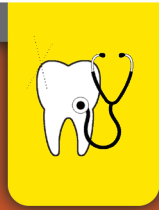


HealthProtect Extended Health Care



HEALTHPROTECT

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.

The Lawyers Financial HealthProtect plan offers basic drug, medical care and dental protection at an affordable price. This plan does not require proof of your good health at the time of initial application and can provide lifetime protection.

Eligibility

Lawyers Financial HealthProtect Insurance is available to lawyers, judges, Québec Notaries and their spouses and adult children (including their spouses) as well as law firm staff and their spouses.

Applicants must be residents of Canada.

Lawyers and Québec Notaries must be in good standing with a provincial law society or Chambre des notaires du Québec.

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.

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 benefits are subject to approval by our insurer. Other conditions may also apply. Please contact your Lawyers Financial Advisor for additional details.

www.lawyersfinancial.ca

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

Connect with your local Lawyers Financial Advisor today.
Find them at lawyersfinancial.ca or 1.800.267.2242.



HealthProtect Benefits

Lifetime Maximum	Under age 65: \$250,000 Age 65 and over: \$260,000
Prescription Drugs (generic drugs only, includes medical marijuana)	
Deductible	None
Coverage for British Columbia and Saskatchewan	70% of the first \$750 to a maximum of \$525 per calendar year
Coverage for Quebec	Under age 65: 70% of the first \$750 to a maximum of \$525 per calendar year Age 65 and over: 100% of the first \$750 to a maximum of \$750 per calendar year
Coverage for the Rest of Canada (excl. BC, SK & QC)	Under age 65: 70% of the first \$750 to a maximum of \$525 per policy year Age 65 and over: 100% of the first \$750 to a maximum of \$750 per policy year
Dispensing Fee Maximum in Quebec	Reasonable and customary charges
Dispensing Fee Maximum in the Rest of Canada	Under age 65: \$6.50 (subject to 70% co-pay) Age 65 and over: Reasonable and customary charges
Exclusions	Vitamins (unless injected), birth control devices, oral contraceptives, fertility drugs, smoking cessation, and anti-impotence drugs, food supplements and anti-obesity drugs
Hospital Benefits	Not covered
Paramedical Acupuncturist, Chiropractor, Osteopath, Naturopath, Physiotherapist, Podiatrist (Chiroprodists), Dietician, Registered Massage Therapist	\$25 per visit Maximum 20 visits per practitioner per policy year
Speech Therapist	10 visits per policy year (15 for age 65+) / \$65 for first visit, \$45 subsequent visits
Clinical Psychologist (includes registered Psychotherapist, registered Marriage and Family Therapist, and registered Social Worker)	10 visits per policy year \$80 first visit, \$65 subsequent visits
Private Duty Nursing Maximums	Under age 65: Year 1 - \$1,000, Year 2 - \$1,300, Year 3 - \$1,500, Year 4 - \$1,700, Year 5+ - \$3,000 Age 65 and over: Year 1 - \$1,100, Year 2 - \$1,500, Year 3 - \$1,700, Year 4 - \$2,000, Year 5+ - \$3,500
Appliances	
Individual Maximums for Medical Equipment and Prosthetic Appliances	Under age 65: Year 1 - \$1,000, Year 2 - \$1,300, Year 3 - \$1,500, Year 4 - \$1,700, Year 5+ - \$3,000 Age 65 and over: Year 1 - \$1,100, Year 2 - \$1,500, Year 3 - \$1,700, Year 4 - \$2,000, Year 5+ - \$3,500
Orthotics	100% for Orthotics up to a \$225 maximum per policy year
Hearing Aids	100% up to \$400 [†] per 4 benefit years († \$500 at age 65 and over)
Lifeline Personal Response Service	Under age 65: 3 months per lifetime, 65 and over: 6 months per lifetime
Wigs (for hair loss due to medical treatment)	Included as part of Prosthetic Appliances
Ambulance	100% ground or air
Vision Care	100% up to \$150 per 2 benefit years \$60 maximum for Optometrist fee per 2 benefit years
Survivor Benefits	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 the policy
Travel Medical	\$100 deductible. \$5,000,000 maximum limited to 9 days per trip No coverage at age 65 and older
Health Service Navigator**	Included
Accidental Death & Dismemberment	Under age 65: up to \$25,000 Age 65 and over, and children under age 21: up to \$10,000
Accidental Dental	100% up to \$2,000 per policy year
Dental (included)	
Deductible	None
Basic Services	70% up to \$400 per policy year
Recall Period	Once every 9 months
Major Services	Not included

* Health Service Navigator is a non-contractual benefit and as such may be changed or cancelled at any time without notice.

Benefit Year means each successive 12-month period following the date a claim for a specified benefit is first incurred under the policy.

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