



**FollowMe™ Health**

Live *healthier.*  
Stay *protected.*

# *How* to navigate!



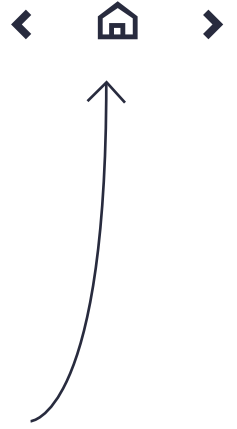
The side tabs take you to the different sections in this document.

Look for the icons below to help you navigate through:



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The house icon takes you back to the table of contents.



## Table of Contents

*What* is FollowMe™  
Health Individual  
Insurance?



*What* does each  
plan cover?



*Which* plan best  
meets your needs?





# 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*,<sup>1</sup> which helps you make healthier choices and rewards you for it
- Guaranteed acceptance<sup>2</sup>
- No waiting period
- No lifetime maximums
- Fast and easy electronic claims
- Solid coverage at affordable rates
- 4 plans to choose from

## What's included



**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, dietitian and other health care professionals



**Hospital care** – semi-private room



**Akira by TELUS Health (Virtual Healthcare App)**<sup>3</sup> – 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. 



## Travel Add-On

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

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

See page 12 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
Extended Health Care	No lifetime maximum	No lifetime maximum	No lifetime maximum	No lifetime maximum
Akira by TELUS Health virtual care app*	Included	Included	Included	Included
Health Spending Account†	Not covered	Not covered	\$25 value	\$25 value

For more detailed information – 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

• Manulife cannot guarantee the availability of this benefit indefinitely.




▼ Manulife Health Spending Account deposit will be received at the end of your first policy year. 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 it 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](https://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<sup>4</sup>. Then fund the balance by tracking activities to earn Vitality Points™.
- **Hotels.com savings:** Earn up to 50% off a hotel stay for any two nights at qualifying hotels, each program year.
- **Garmin vivofit® 4:** Exclusive member upgrade prices on the latest wearable technology from Garmin to track your activity and earn Vitality Points.
- **Amazon.ca gift cards:** Opportunity to win Amazon Gift Cards by reaching a higher Vitality Status™ level and by playing monthly Vitality Squares™.<sup>5</sup> Plus earn gift cards during your weekly spin when you reach your Active Rewards weekly target!
- **Goodlife Fitness savings:** Up to 55% off an individual one-year membership.
- **ExamOne®:** Get a complimentary annual health assessment.

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

Become a Manulife *Vitality* member and get Apple Watch from just \$0.<sup>4</sup> 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 <sup>4</sup>	Monthly Payment			
		0 Pts	240 Pts	360 Pts	500 Pts
Apple Watch Series 3 (GPS) 38 mm	\$0*	\$10.75	\$8.50	\$5.50	\$0
Apple Watch Series 6 (GPS) 40 mm	\$97	\$18	\$14.50	\$9	\$0

\*Series 3 can be upgraded to Apple watch SE for an additional \$110.

# What's *new*?

## Overview of new coverage\*:

- **No lifetime maximums** – continue to have lifetime coverage
- **Diabetic supplies** now covered under prescription drugs
- **Medical equipment** – separate maximums for medical equipment
- **Medical aids, supplies & prosthetics** – separate maximums for medical aids, medical supplies and prosthetics
- **Homecare & nursing** – separate maximums for homecare and nursing
- **Akira by TELUS Health**<sup>3</sup> is a national on-demand virtual care solution. It gives you and your family direct access to secure medical consults with friendly, knowledgeable clinicians – 24/7 and across the country. Akira is available in French and English, via smartphone or computer.
- **Telus LivingWell Companion**<sup>3</sup> – get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector. This service replaces the Lifeline<sup>®</sup> benefit.  
**Telus Track SmartHome Security**<sup>3</sup> – get home security and home monitoring from your smartphone  
**Telus Track+**<sup>3</sup> – get this to easily locate pets, bags, and more with a tracking device that lets you check in from your smartphone.
- **Manulife Health Spending Account**<sup>3</sup> – included with Enhanced Plus and Premiere

\* See plan for details

TELUS LivingWell Companion, TELUS Track+ and TELUS SmartHome Security are trademarks of TELUS Corporation, used by it and its affiliates under license.

