

**MOVING ON**

*Helping protect your financial future during career changes*

**TEETH MATTER, TOO**

*How oral health is a big contributor to overall health*

**A STORY OF TWO RETIREES**

*How one couple found the retirement security they were looking for*

**GEAR UP**

*A look at how Manulife has you covered from head to toe*

M A N U L I F E ' S

# FLEXCARE

M A G A Z I N E

## BEYOND THE BASICS

How to make the most of your health and dental plan

### BUILDING YOUR FLEXCARE PLAN

Three easy steps to customizing your coverage

### MANULIFE AND THE MODERN FAMILY

Finding the ideal coverage for you and your loved ones





## You knew she needed new glasses. But you didn't see this coming.

Did you know that the average Canadian household spends \$2,251\* on out-of-pocket health and dental expenses in a year? That includes the routine expenses you expect – plus the unexpected ones you don't. A Flexcare® plan helps cover you for the cost of medical expenses not covered by your existing plan. Like prescription drugs, dental care and more.

Call toll-free 1-814-812-8792 or [click here](#).



\*Source: Statistics Canada, 2014

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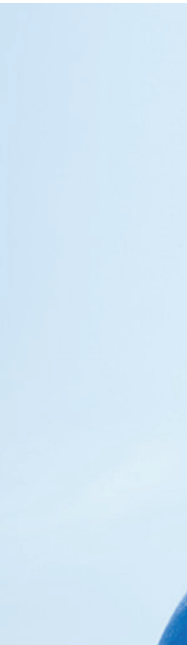
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# MANULIFE

*and the*

# MODERN FAMILY

FINDING THE IDEAL COVERAGE FOR YOU  
AND YOUR LOVED ONES

> **THE AVERAGE TRADITIONAL** Canadian family unit used to be a mom, a dad and 2.5 children. Today, families may be made up of single parents, in-laws, couples in same-sex or opposite-sex relationships — possibly with children, stepchildren, or adopted or foster children.

All that variety means today's families need different things from their health and dental coverage. "One size fits all" just won't fit.

That's why Manulife created Flexcare® Health and Dental Insurance: a coverage plan that lets families pick and choose the type and level of coverage that best suits their lifestyle and budget. »





## WHEN YOU'RE AWAY FROM HOME

Whether you're heading south of the border for a day trip or taking the kids on a two-week adventure to Disneyland® — whatever a family's definition of "travel", Flexcare® has options for away-from-home coverage. With emergency medical travel insurance coverage of up to \$5 million per person, the whole family can be covered for all kinds of situations while on vacation.

### Flexcare: the basics

Flexcare covers all the essentials: routine visits to the dentist and optometrist, prescriptions at the pharmacy, chiropractic care and physiotherapy — common costs that aren't provided for by every health insurance program.

Flexcare also covers everyday necessities like hearing aids, dentures and orthotics as well as homecare or nursing for seniors. It even provides extras like discounts on glasses and laser eye surgery. By helping families save on medical and dental expenses, Flexcare creates opportunities for people to put their money toward other things that matter to them.

### Specialist services

What about services that one family may need and another may not? That's the "flex" part of the Flexcare offering. If a child needs help from a speech pathologist or speech therapist, if a teen needs to access psychologist services, or if mom or dad has been referred to a naturopath, periodontist or podiatrist, Flexcare offers options to provide the coverage that's needed.

### Emergencies and unforeseen circumstances

It's always nerve-racking to take a child, spouse or parent to the hospital because of an emergency — or to have them taken

there by ambulance. Most people in such situations just want to focus on their loved ones and not have to worry about what it's all going to cost. Flexcare's catastrophic coverage<sup>1</sup> add-on helps protect against unforeseen medical costs from serious accidents or medical emergencies that result in the need for services like homecare, private nursing, physiotherapy and chiropractor visits.

Accidents and emergencies are sobering reminders that none of us knows what's around the corner — what curveballs life might throw our way next. While it's not possible to predict the future, it is possible to plan for it with insurance.

