

cover me™

Losing your group health
and dental coverage?

We have solutions.



 **Manulife**

Plans underwritten by

**The Manufacturers
Life Insurance Company**

Health and dental benefits are often taken for granted. Until they end.

Are you about to lose the valuable health and dental coverage you've been enjoying under your employee group benefits plan? You have every reason to be concerned.

Governments continually reassess the coverage they offer through your provincial health insurance plan. They continuously consider reducing coverage for some healthcare services or eliminating coverage for others. This means you will have to pay an increasing number of health-related expenses out of your own pocket when the coverage under your group plan ends. You'll have to pay for healthcare services like prescription drugs, dental care, chiropractor visits, vision care and much more.

These routine expenses, which are not covered by your provincial health plan, will add up surprisingly quickly. Add on the high medical costs you could face if an accident or illness occurs and you could end up with healthcare bills that you may find difficult to pay.

Coverage that starts where your government health plan stops

The reality is that with ongoing government cutbacks, having your own individual health and dental insurance in place isn't just smart economically – it's almost essential. Obtaining individual health and dental insurance now eliminates concerns about your future insurability, should any health issues arise in the years to come. Once your application for insurance is approved, your coverage will continue, regardless of any changes in your health, for as long as your premiums are paid.

Manulife offers two individual supplemental health plans to choose from: the Flexcare® health and dental insurance plan and the FollowMe™ Health and dental insurance plan. They help protect against the increasing gaps in government health plans and the rapidly escalating cost of healthcare services.

You only pay for the coverage you really want and need.

Flexcare and FollowMe Health are individual insurance plans that allow you to choose the type and amount of coverage you want, so you'll pay only for the coverage you really want and need. What's more, unlike group health coverage that changes or ends as you move from one employer to another, you will 'own' your Flexcare or FollowMe Health coverage no matter what career or path in life you take next.

Most importantly, once your application is approved, your coverage will not be cancelled, regardless of your age or any future changes in your health, as long as your premiums are paid! (You may, of course, cancel your coverage at any time.)



Flexcare or FollowMe Health – the choice is yours

Many people opt for Flexcare because it is flexible, it offers a wide selection of health and dental coverage options, benefit levels, and it's affordable. In addition, Flexcare plans also include \$5 million in emergency medical travel insurance. With Flexcare, you can apply at any time.

FollowMe Health is another plan to consider if your group benefits have just recently ended. With FollowMe Health, no medical questionnaire is required and acceptance is guaranteed – as long as you apply within 60 days of your group coverage ending.

Flexcare also offers guaranteed acceptance plans. For the Flexcare plans that provide the most extensive prescription drug coverage, we ask that you answer some medical questions.

Comprehensive coverage for only dollars a day

Flexcare and FollowMe Health offer solid, comprehensive coverage. So you'll gain the added confidence that comes from knowing that you'll have coverage towards many of your health-related expenses, both routine and unexpected. In addition to coverage for prescription drugs, dental services or a combination of both, you'll also receive generous coverage for many other medical expenses that your provincial health plan doesn't cover – vision care, registered specialists like chiropractors, registered massage therapists, osteopaths, naturopaths, physiotherapists, and much more.

Hassle-free electronic claims submission

Most of your prescription drug and dental claims can be settled automatically using your Flexcare or FollowMe Health benefits card. It's very convenient and gives you one less thing to worry about.

Flexible payment options

Choose the payment method that suits you best: Visa, MasterCard, American Express or direct monthly withdrawal from your chequing account by Pre-Authorized Debit.

Earn AIR MILES®† reward miles

You can earn AIR MILES®† reward miles when you first apply for Flexcare or FollowMe Health, and then every year thereafter as long as you remain a policyholder. You can also earn additional AIR MILES reward miles by participating in the CoverMe Refer-A-Friend program.

Refer a Friend and earn even more AIR MILES reward miles

Do you know someone who will soon or has recently lost their group health benefits? Encourage them to visit our website to learn more about Flexcare and FollowMe Health. When you participate in the CoverMe Refer-A-Friend program and the person you refer requests an information package or applies online, you'll earn extra AIR MILES reward miles.

Learn more about the CoverMe Refer-A-Friend program.
Visit www.coverme.com today.

Why is it wise to purchase your own individual health insurance coverage now?

If you work on contract, you may not qualify for group benefits through your employer.

If you work for a small company, it may not offer group health coverage to employees.

Having your own health insurance is part of wise financial planning. Your coverage will help protect your finances from the growing gaps in your provincial health plan and the ever-escalating costs of health-related services.

If you purchase your own health insurance now, you won't have to worry about your coverage being cancelled when your career takes a different path because your coverage isn't tied to an employer. You'll "own" your own coverage.

With Flexcare and FollowMe Health, there are no age maximums. Once you have been approved, you can keep your coverage as long as you want – regardless of your age or any future changes in your health. It's lifetime coverage!

Applying made easy – once again, the choice is yours!

Visit us online at www.coverme.com.

You'll learn more about Flexcare and FollowMe Health. When you decide on the plan that's best for you, you can apply right online at coverme.com.

Call 1-877-COVERME®

and apply over the phone.

Request an information package and we'll mail it to you. It will include the plans' benefit details along with a paper application form. Simply complete the paper application form, enclose it in the postage-paid envelope provided, and just drop it in the mail.

The choice is yours. What could be easier?



Don't hesitate.

