



CDSPI Retiree Benefits

HEALTH BENEFITS AT GREATLY PREFERRED PRICING — EXCLUSIVELY FOR RETIRED DENTISTS

In retirement you can continue helping to protect yourself and your family with personal health insurance through CDSPI Retiree Benefits. This health and dental benefits program, which is offered at **greatly preferred pricing — without requiring your medical information at the time of application**, reflects CDSPI's ongoing commitment to providing relevant financial services solutions for dentists through all stages of their lives and careers.

As a retired dentist[†] or soon-to-be retired dentist^{††} you may apply for CDSPI Retiree Benefits without requiring your medical information at the time of application if you are a participant in an existing health benefits plan when you apply for CDSPI Retiree Benefits, or you were a participant in a plan that has recently ended and your application for CDSPI Retiree Benefits is received *within 90 days* of the end date of your current health benefits plan.

CDSPI Retiree Benefits are provided under the FollowMe™ Health benefit program* through CDSPI's affiliation with Manulife, a leading Canadian-based insurance company which has earned the trust of Canadians for more than 125 years.

GAIN THESE ADVANTAGES

Greatly preferred pricing — through CDSPI's affiliation with Manulife

Coverage for prescription medications, vision, extended health care, dental care and more

A choice of health benefit plans — Basic, Enhanced, Enhanced Plus and Premiere

Guaranteed access to coverage — if you apply within 90 days of the end date of your current group or individual health benefits plan

[†]CDSPI Retiree Benefits are not available to dentists in Quebec and Ontario.

^{††}If you are arranging for coverage to begin on or after your retirement date.

 **ADVICE.
INSURANCE.
INVESTMENTS.**
CDSPI

If you have questions about the plan, or would like to obtain no-cost insurance advice* from a licensed professional, please contact CDSPI Advisory Services Inc. at:

1.800.561.9401 or **cdspi.com**

* Restrictions may apply to advisory services in certain jurisdictions.

 **Manulife**

Underwritten by **The Manufacturers Life Insurance Company (Manulife)**, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8

CDSPI Retiree Benefits – Providing Health Care Protection at Retirement

GAIN SOLID PROTECTION

In addition to greatly preferred pricing, CDSPI Retiree Benefits offers coverage for a comprehensive range of health care services, including:

PRESCRIPTION DRUGS

Prescription medication that you or your insured family members may require.

DENTAL SERVICES (available with the *Enhanced Plus* and *Premiere* plans)

Expenses such as examinations, cleanings, fillings, extractions, X-rays and more.

VISION CARE

Prescription lenses and frames, contact lenses and laser eye surgery, plus coverage towards the cost of optometrist visits.

HOSPITAL BENEFITS

Preferred hospital accommodation, in excess of the standard ward room rate.

EXTENDED HEALTH CARE

Registered Specialists and Therapists

Includes visits to chiropractors, acupuncturists, osteopaths, podiatrists, registered dietitians, naturopaths, chiropodists, registered massage therapists, physiotherapists, psychologists, psychotherapists and speech therapists.

Homecare and Nursing

Medical care in your home from a registered practical nurse, licensed practical nurse, personal support worker or occupational therapist.

Prosthetic Appliances and Durable Medical Equipment

Surgical bandages and dressings, purchase or rental of equipment such as crutches, non-electric wheelchairs and hospital beds (standard electric hospital bed), oxygen and more. Also includes prosthetic appliances such as artificial limbs, eyes, splints, casts and breast prostheses.

Accidental Dental

Payment over-and-above your regular dental coverage, when dental treatment is required due to an accidental blow to the head or mouth.

Hearing Aids

Payment towards the purchase and/or repair of hearing aids.

Ambulance Services

Covers trips to hospitals in a licensed ground ambulance or air ambulance.

Lifeline®+ Emergency Response Service

Provides 24-hour monitoring service for people coping with medical problems at home and wanting to lead more independent lives.

