

Covered Critical Illness Conditions Appendix

Effective Date: February 1, 2010

This Appendix contains definitions for those Conditions that are covered under the Manulife Financial Group Critical Illness plan.

Covered Conditions are those recognized within the medical profession as being of a critical nature. Advances in the medical knowledge and treatment of critical illnesses will evolve, and accordingly Manulife Financial reserves the right to change the contract definitions for Conditions covered under any given Plan. All claims under this Policy shall be adjudicated using the definition of any Condition(s) that is in effect at the time the claim is incurred.

If you have any questions about any of the conditions listed, please consult your doctor or call Manulife Financial's Customer Service Centre at 1-800-268-6195.

ADULT COVERED CONDITIONS DEFINITIONS

CANCER

Cancer is defined as a tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue.

Exclusion for Certain Cancers. The following cancers are excluded from coverage:

- a. carcinoma in situ
- b. Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without level IV or V invasion)
- c. any non-melanoma skin cancer that has not become metastatic (spread to distant organs)
- d. stage A (T1a or T1b) prostate cancer
- e. any tumour in the presence of any HIV

Moratorium Period Exclusion. No Benefit will be payable in relation to this condition if, within the first 90 days following the later of:

- a. the effective date of coverage, or
- b. the effective date of last reinstatement of coverage,

the insured person has any of the following:

- a. signs or symptoms that lead to a diagnosis of cancer (covered or excluded under this Policy), regardless of the date when the diagnosis is made; or
- b. medical consultations or tests that lead to a diagnosis of cancer (covered or excluded under this Policy), regardless of the date when the diagnosis is made; or
- c. a diagnosis of cancer (covered or excluded under this Policy).

This information must be reported to Manulife Financial within 6 months of the date of the first diagnosis. If this information is not so provided, Manulife Financial has the right to deny any claim for cancer or, any critical illness caused by any cancer or its treatment.

CORONARY ARTERY BYPASS SURGERY

Coronary Artery Bypass Surgery is defined as the undergoing of heart surgery to correct narrowing or blockage of one or more coronary arteries with bypass grafts, excluding any non-surgical techniques such as balloon angioplasty or laser relief of an obstruction or other non-coronary artery bypass graft medical treatments.

HEART ATTACK

Heart Attack (Myocardial Infarction) is defined as the death of a portion of heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis must be based on:

- a. new electrocardiographic changes consisting of the development of Q waves and/or ST segment elevation not previously present or any other changes indicative of a myocardial infarction, and
- b. elevation of cardiac biochemical markers to levels considered diagnostic for infarction.

Exclusion: Heart attack does not include and no Benefit shall be payable for an incidental finding of ECG changes suggesting a prior myocardial infarction, in the absence of a corroborating event.

STROKE

Stroke (Cerebrovascular Accident) is defined as a cerebrovascular event producing neurological sequelae lasting more than 30 days and caused by intracranial thrombosis or hemorrhage, or embolism from an extra-cranial source. There must be evidence of measurable, objective neurological deficit.

Exclusion: Transient Ischemic Attacks are specifically excluded.

Group Critical Illness Insurance is offered through Manulife Financial
(The Manufacturers Life Insurance Company).

© 2010 The Manufacturers Life Insurance Company. All rights reserved.

Manulife Financial and the block design are registered service marks and trademarks of
The Manufacturers Life Insurance Company and are used by it and its affiliates including
Manulife Financial Corporation.

GL4837E_Online (01/2010)