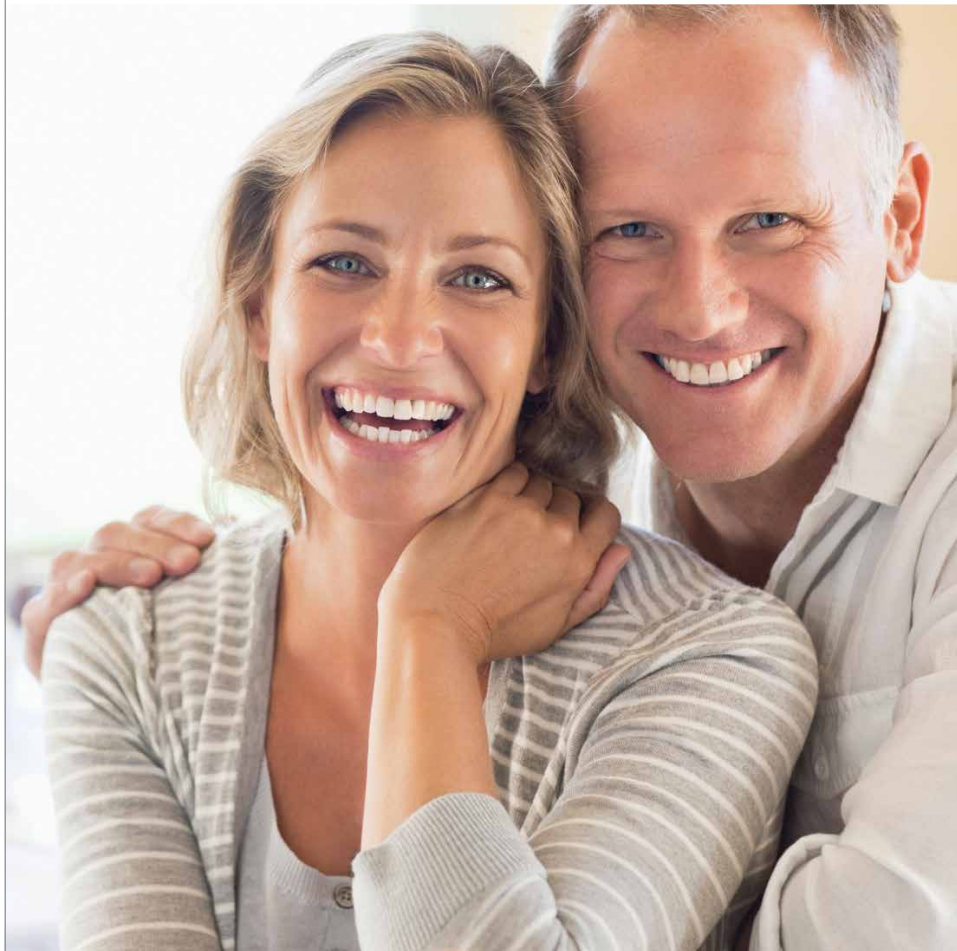




Health & Dental Insurance For CARP Members



It's easy to protect yourself from
the high cost of health care

**The Manufacturers Life
Insurance Company**

What can Health & Dental Insurance for CARP Members do for you?

No matter how beneficial your provincial health plan is to you, you're always going to wind up paying for many health care needs out of pocket. And as we get older, many of us pay more.

These kinds of expenses can create financial worries that can affect our retirement and even our health.

But you don't have to pay so much. With Health & Dental Insurance for CARP Members, you can save on many of these out-of-pocket costs. These can include:

- Prescription drugs
- Vision care
- Registered specialists and therapists
- Ambulance services
- Accidental dental care
- Hearing aids
- Hospital benefits
- Medical equipment and supplies
- Prosthetic appliances
- Homecare and private nursing

Continue reading for information about these benefits and more. Then choose from our five valuable plans for the one that best suits your needs and budget.

Choose the Benefits You Need

Dental Care

Payable toward services such as exams, fillings, cleanings, x-rays, select extractions and dentures.

Prescription Drugs

Payable toward charges for drugs purchased on the written prescription of a medical practitioner. Upon being issued a plan, you will receive a plastic ID card for electronic processing of most drug claims.