OBTAIN ADDITIONAL BENEFITS AND SERVICES

With the coverage, you'll also gain a Survivor Benefit and Accidental Death and Dismemberment insurance coverage. You can also take advantage of helpful services, including the Health Service Navigator® (which provides information and resources to help you navigate the Canadian healthcare system).

Manulife cannot guarantee the availability of Health Service Navigator but will make reasonable efforts to provide a similar benefit if necessary.

*Health Service Navigator is offered through WorldCare International, Inc. TM/®
Trademarks of The Manufacturers Life Insurance Company.*

CHOOSE THE PLAN THAT'S RIGHT FOR YOU

CDSPI Retiree Benefits allow you to decide which level of protection best suits your needs and budget – so you only pay for the health coverage you really want and need. There are four different plans to choose from: *Basic*, *Enhanced*, *Enhanced Plus* and *Premiere*. Each one offers varying levels of coverage and benefits (see *Plan Comparison Chart* on pages 6-7).

Fast and Convenient Service

With hassle-free electronic claims submission most of your prescription drug and dental claims can be settled automatically using your personalized health benefits card – giving you one less thing to worry about. Claims can be submitted online at Manulife.ca/secureserve.

Eligibility

You are eligible to apply for CDSPI Retiree Benefits as long as you are a dentist who is:

- a Canadian resident (excluding residents of Quebec and Ontario);
- retired (or soon-to-be retired^{††}) and was previously or is currently licensed as a dentist in any Canadian province or territory (excluding Ontario and Quebec);
- a participant in a group or individual health benefits plan (or were a participant in one that has recently ended) and your application is received within 90 days of the end date of your current health benefits plan.

Conditions and Limitations

This information is provided for your general guidance. Precise details, terms, conditions and exclusions are set out in the insurance policy.

Monthly Premiums by Province and Territory

These greatly preferred premium rates (see following pages) are provided through CDSPI's affiliation with Manulife. Select your province or territory of residence to see the monthly premium amount. Premiums are based on an individual's age at the time of application. Premiums will change as an individual's age increases in accordance with published age groups. Premiums for couples and children are per each individual. Premiums are effective January 1, 2019.

Territories Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 78.10	\$107.20	\$145.90	\$191.00
45-54	\$ 90.50	\$125.90	\$165.80	\$225.80
55-59	\$100.70	\$132.60	\$172.10	\$234.50
60-64	\$108.10	\$146.70	\$177.90	\$242.50
65-69	\$108.70	\$151.20	\$174.60	\$236.50
70-79	\$126.00	\$185.90	\$207.30	\$274.10
80-89	\$152.30	\$244.90	\$268.90	\$355.20
90+	\$198.00	\$325.50	\$340.80	\$433.00
Couple				
18-44	\$ 72.00	\$100.70	\$139.50	\$184.00
45-54	\$ 84.40	\$119.10	\$159.10	\$218.70
55-59	\$ 94.20	\$126.10	\$165.70	\$227.70
60-64	\$101.80	\$140.10	\$171.40	\$235.90
65-69	\$102.60	\$144.80	\$168.40	\$230.40
70-79	\$119.80	\$179.70	\$201.00	\$267.70
80-89	\$146.20	\$239.00	\$262.40	\$348.60
90+	\$191.90	\$319.30	\$334.40	\$426.20
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$ 25.00	\$ 31.90	\$ 66.90	\$102.30
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$ 22.40	\$ 28.70	\$ 60.20	\$ 91.90

