Manulife

COSTCO WHOLESALE

Health & Dental Insurance for Costco Members

Help *protect yourself,* your family and your business from out-of-pocket medical expenses.

The Manufacturers Life Insurance Company

Experience the protection of Health & Dental Insurance with a range of different coverage options.

Help cover the costs of medical expenses that may not be covered by your government health insurance plan with Health & Dental Insurance for Costco Members. Choose from a range of different coverage options, like:

- **Prescription drugs** – Helps cover the rising costs of generic and brand-name drugs.
- **Dental care** – A trip to the dentist may be a little more tolerable when you have coverage.
- **Vision care** – New glasses, contact lenses, routine eye exams.
- **Homecare and nursing** – Rehabilitation from the comfort of your own home.
- **Registered therapists** – Chiropractor, physiotherapist, massage therapist and more.
- **Emergency medical travel coverage** – Gives you up to $5 million in coverage for an unlimited number of trips per year.

If you don't have the safety net of an employee health plan at work or if you're self-employed, you can turn to the trusted and dependable coverage of Health & Dental Insurance for Costco Members.

Executive Members can save up to 5% on their monthly rates!

You get all these features and benefits at *no extra cost:*

- You can keep this coverage for life, regardless of whether your health changes after you become insured, as long as your premiums are paid.
- The Survivor Benefit maintains your spouse's and children's coverage premium free for one year following your death. See page 5 for details.
- TELUS Health Virtual Care[+] provides 24/7 access to health care practitioners online and through the app. See page 3 to learn more.
- Self-employed or a small business owner? If so, you can enjoy tax savings. A portion of your premiums may be deductible.[++]
- Increases are made to maximum benefit payable amounts when prescriptions are filled at the Costco Optical Centre or the Costco Hearing Aid Centre.

[+] 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.
[++] Contact the Canada Revenue Agency or seek the advice of a tax professional to confirm your eligibility for tax deductions.
[‡] For small business owners in Quebec who are subject to Quebec's Act respecting prescription drug insurance, the purchase of Health & Dental Insurance for Costco Members by or on behalf of employees is not recommended.

Choose from 3 plans to suit your needs and budget.

Health & Dental Insurance plans for Costco Members are designed to offer competitive rates and a broad range of coverage for you, your family and your employees.[‡]

Starter Plan
No medical questions at the time of application

Essential Plan
Increased coverage, medical questions required

Enhanced Plan
Comprehensive coverage, medical questions required

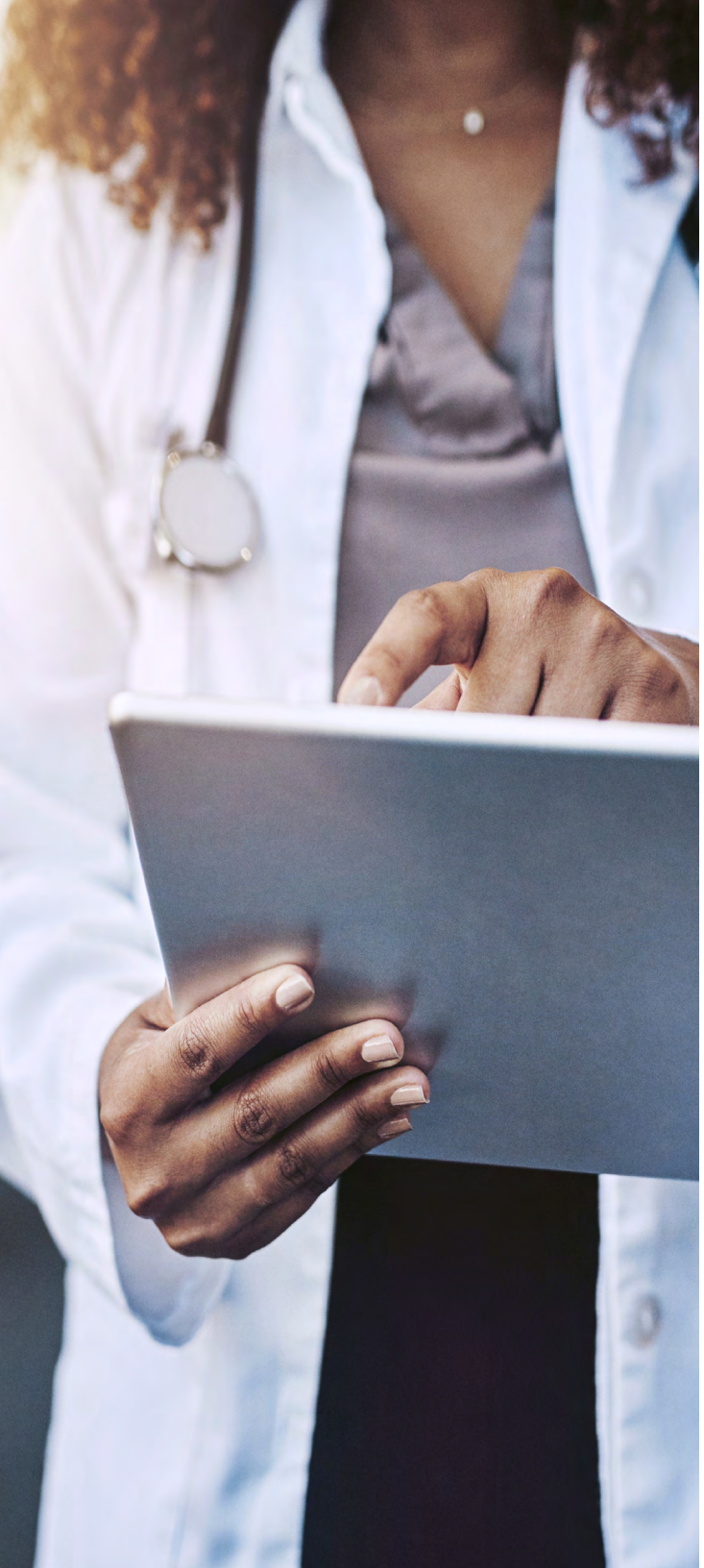
Note: The coverage for your spouse and dependent children must be the same as the coverage chosen by you.

