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# Professional Retiree Health & Dental Plan



**Manulife**

The Manufacturers Life Insurance Company (Manulife)

**The Engineers Canada-sponsored Professional Retiree Health & Dental Plan helps pay for eligible medical expenses that may not be covered by your government health plan.**



## **Because health care coverage is an important part of your retirement planning**

As you get older, the cost of maintaining your health increases. With the affordable Professional Retiree Health & Dental Plan, rising medical expenses need not get in the way of living your retirement years to the fullest!

## **Choose the plan that's right for you**

If you're retired, self-employed or coming off your employee group plan, you may be concerned about the increasing costs of health care due to medical issues that usually come with age. Three new plans designed for retirees can help provide the level of protection you require now and after age 65.

**B Base** – The Base plan enables you and your family to have access to basic Health & Dental coverage. Your acceptance is guaranteed, regardless of your health status; no medical questionnaire is required at the time of application.

**B Bridge** – Whether you're coming off an existing plan or applying for the first time, the Bridge plan provides a good balance of benefit coverage and affordable rates. Apply within 90 days of your group health plan end date without having to complete a medical questionnaire at the time of application.

**C Comprehensive** – The Comprehensive plan provides the most comprehensive level of Health & Dental coverage of the three plans. With the highest coverage maximums in many benefit categories, you won't have to let health-related costs get in the way of helping care for your family. You must complete the medical questionnaire and qualify for this coverage level.

Each plan offers varying levels of coverage and benefits. You'll find complete details in the Plan Comparison Chart, along with applicable rates and an easy-to-complete application.

## Flexible protection at affordable rates

What makes the Professional Retiree Health & Dental Plan so practical is that it allows you to decide which level of protection best suits your needs and budget. You'll pay only for the health coverage you really want and need.

In addition to affordable monthly premiums, you'll also enjoy knowing that once your group health benefits end, you can help reduce your health and dental expenses through the Professional Retiree Health & Dental Plan.

## What's Covered?

### **Prescription drugs**

Eligible prescription drugs that you or your covered family members may require.

### **For Quebec residents only:**

The prescription drug coverage available under this plan is intended to be a replacement for the RAMQ plan. This benefit is compliant with the requirements of the prescription drug insurance legislation and regulations in Quebec for all drugs covered under the RAMQ list. In order to be eligible for coverage under this plan, you must have a valid provincial health card.

### **Dental services**

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

### **Vision care**

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

### **Hospital benefits**

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

### **Registered specialists and therapists**

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

## **Travel insurance**

All plans provide emergency travel coverage for trips outside your province or territory, up to age 80. The trip coverage duration is 16 to 30 days, depending on the plan you choose. It 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 province or territory. Emergency Travel Assistance is available worldwide, 24 hours a day, 365 days a year.

## **Homecare and nursing**

Medical care in your home from a registered nurse, registered practical nurse, certified home support worker, occupational therapist, registered nursing assistant or health care aide.

## **Prosthetic appliances and durable medical equipment**

Includes surgical bandages and dressings, the purchase or rental of equipment such as crutches, non-electric wheelchairs, hospital beds and oxygen, and 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 transportation to hospital in licensed ground ambulance or air ambulance.

### **Fracture benefit**

Pays a scheduled amount depending on which bone is fractured.