British Columbia Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 62.30	\$ 82.60	\$110.40	\$142.20
45-54	\$ 72.00	\$ 95.50	\$122.90	\$164.20
55-59	\$ 80.00	\$100.70	\$127.90	\$170.80
60-64	\$ 84.50	\$109.20	\$130.50	\$174.80
65-69	\$ 66.00	\$ 86.90	\$101.90	\$134.90
70-79	\$ 74.50	\$103.80	\$117.10	\$151.60
80-89	\$ 87.30	\$138.80	\$153.80	\$200.40
90+	\$120.30	\$194.30	\$203.00	\$250.30
Couple				
18-44	\$ 56.30	\$ 76.20	\$103.90	\$134.80
45-54	\$ 65.70	\$ 88.90	\$116.10	\$157.30
55-59	\$ 73.60	\$ 94.40	\$121.60	\$164.00
60-64	\$ 78.10	\$102.80	\$124.10	\$168.00
65-69	\$ 59.80	\$ 80.70	\$ 96.00	\$129.10
70-79	\$ 68.60	\$ 97.80	\$111.60	\$145.60
80-89	\$ 81.20	\$132.40	\$147.60	\$194.20
90+	\$113.90	\$187.90	\$196.80	\$243.50
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$ 18.50	\$ 24.10	\$ 49.10	\$ 73.00
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$ 16.80	\$ 21.80	\$ 44.10	\$ 65.80

Alberta Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 61.20	\$ 79.20	\$107.80	\$141.40
45-54	\$ 70.80	\$ 92.10	\$120.80	\$164.90
55-59	\$ 79.00	\$ 98.00	\$126.30	\$172.30
60-64	\$ 83.10	\$105.40	\$127.50	\$174.80
65-69	\$ 68.10	\$ 82.80	\$ 97.80	\$140.40
70-79	\$ 74.00	\$ 91.90	\$105.60	\$144.80
80-89	\$ 81.30	\$121.90	\$137.90	\$187.70
90+	\$104.80	\$164.10	\$173.50	\$221.70
Couple				
18-44	\$ 54.90	\$ 73.00	\$101.30	\$134.10
45-54	\$ 64.50	\$ 85.70	\$114.30	\$157.80
55-59	\$ 72.50	\$ 91.70	\$119.70	\$165.50
60-64	\$ 76.80	\$ 99.20	\$121.00	\$168.20
65-69	\$ 62.00	\$ 77.00	\$ 92.30	\$134.20
70-79	\$ 67.60	\$ 86.60	\$100.40	\$138.80
80-89	\$ 75.10	\$115.30	\$131.80	\$181.20
90+	\$ 98.80	\$157.70	\$167.30	\$214.90
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$ 19.40	\$ 24.90	\$ 50.90	\$ 77.60
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$ 17.70	\$ 22.30	\$ 45.80	\$ 69.60

Saskatchewan Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 59.80	\$ 79.10	\$103.00	\$133.60
45-54	\$ 68.80	\$ 92.50	\$116.70	\$156.60
55-59	\$ 76.60	\$ 98.10	\$121.70	\$162.80
60-64	\$ 80.60	\$106.00	\$123.80	\$166.70
65-69	\$ 68.40	\$ 86.80	\$106.10	\$129.90
70-79	\$ 76.30	\$102.30	\$122.00	\$146.90
80-89	\$ 93.50	\$136.40	\$152.10	\$184.40
90+	\$116.20	\$197.40	\$204.70	\$207.60
Couple				
18-44	\$ 53.70	\$ 72.90	\$ 96.30	\$126.30
45-54	\$ 62.30	\$ 86.00	\$110.00	\$149.30
55-59	\$ 70.10	\$ 91.60	\$115.00	\$156.20
60-64	\$ 74.30	\$ 99.70	\$118.10	\$160.20
65-69	\$ 63.10	\$ 81.90	\$101.10	\$125.00
70-79	\$ 71.10	\$ 97.30	\$116.90	\$141.90
80-89	\$ 88.10	\$131.20	\$146.60	\$179.00
90+	\$110.80	\$191.40	\$198.60	\$202.40
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$ 18.20	\$ 23.50	\$ 45.30	\$ 67.70
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$ 16.40	\$ 21.00	\$ 40.60	\$ 60.90

All premium rates are quoted on a per month per person basis and exclude any applicable PST.

