

# Personal Benefits – a new twist on your benefits program



## Introducing Personal Benefits – a new twist on your benefits program

Personal Benefits are a simple, affordable way to help you get the financial protection and security you need. Personal Benefits puts a twist on traditional employee benefits as the benefits are individual insurance coverage and you are the policyholder. This makes the coverage portable, so it moves with you even if you change employers.

Personal Benefits make it easy for you to purchase **critical illness** protection. This affordable coverage can be purchased for you, your spouse or your children.

Personal Benefits are brought to you by your benefits plan sponsor and are underwritten by Manulife Financial. The protection offered by Personal Benefits can be an important addition to your financial planning, helping you to further protect the things you value most – your family and your lifestyle.



## Personal Critical Illness Insurance

Most of us know someone who's been diagnosed with or suffered from a critical illness. The effects – physical, emotional and financial – can seriously affect your way of life and standard of living. Personal Critical Illness insurance helps to provide relief from financial strain, so you can make recovery your priority.

Personal Critical Illness provides coverage that may not be available through your group benefits plan and supplements your traditional health and disability benefits. And it's an affordable alternative to many individual critical insurance policies. With Critical Illness coverage, you receive a tax free lump-sum payment to use however you wish. It becomes available when an insured individual is diagnosed with one of the covered critical conditions as outlined below.

When deciding on the amount of Personal Critical Illness coverage that's right for you, some possible considerations may include your existing financial resources (savings and credit), the age of the dependants that you may have, the working status of your spouse and your current expenses.

### Personal Critical Illness coverage offers:

- Protection for 22 medical conditions (see page 7)
- Up to \$25,000 of Personal Critical Illness insurance for each of you and your spouse without providing detailed medical information\*
- The opportunity to purchase coverage of up to \$150,000 in units of \$5,000 with additional medical information\*
- A minimum coverage amount of \$10,000

Child Critical Illness coverage is also available. It covers all of the same adult medical conditions as for you and your spouse, plus 7 childhood medical conditions (see page 7) and provides a flat \$10,000 of protection for each of your eligible children until they reach age 21. It can also be purchased on its own, without coverage for adults.

At age 65 your coverage is reduced to 50% of the original policy amount, up to a maximum allowable benefit of \$50,000.

## Why purchase Personal Critical Illness Insurance?

With your Personal Critical Illness lump-sum benefit you can choose to use it any way that you wish.

- Financial needs – use your benefit as an income replacement to cover expenses such as mortgage payments, rent, education fees, etc.
- Unexpected health care costs – to pay for medications and treatments not covered by provincial health plans.
- Lifestyle choices – to defray the costs of home renovations, vehicle upgrades, personal or family expenses that will ease the effects of a critical illness.

## Health Service Navigator®

Another feature of Personal Critical Illness coverage is that you and your family gain access to an innovative service designed to assist in navigating the complexities of the Canadian health care system. Health Service Navigator® provides a health resource centre that is accessed online or through a toll-free customer care centre. Health Service Navigator can help you locate a family doctor or specialist, find information on illnesses, medications, provincial health coverage, and support for chronic conditions. A premier second opinion service is also available through Health Service Navigator, rounding out the services designed to help maximize your health care experience.

## Personal Benefits are easy to purchase

### Applying for Personal Benefits is simple

We've made applying for Personal Benefits as easy and convenient as possible for you. You simply:

1. Decide how much insurance to purchase.
2. Complete and submit the application form along with additional medical information, if required.
3. Provide banking or credit card information for monthly premiums.

\* See page 5 for details

Coverage will begin following the approval of the application. You will receive a Personal Benefits confirmation package by mail.

**You must retain a copy of your application form(s) for your personal files as they will form part of your insurance policy.**

## Calculating your monthly premium

Calculating premium can be done in a few easy steps:

**Step 1:** Determine the amount of coverage you want.

**Step 2:** Calculate the number of units of \$1,000. For example \$25,000 of coverage is 25 units.

**Step 3:** Locate the premium rate on the enclosed rate table based on your age, gender and smoking status.

**Step 4:** Multiply the number of units of coverage by the premium rate to calculate your monthly premium.

## A Choice of Options Makes Payment Convenient

Personal Benefits insurance premiums are paid by you directly to Manulife Financial, by your choice of either:

- credit card, or,
- pre-authorized bank withdrawal.

All premium payments are collected monthly, on the first business day of each month.

## Personal Benefits Eligibility Requirements

If you and your spouse (if applying for spousal coverage) are between the ages of 18 and 65, live in Canada and are in good health as described in the application form then you can apply for Personal Benefits coverage.

Similarly, if your dependent children are in good health, as described in the application form, they are eligible for coverage from birth to age 21 for Personal Critical Illness.

