



The LaunchPlan™

Easy-to-buy group insurance for small business



the **LaunchPlan™**

A group benefits program can propel your business forward and take it to the next level.

A simple concept

When your workers aren't distracted by concerns about medical expenses, and when they feel protected in the event of an illness or injury, they are better equipped to focus on the job at hand. By providing a benefits program to your employees and their family members, your workers will feel valued and appreciated. Valued performers often have a greater sense of loyalty and commitment to their employer and the customers they serve.

In the case of group insurance, what's good for your employees is good for your business.



An easy decision

The LaunchPlan™ is the sensible and affordable group benefits choice for companies with between 2 and 9 employees. We've made it easy for you to choose the LaunchPlan, and easy for your employees to understand the coverage it offers.

One solid plan design

The LaunchPlan offers a straightforward plan design that's packed with features employees find most desirable. The plan is designed so you are protected against unpredictable annual rate increases. A focus on stable year-over-year pricing is intended to make the plan affordable today and financially sustainable over the long-term.

The LaunchPlan is the right plan for your business* if

- you have a minimum of 2 full time employees,
- you have between 2 and 9 employees in total, and
- you are looking for an affordable, sustainable way to protect employees and build a better business.

*Ineligible groups include businesses that are: not-for-profit organizations, seasonal, Quebec-based, holding companies, or businesses that have been in operation for less than 6 months.

A no hassle plan to get you started

By cutting out the complications, we've made the LaunchPlan effective, affordable, easy and packed with valuable services that will complement your other business goals.

Customer care

Get answers quickly through an entire network of people and technology designed to handle all the details for you and your employees. Plan information is available online, and our Customer Service Centre offers a fast response to inquiries with a personal touch.

Key features

Basic Life/Accidental Death & Dismemberment	<ul style="list-style-type: none"> ■ \$25,000 – coverage reduces by 50% at age 65 (acceptance guaranteed – no medical questions)
Dependent Life	<ul style="list-style-type: none"> ■ \$5,000 spouse/\$2,500 child
Extended Health Care	<ul style="list-style-type: none"> ■ 80% reimbursement for most services ■ Drug card with \$1,200 drug maximum per calendar year ■ \$400 combined maximum per calendar year for four professional services practitioners (chiropractors, psychologists, physiotherapists, and podiatrists) ■ Eye exams, once every 24 months ■ Out-of-province/country: \$5 million lifetime maximum, 30 day trip limit (100% reimbursement)
Dental Care	<ul style="list-style-type: none"> ■ Basic Services: Level 1 (e.g., exams, fillings): 80% coinsurance, \$500 calendar year maximum Level 2 (e.g., root canals, gum therapy): 50% coinsurance, \$500 calendar year maximum ■ 9 month recall (dental check up)
Value-added features	<p>Workplace Advisor – Employee and family assistance program</p> <p>Health Service Navigator® – Comprehensive resource that offers a second opinion service and shows plan members how to leverage the Canadian health care system</p> <p>Health eLinks® – Online source for health information with a built-in Health Risk Assessment (HRA)</p> <p>Submit claims online and receive payments by direct deposit – Submit drug, vision, paramedical and dental claims online. Receive payments faster than by cheque and receive e-mail notification as soon as the claim is paid.</p>
Termination age	All benefits terminate at age 70 or earlier retirement

the **LaunchPlan**[™] Request to Quote

Please provide the following information:

Company profile

Full legal business name _____

Address _____

City/Town/Province _____ Postal code _____

Contact name _____ Phone number _____

Business description _____

Length of time in business (minimum 6 months) _____

Current number of full time employees _____

Any employees not actively at work? **Yes** **No**

(Employees on maternity or parental leave are considered to be actively at work.)

If yes, provide details _____

Proposed plan

When would you like the plan to start? _____

Advisor profile (TO BE COMPLETED BY YOUR ADVISOR)

Plan advisor name NATALIA TATCHKOVA E-mail address natalia@tninsurance.ca

Business address _____

Phone number 416-493-0101 Fax number _____

	Employee name (optional)	Age or Year of birth	Gender	Province of residence	Coverage	
					Single	Family
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						

Ask your financial advisor about the LaunchPlan –
benefits for small business from Manulife Financial.

Visit us at www.manulife.ca/businessowner



 **Manulife Financial**
| For your future™

The LaunchPlan is not offered to groups with a business presence in the province of Quebec.

The LaunchPlan™, Health Service Navigator®, Health eLinks®, Workplace Advisor, AlphaPlus® and Group Benefits are offered through Manulife Financial (The Manufacturers Life Insurance Company). ©2013 The Manufacturers Life Insurance Company. All rights reserved. The LaunchPlan, Health Service Navigator, AlphaPlus, Manulife, Manulife Financial, the Manulife Financial For Your Future logo, the Block Design, the Four Cubes Design, and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

GC2620E 03/2013