

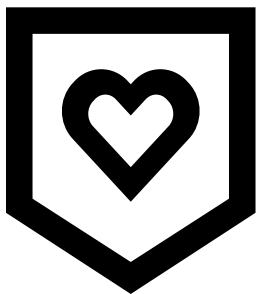


Health & Dental Guaranteed Issue Enhanced Plan

Guaranteed health
coverage — no
questions asked.

**No needles, no nurses, no questions
— just great coverage. Guaranteed.**

As long as you're a resident of Canada,
over the age of 18 and covered by
a government healthcare plan, your
acceptance is guaranteed at time
of application.



In Canada, we're fortunate to have
government healthcare that covers doctors'
visits, in-hospital procedures and so on.
But there's a lot that's not covered — like
prescription drugs, eyeglasses, dental care
and more. Those expenses can take up a big
chunk of your family budget, especially when
they're unexpected.

Help protect your savings and your health,
with guaranteed-issue health insurance from
one of Canada's most trusted providers.
Manulife's Health & Dental Guaranteed
Issue Enhanced plan offers a wide range
of coverage, with a high drug limit and
coverage for Lifestyle* drugs. And you
don't have to answer any medical questions
when you apply — even if you have a
pre-existing condition.



Your comprehensive coverage includes**:

- Prescription drugs – 80% to a plan maximum of \$2,500 per year, including \$500 per year for Lifestyle* drugs
- Dental care, including exams, cleaning, fillings and oral surgery
- Registered therapy, such as massage and chiropractic
- Vision care — prescription eyeglasses and frames, contact lenses and laser eye surgery
- Mental health therapy
- Medical equipment and supplies
- Ambulance — unlimited ground and air in home province
- Emergency medical travel insurance reimbursement — up to \$5 million per person
- TELUS Health Virtual Care*** — included in your plan is unlimited 24/7 access to healthcare professionals, clinical screening, mental health assessments, prescription refills and more

For more information, visit **Manulife.ca**
or contact your advisor.

* Lifestyle drugs include: birth control drugs, flash glucose sensors, oral erectile dysfunction drugs, smoking cessation drugs and aids, medical marijuana, Intra Uterine Devices (IUDs) and diaphragms, anti obesity drugs, vaccines.

** Conditions, limitations and exclusions may apply. Please see the Contract for all conditions, limitations and exclusions.

*** TELUS Health Virtual Care benefit is included at no cost for all Guaranteed issue Enhanced plan members and available once you have registered to submit your claims online through Manulife's SecureServe portal. Manulife cannot guarantee the availability of this benefit indefinitely.

For Quebec Residents only: The prescription drug coverage available under all plans 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 these plans, 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.

Underwritten by The Manufacturers Life Insurance Company (Manulife)

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To speak to a Manulife representative, contact **1-888-626-8543**