### Accidental death and dismemberment

Manulife can also provide coverage for accidental death or dismemberment so families don't suffer financially if someone is seriously injured — incurring heavy medical bills, losing their ability to earn a living, or both. This Flexcare add-on reimburses for prosthetics like artificial limbs, eyes and breasts as well as splints and casts, and provides one full year of coverage in the event of the policyholder's death, helping provide financial security during the most difficult of times.

### Navigating the system

Because every modern family is different, they each may end up needing to access different types of healthcare services. Just figuring out where to turn can be a challenge given the complexity of healthcare systems in Canada.

As part of its Flexcare solution, Manulife offers Health Service Navigator®, an online, on-call resource full of valuable information about health services, medical research and procedure wait times.<sup>2</sup> It even includes a world-class medical expert second opinion service to help provide answers to families in complex medical situations.

### Something for everyone

Flexcare from Manulife lets you choose the coverage that's right for you, without choosing a core plan. With Flexcare's affordable monthly premiums, you know your family's health-related expenses can be covered.

If you're ready to choose a plan, or if you have any questions, call 1-814-812-8792. ■

1. Catastrophic coverage is not available to residents of Quebec.

2. Health Service Navigator is offered through The Manufacturers Life Insurance Company.™/®Trademarks held by The Manufacturers Life Insurance Company.





# TEETH MATTER, TOO

*How oral health is a big contributor to overall health*



## MANULIFE HAS YOU COVERED

Flexicare® from Manulife offers two levels of dental coverage: Basic and Enhanced. Both include coverage for fillings, cleanings, scalings, examinations, polishing and certain extractions. Basic provides recall visits every nine months per person, and Enhanced every six months.

Along with routine dental checkups, DentalPlus Enhanced provides coverage for a variety of other dental services, including oral surgeries, periodontics, endodontics (root canal), orthodontics, crowns, bridges and dentures.

**A** DAZZLING SMILE may be the happy offshoot of good dental hygiene, but oral health actually has a major impact on people's health generally. According to Health Canada, cavities and gum disease have been linked to diabetes and respiratory problems, can cause infections, and may even have some connection to heart disease and pre-term, low-weight births.<sup>1</sup>

For those and other reasons, the Canadian Dental Association recommends people see their dentist regularly, which could mean anywhere from once to three times a year.<sup>2</sup> A standard visit typically includes an examination of the teeth and jaw as well as cleaning, scaling and polishing. Other procedures, such as fillings, extractions or X-rays, are also common to provide optimal oral health. All of these can quickly add up to hundreds and even thousands of dollars in expenses.

While seeing a dentist regularly is important to overall health, some provincial and territorial health plans may only provide limited coverage for dental services. For the vast majority of Canadians, private insurance is the only way to manage the costs of routine dental care and treatments.<sup>3</sup>

Flexicare® Health and Dental Insurance coverage from Manulife lets you build a dental plan that can work for you and your family. For more information about Manulife's Flexicare plans, visit [coverme.com/health](http://coverme.com/health) or call 1-814-812-8792. ■

1. [hc-sc.gc.ca/hl-vs/iyh-vsv/life-vie/dent-eng.php](http://hc-sc.gc.ca/hl-vs/iyh-vsv/life-vie/dent-eng.php) (2008)

2. [cda-adc.ca/en/oral\\_health/cfyt/good\\_for\\_life](http://cda-adc.ca/en/oral_health/cfyt/good_for_life) (2016)

3. [hc-sc.gc.ca/hl-vs/pubs/oral-bucco/fact-fiche-oral-bucco-stat-eng.php](http://hc-sc.gc.ca/hl-vs/pubs/oral-bucco/fact-fiche-oral-bucco-stat-eng.php) (2010)





# GETTING TO THEIR DREAMS

*How one couple found the coverage they wanted to help support their life plan*

**J**OSH AND HEATHER spent many years planning ahead for their fifties. Heather, a firefighter, would take early retirement. Josh, who'd worked for 28 years for the federal government, would leave his full-time position and take up short-term contract positions so the couple would have the flexibility to spend more time pursuing their greatest interest — travel.

There was only one impediment to their plan: finding insurance that would cover Josh's pre-existing heart condition. While he'd been successfully treating his condition for years with coverage under his employer's group health insurance plan, the couple was worried they wouldn't be able to find an insurer to take them on because of the \$200 in medications Josh needed every month.

