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Professional Retiree Health & Dental Plan



The Manufacturers Life Insurance Company

Engineers Canada-sponsored Professional Retiree Health & Dental Plan helps pay for eligible medical expenses that may not be covered by your government health plan.



Because health care coverage is an important part of your retirement planning

As you get older, the cost to maintain your health increases. With the affordable Professional Retiree Health & Dental Plan, rising medical expenses need not get in the way of living your retirement years to the fullest!

Choose the plan that's right for you

If you're retired, self-employed or coming off your employee group plan, you may be concerned about the increasing costs of health care due to medical issues that usually come with age. Three new plans designed for retirees can help provide the level of protection you require now and after age 65.

- B Base** – The Base plan enables you and your family to have access to basic Health & Dental coverage. Your acceptance is guaranteed regardless of your health status – no medical questionnaire is required at the time of application.
- B Bridge** – Whether you're coming off an existing plan or applying for the first time, the Bridge plan provides a good balance of benefit coverage and affordable rates. Apply within 60 days of your group health plan end date without having to complete a medical questionnaire at the time of application.
- C Comprehensive** – The Comprehensive plan provides the most comprehensive level of Health & Dental coverage of the three plans. With the highest coverage maximums in many benefit categories, you won't have to let health-related costs get in the way of helping care for your family. You must complete the medical questionnaire and qualify for this coverage level.

Each plan offers varying levels of coverage and benefits. You'll find complete details in the Plan Comparison Chart, along with applicable rates and an easy-to-complete application.

Flexible protection at affordable rates

What makes the Professional Retiree Health & Dental Plan so practical is that it allows you to decide which level of protection best suits your needs and budget. You'll pay only for the health coverage you really want and need.

In addition to affordable monthly premiums, you'll also enjoy knowing that once your group health benefits end, you can help reduce your health and dental expenses through the Professional Retiree Health & Dental Plan.

What's covered?

Prescription drugs

Eligible prescription drugs that you or your covered family members may require.

For Quebec residents only:

The prescription drug coverage available under this plan is intended to be a replacement for the RAMQ Plan.

This benefit is compliant with the requirements of the prescription drug insurance legislation and regulations in Quebec for all drugs covered under the RAMQ list. In order to be eligible for coverage under this plan, you must have a valid provincial health card.

Dental services

Expenses such as examinations, cleanings, fillings, select extractions, x-rays and more.

Vision care

Payment towards the purchase of 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.

Registered specialists and therapists

Includes visits to chiropractors, acupuncturists, osteopaths, podiatrists, naturopaths, chiropodists, registered massage therapists, physiotherapists, psychologists and speech therapists.

Travel insurance

All plans provide emergency travel coverage for trips outside your province or territory up to age 80. The trip coverage duration is 16 to 30 days, depending on the plan you choose. It includes an Emergency Travel Assistance program designed to provide on-the-spot help in case of a medical, legal or personal emergency while travelling outside your province or territory. Emergency Travel Assistance is available worldwide, 24 hours a day, 365 days a year.

Homecare and nursing

Medical care in your home from a registered nurse, registered practical nurse, certified home support worker, occupational therapist, registered dietician, registered nursing assistant or health care aide.

Prosthetic appliances and Durable medical equipment

Includes surgical bandages and dressings, purchase or rental of equipment such as crutches, non-electric wheelchairs, hospital beds and oxygen, and 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 transportation to hospitals in licensed ground ambulance or air ambulance.

Special benefits

Health Service Navigator®*

Health Service Navigator helps you to quickly and easily get answers and access to support services. With one simple call to a dedicated toll-free line or online, you can be connected to Health Service Navigator where you can receive information, medical co-ordination services and resources on how to navigate the Canadian healthcare system. And if you want a second opinion from a world-class hospital, Health Service Navigator will help you get it.



Lifeline® Personal Emergency Response Service

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

Fracture benefit

Pays a scheduled amount depending on which bone is fractured.

Survivor benefit

Provides for coverage to be continued and premiums to be waived for the 1 year following the death of an adult policyholder.

Additional Features

Electronic claims submission

Most of your prescription drug and dental claims can be settled electronically so you don't have to pay out of your own pocket for the covered portion of the prescription or dental service.