Visit us online today!

www.coverme.com

- Learn more about Flexcare and FollowMe Health coverage
- Request a personalized information package
- Get a free, no-obligation quote
- Apply right online

Or give us a call.

1-877-COVER ME®

(1-877-268-3763)

- We're available from 8 am – 8 pm ET
- Request a personalized information package
- Get a quote
- Apply over the phone



FLEXCARE®

Flexcare® covers you when your government health plan doesn't.

Whether your focus is on having coverage for prescription drugs, dental services, extended healthcare or a combination of all three, the Flexcare® health insurance plan is specifically designed to offer you flexibility and choice. You can choose the plan and level of coverage you want, so you won't end up paying for extra coverage you don't really want or need.

You are eligible to apply for Flexcare as a Canadian resident 18 years of age or older who has provincial health insurance coverage. (Quebec residents must also have RAMQ prescription drug coverage.) Once your application is approved, your coverage will take effect the first of the following month. No waiting period applies.

Flexcare is flexible and affordable. You choose the coverage that's right for you.

By allowing you to choose the coverage that best suits you and your budget, Flexcare Core plans give you a smart, affordable way to protect yourself against the rising cost of health-related services not covered by your provincial plan. In addition to providing you with coverage for prescription drugs, or dental services, or both, each Flexcare plan also offers Core plan benefits that include vision care and extended health care (coverage towards registered specialists and therapists like chiropractors, osteopaths, naturopaths, registered massage therapists, etc.), up to \$5 million in emergency medical travel insurance, and much more.

Flexcare offers you three different Core plans, each with varying levels of protection:

Flexcare DrugPlus™

A health plan that provides coverage for brand-name and generic prescription drugs, plus Core plan benefits (vision care, extended health care, up to \$5 million in emergency medical travel insurance, and more). We ask that you complete a simple medical questionnaire when you apply. You have two levels of coverage to choose from: Basic or Enhanced.¹

Flexcare DentalPlus™

A dental plan that provides coverage for many dental services including regular cleanings, fillings, examinations, regular check-ups and more, plus Core plan benefits (vision care, extended health care, up to \$5 million in emergency medical travel insurance, and more). Your acceptance is guaranteed*; completion of a medical questionnaire is not required. You have two levels of coverage to choose from: Basic or Enhanced.

Flexcare ComboPlus™

A comprehensive healthcare plan that offers the benefits of both DrugPlus and DentalPlus combined – prescription drug and dental coverage plus Core plan benefits (vision care, extended health care, up to \$5 million in emergency medical travel insurance, and more). You have three levels of coverage to choose from: Starter, Basic or Enhanced. Your acceptance is guaranteed*; completion of a medical questionnaire is not required for ComboPlus Starter. When applying for ComboPlus Basic or Enhanced, we ask that you complete a simple medical questionnaire.

*Your acceptance is guaranteed as long as you are a Canadian resident with provincial health coverage and Manulife receives your initial premium payment.

¹ One level of DrugPlus coverage is available in the province of Quebec.

Flexcare Add-On coverage gives you even more flexibility

Flexcare Add-Ons allow you to customize your coverage by “topping up” or increasing your ComboPlus, DrugPlus or DentalPlus Core plan benefits in the areas you feel necessary. So you can gain even more protection against both routine and unexpected health-related expenses.

Flexcare offers eight Add-On coverage options:

- Vision Enhanced²
- Hospital Basic
- Hospital Enhanced
- Travel³ – eight days of additional emergency medical coverage
- Travel⁴ – 21 days of additional emergency medical coverage
- Catastrophic Coverage⁵ – \$4,500 deductible
- Catastrophic Coverage⁶ – \$10,200 deductible
- Accidental Death & Dismemberment Enhanced

² Not available with ComboPlus Starter.

^{3,4} Travel coverage is not available to persons age 65 and over.

^{5,6} Catastrophic coverage is not available in the province of Quebec.



FOLLOWME™ HEALTH

FollowMe™ Health offers guaranteed acceptance* if you apply within 60 days of your group coverage ending.

Worried that you will have difficulty finding individual health insurance when your group coverage ends?

The FollowMe Health and dental insurance plan provides a simple solution. It offers many of the same type of benefits you enjoyed under your group health plan. And your acceptance is guaranteed – without the need to complete a medical questionnaire – as long as you apply within 60 days of your group coverage ending. (However, if you apply after the 60-day period, you will have to complete a full medical questionnaire.)

You are eligible to apply for FollowMe Health as a Canadian resident 18 years of age or older who has provincial health insurance coverage. (Quebec residents must also have RAMQ prescription drug coverage.) Once your application is approved, your coverage will take effect the first of the following month. No waiting period applies.

FollowMe Health offers four plans with guaranteed acceptance*

- FollowMe Health Basic
- FollowMe Health Enhanced
- FollowMe Health Enhanced Plus
- FollowMe Health Premiere

FollowMe Health covers a comprehensive range of essential health benefits

With four different plans available, you can choose the one that best suits you and your budget. Each plan offers varying levels of coverage for prescription drugs, vision care, extended health care and semi-private or private hospital accommodation. The FollowMe Health Enhanced Plus and Premiere plans also include coverage for dental care.

*Your acceptance is guaranteed as long as you are a Canadian resident with provincial health coverage and Manulife receives your initial premium payment.



Visit our website at

www.coverme.com

If you have questions,
give us a call at

**1-877-COVER ME®
(1-877-268-3763)**

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