Manitoba Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 61.20	\$ 80.60	\$107.30	\$138.80
45-54	\$ 70.40	\$ 94.80	\$121.60	\$163.70
55-59	\$ 78.40	\$100.60	\$127.00	\$170.60
60-64	\$ 82.50	\$108.50	\$129.20	\$174.10
65-69	\$ 81.50	\$110.10	\$125.00	\$167.80
70-79	\$ 90.30	\$128.20	\$141.90	\$187.50
80-89	\$102.80	\$157.40	\$173.10	\$231.00
90+	\$132.00	\$210.00	\$219.30	\$281.30
Couple				
18-44	\$ 54.90	\$ 74.30	\$100.80	\$131.40
45-54	\$ 64.10	\$ 88.20	\$114.90	\$156.60
55-59	\$ 71.80	\$ 93.70	\$120.40	\$163.50
60-64	\$ 76.20	\$101.90	\$122.90	\$167.30
65-69	\$ 75.10	\$103.70	\$118.80	\$161.70
70-79	\$ 83.90	\$121.90	\$135.90	\$181.20
80-89	\$ 96.50	\$151.20	\$166.70	\$224.30
90+	\$125.70	\$203.70	\$213.00	\$274.50
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$ 18.70	\$ 24.10	\$ 48.40	\$ 72.40
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$ 16.90	\$ 21.70	\$ 43.30	\$ 65.10

New Brunswick Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 67.00	\$ 89.10	\$117.60	\$152.80
45-54	\$ 78.00	\$106.00	\$135.00	\$180.80
55-59	\$ 86.50	\$111.90	\$140.40	\$187.60
60-64	\$ 91.80	\$121.80	\$143.40	\$192.50
65-69	\$ 91.60	\$124.00	\$139.80	\$186.70
70-79	\$101.70	\$144.60	\$158.90	\$208.70
80-89	\$114.80	\$176.20	\$192.40	\$255.50
90+	\$156.00	\$245.90	\$255.30	\$324.80
Couple				
18-44	\$ 61.00	\$ 83.00	\$111.20	\$145.20
45-54	\$ 71.70	\$ 99.40	\$128.10	\$173.40
55-59	\$ 80.00	\$105.40	\$133.60	\$180.60
60-64	\$ 85.40	\$114.90	\$137.00	\$185.70
65-69	\$ 85.40	\$117.70	\$133.80	\$180.20
70-79	\$ 95.30	\$138.20	\$152.80	\$202.40
80-89	\$108.80	\$170.10	\$186.50	\$248.80
90+	\$149.60	\$239.40	\$249.40	\$318.10
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$ 20.80	\$ 26.70	\$ 52.30	\$ 78.50
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$ 18.70	\$ 24.10	\$ 47.30	\$ 70.80

Prince Edward Island Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 65.50	\$ 87.00	\$115.70	\$149.80
45-54	\$ 76.00	\$103.30	\$132.50	\$177.50
55-59	\$ 84.40	\$108.80	\$137.60	\$184.00
60-64	\$ 89.10	\$118.10	\$140.60	\$188.40
65-69	\$ 78.70	\$108.10	\$124.30	\$165.10
70-79	\$ 88.40	\$127.60	\$141.90	\$184.90
80-89	\$101.20	\$157.70	\$173.60	\$228.00
90+	\$140.40	\$223.30	\$232.70	\$290.60
Couple				
18-44	\$ 59.50	\$ 80.70	\$109.20	\$142.30
45-54	\$ 69.60	\$ 96.60	\$125.50	\$170.10
55-59	\$ 77.70	\$102.30	\$131.00	\$177.20
60-64	\$ 82.90	\$111.60	\$134.00	\$181.70
65-69	\$ 72.70	\$101.80	\$118.10	\$159.10
70-79	\$ 82.20	\$121.10	\$135.90	\$178.40
80-89	\$ 95.10	\$151.40	\$167.40	\$221.30
90+	\$134.10	\$217.00	\$226.40	\$283.80
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$ 20.10	\$ 25.90	\$ 51.80	\$ 77.60
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$ 18.10	\$ 23.40	\$ 46.80	\$ 69.60

