



Sponsored by:

engineerscanada
ingénieurscanada

Prime Health & Dental Care Plan

Protecting your well-being



 **Manulife**

The Manufacturers Life Insurance Company (Manulife)

Engineers Canada-sponsored health care coverage and dental care coverage help pay expenses that may not be covered by your government health plan.

The Prime Health & Dental Care Plan, underwritten by The Manufacturers Life Insurance Company (Manulife), covers eligible expenses over and above those paid by your government health insurance plans.

You can choose coverage for yourself, or add coverage for your spouse and eligible dependent children too.

If you terminate your coverage after a minimum of two years to join an employer-sponsored group plan, you may be eligible to rejoin this program later and reinstate your original coverage, without providing proof of good health.

If you die while you and your family are insured under the Prime Health & Dental Care Plan, your spouse and dependent children will be eligible to continue the coverage they already have under the Plan.



Health Care Plan Benefits are paid as follows*:

1. There is a \$50 deductible for prescription drugs only, each calendar year for each insured person, up to a maximum of \$100 per family.
2. Once you have paid the deductible, the Plan pays 100% of the remaining costs for your hospital accommodation, anywhere in Canada, and 80% of the remainder of all your other eligible expenses.
3. Once eligible expenses of \$2,500 have been submitted for any one insured person within a calendar year, the Plan will pay 100% of that person's expenses for the rest of the year.

Benefits are also paid subject to an overall maximum per lifetime for each insured person, as follows:

- \$5,000,000 for eligible expenses for emergencies out of your province or territory or outside Canada, if the insured person is under the age of 65; and
- \$1,000,000 for all other eligible expenses if the insured person is under the age of 65; or
- \$50,000 of that person's eligible expenses incurred inside Canada, plus \$25,000 of that person's expenses incurred outside Canada, if that person is age 65 or over.

Reinstatement of lifetime maximum: On January 1 of each year, the Plan automatically reinstates up to \$5,000 of incurred eligible expenses toward that person's lifetime maximum, regardless of their age.

*Subject to limitations and exclusions.

Health Care Plan covered expenses

The Engineers Canada-sponsored Health Care Plan covers:

100% of your cost for:

- Semi-private or private hospital rooms within Canada
- Eye examinations up to a maximum of \$80 per person every 24 months
- Vision care up to a maximum of \$250 per person every 24 months

80% of your cost for:

- Semi-private convalescent hospital rooms, for up to 180 days
- Emergency hospital expenses outside your province or territory of residence and/or Canada for up to 90 days
- Prescription drugs and medicines
- Emergency transport by ambulance and air ambulance
- Emergency dental care due to an accident
- Home nursing care
- Services of accredited medical practitioners (including acupuncturists, chiropractors, osteopaths, chiropodists, podiatrists, naturopaths, psychologists, physiotherapists, speech therapists and massage therapists)
- Hearing aids (not including batteries)
- Orthotics and orthopaedic shoes
- Provincial or territorial user fees, where permitted by law
- Repatriation to home province or territory in Canada
- Medical supplies and equipment (including artificial limbs and eyes; casts, crutches and braces; oxygen and related equipment; blood and plasma; wheelchairs and hospital beds)
- Diagnostic lab and X-ray expenses

Some limitations, maximums and exclusions apply.

Valuable features added to the Health Care Plan at no extra cost

- The Health Care Plan provides coverage for trips outside your province or territory, up to the first 60 consecutive days per trip. Where more than one trip occurs within a six-month period, coverage is provided for up to the first 75 days of travel outside Canada, in total.
- Coverage includes an Emergency Travel Assistance program designed to provide on-the-spot help in case of a medical, legal or personal emergency while travelling outside your home province or territory. Emergency Travel Assistance is available worldwide, 24 hours a day, 365 days a year.
- Insured members receive a handy “pay-direct” drug card, which enables your pharmacist to bill Manulife directly for your covered prescriptions, so you need never pay out-of-pocket expenses for that portion of the costs covered by the Plan. In addition, you have the option to process your claims quickly and easily online with a full digital experience, including direct deposit.
- If you die while you and your family are insured under the Health Care Plan, your spouse and dependent children will be eligible to continue the coverage they already have under the Plan.

Travelling? Why not plan ahead?

Individuals age 65 or over and travelling outside Canada may want to consider getting travel insurance.

The Engineers Canada-sponsored Dental Care Plan helps keep you smiling when the dental costs start to add up

This Plan covers expenses for regular dental checkups as well as preventative and restorative dental care, crowns, dentures and bridgework.

You can choose coverage for yourself, or add coverage for your spouse and eligible dependent children too.

If your Dental Care coverage terminates, you will not be eligible to rejoin the Plan for four years. However, if you terminate your coverage after a minimum of two years to join an employer-sponsored group plan, you may be eligible to rejoin the Dental Care Plan later and reinstate your original coverage.

If you die while you and your family are insured under the Dental Care Plan, your spouse and dependent children will be eligible to continue the coverage they already have under the Plan.

Did you know?

