



 **Manulife**

## **Health & Dental Insurance for CREA Members**

Plan sponsored by



The Canadian Real Estate Association

**The Manufacturers Life Insurance Company**



## Why choose Health & Dental Insurance?

This medical coverage for Canadian Real Estate Association (CREA) members has been enhanced to offer you even more value and benefits!

If you're self-employed, retired or simply not covered by a group health and dental plan, you know how medical costs can quickly add up — especially those not covered by your provincial health plan.

With Health & Dental Insurance for CREA Members, you can reduce your out-of-pocket payments for common expenses like prescription drugs, dental care, vision care, registered therapists, ambulance services, medical equipment and so much more.

As a CREA member, you can count on us to provide you and your family with valuable medical coverage at very affordable rates!

With enhanced features and affordable rates, there's never been a better time to apply for Health & Dental Insurance for CREA Members. So apply online today!

Visit [manulife.ca/CREAhealth](https://manulife.ca/CREAhealth)

## What's covered?

Depending on the plan you choose, you can enjoy affordable coverage for the following common medical expenses:

- Prescription drugs
- Dental care
- Vision care
- Hospital benefits
- Registered specialists and therapists
- Homecare and nursing
- Prosthetic appliances
- Durable medical equipment
- Hearing aids
- Ambulance services
- Accidental dental and more!

## Included at no extra cost:

### Travel Coverage

Covers emergency medical expenses while travelling outside your province or territory.

### Telus Health Virtual Care\*

Included in your plan is unlimited 24/7 access to healthcare professionals, clinical screening, mental health assessments, prescription refills and more.

## What's in it for you?

### Flexibility and affordability

Health & Dental Insurance for CREA Members offers you a choice of eight different levels of health and/or dental coverage. Having several options helps you find one that best suits your family's individual needs and budget.

### All plans include Extended Health Care

You don't have to pay extra for benefits like vision care, registered specialists and therapists, ambulance services and more.

### No waiting period

Your benefits start on the first day of the month following approval. There is no waiting period for eligibility.

### Fast, convenient claims submission

Most prescription drug and dental claims can be processed for you electronically so you keep money in your pocket.

### Tax savings

If you're self-employed, premiums may be a deductible expense for your business. Check with the Canada Revenue Agency for more information.

## Need assistance?

Visit

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

To receive more information, call toll free

**1 855 861-3290**

Monday to Friday from 8 a.m. to 8 p.m. ET

or email anytime [am\\_info@manulife.com](mailto:am_info@manulife.com)

To find out about the other insurance plans available to CREA members (Term Life, Accident Protection and Income Protection), visit [www.manulife.ca/crea](https://www.manulife.ca/crea)

Plans sponsored by:



The Canadian Real Estate Association  
[www.realtorlink.ca](http://www.realtorlink.ca)

Plans arranged by:



55 Metcalfe Street, Suite 550  
Ottawa, ON K1P 6L5  
[www.mercer.com](http://www.mercer.com)

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