

FollowMe™ Health Individual Insurance Plan Comparison Chart

	Basic	Enhanced	Enhanced Plus	Premiere
Prescription Drugs[†] • Generic* coverage	Generic	Generic	Generic	Generic
• Shared dispensing fee (Not applicable in Quebec)	No maximum	No maximum	No maximum	No maximum
• Reimbursement	80%	80%	80%	80%
• Anniversary year maximums	\$450	\$1,000	\$1,000	\$2,400
Dental Services Covers basic services, paid at a percentage of the current Dental Association Fee Schedule or the reasonable and customary charge in your province of residence.				
• Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services	Not covered	Not covered	80%	80%
• Reimbursement on extensive services including oral surgery, endodontics, periodontics, and denture services	Not covered	Not covered	80%	80%
• Reimbursement on crowns, bridges, dentures and orthodontics	Not covered	Not covered	Not covered	60% commencing in Year 3
• Anniversary year maximums	N/A	N/A	Year 1 \$700; Year 2 \$850; Year 3+ \$1,000	Year 1 \$800; Year 2 \$1,000; Year 3+ \$1,500
• Recall visits Note: If applicable, dental coverage begins at the age when your provincial health insurance plan coverage ends.	N/A	N/A	9 months	6 months
Vision Care Covers the costs towards prescription lenses and frames, contact lenses and laser eye surgery. This benefit does not include industrial safety glasses.	\$150 per 2 benefit years plus \$50 for Optometrist visits [†]	\$200 per 2 benefit years plus \$50 for Optometrist visits [†]	\$200 per 2 benefit years plus \$50 for Optometrist visits [†]	\$300 per 2 benefit years plus \$50 for Optometrist visits [†]
Hospital Benefits Preferred hospital accommodation in excess of the standard ward room rate made by a general (acute care) hospital. Also included is a cash benefit in lieu of the room cost for each day you are not able to obtain preferred accommodation.				
• Type of accommodation	Semi-Private Room	Semi-Private Room	Semi-Private Room	Semi-Private Room/Private Room
• Maximum charge per day	\$175	\$175	\$175	\$200
• Reimbursement per anniversary year	50% for 150 days	100% first 60 days; 50% next 90 days	100% first 60 days; 50% next 90 days	100% first 100 days; 60% next 90 days
• Cash benefit in lieu of accommodation – Per day	\$25/day	\$50/day	\$50/day	\$50/day
– Maximum	\$1,500 anniversary year maximum	\$3,000 anniversary year maximum	\$3,000 anniversary year maximum	\$5,000 anniversary year maximum
Extended Health Care Benefits	Lifetime Maximum \$100,000	Lifetime maximum \$200,000	Lifetime maximum \$200,000	Lifetime maximum \$300,000
Registered Specialists and Therapists – Includes visits to Acupuncturists, Chiropractors, Osteopaths, Podiatrists, Naturopaths, Chiropodists, Registered Massage Therapists, Physiotherapists, Psychologists and Speech Therapists.				
Registered Specialists and Therapists[†] • Maximum claims paid	20 visit maximum per specialist per anniversary year	\$600 combined per anniversary year	\$600 combined per anniversary year	\$650 combined per anniversary year
• Per visit maximum	\$15 per visit			
• Chiropractic x-rays	\$35 per year	\$35 per year	\$35 per year	\$35 per year
Psychologist • Maximum per first visit	\$80	\$80	\$80	\$80
• Maximum per subsequent visit	\$65	\$65	\$65	\$65
• Maximum visits per year	10	10	10	12
Speech Therapist[†] • Maximum per first visit	\$65	\$65	\$65	\$65
• Maximum per subsequent visit	\$45	\$45	\$45	\$45
• Maximum visits per year	10	10	10	12
Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment – Covers the services of registered health professionals including Registered Nurse, Registered Practical Nurse, Licensed Practical Nurse, Personal Support Worker, Occupational Therapist, Registered Dietician, Registered Nursing Assistant or healthcare aide; includes surgical bandages and dressings and the purchase or rental of medically necessary equipment. Payment will be coordinated where benefits are available through the Assistive Devices Program.	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical equipment: • Year 1: \$ 500 • Year 2: \$ 750 • Year 3+: \$ 1,250	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical equipment: • Year 1: \$ 1,000 • Year 2: \$ 1,500 • Year 3+: \$ 3,000	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical equipment: • Year 1: \$ 1,000 • Year 2: \$ 1,500 • Year 3+: \$ 3,000	For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical equipment: • \$3,500 per year

Plans underwritten by **The Manufacturers Life Insurance Company.**

FollowMe™ Health is offered through The Manufacturers Life Insurance Company (Manulife).

