

FollowMe™

cover me
FollowMe™

For more information,

Call **1-877-COVER ME®**
(1-877-268-3763)

Our Customer Service Representatives
will be glad to assist you.

Or visit our website at
www.coverme.com

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

Plans underwritten by The Manufacturers Life Insurance Company.

The Eyewear Protector Warranty is underwritten by
The Spencer Health Network, Inc.

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Don't let the loss
of your group benefits
take away your
peace-of-mind.

 **Manulife Financial**

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Important Notice

This is not a contract. Actual terms and conditions are detailed in the policy issued by Manulife Financial upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review them carefully upon receipt.

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 healthcare professional and be one which Manulife Financial 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 the 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 Financial cannot guarantee the availability of private or semi-private hospital accommodation.

Newborns

Children born while your policy is in force are automatically added to your policy if an application with appropriate payment is made within 30 days of birth. If application is received after the 30th day following the date of birth, medical information will be required.

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 you and/or your family’s medical history is such that a higher premium is required or that special conditions 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

Coverage is effective the first day of the month following final approval of the application.

Gain the security of knowing your healthcare needs will be covered. Regardless of what path in life you take.

Life is full of changes. Some are planned. Some aren’t...

One day, you have the security of a group healthcare plan to help fill the increasing gaps left by your provincial health insurance plan coverage. The next, whether through a career change, retirement or job loss, your benefits are gone, and you have to pay for routine medical expenses such as prescription drugs, dental services, prescription eyewear and chiropractic visits, out of your own pocket.

To complicate matters, you know that if an accident or illness were to occur, the significant out-of-pocket medical expenses you’d have to pay in addition to those everyday healthcare bills, could quickly leave you in financial jeopardy...

Need individual healthcare coverage? FollowMe™ is the one

Understanding how important supplemental coverage is these days, especially with the constant changes to provincial health insurance, it’s wise to consider purchasing your own healthcare insurance, when leaving a Group Plan.

One that will follow you, no matter what path in life you take. One that offers you the solid, yet affordable coverage that the FollowMe health plan does. That way, you’ll have both the peace-of-mind and the protection you need when your group benefits end.

Qualifying for coverage is easy

FollowMe will ensure that you and your family can maintain many of the benefits you enjoyed under your group plan. Best of all, as long as you apply within 60 days of your group health and dental benefits ending, your acceptance is guaranteed* – without a medical questionnaire or exam! (However, applications submitted after the 60-day period will require full medical underwriting.)

** Guaranteed acceptance dependent upon receipt of first premium payment.*

Choose the plan that's right for you

Understanding that different families have different healthcare needs, FollowMe offers you four different plans to choose from – Basic, Enhanced, Enhanced Plus, and Premiere. Each one offers varying levels of coverage and benefits. You'll find the coverage and benefit details in the Plan Comparison Chart in the back of this brochure, along with applicable rates and an easy-to-complete application. Remember, if you apply within 60 days of the loss of your group benefits your acceptance is guaranteed!

Hassle-free electronic claims submission

As a FollowMe policyholder, most of your prescription drug and dental claims can be settled automatically using your plastic identification card; this gives you one less thing to worry about.

The peace-of-mind and protection you need, when your group benefits end

Put an end to your worries about losing your group benefits by applying for FollowMe today. Enjoy solid protection against ongoing and unexpected healthcare expenses. And whatever path in life you take, your coverage will go with you.

Simply choose the FollowMe Plan that's right for you and your family, then complete and mail the enclosed application form in the postage-paid envelope provided. Apply within 60 days of your group benefits ending and your coverage is guaranteed – with no medical! If you wait and apply after 60 days, full medical underwriting will be required.



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

Accidental Death and Dismemberment

Payment for accidental death or dismemberment resulting from an accidental bodily injury occurring within a year of the date of the accident

Survivor Benefit

Provides for continuous coverage for 1 year, following the death of an adult policyholder

Please see the enclosed FollowMe Plan Comparison Chart for specific details of each benefit.

You depend on your personal health insurance. You can depend on Manulife Financial

Canada was not yet 20 years old when The Manufacturers Life Insurance Company (Manulife Financial) was incorporated on June 23, 1887. Sir John A. Macdonald, Canada's first Prime Minister, was elected President of the company.

Today, Manulife Financial is a leading Canadian-based financial services group, serving millions of customers in 19 countries and territories worldwide. With our solid Canadian presence and offices in most major cities from coast to coast, it's easy for you to do business with us wherever you live.

Manulife Financial is a financially strong organization. If you'd like more information about Manulife Financial, you can find us at www.manulife.com.

Manulife Financial has been earning the trust of Canadians for more than 110 years; we look forward to earning yours.

Solid protection at affordable rates

One of the things that makes FollowMe unique is that it allows you to decide which level of protection best suits your needs and budget. So you'll pay only for the coverage you really want and need. In addition to affordable monthly premiums, you'll also gain peace-of-mind knowing that your healthcare expenses won't become a financial burden when your group benefits end.



FollowMe offers coverage for a comprehensive range of essential healthcare services

Prescription Drugs

Payment for the prescription drugs that you or your family may require

Dental Services

Expenses such as examinations, cleanings, fillings, extractions, x-rays and more (available with the Enhanced Plus and Premiere plans)

Vision Care

Prescription lenses and frames, contact lenses and laser eye surgery, plus coverage towards the cost of Optometrist visits

Hospital Benefits

Preferred hospital accommodation, in excess of the standard ward room rate

Extended Health Care

Registered Specialists and Therapists

Includes visits to Chiropractors, Acupuncturists, Osteopaths, Podiatrists, Naturopaths, Chiropodists, Registered Massage Therapists, Physiotherapists, Psychologists and Speech Therapists

Homecare and Nursing

Medical care in your home from a Registered Nurse, Registered Nursing Assistant or healthcare aid

Prosthetic Appliances and Durable Medical Equipment

Surgical bandages and dressings, purchase or rental of equipment such as crutches, non-electric wheelchairs and hospital beds, oxygen and more. Also includes prosthetic appliances such as artificial limbs, eyes, splints, casts and breast prostheses

Accidental Dental

Payment over and above your regular dental coverage, when dental treatment is required due to an accidental blow to the head or mouth

Hearing Aids

Payment towards the purchase and/or repair of hearing aids

Ambulance Services

Covers trips to hospitals in licensed ground ambulance or air ambulance

Lifeline®† Emergency Response Service

Provides 24-hour monitoring service for people coping with medical problems at home and wanting to lead more independent lives

Best Doctors® Solutions

In the event of a serious illness or injury, you can receive an evaluation of your medical records by world-class specialists to confirm your initial diagnosis and recommend treatment options. Additional services include: treatment planning, identification of the most appropriate care provider, and care management.