When the time came, they quickly discovered they'd been right to worry — many companies refused to offer them coverage once Josh disclosed his heart condition. Those that would provide coverage had premiums the couple couldn't afford, or conditions and constraints on the plans that made them unworkable.

The couple feared their travel dreams weren't going to come true. But when a friend learned Josh was still covered by the group plan at his full-time position

and hadn't yet retired, she suggested they get in touch with Manulife, where he could get covered under a FollowMe™ Health and Dental Insurance Plan without having to complete a medical questionnaire at the time of application. It was the solution they'd been looking for. With just a quick online application, Heather and Josh found a health and dental plan that not only covers Josh's monthly prescriptions, but can follow them through this stage of their lives and on into full retirement. ■

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*WITH JUST A QUICK ONLINE APPLICATION, HEATHER  
AND JOSH FOUND A HEALTH AND DENTAL PLAN*

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# CROSS-CANADA CHECKUP

*What are the biggest health challenges facing Canadians – and how can insurance help?*

> **THE VALUE OF** any healthcare plan is that if life takes an unexpected turn, you can be covered financially and can access the care you need. But what exactly does that mean — “unexpected turn”? And are there ways for individuals and families to tailor their coverage to help protect against the greatest risks?

In Canada, the biggest health risks for any of us are cancer, diabetes, cardiovascular and respiratory diseases, arthritis, mental illnesses and substance use disorders, according to data from the Public Health Agency of Canada (PHAC).<sup>1</sup> Those, at least, are the conditions that affect the most Canadians most often.

Trend-wise, chronic disease rates are on the rise. PHAC says three in five Canadians over the age of 20 are living with a chronic disease and four in five are at risk of developing a chronic condition.<sup>2</sup>

These conditions can pose significant financial challenges for people if their existing health plan doesn't cover the necessary treatments, medications or after-care services needed to manage symptoms or contribute to recovery. For many Canadians, private health insurance is the only way to fill these gaps.

## **The right medications are a must**

Coverage for prescription medications is handled provincially in Canada, so the type and size of eligible expenses can differ significantly from one jurisdiction to the next.<sup>3</sup> If a key medication is not covered, it can impose a hefty financial burden. »

**3 IN 5**

Canadians over the age of 20  
who live with chronic disease

**4 IN 5**

Canadians who are at risk of  
developing a chronic disease

More than

**\$1,500/YEAR**

Amount Canadians with Type 1 or 2 diabetes  
spend on out-of-pocket expenses  
for medications, equipment and supplies

More than

**325,000**

Number of Canadians who need home care services  
(expected to double by 2046)

Research by the Canadian Diabetes Association, for example, suggests Canadians diagnosed with Type 1 or Type 2 diabetes spend an average of more than \$1,500 annually (or 3% of their income) on out-of-pocket expenses for medications, equipment and supplies to manage their condition.<sup>4</sup>

Forgoing prescribed drugs, supplies or equipment can have dire consequences. It could lead to complications stemming from the illness — which can mean even higher healthcare costs — hospitalization and increased mortality.

### Help at home

Canadians with certain chronic conditions may need care at home: those with cancer, arthritis, cardiovascular diseases and neurodegenerative diseases such as Alzheimer's, for example. According to the Home Care Sector Study Corporation, more than 325,000 Canadians require home care services today — a number expected to double by 2046.<sup>5</sup>

### For body and mind

Mental illnesses are every bit as debilitating as physical illnesses for those who suffer from them, and the Mental Health Commission of Canada (MHCC) reports that about one in five Canadians are affected by depressive and anxiety disorders, bipolar disorder, substance dependencies and other mental health issues every given year.<sup>6</sup> The costs of treatment, just like for physical illnesses, can be extremely high. Sessions

with a psychologist may not be covered by a government healthcare plan and can cost upwards of \$150 an hour.

