

# Extended Health Care



EXTENDED HEALTH CARE

Being self-employed, a member of a small firm, or retired does not mean that you have to go without health benefits. HealthProtect extended health care coverage can help provide you and/or your family with protection against serious medical events, as well as help you with day-to-day costs that may not be covered by your Provincial Health Care plan.

We offer three different levels of coverage to ensure that all of our customers have access to superior benefits at a cost that is often well below that of other products.

## HealthProtect Plus

This plan offers our most comprehensive coverage and is available to applicants and their dependants that provide proof of their good health and are between the ages of 18 and 65. Coverage includes prescription drugs, paramedical services, and hospital services.

In addition to extended health care benefits, this plan also offers optional dental benefits which include basic and major dental services.

## HealthProtect

This plan offers basic drug, medical care and dental protection at an affordable price. This plan does not require proof of your good health and can provide lifetime protection.

## HealthProtect Retiree

This plan offers drug and medical care protection for applicants age 50 or older that lose their existing health insurance coverage due to their retirement or a contractual age restriction. In addition to medical services, this plan also offers optional dental benefits.

## Eligibility

All HealthProtect plans are available to lawyers, judges, Québec Notaries, and their spouses and adult children (including their spouses) as well as law firm staff and their spouses.

## Shared Success

Our success is your success. As a not-for-profit corporation, we set our rates with a goal to break even. If plan performance is better than anticipated, what most companies would keep as profits, we share with our clients.

While past performance does not guarantee future results, since 2000, most of our clients have shared in over \$46 million in premium refunds.

## Premium Rates

Rates are not guaranteed and can change in accordance with plan performance. While it is possible that claims experience could necessitate a future rate increase, we help insulate our clients against this possibility by reviewing the value and stability of the plan through many factors, including premiums, claims, healthcare trends and inflation, and negotiate the best possible outcome.

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*The details of this document are intended to provide you with a brief description of this plan and should not be considered part of any contract. Certain benefits and conditions may have changed since this document was produced. HealthProtect Plus benefits may be subject to proof of income, evidence of good health and approval by our insurer. HealthProtect and HealthProtect Retiree benefits are subject to approval by our insurer. Other conditions may also apply. Please contact your Lawyers Financial Advisor for additional details.*

HealthProtect Plus, HealthProtect, and HealthProtect Retiree plans are underwritten by THE MANUFACTURERS LIFE INSURANCE COMPANY (MANULIFE).

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