Getting coverage is *easy!*

You qualify for Health & Dental Insurance for Costco Members if:

- You are a Costco member.
- You are 18 or older.
- You are a Canadian resident.
- You have a valid government health insurance plan.

If you are a Quebec resident, you must also be registered under the RAMQ Prescription Drug Insurance Plan.



TELUS Health Virtual Care[+]: Helping make health care *more* accessible – anytime, anywhere

With TELUS Health Virtual Care, you get access to health care for you and your family 24/7. Text or video chat with a team of Canadian medical professionals with experience in digital health care. Get access to doctors, nurse practitioners, mental health therapists, dietitians and naturopaths. This service is included in all 3 plans, at no extra cost.

You can use TELUS Health Virtual Care for:

- Diagnosis – Get a diagnosis and treatment plan for health concerns such as colds, the flu, eye issues, skin conditions and more.
- Prescriptions – Medical professionals can prescribe or renew your existing prescriptions.[^] Use the app to send prescriptions directly to a Costco Pharmacy.
- Mental health – Get mental health support from a clinician or book a video therapy session with a specialist.
- Lab tests – Have lab requisitions emailed to you or sent directly to a lab or x-ray clinic of your choice.
- Specialist referrals – Get a referral to a medical specialist or other health professional.
- Health records – Access your previous conversations and medical notes from every time you have used the app.

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[^] TELUS Health Virtual Care does not prescribe medical marijuana or controlled substances.

