.90 | $17.40 | $23.60 |
| 5-20 | $32.90 | $37.10 | $43.20 | $75.20 |

**3+ Children** Cost Per Month Per Person

| Age Group | Base Dental | Bronze Dental | Silver Dental | Gold Dental |
|---|---|---|---|---|
| 0-4 | $15.10 | $15.20 | $16.10 | $20.90 |
| 5-20 | $30.10 | $33.40 | $39.00 | $67.30 |

All premium rates are quoted on a per month per person basis. Premiums for couples and children are per individual. Premiums are based on an individual's age at the time of application and will change in accordance with published age groups as the individual's age increases. Premiums effective May 1, 2024; subject to change without notice.

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