Preferred Vision & Hearing Services (PVS)*

Offers discounts for vision and hearing aid products and services through participating optical retailers and preferred Hearing Healthcare Centres.

When coverage begins and ends

Coverage begins under the Professional Retiree Health & Dental Plan on the first of the month following approval of your application by Manulife (so long as the premium is paid).

Coverage ends when:

- you cease to be covered by any provincial or territorial government health insurance plan;
- you cease to be a Canadian resident;
- the premium is not paid within 30 days of the due date;
- you make a written request to terminate your coverage; or
- the contract between Engineers Canada and Manulife terminates; whichever is first.

Determining your eligibility

You are eligible to apply for Engineers Canada-sponsored Professional Retiree Health & Dental Plan coverage if you are a Canadian resident, and:

- A member (including members in training) of the engineering regulators that license the country's 280,000 members of the profession. Also included are student engineers who are members of a student section (in those associations where a student section exists) and who are within 24 months of expected graduation from a program accredited by the Canadian Engineering Accreditation Board;
- A member of the Ontario Society of Professional Engineers or Réseau des ingénieurs du Québec;
- A member of the Association of Professional Geoscientists of Ontario, Geoscientists Nova Scotia, or the Ordre des géologues du Québec;
- A member of 1 of the 8 participating provincial associations of technicians and technologists;

- A member of the Manitoba Association of Architects, the Architects' Association of New Brunswick, the Nova Scotia Association of Architects or the Architects Association of Prince Edward Island;
- A full-time employee of Engineers Canada or one of the Engineers Canada engineering regulators that license the country's 280,000 members of the profession or one of the participating organizations or of The Youth Science Foundation of Canada; or
- A limited licensee or a provincial licensee.

Your spouse and children are also eligible for some benefits. To be eligible, children must be under age 21 at the time of application and, once insured, benefits will be extended to age 25 for full-time students. Covered children who are incapacitated and dependent on you for support will be covered up to any age.

For health care benefits, you and your family must be covered by a provincial or territorial government health insurance plan in Canada.

- * Preferred Vision & Hearing Services (PVS) are offered through Manulife. Manulife cannot guarantee the availability of either Health Service Navigator or Preferred Vision & Hearing Services (PVS) but will make reasonable efforts to provide a similar benefit if necessary.

GUARANTEE OF SATISFACTION

If you are not completely satisfied with your coverage, simply return your coverage certificate to Manulife within 30 days of receiving it and any premium paid for the coverage will be promptly refunded.

IMPORTANT NOTICE

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 the policy carefully upon receipt.

Please also remember that the Professional Retiree Health & Dental Plan is not intended to provide and will not provide the exact same coverage that you may have had under your group health insurance plan.

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 you are applying for a plan that requires medical underwriting, before your application for insurance can be approved, you must provide satisfactory proof of good health. This involves completing the health questionnaire section of the application form.

If the plan is “Medically Underwritten” 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.

After reviewing your questionnaire, Manulife may require that you provide additional medical information and/or may require a medical report from your doctor. Please note that, based on your health information, Manulife may offer insurance on a modified basis or may decline to offer coverage.

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 plan is to be medically underwritten and your 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.

NOTICE ON PRIVACY AND CONFIDENTIALITY

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a “financial services file” from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: **Privacy Officer, Manulife, PO Box 1602, Del. Stn. 500-4-A, Waterloo, ON N2J 4C6.**

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Policy issued by The Manufacturers Life Insurance Company to Engineers Canada.

Accessible formats and communication supports are available upon request. Visit [manulife.com/accessibility](https://www.manulife.com/accessibility) for more information.

View the other Engineers Canada-sponsored Insurance plans available to you at special low rates:

- Term Life Insurance
- Disability Income
- Critical Illness
- Major Accident

Are you leaving your employee group plan,
on contract or self-employed?

Maybe it's time you applied for the
Engineers Canada-sponsored
Professional Retiree Health & Dental Plan.

To see the rates and apply,
visit manulife.com/retireehealth

Contact us toll free at

1-877-598-2273

Monday through Friday from 8 a.m. to 8 p.m. ET

e-mail us any time at: am_info@manulife.com

or visit us at manulife.com/retireehealth

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