



FollowMe™ Health

Live *healthier.*
Stay *protected.*

How to navigate!



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Health Individual
Insurance?



What does each
plan cover?



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Insurance that rewards *healthy living.*

If you're leaving the company where you work, you're also leaving your company health plan. But you can help yourself stay protected, while potentially preventing future health issues, with affordable, reliable FollowMe Health Insurance.

It's a unique individual insurance plan designed to follow you wherever life takes you – and when you make healthier choices, you can also be rewarded with Manulife *Vitality!*

FollowMe™ Health can help bring simplicity and health to your life! Here's how:

- Optional Manulife *Vitality*,¹ which helps you make healthier choices and rewards you for it
- Guaranteed acceptance²
- No waiting period
- No lifetime maximums
- Fast and easy electronic claims
- Solid coverage at affordable rates
- 4 plans to choose from

What's included



Homecare, Prosthetics and Medical Equipment and Supplies – included in every plan with coverage for hearing aids, ambulance, CPAP machines for sleep apnea and more



Prescription drugs – whether for you, your partner or your children



Dental services – routine procedures like cleaning and fillings, as well as emergency dental work required because of an accident



Vision care – checkups with your eye doctor, as well as glasses, contact lenses, even laser eye surgery



Professional therapy – services provided by a registered massage therapist, chiropractor, physiotherapists, podiatrists, psychologists and other health care professionals



Hospital care – semi-private room



TELUS Health Virtual Care³ – gives you 24/7 access to health care professionals online or through the mobile app

Manulife *Vitality*



We want you to live your longest, healthiest life. That's why there's **Manulife Vitality** – a program that can reward you for all of the little things you do to stay healthy.

It offers a variety of ways for you to learn about and improve your health, from choosing simple activities to completing health assessments. By adding this to your FollowMe plan*, your healthy choices can lead to points and rewards!

Select Manulife *Vitality* with your plan to automatically save 5% on your first-year premiums **AND** up to 10% in following years.

See page 8 for details. 

* For primary applicant and new clients only. Manulife *Vitality* is not available to clients who have an existing Health & Dental Insurance plan with Manulife.



Travel Add-On

Help protect yourself from unexpected medical expenses with the FollowMe Travel Add-On.

Available on all plans, the Travel Add-On gives you emergency medical insurance for either 15 or 30 days for an unlimited number of trips per year.

See page 11 for details. 



Which plan best meets your needs?

Plans	Basic	Enhanced	Enhanced Plus	Premiere
Prescription Drugs ^{**}	\$500/anniversary year	\$1,300/anniversary year	\$1,300/anniversary year	\$2,600/anniversary year
Dental Care [†]	Not covered	Not covered	Year 1: \$700 Year 2: \$850 Year 3+: \$1,000	Year 1: \$800 Year 2: \$1,000 Year 3+: \$1,500
Vision Care	\$150 every 2 benefit years	\$200 every 2 benefit years	\$200 every 2 benefit years	\$300 every 2 benefit years
Registered Specialists and Therapists [‡]	\$15/visit, up to 20 visits/specialist per anniversary year	\$600 combined per anniversary year	\$600 combined per anniversary year	\$650 combined per anniversary year
TELUS Health Virtual Care [•]	Included	Included	Included	Included

For more detailed information – please click here [➤](#)

If you'd like a recommendation – please click here [➤](#)

* Drug Essentials Formulary

** The prescription drug coverage available under these plans is limited to costs not covered by government health insurance plans. It is not intended to be a replacement for government health insurance plans.

† Covers charges up to the amount between what your government health insurance plan covers and/or what is reasonable and customary.




‡ Registered specialists and therapists include acupuncturists, chiropractors, dietitians, osteopaths, podiatrists, naturopaths, chiroprodists, registered massage therapists and physiotherapists. Covers charges up to the amount between what your government health insurance plan covers and/or what is reasonable and customary.

• Manulife cannot guarantee the availability of this benefit indefinitely.

Anniversary year means the 12 consecutive months following the effective date of the agreement, and each 12-month period thereafter. Benefit year means the 12 consecutive months following the incurred date of the claim.

Live healthier, earn rewards, save money with Manulife *Vitality*


With Manulife, insurance is about more than just protection. It's about living your life to its fullest and healthiest. Manulife *Vitality* empowers you to take charge of your health and we're with you every step of the way. Here's how Manulife *Vitality* can help you – and reward you:


-  **Know your health.** The first step to improving your health is knowing your starting point. Which is why your Manulife *Vitality* experience starts with finding out your Vitality Age™ – an indication of your overall health. Depending on your day-to-day choices, this age could be higher or lower than your actual age.
-  **Improve your health.** Track your everyday activities through a customized, goal-oriented program to encourage and inspire healthier choices.
-  **Enjoy the rewards.** Start earning Vitality Points™ for routine activities you may already be doing, like walking, going to the dentist or reading health articles online. Your points can lead to rewards and discounts from leading retailers – including saving up to 10% on your FollowMe premiums.


To learn more about Manulife *Vitality*, visit Manulife.ca/Vitality.

Enjoy *fitness & fun* with Manulife *Vitality* rewards

As a Manulife *Vitality* member, the more Vitality Points you earn, the more you'll save and the greater the rewards. Relax, have fun and stay fit with rewards like these:


 **Apple Watch:** Get Apple Watch from just \$0.⁴ Then fund the balance by tracking activities to earn Vitality Points.

 **Hotels.com:** Save up to 50% off any two nights stay at qualifying hotels, each program year.


 **HelloFresh:** Unlock up to \$144 in savings annually on HelloFresh meal kits every time you increase your Vitality Status!