### Flexcare helps keep you protected

Flexcare® from Manulife can help fill the gaps in provincial and territorial insurance plans and lets you tailor your coverage to your personal needs. Its DrugPlus™ option offers Basic and Enhanced packages for prescription drug expenses, and it covers psychological services and other specialized care — with extended healthcare benefits that include nursing, certified home support and occupational therapy, surgical bandages and dressings, and the purchase or rental of medically necessary equipment such as crutches, non-electric wheelchairs and hospital beds. It also provides access to Manulife's 24-hour Lifeline® Personal Response Service, which lets you call for medical help with the press of a button.

To learn how you can access insurance that's tailored to your province, visit [coverme.com/health](http://coverme.com/health) or call 1-814-812-8792. ■

## PROMOTING WELLNESS

It's an old saying that "a pound of prevention is worth an ounce of cure", yet most healthcare plans are focused on treatment only — dealing with disease once it has become medically necessary to do so. Personal health coverage through a plan like Manulife's Flexcare® Health and Dental Insurance lets individuals focus on staying well and preventing illness by taking advantage of services to relieve stress and manage pain such as visits to registered massage therapists, acupuncturists, chiropractors, physiotherapists and psychologists.

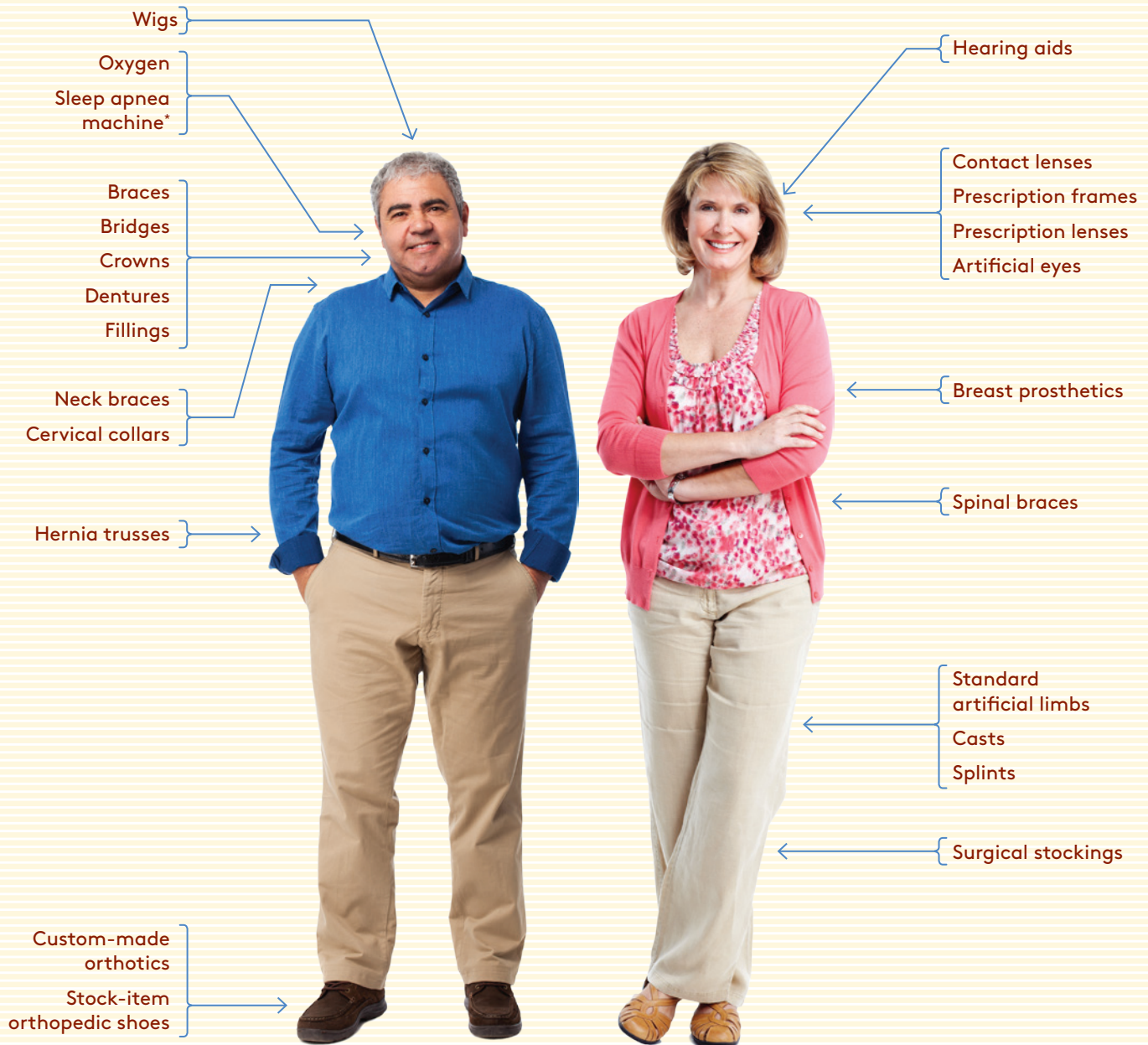
1. [infobase.phac-aspc.gc.ca/cdiif/indicator-details-en.aspx?id=50](http://infobase.phac-aspc.gc.ca/cdiif/indicator-details-en.aspx?id=50) (2016)
2. [phac-aspc.gc.ca/publicat/hpcdp-pspmc/34-1-suppl/index-eng.php](http://phac-aspc.gc.ca/publicat/hpcdp-pspmc/34-1-suppl/index-eng.php) (2014)
3. [pharmacare2020.ca/assets/pdf/The\\_Future\\_of\\_Drug\\_Coverage\\_in\\_Canada.pdf](http://pharmacare2020.ca/assets/pdf/The_Future_of_Drug_Coverage_in_Canada.pdf) (2105)
4. [diabetes.ca/CDA/media/documents/publications-and-newsletters/advocacy-reports/burden-of-out-of-pocket-costs-for-canadians-with-diabetes.pdf](http://diabetes.ca/CDA/media/documents/publications-and-newsletters/advocacy-reports/burden-of-out-of-pocket-costs-for-canadians-with-diabetes.pdf) (2016)
5. [chpca.net/media/330558/Fact\\_Sheet\\_HPC\\_in\\_Canada%20Spring%202014%20Final.pdf](http://chpca.net/media/330558/Fact_Sheet_HPC_in_Canada%20Spring%202014%20Final.pdf) (2014)
6. [strategy.mentalhealthcommission.ca/the-facts](http://strategy.mentalhealthcommission.ca/the-facts) (2016)