	Basic	Enhanced	Enhanced Plus	Premiere
Extended Health Care Benefits (cont'd)				
Diagnostic Services (Quebec only)				
• Audiologist (Quebec only)	\$500 maximum per year	\$500 maximum per year	\$500 maximum per year	\$500 maximum per year
• Magnetic Resonance Imaging (Quebec only)	\$500 maximum per year	\$500 maximum per year	\$500 maximum per year	\$500 maximum per year
• CAT Scans (Quebec only)	\$200 maximum per year	\$200 maximum per year	\$200 maximum per year	\$200 maximum per year
• Ultrasound Scans (Quebec only)	\$50 maximum per year	\$50 maximum per year	\$50 maximum per year	\$50 maximum per year
• PSA Test (Quebec only)	\$75 maximum per year	\$75 maximum per year	\$75 maximum per year	\$75 maximum per year
• CA 125 Test (Quebec only)	\$75 maximum per year	\$75 maximum per year	\$75 maximum per year	\$75 maximum per year
• Laboratory Tests (blood tests, urine tests, throat cultures) (Quebec only)	\$100 maximum per category per year	\$100 maximum per category per year	\$100 maximum per category per year	\$100 maximum per category per year
Custom-Made Orthotics – Covers charges for the purchase of custom-made orthotics (plaster cast or computer topography).	Maximum of \$250 per year	Maximum of \$250 per year	Maximum of \$250 per year	Maximum of \$250 per year
Accidental Dental – Covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90-day period following the accident.	Maximum of \$2,000 per year	Maximum of \$2,500 per year	Maximum of \$2,500 per year	Maximum of \$3,000 per year
Hearing Aids – Covers the costs to purchase and/or repair up to the allowed maximum.	\$300/5 benefit years	\$400/5 benefit years	\$400/5 benefit years	\$600/4 benefit years
Ambulance Services [‡] – Covers trips to hospitals in a licensed ambulance. Covers charges up to the amount between what your provincial health plan covers and what is reasonable and customary.	• Unlimited ground and air transport	• Unlimited ground and air transport	• Unlimited ground and air transport	• Unlimited ground and air transport
Lifeline® Personal Response Service – Provides 24-hour monitoring service for people coping with medical problems at home.	Maximum of 6 months per lifetime	Maximum of 6 months per lifetime	Maximum of 6 months per lifetime	Maximum of 6 months per lifetime
Health Service Navigator [®] Offers evaluation of medical records upon diagnosis of serious illness or injury, and web/toll-free health care information. <small>Manulife cannot guarantee the availability of this benefit indefinitely.</small>	Included	Included	Included	Included
PVS, Preferred Vision and Hearing Services Offers discounts for vision and hearing aid products and services through participating optical outlets and PVS Preferred Provider Hearing Healthcare Centres. <small>Manulife cannot guarantee the availability of this benefit indefinitely.</small>	Included	Included	Included	Included
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.	Not covered	Up to \$350	Up to \$350	Up to \$500
Accidental Death and Dismemberment Payment for accidental death or dismemberment directly resulting from an accident, occurring within one year of the date of the accident.	<ul style="list-style-type: none"> • Up to \$10,000 for adults • Up to \$5,000 for children and persons aged 65 years or over 	<ul style="list-style-type: none"> • Up to \$25,000 for adults • Up to \$10,000 for children and persons aged 65 years or over 	<ul style="list-style-type: none"> • Up to \$25,000 for adults • Up to \$10,000 for children and persons aged 65 years or over 	<ul style="list-style-type: none"> • Up to \$50,000 for adults • Up to \$15,000 for children and persons aged 65 years or over
Survivor Benefit Provides for continuous coverage for 1 year, following the death of an adult insured.	Included	Included	Included	Included
Travel Add-On Optional emergency medical insurance of up to \$5,000,000 per trip for an unlimited number of trips per year. Requires a small additional premium.	For all plans: <ul style="list-style-type: none"> • Maximum \$5,000,000 per trip • 9 months stability clause 			
	<ul style="list-style-type: none"> • Minimum time between trips – 24 hours • 24-hour assistance 	<ul style="list-style-type: none"> • Termination age: 80 • \$0 deductible 	<ul style="list-style-type: none"> • Maximum issue age: 69 • Medical Concierge Program by StandbyMD included 	

Benefits payable are up to reasonable and customary charges.

* Generic Drug – A generally less expensive alternative to an interchangeable brand-name drug product. Exclusions: smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, erectile dysfunction drugs, and drugs not requiring a prescription. Other exclusions apply; please consult your policy for details.

† Prescription drug coverage in the provinces of British Columbia, Saskatchewan and Quebec are based on calendar year.

‡ Benefits are only payable after yearly maximums allowed under your provincial health insurance plan have been reached, if applicable.

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. Calendar year means each successive 12-month period commencing January 1 and ending December 31. All references to “year” refer to anniversary year.

When it relates to Hearing Aids and Vision benefits, “year” refer to benefit year.

Health Service Navigator and PVS, Preferred Vision and Hearing Services are offered through The Manufacturers Life Insurance Company. Lifeline® is a trademark of Lifeline Systems Inc. Plans underwritten by The Manufacturers Life Insurance Company. © 2017 The Manufacturers Life Insurance Company. All rights reserved. Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

Please note: Not all drugs have a generic equivalent. If a non-generic drug is purchased, payment will be based on the lowest generic drug cost equivalent. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan.

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 health card and be registered under the RAMQ Prescription Drug Insurance Plan or have equivalent coverage under a group plan.

Accessible formats and communication supports are available upon request. Visit **Manulife.com/accessibility** for more information.

FollowMe Health plans are not intended to provide and will not provide the exact same coverage that you may have had under your group or existing health insurance plan.