Health & Dental Insurance for Costco Members – Plans at a glance

	Starter Plan No medical questionnaire required at the time of application	Essential Plan Medical questionnaire required	Enhanced Plan Medical questionnaire required
Prescription Drugs			
Formulary	Manulife Drug Essentials Formulary	Manulife Mandatory Generic† Formulary	Manulife Managed Formulary
Dispensing fee	Dispensing fee is capped at $6.50 and subject to co-payment. No capped dispensing fee in Quebec.	Full coverage of reasonable and customary dispensing fees	Full coverage of reasonable and customary dispensing fees
Birth control	Not covered	Not covered	Covered
Reimbursement per person (AB, MB, NB, NL, NS, ON, PEI, NWT, NU, YK)	**If purchased at a Costco pharmacy** For all ages: 90% to a maximum of $650 per year **OR** **If purchased at another pharmacy** For all ages: 70% to a maximum of $525 per year	**If purchased at a Costco pharmacy** For all ages: 95% to a maximum of $5,000 per anniversary year **OR** **If purchased at another pharmacy** Under age 65: 70% of the first $750, 90% of the next $4,972 to a maximum of $5,000 per anniversary year Age 65+: 100% of the first $750, 90% of the next $4,722 to a maximum of $5,000 per anniversary year	**If purchased at a Costco pharmacy** For all ages: 100% to a maximum of $10,000 per anniversary year **OR** **If purchased at another pharmacy** Under age 65: 90% of the first $2,222, 100% of the next $8,000 to a maximum of $10,000 per anniversary year Age 65+: 100% of the first $750, 90% of the next $10,278 to a maximum of $10,000 per anniversary year
Reimbursement per person (BC, SK)	**If purchased at a Costco pharmacy** For all ages: 90% to a maximum of $650 per calendar year **OR** **If purchased at another pharmacy** For all ages: 70% to a maximum of $525 per calendar year	**If purchased at a Costco pharmacy** For all ages: 95% to a maximum of $5,000 per calendar year **OR** **If purchased at another pharmacy** For all ages: 70% of the first $750, 90% of the next $4,972 to a maximum of $5,000 per calendar year	**If purchased at a Costco pharmacy** For all ages: 100% to a maximum of $10,000 per calendar year **OR** **If purchased at another pharmacy** For all ages: 90% of the first $2,222, 100% of the next $8,000 to a maximum of $10,000 per calendar year
Reimbursement per person (Quebec only)	For all ages: 70% to a maximum of $565 per calendar year	For all ages: 75% of the first $1,500, 95% of the next $4,079 to a maximum of $5,000 per calendar year	For all ages: 90% of the first $2,000, 100% of the next $8,200 to a maximum of $10,000 per calendar year
Extended Health			
Lifetime maximum	$350,000	$400,000	$400,000
Registered Specialists and Therapists* – Includes visits to Acupuncturists, Chiropractors, Dietitians, Osteopaths, Physiotherapists, Podiatrists, Naturopaths, Chiropodists and Registered Massage Therapists.			
Maximum per visit	$20	$25	$25
Maximum visits per anniversary year, per specialist	20	25	25
Chiropractic X-rays	$35 per anniversary year	$35 per anniversary year	$35 per anniversary year
Psychologists			
Maximum per first visit	$80	$80	$80
Maximum per subsequent visit	$65	$65	$65
Maximum visits per anniversary year	15	15	15
Speech Therapists*			
Maximum per first visit	$65	$65	$65
Maximum per subsequent visit	$45	$45	$45
Maximum visits per anniversary year	15	15	15

† Generic drug - A generally less expensive alternative to an interchangeable brand-name drug product. 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 drug will be made at the co-payment level of your plan.

* Benefits are only payable after yearly maximums allowed under your provincial or territorial health insurance plan have been reached, if applicable.

Extended Health (continued)	Starter Plan No medical questionnaire required at the time of application	Essential Plan Medical questionnaire required	Enhanced Plan Medical questionnaire required
Hearing Aids Covers the cost to purchase and repair up to the allowed maximum. (Applicable every 4 benefit years.)	**Maximums, if purchased at a Costco Hearing Aid Centre** Under age 65: $500 Age 65+: $600 **OR** **Maximums, if purchased at another location** Under age 65: $400 Age 65+: $500	**Maximums, if purchased at a Costco Hearing Aid Centre** Under age 65: $500 Age 65+: $600 **OR** **Maximums, if purchased at another location** Under age 65: $400 Age 65+: $500	**Maximums, if purchased at a Costco Hearing Aid Centre** Under age 65: $500 Age 65+: $600 **OR** **Maximums, if purchased at another location** Under age 65: $400 Age 65+: $500
Ambulance Services* Covers trips to hospital in a licensed ambulance.	Unlimited ground and air transportation	Unlimited ground and air transportation	Unlimited ground and air transportation
Homecare and Nursing, Prosthetic Appliances and Medical Equipment Covers the services of registered health professionals including Registered Nurse, 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 recommended by your physician and approved by Manulife. Payment will be coordinated where benefits are available through the Assistive Devices Program.	**Maximum per category, per anniversary year** **Under age 65:** $1,000 maximum in Year 1 $1,300 maximum in Year 2 $1,500 maximum in Year 3 $1,700 maximum in Year 4 $3,000 maximum in Year 5+ **Age 65+:** $1,100 maximum in Year 1 $1,500 maximum in Year 2 $1,700 maximum in Year 3 $2,000 maximum in Year 4 $3,500 maximum in Year 5+	**Under age 65:** $3,000 maximum per category, per anniversary year **Age 65+:** $3,500 maximum per category, per anniversary year	**Under age 65:** $3,000 maximum per category, per anniversary year **Age 65+:** $3,500 maximum per category, per anniversary year
Custom-Made Orthotics	$225 per anniversary year	$225 per anniversary year	$225 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.	$10,000 per anniversary year	$10,000 per anniversary year	$10,000 per anniversary year
Accidental Death & Dismemberment Provides payment for accidental death or dismemberment directly resulting from an accident, occurring within one year of the date of the accident.	• Up to $25,000 for adults under age 65 • Up to $10,000 for children and adults age 65 and over	• Up to $25,000 for adults under age 65 • Up to $10,000 for children and adults age 65 and over	• Up to $25,000 for adults under age 65 • Up to $10,000 for children and adults age 65 and over
Survivor Benefit Provides that, for a period of one year following the death of an adult insured, coverage of any remaining insured adult or eligible dependant will be maintained and the payment of premiums waived.	Available one year after the policy effective date	Covered	Covered
TELUS Health Virtual Care+ Provides unlimited 24/7 text and chat with doctors and nurse practitioners.	Included	Included	Included

