

FollowMe™  
Health

Health and dental coverage that begins  
when your group health benefits end



## The Manufacturers Life Insurance Company

### Why choose Manulife?

We offer comprehensive health and dental insurance plans at affordable rates, along with friendly and knowledgeable customer service.

Established over 125 years ago, Manulife is a leading Canadian-based financial services group, serving millions of customers worldwide. Our vision is to be the most professional financial services organization in the world, providing strong, reliable, trustworthy and forward-thinking solutions for our clients' most significant financial decisions.

# FollowMe™ Health

## Life is full of changes. Some are planned. Some aren't...

One day, your group health plan is there, helping you supplement your provincial/territorial health coverage.

The next, whether through a career change, retirement or job loss, your benefits are gone. Then you have to pay for routine medical expenses out of your own pocket – expenses such as:

- prescription drugs<sup>1</sup>
- hearing aids
- chiropractic visits
- orthotics
- dental services
- prescription eyewear
- massage therapy
- and more

Plus, if an accident or illness occurred, you could suffer an additional drain on your finances.

## FollowMe™ Health can be a solution.

It's wise to consider purchasing your own health care insurance when leaving a group health plan – a plan that will follow you, no matter what path in life you take, offering you solid, yet affordable coverage to protect you when your group health benefits end.

The FollowMe Health Insurance Plan can help you do all of this, ensuring that you and your family can maintain many of the benefits you enjoyed under the plan you're leaving.

## FollowMe Health offers coverage for a wide range of health care services that can be essential to you – and your family's – well-being, such as:

- prescription drugs<sup>1</sup>
- dental services
- vision care
- hospital benefits



**Plus Extended Health Care coverage that includes:**

- registered specialists and therapists
- homecare and nursing
- prosthetic appliances and durable medical equipment
- accidental dental
- hearing aids
- ambulance services
- Lifeline® Emergency Response Service

**And more...**

**Health Service Navigator®<sup>2</sup>**

Gives you and your family support services and answers to medical questions from experts.

**Preferred Vision & Hearing Services (PVS)<sup>2</sup>**

Offers discounts for vision and hearing aid products and services through participating optical outlets and PVS Preferred Provider Hearing Healthcare Centres.

**Fracture Benefit**

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.

**Accidental Death and Dismemberment**

Provides payment for accidental death or dismemberment resulting from an accidental bodily injury occurring within a year of the date of the accident.

**Survivor Benefit**

Allows covered family members to remain covered for one year following the death of an adult insured.

**Your acceptance is guaranteed.<sup>3</sup>**

You are eligible to apply for FollowMe Health without completing a medical questionnaire or exam at time of application – meaning your acceptance is guaranteed – if:

- you are a Canadian resident;
- your participation in a group health plan will soon end or has recently come to an end due to career change, job loss, retirement or because you have reached the maximum age allowed by your group plan; and
- you apply within 60 days of your group health plan end date.

If your application is submitted after the 60-day period, you will have to answer medical questions.

**Choose the plan that’s right for you.**

You can decide which level of protection best suits your needs and budget. So you’ll pay only for the health coverage you really want and need.

**Here’s a quick look at what’s included in each plan:**

Plan	Prescription Drugs	Dental	Extended Health Care
Basic	\$450/year	Not covered	\$100,000/lifetime
Enhanced	\$1,000/year	Not covered	\$200,000/lifetime
Enhanced Plus	\$1,000/year	Year 1: \$700/year Year 2: \$850/year Year 3+: \$1,000/year	\$200,000/lifetime
Premiere	\$2,400/year	Year 1: \$800/year Year 2: \$1,000/year Year 3+: \$1,500/year	\$300,000/lifetime

**<sup>1</sup> FOR QUEBEC RESIDENTS ONLY:**

The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ plan. In order to be eligible for coverage under this plan, you must have a provincial health card and be registered under the RAMQ Prescription Drug Insurance Plan, or have equivalent coverage under a group plan.

<sup>2</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

<sup>3</sup> Acceptance is guaranteed if eligibility criteria is met, and is subject to receipt of first premium payment.



**Important Notice**

This is not a contract. Actual terms and conditions are detailed in the policy issued by Manulife upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review them carefully upon receipt.

Please also remember that the FollowMe Health insurance plan is not intended to provide and will not provide the exact same coverage that you may have had under your group health insurance plan.

**Medically Necessary**

Some benefits will only be payable if they are considered to be "Medically Necessary." In order for any care, service, supply or other matter to be considered "Medically Necessary," it must be ordered to be provided to an insured person by a physician or registered health care professional and be one which Manulife determines is appropriate and consistent with the symptoms and findings or diagnosis and treatment of the insured person's illness or injury. It must also be provided in accordance with generally accepted medical practice on a national basis, and be the most appropriate supply or level of service which can be provided on a cost-effective basis.

**Medically Underwritten**

If the plan is "Medically Underwritten" because your application was not submitted within the 60-day period, you must disclose any medical condition, injury or illness that occurred or existed on or before the date of your application, regardless of whether you went to see a doctor about the condition or were given a diagnosis, or whether or not you believe that it is important. The premium charged and/or benefits offered could be subject to adjustment or modification of coverage, or declined based on your or your family's medical background. This will be determined after an evaluation of the information provided on the medical questionnaire.

**Hospitalization**

Manulife cannot guarantee the availability of private or semi-private hospital accommodation.

**Newborns**

Children born while your policy is in force are automatically added to your policy if an application with appropriate payment is made within 30 days of birth. If application is received after the 30th day following the date of birth, medical information will be required.

**Maximums**

All maximums are per person. Any unused portion of benefits cannot be accumulated and added to coverage in future months or years.

**Acceptance Period**

If your plan is to be medically underwritten and your and/or your family's medical history is such that a higher premium is required or that special conditions are applied to benefits (see Medically Underwritten), you will be notified in writing prior to your decision to accept the coverage. If at that time you decide not to proceed with the coverage, your initial payment will be returned and your application cancelled.

**Effective Date of Coverage**

Coverage is effective the first day of the month following final approval of the application.

**Notice on Privacy and Confidentiality**

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a "financial services file" from which this information will be used to process the application, offer and administer services, and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services, and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in our offices or those of our administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Del Stn 500-4-A, Waterloo, ON N2J 4C6.

**For more information, please call us at:**

**1-877-551-5566**

**You can also visit our website at:**

**[carpinsurance.ca](http://carpinsurance.ca)**



Accessible formats and communication supports are available upon request. Visit [Manulife.com/accessibility](http://Manulife.com/accessibility) for more information.

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