

## Health & Dental Insurance for CARP Members



It's easy  
to protect  
yourself from  
the high cost  
of health care

## What can Health & Dental Insurance for CARP Members do for you?

No matter how beneficial your government health plan is to you, you're likely going to wind up paying for many health care needs out-of-pocket. And as we get older, many of us pay more.

These kinds of expenses can create financial worries that can affect our retirement and even our health.

### **But you don't have to pay so much.**

With Health & Dental Insurance for CARP Members, you can save on many of these out-of-pocket costs, helping put some of those worries to rest.

Starting where your government plan stops, many of your medical expenses, both routine and unexpected, can be covered, including: prescription drugs, dental, eyeglasses and hearing aids, visits to a massage therapist or physiotherapist, home care and nursing and medical equipment, preferred hospital accommodation, and more.

Designed for members like you, you can choose from five valuable plans for the one that best suits your needs and budget.

Learn more. Applying is easy.

**The Manufacturers Life Insurance Company**

# Choose a plan with the benefits that fit your needs and budget...

## **Dental Care**

Payable toward services such as exams, fillings, cleanings, x-rays, select extractions and dentures.

## **Prescription Drugs\***

Payable toward charges for drugs purchased on the written prescription of a medical practitioner.

## **Vision Care & Hearing Aids**

Payable toward costs to purchase prescription eyewear and eye exams and costs incurred to purchase and/or repair a hearing aid.

## **Ambulance Service**

Payable toward trips to hospital in a licensed ambulance.

## **Accidental Dental**

Payable toward dental treatments required as a result of an accidental blow to the head or mouth.

## **Hospital Accommodation**

Payable toward the cost of preferred accommodation in excess of the standard ward room rate.

## **Home Care, Nursing & Medical Equipment**

Payable toward services of registered health care professionals as well as the purchase of, or rental of medical supplies, medical supplies and custom-made orthotics.

## **Medical & Registered Specialists**

Payable toward services of registered specialists and therapists including acupuncturists, chiropractors, osteopaths, podiatrists, naturopaths, chiropodists, registered massage therapists, physiotherapists, psychologists, social workers and speech therapists.

**And more...**



3 out of 5 options are *guaranteed* acceptance!

The **Extended Health Care, Dental Enhanced and Three Star Plans** offer you guaranteed acceptance with no medical questionnaire at time of application. Your acceptance is subject to the receipt of your initial premium.

The **Four Star and Five Star Plans** offer additional coverage and benefit levels – but require a completed medical questionnaire.

## *Help* when you need it:

Existing health plans may not cover the full costs for health care services. Health & Dental Insurance for CARP Members picks up where government plans leave off with cost-effective coverage for dental care, vision care, prescription drugs and more. There's no age limit.



## Our guarantee to *you*.

Plans are fully backed with a **30-day money-back guarantee.**

## Getting coverage is easy!

If you are a CARP member and are a Canadian resident with a valid government health insurance plan, you are eligible to apply for coverage.\* There is no age limit.

### Ready to Apply?

You can apply online anytime at **CARPinsurance.ca**.  
Or you can download, complete and mail in a paper application.

### Need more information?

Learn more, get a free quote and additional plan details online at **CARPinsurance.ca**.

Or call toll-free at **1-877-551-5566**.

\*If you are a Quebec resident, you must be registered under RAMQ Prescription Drug Insurance Plan.

### Note to CARP Members:

Your application for the Health & Dental Insurance Plan may be made known to The McLennan Group in order to bring other products and services offered under the Insurance Programs for CARP Members to your attention.

This brochure is intended to provide a brief summary of the Health & Dental Insurance Plans for CARP Members. 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.



The McLennan Group Life Insurance Inc.  
has been CARP's trusted and recommended  
insurance provider since 1993.

**1.877.551.5566**  
**CARPinsurance.ca**

## Important Information

**Medically Necessary:** Some benefits will only be payable if they are considered to be “Medically Necessary.” In order for any care, service, supply or other matter to be considered “Medically Necessary,” it must be ordered to be provided to an insured person by a physician or registered health care professional and be one which Manulife determines is appropriate and consistent with the symptoms and findings or diagnosis and treatment of the insured person’s illness or injury. It must also be provided in accordance with generally accepted medical practice on a national basis, and be the most appropriate supply or level of service which can be provided on a cost-effective basis.

**Medically Underwritten:** If/when a plan is “Medically Underwritten” or “requires a medical questionnaire,” you must disclose any medical condition, injury or illness that occurred or existed on or before the date of your application, regardless of whether you went to see a doctor about the condition or were given a diagnosis, or whether or not

you believe that it is important. The premium charged and/or benefits offered could be subject to adjustment or modification of coverage, or declined based on your or your family’s medical background. This will be determined after an evaluation of the information provided on the medical questionnaire.

**Hospitalization:** Manulife cannot guarantee the availability of private or semi-private hospital accommodation.

**Maximums:** All maximums are per person. Any unused portion of benefits cannot be accumulated and added to coverage in future months or years.

**Acceptance Period:** If your and/or your family’s medical history is such that a higher premium is required or that special conditions will be applied to benefits (see Medically Underwritten), you will be notified in writing prior to your decision to accept the coverage. If at that time you decide not to proceed with the coverage, your initial payment will be returned and your application cancelled.

**Effective Date of Coverage:** The first day of the month following final approval of the application.

**Generic Drugs:** A generic drug is a generally less expensive alternative to an interchangeable brand-name drug product. Please note that 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.

**Anniversary Year:** Each successive 12-month period following the effective date of your policy.

**Benefit Year:** Each successive 12-month period following the date a claim for a specific benefit is first incurred under your policy.

Coverage solutions for CARP members, from the providers you can trust:



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