

Manulife

FollowMe™ Health

Live *healthier*. Stay *protected*.

Insurance that rewards healthy living

If you're leaving the company where you work, you're also leaving your company health plan. But you can stay protected, while potentially preventing future health issues, with affordable, reliable FollowMe Health Insurance.

With FollowMe Health you get:

- Automatic 5% savings on your premiums in your first year when you add Manulife *Vitality*[1] to your health & dental plan – and up to 10% savings in the following years
- Solid coverage at affordable rates
- Fast and easy electronic claims
- No waiting period for almost all benefits[2]

Best of all, acceptance is guaranteed!

Apply within 90 days of the end of your employer group health coverage and your acceptance is guaranteed[3] – no medical questions required at the time of application.

For more information, visit Manulife.ca or speak to your financial advisor.

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

[2] The only benefit with a one-year waiting period is major dental on the Premiere Plan.

[3] Guaranteed acceptance dependent upon receipt of first premium payment and satisfaction of eligibility criteria.

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

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To speak with a Manulife representative, contact 1-888-626-8543.

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What's *included* to help you live life the way you like it

Your FollowMe™ Health plan may cover many of the same expenses as the group health plans provided by your employer,[4] including:

Prescription drugs – whether for you, your partner or your children

Dental services – such as routine procedures like cleaning and fillings, as well as emergency dental work required because of an accident

Vision care – checkups with your eye doctor, as well as glasses, contact lenses and even laser eye surgery

Professional therapy – services provided by a registered massage therapist, chiropractor, physiotherapist, podiatrist, psychologist and other health care professionals

Hospital care – semi-private room

TELUS Health Virtual Care[5] – 24/7 access to health care practitioners online, through the mobile app

[4] The FollowMe™ Health Individual Insurance Plan will not provide the exact same coverage that you may have had under your group health insurance plan.

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

2024 Premium Rates – Nova Scotia

FollowMe™ Health Individual Insurance Plans

Age group	Basic	Enhanced	Enhanced Plus	Premiere
Individual				
18-44	$87.80	$116.70	$152.90	$200.60
45-54	$101.60	$137.90	$174.70	$232.70
55-59	$112.80	$145.60	$181.10	$241.40
60-64	$119.50	$158.40	$185.50	$247.60
65-69	$90.20	$125.20	$145.50	$191.90
70-79	$102.00	$149.80	$168.00	$216.00
80-89	$118.70	$188.60	$208.00	$270.50
90+	$169.30	$272.10	$283.50	$347.60
Couple				
18-44	$79.20	$107.90	$143.70	$190.70
45-54	$93.30	$128.90	$164.90	$223.00
55-59	$104.00	$136.70	$172.40	$232.10
60-64	$110.90	$149.50	$176.60	$238.30
65-69	$81.80	$116.90	$137.30	$183.80
70-79	$93.90	$141.40	$159.40	$207.40
80-89	$110.40	$180.10	$199.80	$261.40
90+	$160.70	$263.70	$274.90	$338.70
Child (1 or 2 children)				
0-20	$26.90	$34.80	$67.30	$100.00
Child (3 or more children)				
0-20	$24.10	$31.10	$60.80	$89.80

Travel Add-On*

Age group	Individual		Couple	
	15-day	30-day	15-day	30-day
18-44	$4.50	$7.40	$4.30	$7.00
45-54	$6.10	$9.90	$5.80	$9.40
55-59	$9.20	$15.10	$8.70	$14.30
60-64	$11.90	$19.50	$11.30	$18.50
65-69	$15.30	$24.10	$14.50	$22.90
70-79	$22.60	$35.80	$21.50	$34.00
	Children			
0-20	**15-day**	$4.50	**30-day**	$7.40

Vitality **Add Manulife *Vitality* with any core plan for just $5/month.**

* Maximum issue age: 69; coverage terminates at age 80.

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

