

cover me
FlexCare™



Flexcare® Select Health Plans:

Flexible, affordable healthcare protection that makes sense.



The Flexcare® Select health plan is one of the most affordable ways you can protect yourself against many of the expenses not covered by your Government Health Insurance Plan.

Flexcare Select offers:

Extended Health Care benefits

Plus

Your choice of two (2) of the following options:

Hospital Cash	Fracture Benefits	Travel Coverage	Accidental Death and Dismemberment
---------------	-------------------	-----------------	------------------------------------

Best of all, acceptance of your application is guaranteed* – and no medical questionnaire is required!

Extended Health Care

Lifetime maximum \$250,000 per covered person

- **Best Doctors® Solutions Services** – Best Doctors offers a suite of services to help define serious medical problems, facilitate selection of physicians, link patients with hospitals and help manage the overall details that may be involved in diagnosis and treatment. Best Doctors offers three key services: medical advice and treatment planning, identification of the appropriate care provider, and care management.
- **Chiropractor, Chiroprapist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist** – \$20 maximum per visit, 20 visit maximum per discipline per person, per anniversary¹ year (payable only after Government Health Insurance Plan maximums have been reached, if applicable).

- **Chiropractic X-ray** – \$35 maximum per person, per anniversary year
- **Psychologist** – \$80 maximum first visit, \$65 maximum subsequent visits, 10 visit maximum per person, per anniversary year
- **Speech Pathologist/Therapist** – \$65 maximum first visit, \$45 maximum subsequent visits, 10 visit maximum per person, per anniversary year
- **Physiotherapist** – \$250 maximum per person, per anniversary year
- **Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment** – helps to cover the services of registered health professionals including Registered Nurse, Registered Nursing Assistant or healthcare aid; covers costs towards prosthetic appliances such as artificial limbs, eyes, splints, casts and breast prostheses following mastectomies; and the purchase or rental of medically necessary equipment such as crutches, non-electric wheelchairs and other equipment recommended by the physician and approved by Manulife Financial.

The maximum per person, per anniversary year for each of these 3 categories of benefits separately is according to the following:

Year 1	Year 2	Year 3	Year 4	Year 5+
\$1,000	\$1,300	\$1,500	\$1,700	\$3,000

Note: \$225 maximum per person, per anniversary year for custom-made Orthotics, which are included as part of Durable Medical Equipment.

- Lifeline® Personal Response Service – for people coping with medical challenges at home and wanting to lead more independent lives, Lifeline may be a solution. With the simple press of a button, worn in the home, the 24-hour monitoring service is alerted that help is needed. Lifetime maximum of 3 months of service, not including installation fee.



- Accidental Dental – covers dental treatment required as a result of an accidental blow to the head or mouth, within 90 days following the accident; \$2,000 maximum per person, per anniversary year
- Ambulance Services – provides coverage for unlimited ground transportation; \$4,000 maximum for air ambulance transportation per person, per anniversary year (payable only after Government Health Insurance Plan maximums have been reached, if applicable).
- Hearing Aid – \$400 maximum per person, per 4 consecutive benefit years

PLUS, YOUR CHOICE of TWO of these additional benefit options...

- Hospital Cash – Hospital Cash provides cash payment to cover personal expenses incurred during hospitalization, regardless of the type of room. Benefit is payable on the first day if hospitalization is a result of an accident and on the 4th day if a result of illness/pregnancy. Maximum of \$50 per day for covered individuals under 65 years of age and children; \$30 per day for covered individuals 65 years and over.

Note: During the first 12 months after the effective date, cash payment will not be made for costs related to any illness diagnosed within a 12 month period prior to the effective date of coverage.

- Fracture Benefits – Fracture benefit pays a scheduled amount depending on which bone is fractured. If more than one bone is fractured in a single accident, the amount payable is for the most severe fracture. Fracture payments are as follows:

Ankle	\$300
Toes (2 or more)	\$300
Femur	\$450
Kneecap	\$375
Lower Leg	\$250
Pelvis	\$500
Fingers (2 or more)	\$250
Forearm	\$300
Collar bone	\$300
Shoulder	\$400
Lower Jaw	\$325
Skull	\$450
Upper Arm	\$300
Spinal Vertebrae.....	\$375
Any other fracture not listed	\$175



- Travel Coverage – Travel Coverage provides up to \$5,000,000 per person, for emergency health expenses for trips lasting a maximum of 9 days.

Note: Coverage may be limited or excluded for any illness or condition which first manifested itself within the 9 month period preceding the effective date of coverage. Travel coverage is not available to individuals 65 years of age and over.

- Accidental Death and Dismemberment – This coverage provides for payment up to \$50,000 upon the accidental death or dismemberment of a covered adult under 65 years, up to \$25,000 upon the accidental death or dismemberment of a covered adult over 65 years, and up to \$20,000 upon the accidental death or dismemberment of a child.

Flexcare Select: affordable protection for you and your family

	Cost per month, per person:	
	Adults under 65 years	Adults over 65 years
Single	\$24.60	\$32.30
Couple	\$21.40	\$29.10
Children under 21 years (per child)	\$10.40	

Rates are effective June 1, 2007 and are subject to change without notice.

Flexcare Select not only covers basic healthcare needs, it allows you to select benefits that make sense to you!

Best of all, your acceptance is guaranteed and no medical examination is required. To apply for coverage simply complete the Flexcare Select application form, indicate the plan selection of your choice, and mail, along with two months premiums, to McGill Financial Services, 1 Heath St. West, Suite 301, Toronto, ON M4V 1T2.

If you have any questions or would like to apply over the phone, call 416-484-9921.



* Acceptance is guaranteed upon receipt of premium payment.

1 Anniversary Year means the 12 consecutive months following the Effective Date of the Agreement and each 12-month period thereafter.

2 Benefit Year means the 12 month period following the date a claim for a specific benefit is first incurred, and each 12 month period thereafter.

If you have any questions,
give us a call at

416-484-9921

or visit our website at
www.mcgillfinancial.com/flexcareselect

Flexcare is offered through Manulife Financial (The Manufacturers Life Insurance Company).

Plans underwritten by The Manufacturers Life Insurance Company.

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.

TM/® Trademarks held by The Manufacturers Life Insurance Company.

Lifeline® is a trademark of Lifeline Systems Inc.

Best Doctors® is a registered trademark of Best Doctors, Inc. in the United States and other countries and is used under license.

© 2007 The Manufacturers Life Insurance Company. All rights reserved.

cover me™

Health Travel Life

 Manulife Financial