

Flexcare lets you choose exactly the coverage you need.

Whether your focus is on prescription drug coverage, dental services, or a combination of both, Flexcare offers a plan that will meet your needs and those of your family. Flexcare is specially designed to provide flexibility and choice, allowing you to select the plan and level of coverage according to your current and future needs, your lifestyle and your budget.

Flexcare offers three Core Plans with varying levels of protection:

DrugPlus™

A health plan that provides coverage for brand name and generic prescription drugs. (Choose *Basic* or *Enhanced*)

DentalPlus™

A dental plan that covers you and your family for regular cleanings, fillings, examinations and more, plus regular check-ups. (Choose *Basic* or *Enhanced*)

ComboPlus™

A comprehensive healthcare plan that offers the benefits of DrugPlus and DentalPlus combined. (Choose *Starter*, *Basic* or *Enhanced*)



If you have any questions, give us a call at 1-877-COVER ME® (1-877-268-3763)



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Health Travel



Flexcare® Health Plans: The Simple Overview

A simple overview of Flexcare coverage.



Why supplemental health insurance is necessary.

If you are one of the millions of Canadians not fully covered by a group health plan, you are vulnerable to healthcare expenses not covered by your Government Health Insurance Plan.

Overall healthcare funding is continually reassessed. As governments reduce coverage for some healthcare services and cease to provide others, more and more responsibility is placed on you, as an individual, to pay for routine and unexpected health-related services.

Why Flexcare?

For only dollars a day, Flexcare, the supplemental health insurance plan from Manulife Financial, offers you a unique combination of health benefits that provide you and your family with comprehensive coverage you simply shouldn't do without.

Flexcare covers you when your provincial health plan doesn't.

Many common healthcare expenses such as dental work, prescription drugs, prescription eyewear, private and semi-private hospital room accommodation and more, are not covered by your Government Health Insurance Plan. If you're not fully covered by a group plan, these expenses are paid out of your own pocket. Flexcare can cover these costs, and many more. So with Flexcare, you'll have peace-of-mind, knowing that you're covered for both the routine and the unexpected expenses that may occur due to accident or illness.

Flexcare Core plan benefits will help to protect you – day-to-day and in an emergency.

It's reassuring to know that you'll have coverage not only for your basic needs, but also when you're faced with an accident or illness.

Flexcare DrugPlus, DentalPlus and ComboPlus plans also include Core benefits to ensure more comprehensive health coverage. So no matter which plan you choose, Flexcare will help take good care of you, every day, and in a short- or long-term medical crisis. You'll receive coverage for:

Vision Care†

Extended Health Care

Registered Specialists and Therapists, Psychologists, Physiotherapists, Homecare and Nursing, Accidental Dental, and more

Travel*

Accidental Death and Dismemberment

Survivor Benefit

† Not available with ComboPlus Starter.
* Travel not available to persons age 65 and over.



If you're self-employed, or a small business owner, your Flexcare plan can essentially pay for itself!

Many people may deduct their supplemental health coverage premiums from their annual income. When you add up the potential tax savings, your Flexcare health plan could virtually pay for itself.

* The example shown is for illustration purposes only and is not meant to be representative of every situation. Your actual savings will depend on the policy selected and the expenses you incur. Please refer to your policy for complete coverage details, and consult your financial advisor.

Customize your Flexcare plan.

The key to Flexcare is flexibility. Customize your Core plan with Add-Ons to increase your coverage in the areas you feel are necessary. Or, if you prefer, you can create your own plan based on our Stand-Alone options.

Add-Ons

Add to your DrugPlus, DentalPlus or ComboPlus Core plan

Vision

Enhanced†

Extended Health

Care Enhanced

Hospital Basic

Hospital Enhanced

Hospital Cash

Lifeline®† Personal

Response Service

Catastrophic

Coverage

Accidental Death &

Dismemberment Enhanced

Travel*† – 8 days of additional coverage

Travel*† – 21 days of additional coverage

† Not available with ComboPlus Starter.
* Travel not available to persons age 65 and over.

Stand-Alones

Build a unique plan without a Core plan

Extended Health

Care Basic

Extended Health

Care Enhanced

Hospital Basic

Hospital Enhanced

Hospital Cash

Lifeline®† Personal

Response Service

Catastrophic

Coverage

For complete details on the benefits offered by Flexcare's Core Plans, Add-Ons, Stand-Alones, Seniors Adjustments and eligibility, please refer to your provincial Complete Guide to Flexcare.

Here's how:

Flexcare Annual Premium	\$1,100
Tax deduction assuming 40% marginal rate	– 440
Total Net Cost	660
Saved annual Expenses (paid through Flexcare):	
Prescription drug costs	– 140
Dental costs	– 210
Contact lenses	– 100
Chiropractor/Registered Massage Therapist	– 210
Total Expenses	– 660
Your Cost	0*

Flexcare sees to it that your claims are paid quickly.

In most cases, prescription drug claims are processed immediately with our electronic direct payment system. The same is also true with many dental claims, as more dentists come "on-line" every day. All other claims are processed promptly upon arrival at Manulife Financial.



65 or better? Flexcare offers increased coverage designed to meet your healthcare needs.

If you're 65 years of age or older, you're likely to have special health priorities. That's why Flexcare offers increased coverage in the areas you need it most.

You depend on your personal health insurance. You can depend on Manulife Financial.

Canada was not yet 20 years old when The Manufacturers Life Insurance Company (Manulife Financial) was incorporated on June 23, 1887. Sir John A. Macdonald, Canada's first Prime Minister, was elected President of the company.

Today, Manulife Financial is a leading Canadian-based financial services group, serving millions of customers in 19 countries and territories worldwide. With our solid Canadian presence and offices in most major cities from coast to coast, it's easy for you to do business with us wherever you live.

Manulife Financial is a financially strong organization. If you'd like more information about Manulife Financial, you can find us at www.manulife.com.

Manulife Financial has been earning the trust of Canadians for more than 110 years; we look forward to earning yours.

That pretty much covers everything!

We hope The Simple Overview has helped you understand why supplemental health insurance is important and how Flexcare will work for you.

Your provincial Complete Guide to Flexcare will give you all the detailed information you'll want to know about each of the Flexcare plans and the extensive benefits they offer.

Becoming a Flexcare policyholder is easy.

Building your Flexcare plan is as easy as applying. Simply,

Select a Core Plan and level of coverage:

- DrugPlus (Basic or Enhanced)
- DentalPlus (Basic or Enhanced)
- ComboPlus (Starter, Basic or Enhanced)

Customize it with Add-On coverage

Or **Choose specific coverage** without a Core plan from Stand-Alone options.

Then **Calculate** your monthly premiums

And **Complete** the enclosed Flexcare Application Form and mail it along with two months premiums, to Manulife Financial in the postage-paid envelope provided.

Or **apply on-line** at www.coverme.com