Nova Scotia Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 64.80	\$ 86.20	\$112.80	\$145.40
45-54	\$ 75.00	\$101.80	\$129.00	\$171.90
55-59	\$ 83.30	\$107.60	\$133.80	\$178.40
60-64	\$ 88.20	\$117.00	\$137.00	\$182.90
65-69	\$ 66.60	\$ 92.50	\$107.50	\$141.80
70-79	\$ 75.40	\$110.60	\$124.10	\$159.50
80-89	\$ 87.60	\$139.30	\$153.60	\$199.80
90+	\$125.00	\$201.00	\$209.30	\$256.80
Couple				
18-44	\$ 58.50	\$ 79.70	\$106.10	\$138.10
45-54	\$ 68.90	\$ 95.20	\$121.80	\$164.70
55-59	\$ 76.80	\$101.00	\$127.40	\$171.40
60-64	\$ 81.90	\$110.30	\$130.50	\$176.10
65-69	\$ 60.40	\$ 86.40	\$101.40	\$135.70
70-79	\$ 69.40	\$104.40	\$117.80	\$153.30
80-89	\$ 81.60	\$133.00	\$147.60	\$193.00
90+	\$118.60	\$194.80	\$203.00	\$250.10
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$ 19.90	\$ 25.70	\$ 49.70	\$ 73.80
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$ 17.80	\$ 23.00	\$ 44.90	\$ 66.30

All premium rates are quoted on a per month per person basis and exclude any applicable PST.

Newfoundland Residents

Age Group	Basic	Enhanced (Without Dental)	Enhanced (With Dental)	Premiere
Individual				
18-44	\$ 62.60	\$ 83.30	\$111.10	\$142.90
45-54	\$ 72.70	\$ 98.70	\$127.00	\$169.00
55-59	\$ 80.60	\$103.80	\$131.50	\$175.60
60-64	\$ 85.00	\$112.20	\$134.00	\$179.30
65-69	\$ 83.70	\$113.40	\$129.10	\$172.00
70-79	\$ 93.40	\$132.60	\$147.50	\$192.90
80-89	\$106.90	\$163.90	\$180.30	\$238.00
90+	\$144.50	\$228.20	\$238.80	\$300.80
Couple				
18-44	\$ 56.60	\$ 77.00	\$104.50	\$135.50
45-54	\$ 66.30	\$ 91.90	\$120.10	\$162.00
55-59	\$ 74.00	\$ 97.30	\$125.30	\$168.40
60-64	\$ 78.60	\$105.80	\$127.60	\$172.60
65-69	\$ 77.50	\$106.90	\$123.10	\$165.70
70-79	\$ 87.30	\$126.40	\$141.40	\$186.50
80-89	\$100.70	\$157.40	\$174.10	\$231.20
90+	\$138.20	\$221.90	\$232.10	\$294.00
Child (for Families/Single Parents with 1 or 2 Children)				
00-20	\$ 18.50	\$ 24.20	\$ 49.00	\$ 73.50
Child (for Families/Single Parents with 3 or more Children)				
00-20	\$ 16.80	\$ 21.80	\$ 44.00	\$ 66.00

All premium rates are quoted on a per month per person basis and exclude any applicable PST.