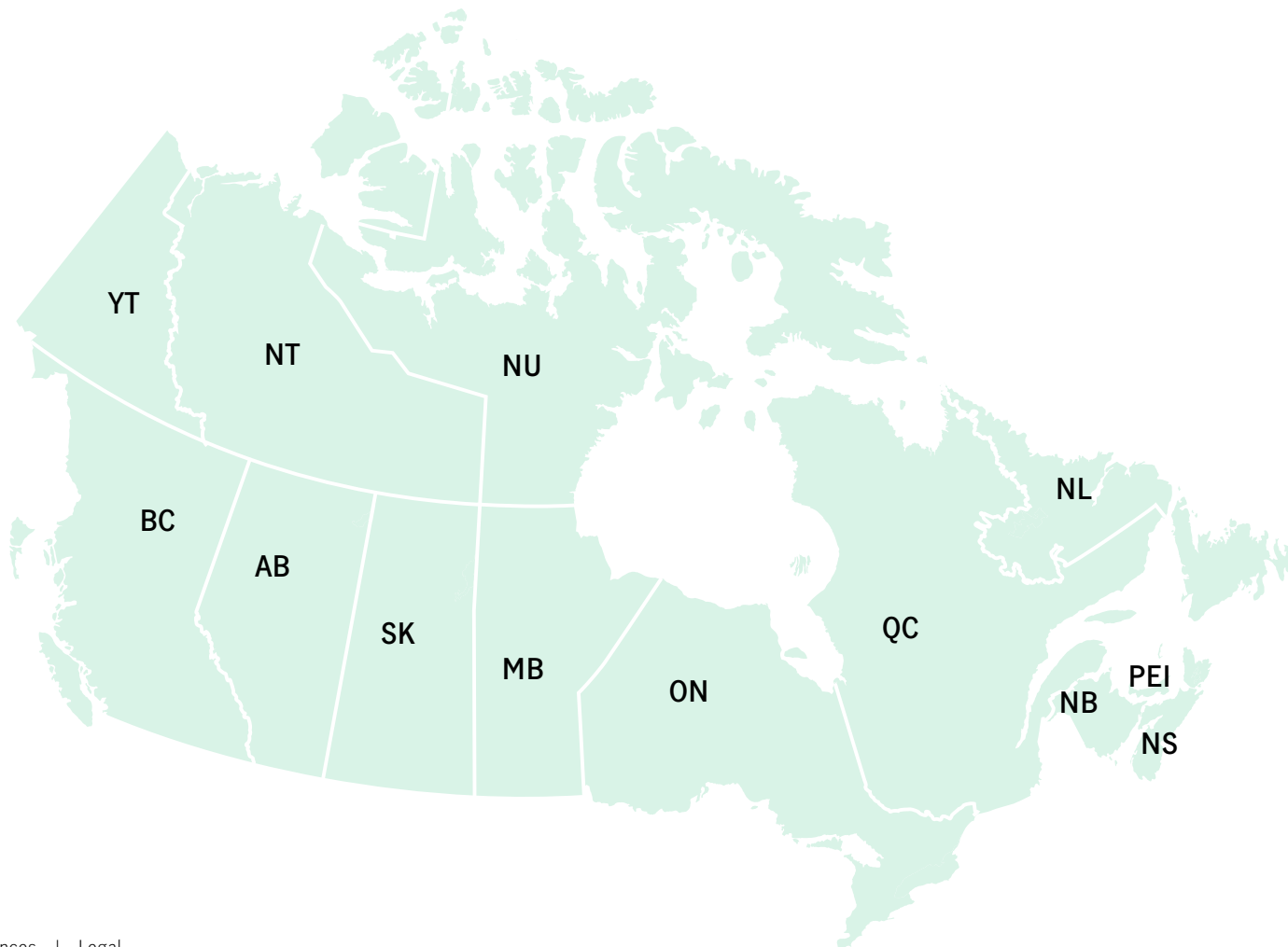
# Travel add-on

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 months stability clause
- 24-hour assistance
- \$200 deductible
- Medical Concierge Program<sup>3</sup> included
- No medical underwriting required at time of application<sup>6</sup>



# Monthly *rates*



## Rates by province:

- [British Columbia](#)
- [Alberta](#)
- [Saskatchewan](#)
- [Manitoba](#)
- [Ontario](#)
- [Quebec](#)
- [New Brunswick](#)
- [Nova Scotia](#)
- [Newfoundland and Labrador](#)
- [Prince Edward Island](#)
- [Yukon](#)
- [Northwest Territories](#)
- [Nunavut](#)

# 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

<sup>1</sup> Available for the Primary Applicant only.

<sup>2</sup> 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 An Act Respecting Prescription Drug Insurance mandates the basic plan coverage.

<sup>3</sup> Manulife cannot guarantee the availability of this benefit indefinitely.

<sup>4</sup> 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 requires 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.

<sup>5</sup> Not available to residents of Quebec.

<sup>6</sup> 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 Vitality Group Inc. in association with The Manufacturers Life Insurance Company, provides the Manulife *Vitality* program. 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 of residence, Vitality Status, and/or the type and in-force status of Manulife *Vitality* insurance policy that is held.

To speak with a Manulife representative, contact 1-888-626-8543.



**For more information  
visit [Manulife.ca](https://www.manulife.ca)  
or speak to your financial advisor.**