You may be able to coordinate your Engineers Canada-sponsored Health Care Plan and Dental Care Plan benefits with those of another private plan, such as your spouse's benefit plan, to claim up to 100% of a covered expense.

How Dental Care benefits are paid

Plan benefits cover eligible expenses charged by a dentist based on the current provincial or territorial dental fee guides for general practitioners for your home province or territory. Benefits are paid as follows:

1. There is a \$50 deductible, each calendar year for each insured person, up to a maximum of \$100 per family.
2. Once you have paid the deductible, the Plan pays 80% of the remaining costs for Basic Dental Care, and 50% of the remaining costs for Major Dental Care.

Benefits are also paid subject to an annual maximum of \$1,500 for each insured person, per calendar year.



Dental Care Plan covered expenses

The Engineers Canada-sponsored Dental Care Plan covers:

80% of your cost for Basic Dental Care, which includes:

- Diagnostic services (e.g., examinations, X-rays)
- Preventive services (e.g., fluoride treatment, cleaning, polishing)
- Minor restorative expenses (e.g., fillings, stainless steel crowns)
- Endodontic services (e.g., root canals)
- Periodontic services (e.g., treatment for gum diseases)
- Oral surgery (e.g., extraction of impacted wisdom teeth)

50% of your cost for Major Dental Care, which includes:

- Crowns
- Dentures
- Bridgework

Some limitations, maximums and exclusions apply.

All of your Engineers Canada-sponsored plans benefit from a long-standing relationship with Manulife (and its predecessors) since 1948.

Determining your eligibility

Participation is reserved for members of provincial or territorial associations of engineering professionals and their spouses.

Eligibility for application is granted to a Canadian resident under age 65 who is:

1. A member of the engineering regulators that license the country's 300,000 members of the profession (including members-in-training); also, an engineering student who is registered in an engineering program accredited by the Canadian Engineering Accreditation Board;
2. A member of the Ontario Society of Professional Engineers;
3. A member of the Association of Professional Geoscientists of Ontario, Geoscientists Nova Scotia, or the Ordre des géologues du Québec;
4. A member of one of the participating provincial associations of professional technicians and technologists;
5. A member of the Manitoba Association of Architects, the Architects' Association of New Brunswick, the Nova Scotia Association of Architects, or the Architects Association of Prince Edward Island;
6. A full-time employee of Engineers Canada or one of the engineering regulators that license the country's 300,000 members of the profession, or one of the participating organizations of Youth Science Canada;
or
7. A limited licensee or a provincial licensee.

Your spouse and children are also eligible for benefits, subject to limitations and exclusions. To be eligible, children must be under age 21 at the time of application and, once insured, benefits will be extended to age 25 for full-time students. Covered children who are incapacitated and dependent on you for support will be covered up to any age.

For Health Care benefits, you and your family must be covered by a provincial or territorial government health insurance plan in Canada.

Before your application for insurance can be approved, you must provide satisfactory proof of good health. This involves completing the health questionnaire section of the application form.

After reviewing your questionnaire, Manulife may require that you provide additional medical information and/or may require a medical report from your doctor. Please note that, based on your health information, Manulife may offer insurance on a modified basis or may decline to offer coverage.

When coverage begins and ends

Coverage begins under the Engineers Canada-sponsored Health Care Plan or Dental Care Plan on the first of the month following approval of your application by Manulife (so long as the premium is paid).

Coverage ends when:

- you cease to be covered by any provincial or territorial government health insurance plan (Health Care Plan only);
- you reach age 65 (Dental Care Plan only);
- you cease to be a member or employee of one of the participating organizations;
- you make a written request to terminate your coverage; or
- the contract between the Canadian Council of Professional Engineers and Manulife terminates;

whichever is first.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Policy issued by The Manufacturers Life Insurance Company to the Canadian Council of Professional Engineers.

Guarantee of Satisfaction

If you are not completely satisfied with your coverage, simply return your coverage certificate to Manulife within 30 days of receiving it and any premium paid for the coverage will be promptly refunded.

The Engineers Canada-sponsored Health Care Plan and Dental Care Plan are just two of the personal and business protection choices available to you at special low members-only rates.

 Disability Income

 Critical Illness

 Term Life

 Manulife One

Are you still relying on your government health plan to pay your family's growing health care or dental expenses?

Maybe it's time you applied for the Engineers Canada-sponsored Health & Dental Care Plan.

For more information, visit the website at **manulife.ca/engineersEHC**.

Contact us toll free at



1 877 598-2273

(Monday through Friday from 8 a.m. to 8 p.m. ET)



email us at any time at:

am_info@manulife.com



or visit us at

manulife.ca/engineersEHC

Underwritten by:



Manulife

Sponsored by:



engineerscanada
ingénieurscanada

The Manufacturers Life Insurance Company (Manulife)

Manulife, Manulife Bank, Stylized M Design, Manulife Bank & Stylized M Design, and Manulife One are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. © 2021 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

Accessible formats and communication supports are available upon request.

Visit **manulife.ca/accessibility** for more information.