Plan Comparison Chart

	Basic	Enhanced	Enhanced Plus	Premiere
PRESCRIPTION DRUGS[†] <ul style="list-style-type: none"> • Generic* coverage • Shared dispensing fee • Co-payment • Anniversary year maximums 	<ul style="list-style-type: none"> • Generic • No maximum • 80% • \$450 	<ul style="list-style-type: none"> • Generic • No maximum • 80% • \$1,000 	<ul style="list-style-type: none"> • Generic • No maximum • 80% • \$1,000 	<ul style="list-style-type: none"> • Generic • No maximum • 80% • \$2,400
DENTAL SERVICES Covers services, paid at a percentage of the current Dental Association Fee Schedule in your province of residence. <ul style="list-style-type: none"> • Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services • Reimbursement on extensive services including oral surgery, endodontics and periodontics, as well as denture services • Reimbursement on crowns, bridges, dentures and orthodontics • Anniversary year maximums • Recall visits Note: If applicable, dental coverage begins at the age when your provincial health insurance plan coverage ends.	<ul style="list-style-type: none"> • Not covered • Not covered • Not covered • N/A • N/A 	<ul style="list-style-type: none"> • Not covered • Not covered • Not covered • N/A • N/A 	<ul style="list-style-type: none"> • 80% • 80% • Not covered • Year 1 \$700; Year 2 \$850; Year 3+ \$1,000 • 9 months 	<ul style="list-style-type: none"> • 80% • 80% • 60% commencing in Year 3 • Year 1 \$800; Year 2 \$1,000; Year 3+ \$1,500 • 6 months
VISION CARE Covers the costs towards prescription lenses and frames, contact lenses and laser eye surgery. This benefit does not include industrial safety glasses.	<ul style="list-style-type: none"> • \$150 per 2 benefit years plus • \$60 for Optometrist visit[†] per 2 benefit years 	<ul style="list-style-type: none"> • \$200 per 2 benefit years plus • \$60 for Optometrist visit[†] per 2 benefit years 	<ul style="list-style-type: none"> • \$200 per 2 benefit years plus • \$60 for Optometrist visit[†] per 2 benefit years 	<ul style="list-style-type: none"> • \$300 per 2 benefit years plus • \$60 for Optometrist visit[†] per 2 benefit years
HOSPITAL BENEFITS Preferred hospital accommodation in excess of the standard ward room rate made by a general (acute care) hospital. Also included is a cash benefit in lieu of the room cost for each day you are not able to obtain preferred accommodation. <ul style="list-style-type: none"> • Type of accommodation • Maximum charge per day • Reimbursement per anniversary year • Cash benefit in lieu of accommodation: <ul style="list-style-type: none"> - Per day - Maximum 	<ul style="list-style-type: none"> • Semi-private room • \$175 • 50% for 150 days • \$25/day • \$1,500 anniversary year maximum 	<ul style="list-style-type: none"> • Semi-private room • \$175 • 100% first 60 days; 50% next 90 days • \$50/day • \$3,000 anniversary year maximum 	<ul style="list-style-type: none"> • Semi-private room • \$175 • 100% first 60 days; 50% next 90 days • \$50/day • \$3,000 anniversary year maximum 	<ul style="list-style-type: none"> • Semi-private or private room • \$200 • 100% first 100 days; 60% next 90 days • \$50/day • \$5,000 anniversary year maximum
EXTENDED HEALTHCARE BENEFITS:	Lifetime maximum \$100,000	Lifetime maximum \$200,000	Lifetime maximum \$200,000	Lifetime maximum \$300,000
Registered Specialists and Therapists - Includes visits to Acupuncturists, Chiropractors, Osteopaths, Podiatrists, Registered Dietitians, Naturopaths, Chiropodists, Registered Massage Therapists, Physiotherapists, Psychologists, Psychotherapists and Speech Therapists.				
Registered Specialists and Therapists[†] <ul style="list-style-type: none"> • Maximum claims paid • Per visit maximum • Chiropractic x-rays 	<ul style="list-style-type: none"> • 20 visit maximum per specialist per year • \$15 per visit • \$35 per year 	<ul style="list-style-type: none"> • \$600 combined per anniversary year • \$35 per year 	<ul style="list-style-type: none"> • \$600 combined per anniversary year • \$35 per year 	<ul style="list-style-type: none"> • \$650 combined per anniversary year • \$35 per year
Registered Psychologist and Psychotherapist <ul style="list-style-type: none"> • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year 	<ul style="list-style-type: none"> • \$80 • \$65 • 10 	<ul style="list-style-type: none"> • \$80 • \$65 • 10 	<ul style="list-style-type: none"> • \$80 • \$65 • 10 	<ul style="list-style-type: none"> • \$80 • \$65 • 12
Registered Speech Therapist[†] <ul style="list-style-type: none"> • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year 	<ul style="list-style-type: none"> • \$65 • \$45 • 10 	<ul style="list-style-type: none"> • \$65 • \$45 • 10 	<ul style="list-style-type: none"> • \$65 • \$45 • 10 	<ul style="list-style-type: none"> • \$65 • \$45 • 12