Please refer to the ***Frequently Asked Questions*** concerning the definitions of spouse and children.

**You can purchase coverage for your spouse and children without purchasing coverage for yourself.**

## Termination provisions

**For you**, the policyholder, coverage with Manulife Financial terminates on the earliest of the following events:

- when you reach age 70, or
- when premiums cease to be paid, or
- a claim is paid, in the case of Personal Critical Illness, or
- the date of your death, or
- when you cancel your coverage or your Personal Benefits policy.

**For your spouse**, coverage with Manulife Financial terminates on the earliest of the following events:

- when your spouse reaches age 70, or
- when premiums cease to be paid, or
- a claim is paid for your spouse, in the case of Personal Critical Illness, or
- the date of your spouse's death, or
- the death of the policyholder, or
- when you cancel your Personal Benefits policy or your spouse's coverage.

**For each child**, coverage with Manulife Financial terminates on the earliest of the following events:

- when such child reaches age 21,
- premiums cease to be paid, or
- a claim is paid for such child, in the case of Personal Critical Illness, or
- the date of death for such child, or
- the date of the policyholder's death, or
- when you cancel your Personal Benefits policy or child coverage.

## Frequently Asked Questions

### When does coverage become effective?

Coverage will begin on the first of the month following approval of your application and receipt of your first premium payment. Your premium payment is due on the first day of the month.

### What medical information is required?\*

If you elect coverage amounts that require detailed medical information, you must complete the evidence of insurability questionnaire and disclose any medical condition, injury or illness that occurred on or before the date of your application. For your convenience the evidence of insurability questionnaire is attached to the application making it easy to apply for the amounts of coverage that you require.

In most cases, a medical examination is not required, although we do reserve the right to request one if we determine it is required to assess your application.

### Will my rates change?

As the rates are grouped by age, when the insured person (you or your spouse) attains a new age band the rates will change on the first policy anniversary date following the attainment of the new age band.

In addition, because this coverage is renewed annually, there will be some years where rates will be adjusted.

The adjustments will take place on **July 1** of that year and you will be notified in advance of any changes.

### What is the definition of a non-smoker?

To qualify as a non-smoker you or your spouse must declare that you have not used tobacco in any form for at least 12 months prior to the date of your application for Personal Benefits. This includes not having smoked cigarettes, cigars, or pipes, chewed tobacco, used a nicotine patch or nicotine gum within the previous year.

### Do provincial sales taxes apply to Personal Benefits?

No. Sales tax does not apply to the premium payments for Personal Benefits.

### Are the benefit payments considered taxable income?

No, the benefit payments are not currently considered taxable income.

### How do I change coverage levels in the future?

Changing your coverage is as simple as completing the application form. If you're increasing the total coverage for yourself or your spouse to an amount that is in excess \$25,000, you will need to provide medical information by completing the evidence of insurability portion of the application form.



## How do I notify Manulife of a change of address, banking or dependants?

For Personal Benefits you can process banking and address changes online by going to the plan member secure site, [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits) and registering by using your Personal Benefits policy number. To update dependant or credit card information you will need to complete a "notification of change" form located under the forms section of the secure site or contact our customer service centre at 1-800-268-6195 to obtain a copy of this form. The "notification of change" form can also be used to change banking and address information.

## How do I initiate a claim for my Personal Benefits coverage?

Initiating a Personal Benefits claim is as easy as completing one of our claim forms and providing proof of claim. To get more information about claiming for personal benefits, visit [www.manulife.ca/mypersonalbenefits/criticalillness](http://www.manulife.ca/mypersonalbenefits/criticalillness) or call our customer service centre at 1-800-268-6195.

## Will the information on my application and the results of any medical tests be kept confidential?

At Manulife Financial, protecting the confidentiality of personal information we collect has always been a priority. We have long-standing policies and practices related to the collection, use, disclosure and safeguarding of our customers' personal information. Our commitment to the protection of personal information is set out in Manulife Financial's Canadian Division Privacy Policy. With Personal Benefits there is an additional level of protection as your contract is directly with Manulife and decisions relating to your application are not shared with your employer.

To learn more about Manulife Financial's Canadian Division Privacy Policy please visit [www.manulife.ca/mypersonalbenefits/criticalillness](http://www.manulife.ca/mypersonalbenefits/criticalillness).

## How do you define spouse and child?

### Spouse

A person, residing in Canada, who is your legal spouse, or the person continuously living with you in a role like that of a marriage partner, and publicly represented as such.

A spouse does not include:

- a) a person divorced from you, or
- b) a person separated from you where such separation is pursuant to a court order or a legal separation agreement, or the parties are living separate and apart without benefit of a court order or separation agreement, or
- c) a person cohabiting with you without public representation of married status.

