



Health and dental coverage that *begins* when your employee health coverage *ends*.



### **FollowMe™ Health**

**Experience the security of health insurance that follows you wherever life takes you.**

If you're leaving the company where you work you're also leaving your company health plan. But that doesn't mean you and your family can't still have affordable, reliable insurance with coverage that may include prescription drugs, dental care, eyeglasses and more.

**The Manufacturers Life Insurance Company**

## With FollowMe™ Health you get:

- Solid coverage at affordable rates
- Fast and easy electronic claims
- No waiting period
- No lifetime maximums
- 4 plans to choose from

### Best of all, acceptance is guaranteed!

Apply within 90 days of the end of your employer group health coverage and your acceptance is guaranteed<sup>1</sup> — no medical questions required at time of application.

### What's included

Your FollowMe™ Health Plan may cover many of the same expenses as the group health plans provided by your employer,<sup>2</sup> including:

-  **Prescription drugs** — whether for you, your partner or your children
-  **Dental services** — such as routine procedures like cleaning and fillings, as well as emergency dental work required because of an accident
-  **Vision care** — checkups with your eye doctor, as well as glasses, contact lenses and even laser eye surgery
-  **Homecare, Prosthetics and Medical Equipment and Supplies** — included in every plan with coverage for hearing aids, ambulance, CPAP machines for sleep apnea and more
-  **Professional therapy** — services provided by a registered massage therapist, chiropractor, psychiatrist and other health care professionals
-  **Hospital care** — ambulance service and semi-private room
-  **TELUS Health Virtual Care<sup>3</sup>**  
24/7 access to healthcare practitioners online, through the app.



## Getting coverage is easy!

You can apply for FollowMe™ Health without answering any medical questions at the time of application, **as long as:**

- ✓ You are a Canadian resident.
- ✓ Your group health plan is ending soon or has recently come to an end because of career change, job loss or retirement or because you have reached the maximum age allowed by your group plan.
- ✓ You have a valid government health insurance plan.
- ✓ You apply within 90 days of your group health plan end date.

If you are a **Quebec resident**<sup>4</sup>, you must also be registered under the RAMQ Prescription Drug Insurance Plan.

## 4 levels of coverage to choose from

	Prescription Drugs	Dental Care	Vision Care	Registered Specialists and Therapists <sup>5</sup>
<b>Basic</b>	\$500 a year <sup>6</sup>	Not covered	\$150 every 2 benefit years <sup>7</sup>	\$15/visit, up to 20 visits/specialist per anniversary year
<b>Enhanced</b>	\$1,300 a year <sup>6</sup>	Not covered	\$200 every 2 benefit years <sup>7</sup>	\$15/visit, up to 20 visits/specialist per anniversary year
<b>Enhanced Plus</b>	\$1,300 a year <sup>6</sup>	<b>Year 1:</b> \$700 <b>Year 2:</b> \$850 <b>Year 3+:</b> \$1,000	\$200 every 2 benefit years <sup>7</sup>	\$15/visit, up to 20 visits/specialist per anniversary year
<b>Premiere</b>	\$2,600 a year <sup>6</sup>	<b>Year 1:</b> \$800 <b>Year 2:</b> \$1,000 <b>Year 3+:</b> \$1,500	\$300 every 2 benefit years <sup>7</sup>	\$15/visit, up to 20 visits/specialist per anniversary year

<sup>1</sup> Guaranteed acceptance dependent upon receipt of first premium payment and satisfaction of eligibility criteria.

<sup>2</sup> The FollowMe™ Health Individual Insurance Plan will not provide the exact same coverage that you may have had under your group health insurance plan.

<sup>3</sup> TELUS Health Virtual Care is a trademark of TELUS Corporation, used by it and its affiliates under license. Manulife cannot guarantee the availability of this benefit indefinitely.

<sup>4</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>5</sup> Registered specialists and therapists include acupuncturists, chiropractors, dietitians, osteopaths, podiatrists, naturopaths, chiropodists, registered massage therapists and physiotherapists. Covers charges up to the amount between what your government health insurance plan covers and/or what is reasonable and customary. Annual maximums per service apply. For more details, see the Comparison Chart.

<sup>6</sup> “Year” means “anniversary year.” An anniversary year refers to the 12 consecutive months following the effective date of the agreement and each 12-month period thereafter. Prescription drug coverage in the provinces of British Columbia, Saskatchewan and Quebec is based on calendar year.

<sup>7</sup> A benefit year is the 12 consecutive months following the date the claim was incurred.

# For more information:

 1-866-707-4922

 [manulife.ca/costco](https://manulife.ca/costco)

## 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 practices 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 90-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 be 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 the 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.

## 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.

FollowMe™ Health is underwritten by

## The Manufacturers Life Insurance Company (Manulife).

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