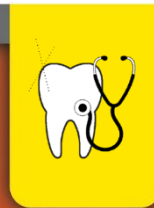


# HealthProtect Plus Extended Health Care



Being self-employed, a member of a small firm, or retired does not mean that you have to go without health benefits.

HealthProtect Plus individual 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.

HealthProtect Plus is our most comprehensive health plan. Coverage includes prescription drugs, paramedical services, and hospital services.

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

## Exclusively for Canada's legal community

This product is available to members of Canada's legal community. That includes every lawyer, judge, and Québec notary, as well as the spouses and adult children of everyone on that list. It also includes law firm staff (and their spouses) and law students across the country.

You must be a resident of Canada when you apply for coverage. Lawyers and Québec notaries must be in good standing with a provincial law society or the Chambre des notaires du Québec.

Applicants must submit evidence of good health to, and be approved by, the insurer.

## Not-for-profit means superior value

Lawyers Financial HealthProtect Plus is designed to deliver superior benefits and value. Price is one of the ways we define value. Rates are reviewed each year. Being not-for-profit means that we always negotiate the lowest price possible on your behalf. Ask your Lawyers Financial advisor for a quote that's specific to you.

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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. Other conditions may also apply. Please contact your Lawyers Financial Advisor for additional details.*

HealthProtect Plus is underwritten by  
THE MANUFACTURERS LIFE INSURANCE COMPANY (MANULIFE)  
P.O. Box 670, Stn Waterloo, Waterloo ON N2J 4B8



[www.lawyersfinancial.ca](http://www.lawyersfinancial.ca)



Be ready.

Connect with your local Lawyers Financial Advisor today.  
Find them at [lawyersfinancial.ca/getstarted](http://lawyersfinancial.ca/getstarted) or 1.800.267.2242



## HealthProtect Plus Benefits

Unless stated otherwise, the following benefits are applicable to each insured person.

<b>Lifetime Maximum</b>	\$1,000,000 ( <i>prescription drugs have no lifetime maximum</i> )	
<b>Prescription Drugs</b>	Brand and generic drugs ( <i>including medical marijuana</i> )	
Annual Maximum	Under 65: N/A 65+: \$10,000	
Co-Insurance	Under 65: 80% up to \$750 out-of-pocket per year, and 100% thereafter 65+: 100% to a maximum of \$10,000 per year <i>The out-of-pocket maximum consists of expenses payable by the insured person (amounts not reimbursed)</i>	
Dispensing Fee Maximum	Reasonable and customary charges	
Exclusions	Vitamins (unless injected), assisted conception, smoking cessation, and anti-impotence drugs	
<b>Hospital Benefits</b>	100% private or semi-private room	
<b>Paramedical and Counselling Services</b>	80% up to \$500 per calendar year per covered paramedical practitioner, and for combined counselling services	
<i>Paramedical: Acupuncturist, athletic therapist, chiropodist, chiropractor, naturopath, osteopath, physiotherapist, podiatrist, registered dietitian, registered massage therapist, and speech therapist</i>	<i>Counselling: Registered psychologist, registered psychotherapist, registered psychoanalyst or registered social worker for stress management, emotional problems, learning and behavioral problems, and alcohol and drug abuse</i>	
	<b>UNDER AGE 65</b>	<b>AGE 65+</b>
<b>Homecare / Private Nursing</b>	80% up to \$10,000 per year	100% up to \$3,500 per year
<b>Appliances</b>		
Medical Equipment and Prosthetic Appliances <i>(Includes wigs for hair loss due to medical treatment)</i>	80%	100% up to \$3,500 per year
Custom-made Orthotics	80% up to \$250 per year	100% up to \$250 per year
Orthopedic shoes	80% up to \$300 per year	100% to maximum of \$300 per year
<b>Hearing Aids</b>	100% up to \$500 every 5 benefit years	100% up to \$600 every 3 benefit years
<b>Accident Benefit</b>	Up to \$25,000 for a covered loss due to accident	Up to \$10,000 for a covered loss due to accident ( <i>also applicable to each child</i> )
<b>Vision Care</b>	100% up to \$300 per 2 benefit years \$75 maximum for Optometrist fee per 2 benefit years	
<b>Fracture Benefit</b>	Up to \$450 for a covered fracture due to accident, if 65 or older	
<b>Ambulance</b>	100% ground or air	
<b>Survivor Benefits</b>	Premiums will be waived for one (1) year following the death of an adult insured; coverage may be continued with premium payments thereafter. This benefit will be available one (1) year after the effective date of coverage.	
<b>Travel Medical</b>	Emergency out-of-province treatment within Canada covering up to 6 weeks of a trip, with 100% private or semi-private hospital accommodations of up to 14 days. No emergency out-of-country (a separate Travel Insurance Plan is available). Out-of-country referrals not exceeding 60 days are covered, subject to benefit maximums.	
<b>Accidental Dental</b>	80%	
<b>Dental (optional)*</b>	Annual Maximum \$1,500 per person per calendar year ( <i>Basic and Major combined</i> )	
Basic Dental Services	80% up to the Annual Maximum	
Recall Period	Once every 9 months	
Major Dental Services (no waiting period)	60% up to the Annual Maximum	

\* If a dental claim has been paid in the first year of coverage, the contract must be maintained in force and premiums paid for at least one full year.  
Benefit Year means each successive 12-month period following the date a claim for a specified benefit is incurred under the policy.