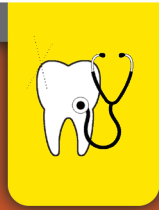


HealthProtect Retiree Extended Health Care



HEALTHPROTECT RETIREE

Being retired does not mean that you have to go without health benefits. HealthProtect Retiree individual extended health care coverage can help provide you and/or your spouse 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 Retiree plan offers drug and medical care protection for applicants who lose their existing health insurance coverage due to their retirement or a contractual age restriction. In addition to extended health care benefits, this plan also offers optional dental benefits.

Eligibility

Lawyers Financial HealthProtect Retiree 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 age 50 or older and residents of Canada.

Lawyers and Québec Notaries must be in good standing with a provincial law society or Chambre des notaires du Québec. Applicants must have been covered by a group health insurance plan for at least six consecutive months immediately before losing group coverage. At time of application, proof of good health is not required if an application is made within the first 60 days of losing group coverage.

Two Levels of Coverage to Choose From

Because not everyone has the same protection needs, we offer two levels of coverage. Essential coverage provides a basic level of protection while the Enhanced coverage provides higher maximums for those who are looking for a more comprehensive plan. Basic dental coverage can be added to the Essential plan, and Basic and Major dental coverage can be added to the Enhanced plan.

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 Retiree 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 Retiree Benefits	Essential	Enhanced
Lifetime Maximum	\$100,000	\$150,000
Prescription Drugs (generic drugs only, includes medical marijuana)		
Coverage for Nova Scotia	Under age 65: 75% to a maximum of \$750 per calendar year Age 65 and over: No prescription drug coverage	Under age 65: 85% to a maximum of \$1,000 per calendar year Age 65 and over: No prescription drug coverage
Coverage for Quebec	Not Available	Not Available
Coverage for the Rest of Canada	75% to a maximum of \$750 per calendar year	85% to a maximum of \$1,000 per calendar year
Dispensing Fee Maximum	\$7.00	An amount that is reasonable and customary
Exclusions	Vitamins (unless injected), birth control devices, oral contraceptives, fertility drugs, smoking cessation, anti-impotence drugs, vaccines and anti-obesity drugs	Vitamins (unless injected), birth control devices, oral contraceptives, fertility drugs, smoking cessation, anti-impotence drugs, vaccines and anti-obesity drugs
Hospital Benefits	100% semi-private to daily maximum of \$100/day. Maximum \$30/day for up to 120 days per calendar year for convalescent. In lieu (semi not available) cash benefit: \$25/day. Maximum of \$5,000 per calendar year	100% semi-private or private, no daily maximum. Maximum \$50/day for up to 180 days per calendar year for convalescent. In lieu (semi and private not available) cash benefit: \$50/day. Maximum of \$5,000 per calendar year
Paramedical		
Chiropractor, Podiatrist, Osteopath, Naturopath, Speech Therapist, Physiotherapist, Massage Therapist, Psychologist	100% up to \$20 per visit, subject to a \$400 per calendar year maximum for all paramedical services combined	100% up to \$20 per visit, subject to a \$600 per calendar year maximum for all paramedical services combined
Private Nursing	100% up to \$2,500 per calendar year	100% up to \$4,000 per calendar year
Appliances		
Medical Equipment and Prosthetic Appliances	100% to a combined maximum of \$2,500 per calendar year	100% to a combined maximum of \$5,000 per calendar year
Orthotics	100% of orthotic shoes to a maximum of \$200 per calendar year 100% of orthotics to a maximum of \$400 per 3 calendar years	100% of orthotic shoes to a maximum of \$300 per calendar year 100% of orthotics to a maximum of \$400 per 3 calendar years
Hearing Aids	100% up to \$300 per 3 calendar years	100% up to \$500 per 3 calendar years
Wigs	\$300 lifetime maximum	\$300 lifetime maximum
Ambulance	100% ground or air	100% ground or air
Vision Care	100% up to \$125 per 2 calendar years	100% up to \$150 per 2 calendar years
Health Service Navigator®*	Included	Included
Accidental Dental	100% up to \$2,000 per calendar year	100% up to \$3,000 per calendar year
Dental (optional)		
Annual Maximum	\$750 per calendar year (Basic)	\$1,000 per calendar year (combined Basic and Major)
Deductible	None	None
Basic Services	70% up to Annual Maximum	80% up to Annual Maximum
Recall Period	Once every 9 months	Once every 9 months
Major Services	Not included	50% of crowns, dentures, and bridges There is a one-year waiting period for this benefit

* Health Service Navigator is a non-contractual benefit and as such may be changed or cancelled at any time without notice. Health Service Navigator is offered through The Manufacturers Life Insurance Company (Manulife). Plans underwritten by The Manufacturers Life Insurance Company. WorldCare and the WorldCare Consortium are trademarks of WorldCare Limited, used under license. © 2021 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo ON N2J 4B8.



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