### Child

Your natural or legally adopted child, or stepchild who is:

- a) a resident of Canada;
- b) unmarried;
- c) not employed on a full-time basis; and
- d) under 21 years of age and who relies on you for financial support.

## Covered conditions

Personal Critical Illness insurance is intended to provide financial support at the time of a critical illness. The covered conditions are recognized within the medical profession as being critical in nature and each covered condition has a specific definition that will be applied when adjudicating claims.

As medical advances and treatment of critical illnesses evolve, the definitions for the conditions covered under your policy may change, but not without advance notice in writing to you.

To view the definitions for the 22 covered conditions, and the additional 7 childhood conditions, visit [www.manulife.ca/mypersonalbenefits/criticalillness](http://www.manulife.ca/mypersonalbenefits/criticalillness).

Group Critical Illness Covered Conditions	You and your spouse	Your child
Alzheimer's Disease	X	X
Aortic Surgery	X	X
Benign Brain Tumour	X	X
Blindness	X	X
Cancer (Life-Threatening)	X	X
Coma	X	X
Coronary Artery Bypass Surgery	X	X
Deafness	X	X
Heart Attack (Myocardial Infarction)	X	X
Heart Valve Replacement	X	X
Kidney Failure	X	X
Loss Of Limbs	X	X
Loss Of Speech	X	X
Major Organ Failure on Waiting List	X	X
Major Organ Transplant	X	X
Motor Neuron Disease	X	X
Multiple Sclerosis	X	X
Occupational HIV Infection	X	X
Paralysis	X	X
Parkinson's Disease	X	X
Severe Burns	X	X
Stroke (Cerebrovascular Accident)	X	X
Autism		X
Cerebral Palsy		X
Congenital Heart Disease (for which corrective surgery has been performed)		X
Cystic Fibrosis		X
Down Syndrome		X
Muscular Dystrophy		X
Type 1 Diabetes Mellitus		X

## A pre-existing conditions exclusion applies when Personal Critical Illness coverage has been purchased without providing detailed medical information:

A **pre-existing medical conditions exclusion** applies to a condition for which the insured person has exhibited signs or symptoms, has received or should have received medical treatment, consulted a physician or has been prescribed medication during the **24 months prior** to the effective date of coverage. During the **first 24 months** of coverage, no benefit is payable for a condition that is directly or indirectly related to a **pre-existing condition**.

To be eligible for insurance coverage for amounts that are equal to or less than \$25,000 and that do not require the completion of a detailed medical questionnaire, we ask you to briefly confirm our assumption that the person you seek to insure is healthy, in order for us to be assured that they do not suffer from a pre-existing condition. If it is later determined that they did have a pre-existing condition at the time of your application no benefit will be payable for a claim within the first 24 months of the effective date of the applicable coverage, if it is related to a pre-existing condition.

## Additional exclusion pertaining to child critical illness coverage

All exclusions and limitations apply to child coverage. In addition, no critical illness benefit will be paid in relation to a child who is born within the first ten (10) months of the application for child coverage, and who is diagnosed with a child covered condition within those ten (10) months.

## Some conditions will apply to your Personal Critical Illness Insurance.

- You must survive at least 30 days following the diagnosis of a covered condition in order to receive the benefit.
- No benefit will be paid for cancer or a benign brain tumor within the first 90 days of your policy effective date, or if you have had any pre-existing signs or symptoms leading up to a diagnosis of cancer (whether covered or excluded under the policy).
- Benefits are payable for the first covered diagnosis only.
- You must satisfy the definition of the covered conditions.
- Other conditions and limitations as set out in your Policy.

## Standard Exclusions for Personal Critical Illness

In addition to the pre-existing condition exclusion, if applicable, and the limitations associated with the definitions of the covered conditions, no benefits are payable for any condition directly or indirectly related to:

- a) self-inflicted injuries or illnesses, whether the insured is sane or insane,
- b) abuse of addictive substances, including but not limited to legal and illegal drugs and alcohol,
- c) war, insurrection, the hostile actions of any armed forces or participation in a riot or civil commotion,
- d) the committing of or the attempt to commit an assault or criminal offence,
- e) injuries sustained while operating a motor vehicle, either while under the influence of any intoxicant or if the insured's blood contained more than 80 milligrams of alcohol per 100 milliliters of blood at the time of the injury, and
- f) intentionally taking a poisonous substance or inhaling toxic gases or fumes.





# Start protecting what matters to you most

Apply for Personal Benefits today by completing the enclosed application form or by visiting [www.manulife.ca/mypersonalbenefits/criticalillness](http://www.manulife.ca/mypersonalbenefits/criticalillness) to complete the form available online.