* Benefits are only payable after yearly maximums allowed under your provincial or territorial health insurance plan have been reached, if applicable.

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	Starter Plan No medical questionnaire required at the time of application	Essential Plan Medical questionnaire required	Enhanced Plan Medical questionnaire required
Dental Services			
Covers basic services, paid at a percentage of the current Dental Association Fee Guide (or the reasonable and customary charge) in the insured's province or territory of residence. **If applicable, dental coverage begins at the age when dental coverage under your government health insurance plan ends.**	**Coverage included with the Starter Plan**	**Optional coverage available with the Essential Plan**	**Optional coverage available with the Enhanced Plan**
Waiting period	None	None	None
Reimbursement for ongoing maintenance service: fillings, cleanings, scalings, examinations, polishings and select extractions.	70% of first $500	• 80% of first $300 • 50% of next $850	For examinations, diagnostic services and scaling only: • 100% of first $500 • 60% thereafter For all other maintenance services: • 90% of first $500 • 60% thereafter
Maximum per anniversary year	Year 1 and subsequent years: $350	Year 1 and subsequent years: $665	No annual maximum
Recall visits	9 months	9 months	6 months
Reimbursement for extensive services including oral surgery, endodontics and periodontics.	Included in above maximum	Included in above maximum	• Year 1 and Year 2: 60% • Year 3 and subsequent: 80% • Year 1 maximum: $400
Reimbursement for major restorative services including crowns, bridges, dentures and orthodontics.	Not covered	Not covered	• Year 1: 0% • Year 2 and subsequent: 60%
Maximum per anniversary year	Not applicable	Not applicable	Combined maximum for oral surgery, periodontics, endodontics of $400 in year 1 and a total combined maximum of $1,250 every 3 years, including major restorative.
Vision			
Covers the costs towards prescription lenses and frames, contact lenses, laser eye surgery and Optometrist visits*	$150 per 2 consecutive benefit years to cover costs towards prescription lenses, frames, contact lenses and laser eye surgery. **OR** **If frames or prescription lenses are purchased at a Costco Optical Centre, the above benefit maximum increases to $250.** Optometrist visit: $80 every 2 benefit years. This benefit is only available where optometrist visits are not covered by a government health insurance plan.	$250 per 2 consecutive benefit years to cover costs towards prescription lenses, frames, contact lenses and laser eye surgery. **OR** **If frames or prescription lenses are purchased at a Costco Optical Centre, the above benefit maximum increases to $300.** Optometrist visit: $80 every 2 benefit years. This benefit is only available where optometrist visits are not covered by a government health insurance plan.	$250 per 2 consecutive benefit years to cover costs towards prescription lenses, frames, contact lenses and laser eye surgery. **OR** **If frames or prescription lenses are purchased at a Costco Optical Centre, the above benefit maximum increases to $300.** Optometrist visit: $80 every 2 benefit years. This benefit is only available where optometrist visits are not covered by a government health insurance plan. **Optional coverage available with the Enhanced Plan: $500 per 3 consecutive benefit years.**
Waiting period	None	None	None

* Benefits are only payable after yearly maximums allowed under your provincial or territorial health insurance plan have been reached, if applicable.

