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Health & Dental Guaranteed Issue Enhanced Plan

Underwriting	Guaranteed issue at the time of application

Prescription Drugs	• Plan maximum of $2,500 in paid expenses per year
	  • Co-insurance of 80%
	  • Included in the $2,500 annual max – $500 maximum in paid expenses per year for the following: prescription birth control drugs (whether or not taken for birth control purposes), flash glucose sensors, oral erectile dysfunction drugs (whether or not taken for erectile dysfunction purposes), smoking cessation drugs and aids (up to a lifetime maximum of $300), medical marijuana, intra-uterine devices (IUDs) and diaphragms, anti-obesity drugs, vaccines
	• Dispensing fee cap of $6.50
	• Drug Essentials Formulary

Dental Services	• Plan maximum of $450 in paid expenses per year • Co-insurance of 80% • Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic and other basic dental service, and extensive services including oral surgery, endodontics, periodontics and denture services • Scaling units limit to 4 units per benefit year, excludes fluoride • 12 month recall period
Vision	• Plan maximum of $200 per 2 consecutive benefit years to cover costs towards prescription eyewear, including lenses and frames, contact lenses, and laser eye surgery (3 month waiting period) • Plan maximum of $60 for optometrist fees per 2 consecutive benefit years. This benefit is only available where optometrist visits are not covered by a government health insurance plan.
In-Hospital Expenses	• Up to $50 per day to a maximum of $1,000 every 2 years to cover your out-of-pocket expenses during a hospital stay including food, gift shop, hospital pharmacy, parking, Wi-Fi, TV and private transportation out of hospital to home (3 month waiting period) • Coverage ceases at age 70, deductible of $200 per claim
In-Canada Medical Travel	• Charges for expenses, when referred by a physician to a hospital, medical treatment centre or medical specialist because, in the physician's opinion, adequate medical treatment is not available within 1,000 kilometers round trip of the insured/covered person's province of residence • Eligible expenses include round trip economy class travel tickets, via commercial airline, rail, bus of ferry for you and, if required, a companion, mileage for other land transportation such as car or taxi • Combined plan maximum of $1,000 every 2 years (3 month waiting period) • Coverage ceases at age 70, deductible of $200 per claim
Emergency Medical Travel: Outside of Canada	• $5,000,000 per person, maximum 10 days per trip, unlimited number of trips, 9-month stability • Coverage ceases at age 70, deductible of $200 per claim
Accidental Death and Dismemberment	• $50,000 per adult (above 18 and under 65); and $15,000 per child and adults 65 and over
Accidental Dental	• Plan maximum of $10,000 per person per year

All references to "year" refer to **anniversary year**, unless specified otherwise.
anniversary year means 12-months in a row following the effective date of the policy.
benefit year means 12-months in a row following the date of the first claim for a specified benefit under the policy.
calendar year means 12-months in a row starting on January 1 and ending December 31.

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Extended Health Care	
Registered Specialists and Therapists	• Acupuncturists, athletic therapists, chiropractors, osteopaths, naturopaths, chiropodists, podiatrists, massage therapists, physiotherapists and dietitians: combined plan maximum of $500 per year (based on reasonable and customary charges) • Co-insurance of 80%
Mental Health and Therapy	• Psychologists, psychotherapists, clinical counsellors, registered social workers, speech therapists: $65 max first visit, $45 max per subsequent visits. 10 visits combined maximum per year
Medical Equipment	• Casts, canes, and crutches: maximum $200 per year, lifetime maximum $1,500 (3 month waiting period) • Walkers and knee-walkers: maximum $250 every 3 years, lifetime maximum $1,000 (3 month waiting period) • Oxygen: maximum $250 per year, lifetime maximum $1,000 (3 month waiting period) • Standard non-electric wheelchairs and hospital adjustable beds: maximum $1,000 per person every 2 years, lifetime maximum $2,500 (1 year waiting period) • Blood pressure monitor: maximum $60 every 5 years, lifetime maximum $250 (3 month waiting period) • All expenses must occur in your home province or territory to be eligible
Prosthetics and Medical Supplies	• Prosthetics and standard artificial limbs (arm, leg, eye, ear, finger, toe, larynx or voice) and braces: $1,000 per year, 1 brace per body part per year, lifetime maximum $5,000 (1 year waiting period) • Urinary kits, ostomy supplies: $250 per year, lifetime maximum $1,000 (3 month waiting period) • Surgical stockings or compression leg sleeves: $100 per year, 1 pair per calendar year (3 month waiting period) • Wigs for oncology related diagnosis, and external breast prosthesis following a mastectomy: $500 every 3 years, lifetime maximum $1,000 (3 month waiting period) • Medical supplies – sterile surgical bandages, dressings or burn jackets used for post-surgery treatment or treatment of open wounds: $100 per year, lifetime maximum $500 (3 month waiting period) • All expenses must occur in your home province or territory to be eligible
Orthotics	• Plan maximum of $250 every 2 years, lifetime maximum $1,000 (3 month waiting period)
Hearing Aids	• Plan maximum of $500 per 5 benefit years in a row, starting in anniversary year 2
Nursing	• Charges for the services of a Registered Nurse (R.N.) or Registered Practical Nurse (R.P.N.) • Anniversary maximums: Years 1 & 2: $500, Year 3: $1,000, Year 4: $2,500, Years 5+: $4,000
Ambulance	• Unlimited ground and air in home province

Extended Health Care	
Diagnostic Services (only available to residents of Quebec)	• CAT scans* – $200 per year • Ultrasound scans – $50 per year (where performed in a private clinic or office) • Magnetic Resonance Imaging (MRI)* – $500 per year • Laboratory tests – $100 per category, per year • Blood tests recommended by a physician or nurse practitioner and rendered by a nurse in a private medical clinic, laboratory, pharmacy or in home, urine tests and throat cultures, where performed in a private clinic, which result from an accident or for the diagnosis or treatment of an illness, up to the overall maximum amounts payable per category • Prostate Specific Antigen (PSA) test* – $75 per year • CA 125 test* – $75 per year • Audiologist – $500 per year (charges for the services of an audiologist)
TELUS Health Virtual Care **	• Covered – 24/7 access to healthcare practitioners online, through the app
TELUS LivingWell Companion OR TELUS SmartHome Security****	• 6 months every 3 years for one of the services • LivingWell Companion – Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector. • SmartHome Security – Get home security and home monitoring from your smartphone
Survivor Benefits	• Premiums will be waived for 1 year following the death of an adult insured after Year 1

Please see Contract for all conditions, limitations and exclusions.

* Where required for the diagnosis or treatment of an illness or injury, when prescribed or requested by the attending physician or nurse practitioner.

** TELUS Health Virtual Care, TELUS LivingWell Companion, and TELUS SmartHome Security are trademarks of TELUS Corporation, used by it and its affiliates under license. Manulife cannot guarantee the availability of this benefit indefinitely.

Rates by province:

- Alberta
- British Columbia
- Manitoba
- New Brunswick, Nova Scotia, Newfoundland, Prince Edward Island
- Ontario
- Quebec
- Saskatchewan
- Yukon, Territories, Nunavut

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