Vision Care

Payable toward costs to purchase prescription eyewear.

Hospital Accommodation

Payable toward the cost of preferred accommodation in excess of the standard ward room rate.

Health Service Navigator¹

Offers an evaluation of medical records upon diagnosis of serious illness or injury, and web/toll-free health care information.

PVS Preferred Vision Services

PVS allows you to take advantage of discounts available through a specific network of providers and retailers. You can save up to 20% on eyewear purchases made at participating optical retailers, which includes lenses, frames and contact lenses, depending on where you shop. Discounts are also available for laser eye surgery. PVS offers a 10% deduction on hearing aids as well, depending on the province of residence and participating hearing practitioner. The complete listing of participating retailers and practitioners across Canada is easily accessible online or over the phone.

Hearing Aids

Payable toward costs incurred to purchase and/or repair a hearing aid.

Medical Specialists

Payable toward services of registered specialists and therapists including acupuncturists, chiropractors, osteopaths, podiatrists, naturopaths, chiropodists, registered massage therapists, physiotherapists, psychologists, social workers and speech therapists.

Home Care & Nursing, Prosthetic Appliances and Durable Medical Equipment

Payable toward services of registered health care professionals as well as the purchase or rental of medical supplies and equipment.

Ambulance Service

Payable toward trips to hospital in a licensed ambulance.

Accidental Dental

Payable toward dental treatments required as a result of an accidental blow to the head or mouth.

¹ Manulife cannot guarantee its availability. Reasonable efforts will be made to provide alternate coverage if necessary.

It's Cost-Effective Protection

Provincial health plans do not cover the full costs for many essential health care services. Health & Dental Insurance for CARP Members picks up where government plans leave off with cost-effective coverage for dental care, vision care, prescription drugs and more. There's no age limit.



Five Plans to Choose From

The Extended Health Care, Dental Enhanced and Three Star Plans offer you guaranteed acceptance². The Four Star and Five Star Plans offer superior coverage and benefit levels.

Ready to Apply?

- 1 Select the plan that works best for you.
- 2 Complete an application form as instructed:
Extended Health Care, Dental Enhanced and Three Star Plans
 - Complete Parts A, B, C, D and Section A, then sign and date the Applicant's Declaration.**Four Star and Five Star Plans**
 - Complete all of the above, plus Sections B and C.
 - If any question in Section C is answered "yes," complete Section D. If the answers are "no," simply sign and date the Applicant's Declaration.
- 3 Return the completed and signed application to Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8. Enclose a cheque marked "VOID," if needed for the billing method selected.

²Acceptance subject to receipt of initial payment.

Important Information

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/when a plan is "Medically Underwritten" or "requires a medical questionnaire", 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.

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 and/or your family's medical history is such that a higher premium is required or that special conditions will be 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: The first day of the month following final approval of the application.

Generic Drugs: A generic drug is a generally less expensive alternative to an interchangeable brand-name drug product. Please note that not all drugs have a generic equivalent. If a non-generic drug is purchased, payment will be based on the lowest generic drug cost equivalent. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan.

Anniversary Year: Each successive 12-month period following the effective date of your policy.

Benefit Year: Each successive 12-month period following the date a claim for a specific benefit is first incurred under your policy.

NOTICE ON PRIVACY AND CONFIDENTIALITY

The specific and detailed information requested on your application form is required to process your application. To protect the confidentiality of this information, Manulife will establish a financial services file from which this information will be used to process your application(s), offer and administer services and process claims relative to the insurance applied for. Access to the 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 countries. 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 your file contains and make corrections by writing to the Privacy Officer, Manulife, P.O. Box 1602, Del. Stn 500-4-A, Waterloo, Ontario N2J 4C6.

Coverage solutions for CARP members, from the providers you can trust:



We've been earning the trust of Canadians for more than 125 years.
We look forward to earning yours.



Proud to be CARP's only recommended and trusted insurance provider since 1993.

1.877.551.5566
carpinsurance.ca

This brochure is intended to provide a brief summary of the Health & Dental Insurance Plans for CARP Members. 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.

Health Service Navigator and PVS Preferred Vision Services are offered through The Manufacturers Life Insurance Company.

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Accessible formats and communication supports are available upon request. Visit manulife.com/accessibility for more information.

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