	Basic	Enhanced	Enhanced Plus	Premiere
Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment – Covers the services of registered health professionals including Registered Practical Nurse, Licensed Practical Nurse, Personal Support Worker or Occupational Therapist; includes surgical bandages and dressings and the purchase or rental of medically necessary equipment. Payment will be coordinated where benefits are available through the Assistive Devices Program.	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$500 Year 2: \$750 Year 3+: \$1,250	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$1,000 Year 2: \$1,500 Year 3+: \$3,000	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$1,000 Year 2: \$1,500 Year 3+: \$3,000	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: \$3,500 per year
Custom-Made Orthotics – Covers charges for the purchase of custom-made orthotics (plaster cast or computer topography).	• \$250 maximum per anniversary year	• \$250 maximum per anniversary year	• \$250 maximum per anniversary year	• \$250 maximum per anniversary year
Accidental Dental – Covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90-day period following the accident.	• Maximum of \$2,000 per year	• Maximum of \$2,500 per year	• Maximum of \$2,500 per year	• Maximum of \$10,000 per year
Hearing Aids – Covers the costs to purchase and/or repair up to the allowed maximum.	• \$300/5 benefit years	• \$400/5 benefit years	• \$400/5 benefit years	• \$600/4 benefit years
Ambulance Services[‡] – Covers trips to hospitals in a licensed ambulance. Covers charges up to the amount between what your provincial health plan covers and what is reasonable and customary.	• Unlimited ground and air transport	• Unlimited ground and air transport	• Unlimited ground and air transport	• Unlimited ground and air transport
Lifeline[®] Emergency Response Service – Provides 24-hour monitoring service for people coping with medical problems at home.	• Maximum of 6 months every 3 years	• Maximum of 6 months every 3 years	• Maximum of 6 months every 3 years	• Maximum of 6 months every 3 years
HEALTH SERVICE NAVIGATOR[®] Offers evaluation of medical records upon diagnosis of serious illness or injury [°] .	• Included	• Included	• Included	• Included
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.	• Not available	• Up to \$350	• Up to \$350	• Up to \$500
ACCIDENTAL DEATH AND DISMEMBERMENT Payment for accidental death or dismemberment directly resulting from an accident, occurring within one year of the date of the accident.	• \$10,000 for adults • \$5,000 for children and persons aged 65 years or over	• \$25,000 for adults • \$10,000 for children and persons aged 65 years or over	• \$25,000 for adults • \$10,000 for children and persons aged 65 years or over	• \$50,000 for adults • \$15,000 for children and persons aged 65 years or over
SURVIVOR BENEFIT Provides for continuous coverage for 1 year, following the death of an adult insured.	• Included	• Included	• Included	• Included

* Generic Drug – A generally less expensive alternative to an interchangeable brand-name drug product. Exclusions: smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, erectile dysfunction drugs, and drugs not requiring a prescription. Premiere Plan is the only plan that covers birth control drugs (oral pills and patches only). Other exclusions apply; please consult your policy for details.

Please note: 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.

[†] Prescription drug coverage in the provinces of British Columbia and Saskatchewan is based on calendar year.

[‡] Benefits are only payable after yearly maximums allowed under your provincial health insurance plan have been reached, if applicable. Benefits payable are up to reasonable and customary charges.

Anniversary year means the consecutive 12 months following the effective date of the agreement, and each 12-month period thereafter. Benefit year means the 12 consecutive months following the incurred date of the claim.

Calendar year means each successive 12-month period commencing January 1 and ending December 31. All references to “year” refer to anniversary year. When it relates to Hearing Aids and Vision Care benefits, year refers to benefit year.

[°] *Manulife cannot guarantee the availability of Health Service Navigator but will make reasonable efforts to provide a similar benefit if necessary. Health Service Navigator is offered through WorldCare International, Inc.. Lifeline[®] is a trademark of Lifeline Systems Inc. TM/[®] Trademarks of The Manufacturers Life Insurance Company.*



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