	Starter Plan No medical questionnaire required at the time of application	Essential Plan Medical questionnaire required	Enhanced Plan Medical questionnaire required
Hospital – Preferred hospital accommodation in excess of the standard ward room rate for a general (acute care) hospital.			
	No coverage under the Starter Plan	**Optional coverage available with the Essential Plan**	**Optional coverage available with the Enhanced Plan**
Type of accommodation	Not covered	Semi-private	Semi-Private and Private
Maximum charge per day	Not covered	100% up to $150 maximum per day for the first 30 days. 50% of the charge for the next 100 days, per year.	100% of private or semi-private coverage per anniversary year, up to a maximum of $200 per day.
Cash benefit in lieu of accommodation	Not covered	$50 per day beginning on the 4th day of hospitalization, for a maximum of 30 days if a semi-private room is not obtained, to a maximum of $1,500 per year.	$75 per day beginning on the 4th day of hospitalization, for a maximum of 60 days if a private/semi-private room is not obtained, to a maximum of $4,500 per year.
Travel Emergency Medical – Available to age 65 Covers emergency hospital or medical expenses while travelling outside the insured's province or territory of residence. Includes 24-hour assistance. Travel coverage may be limited or excluded for any illness or condition which first manifested itself within the consecutive 9-month period preceding the effective date of departure. Excluded for any medical condition you suffer or contract when an official travel advisory issued by the Canadian government before your departure date states, "Avoid all non-essential travel" or "Avoid all travel" regarding the country, region or city of your destination.			
Maximum	$5,000,000 per person, per trip	$5,000,000 per person, per trip	$5,000,000 per person, per trip
Deductible	$100 per claim	$100 per claim	$100 per claim
Number of trips per year	Unlimited	Unlimited	Unlimited
Maximum trip length	9 days	9 days	9 days **Optional 21-day coverage extension available with the Enhanced plan.**
Diagnostic Services – Available ONLY to Quebec residents			
CAT Scans – Expenses for scans required for the diagnosis or treatment of an illness or injury, when prescribed or requested by the attending physician.	$200 per anniversary year	$200 per anniversary year	$200 per anniversary year
Ultrasound Scans – The cost of ultrasound scans performed in a private office.	$50 per anniversary year	$50 per anniversary year	$50 per anniversary year
Magnetic Resonance Imaging – Expenses for magnetic resonance imaging (MRI) required for the diagnosis or treatment of an illness or injury, when requested by a physician.	$500 per anniversary year	$500 per anniversary year	$500 per anniversary year
Laboratory Tests – Expenses for blood tests, urine tests and throat cultures required as a result of an accident or for the diagnosis or treatment of an illness.	$100 per category, per anniversary year	$100 per category, per anniversary year	$100 per category, per anniversary year
Audiologist – Charges for the services of an audiologist.	$500 per anniversary year	$500 per anniversary year	$500 per anniversary year
Prostate Specific Antigen (PSA) – Expenses for testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician.	$75 per anniversary year	$75 per anniversary year	$75 per anniversary year
CA 125 Test – Expenses for testing required for the diagnosis or treatment of an illness, when prescribed or requested by the attending physician.	$75 per anniversary year	$75 per anniversary year	$75 per anniversary year

1-866-707-4922 for expert advice

manulife.ca/costco

About the Health & Dental Insurance plan for Costco Members

A savings of up to 5% on rates is only available to Costco Executive Members. If you are not an Executive Member, visit your local Costco Warehouse for information on how you can become one. If you discontinue your Costco membership, you will remain covered under this plan, but Costco member rates will no longer apply. Health & Dental Insurance for Costco Members is custom-designed for Costco members.

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.

Effective Date of Coverage

Coverage is effective no earlier than the first day of the month following final approval of the application.

Medically Underwritten

If the plan is medically underwritten or requires a medical questionnaire, you must disclose to us 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 enclosed medical questionnaire.

Pre-Existing Conditions

The insurer will not pay any Emergency Travel Medical Care Benefits for any claims relating directly or indirectly to a pre-existing condition that is not stable within the nine-month period immediately preceding the date of departure from the insured's province/territory of residence. This means any condition, injury, illness, disease or related complication in relation to which:

- an insured has had new symptoms, or existing symptoms have become more frequent or more severe, or there has been a test result showing deterioration;
- a physician (or other medical professional) has prescribed or recommended a change in medication (the medication dosage or frequency has been reduced, increased or stopped and/or new medication has been prescribed) taken for that condition;
- a physician (or other medical professional) has prescribed or recommended a change in treatment for that condition; or
- there has been an admission to a hospital and/or results are awaited for further investigation for that condition during such nine-month period.

  This exclusion does not apply to minor ailments or a change in medication where the active ingredient and strength remain the same (i.e., generic).

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.

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Plans underwritten by **The Manufacturers Life Insurance Company (Manulife).**

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