### **Survivor benefit**

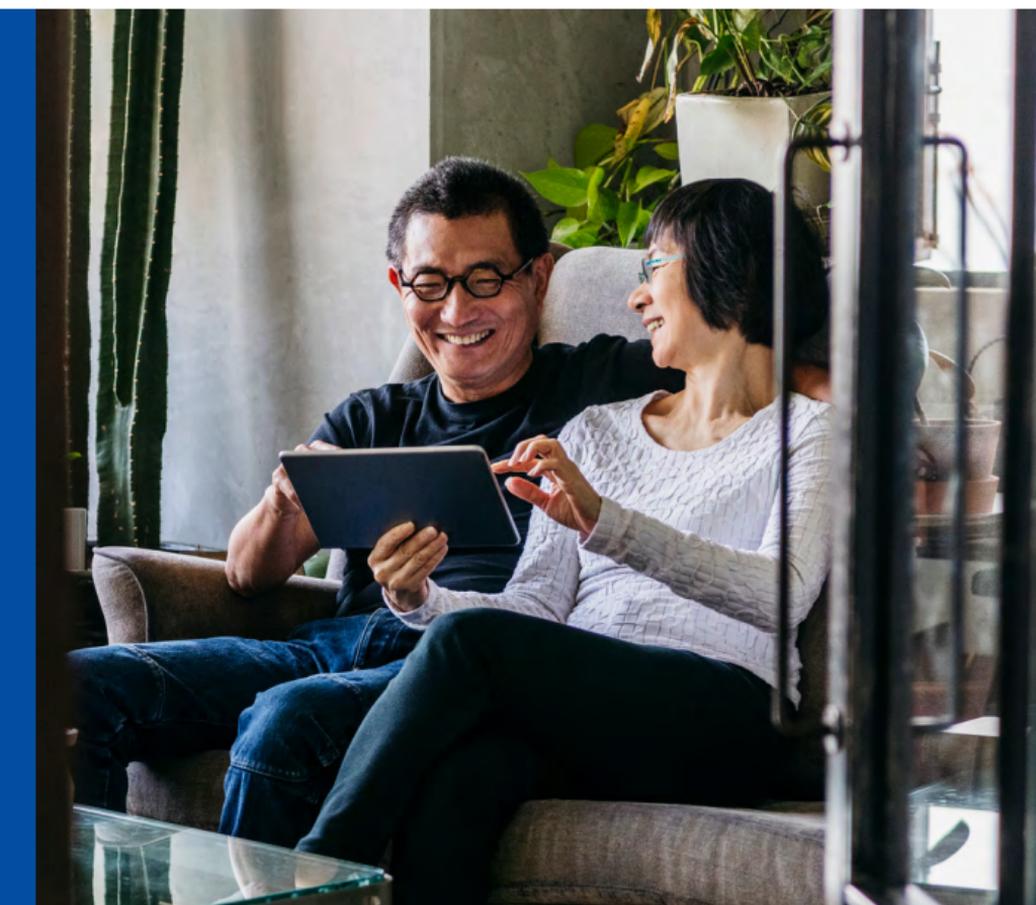
Provides for coverage to be continued and premiums to be waived for one year following the death of an adult policyholder.

### **TELUS Health Virtual Care\***

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.

Optional benefits also available at preferred pricing<sup>†</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 benefits indefinitely.



## Additional Feature

### **Electronic claims submission**

Process your claims quickly and easily online with the full digital experience, including direct deposit.

## When coverage begins and ends

**Coverage begins** under the Professional Retiree Health & Dental Plan on the first of the month following approval of your application by Manulife (as long as the premium is paid).

**Coverage ends** when the first of any of the following occurs:

- you cease to be covered by any provincial or territorial government health insurance plan;
- the premium is not paid within 30 days following the due date;
- you make a written request to terminate your coverage; or
- the contract between Engineers Canada and Manulife terminates.

## 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 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 or of Youth Science Canada;  
or
7. A limited licensee or a provincial licensee.

Your spouse and children are also eligible for some benefits. To be eligible, children must be under 25 years of age. Children 21 to 24 must be in full-time attendance at an accredited college or university. 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.

## Guarantee of Satisfaction

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

### 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 the policy carefully upon receipt.

Please also remember that the Professional Retiree Health & Dental Plan is not intended to provide and will not provide the exact same coverage that you may have had under your group health insurance plan.

#### **Medically necessary**

Some benefits will only be payable if they are considered to be medically necessary. In order for any care, service or supply to be considered medically necessary, it must be ordered or prescribed to an insured person by a physician or registered health care professional. Manulife must determine it to be appropriate and consistent with the symptoms and findings or diagnosis and treatment of the insured person's illness. It must also be provided in accordance with generally accepted medical practice on a national basis, and be the most appropriate medical supply or level of service or care which can be provided on a cost-effective basis.

## **Medically underwritten**

If you are applying for a plan that requires medical underwriting, 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.

If the plan is medically underwritten, 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 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.

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.

## **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 be 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.

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 Engineers Canada.

View the other Engineers Canada-sponsored insurance plans available to you at special low rates.

 Disability Income

 Health and Dental

 Term Life

 Critical Illness

 Major Accident

 Manulife One

Are you leaving your employee group plan, on contract or self-employed?

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

To see the rates and apply, visit **[manulife.ca/retireehealth](https://manulife.ca/retireehealth)**.

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](mailto:am_info@manulife.com)**



or visit us at

**[manulife.ca/retireehealth](https://manulife.ca/retireehealth)**

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