 **Amazon Prime®:** Receive a one-year Amazon Prime membership when you reach Platinum Status and complete your Vitality Health Review™ three years in a row.⁵

GARMIN. **Garmin Smart Watch:** Receive a free Garmin Smart Watch when you sign up for Manulife *Vitality*, or take advantage of exclusive member upgrade prices on the latest wearable technology.

 **Amazon.ca Gift Cards:** Opportunity to win Amazon Gift Cards by playing monthly Vitality Squares™.⁶ Plus earn gift cards during your weekly spin when you reach your Active Rewards weekly target!

 **Goodlife Fitness:** Get up to 55% off an individual one-year membership.

 **ExamOne®:** Book a free annual health assessment to get an understanding of how healthy you are today, and what areas you can improve.

Get Apple Watch. Get active. Get *rewarded*.

Become a Manulife *Vitality* member and get Apple Watch from just \$0.⁴ Then fund the balance by tracking activities to earn Vitality Points.

Once enrolled, you can:

1 Get Apple Watch

Order Apple Watch online for an initial payment, plus any applicable taxes and upgrade fees for case and band selections.

2 Get Active

Track your monthly activity using Apple Watch and the Manulife *Vitality* program mobile app to measure your activity and earn Vitality Points.

3 Get Rewarded

The more points you earn monthly, the less you'll pay! You can pay as little as \$0 each month when you reach your Vitality Active Rewards weekly target through Standard or Advanced Workouts.

Getting active pays off!

Your monthly payment depends on how many Vitality Points you earn each month, over a 24-month period.

Earn 500 points in one month and the cost is \$0!

Apple Watch	Initial Payment ⁴	Monthly Payment			
		0 Pts	240 Pts	360 Pts	500 Pts
Apple Watch Series 3 (GPS) 38 mm	\$0*	\$10.35	\$8.00	\$5.00	\$0
Apple Watch Series 7 (GPS) 40 mm	\$97	\$18	\$14.50	\$9	\$0

*Series 3 can be upgraded to Apple watch SE for an additional \$120.

Travel add-on

Optional emergency medical insurance of up to \$5,000,000 per trip for an unlimited number of trips per year. Requires an additional premium.

- Maximum \$5,000,000 per trip
- Termination age: 80
- Maximum issue age: 69
- 9-month stability clause
- 24-hour assistance
- \$200 deductible
- Medical Concierge Program³ included
- No medical underwriting required at the time of application⁷

Getting coverage is *easy!*

You can apply for FollowMe Health without answering any medical questions at the time of application, as long as:

- ✓ You are a Canadian resident.
- ✓ You apply within 90 days of your group health plan end date.
- ✓ Your group health plan is ending soon or has recently come to an end because of career change, job loss or retirement or because you have reached the maximum age allowed by your group plan.
- ✓ You have a valid government health insurance plan.

If you are a Quebec resident, you must also be registered under the **RAMQ Prescription Drug Insurance Plan**.

References

¹ For primary applicant and new clients only. Manulife *Vitality* is not available to clients who have an existing Health & Dental Insurance plan with Manulife.

² Guaranteed acceptance is dependent upon receipt of the first premium payment. Applicants must be members of a provincial or territorial health plan. FollowMe™ Health Plans are not intended to –and will not – provide the exact same coverage that you may have had under your group or existing health insurance plan. FollowMe™ Health Plans are not recommended to be offered or sold to groups of employees residing in Quebec for whom the Act respecting prescription drug insurance mandates the basic plan coverage.

³ Manulife cannot guarantee the availability of this benefit indefinitely.

⁴ Initial payment does not include applicable taxes or upgrades which may include cellular models. Tax on initial payment is based on retail value of Apple Watch. Apple Watch Series 7 requires iPhone 6s or later with iOS 15 or later. Apple Watch SE and Apple Watch Series 3 require iPhone 6s or later with iOS 14 or later. Wireless service plan required for cellular service. Apple Watch and iPhone service provider must be the same.

⁵ You can enjoy this reward continuously if you maintain your Platinum status and complete your VHR each program year. If you fail to meet the eligibility requirements in a subsequent program year after qualifying for this reward, you must meet the requirements again for three consecutive years to get it back.

⁶ Not available to residents of Quebec.

⁷ No medical underwriting required if application is received within 90 days of leaving the group health insurance plan.

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 them carefully upon receipt.

Benefits payable are up to reasonable and customary charges.

The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan. In order to be eligible for coverage under this plan, you must have a provincial/territorial health card and a valid Government Health Insurance Plan and be registered under the RAMQ Prescription Drug Insurance Plan or have equivalent coverage under a group plan.

Plans underwritten by The Manufacturers Life Insurance Company (Manulife).

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Eligibility for rewards may change over time and rewards are not guaranteed for the full life of the insurance policy. Insurance products are issued by The Manufacturers Life Insurance Company. The Manulife *Vitality* program is available with select policies.

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Points levels for each Vitality Status and activity are subject to change. Eligibility for specific rewards or participation in specific reward programs may vary depending on the province or territory of residence, Vitality Status, and/or the type and in-force status of Manulife *Vitality* insurance policy that is held.

Accessible formats and communication supports are available upon request. Visit manulife.ca/accessibility for more information.

For more information, please visit coverme.com or contact **1-877-COVER-ME (1-877-268-3763)**.

To learn more, **visit coverme.com** and download the full brochure.

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