# GEAR UP

*A look at how Manulife has you covered from head to toe*

FLEXCARE® HEALTH AND DENTAL INSURANCE PLANS AND FOLLOWME™ HEALTH FROM MANULIFE PROVIDE COVERAGE FOR THE COSTS OF A VAST RANGE OF EQUIPMENT, ACCESSORIES AND MORE TO MEET YOUR HEALTH AND WELLNESS NEEDS.



Burn garments

Canes

Crutches

Medicated dressings

Non-electric wheelchairs

Standard electrical hospital bed

Walkers

\*Available only through FollowMe Health.



# The health and dental DILEMMA

*How going out on his own forced one man  
to consider the value of coverage*

**T**WO YEARS AGO, when Justin left his position as a web developer with a Vancouver software development firm to start his own freelance company, he became one of the more than 1.5 million self-employed Canadians.<sup>1</sup>

Being self-employed offers lots of benefits: flexible work hours, the opportunity to choose your clients, being your own boss. But it also means not having dental and health benefits offered through an employer as part of a group plan.

When Justin left his full-time position, he seriously considered not purchasing health and dental coverage. As a healthy, single, 35-year-old non-smoker and non-drinker — and at low risk for developing costly medical problems or needing ongoing prescription medications — he wasn't sure the expenditure would be worth it. He figured with so much of his money going toward his new business, he could afford to skimp on insurance for a while.

But when he mentioned this to friends and family, many were quick to ask the "What if..." questions. What if he had a dental emergency? What if he got sick and needed antibiotics? What if he fell and broke his leg, ending up in the hospital?

The thought of what an unforeseen accident or illness could cost him financially was enough to convince Justin to purchase coverage.

Less than a year later, he was glad he'd made the decision when he was diagnosed with Type 2 diabetes. As glucose testing strips, syringes and various medications became part of his everyday life, Justin was able to use his Flexcare® Health and Dental Insurance Plan from Manulife to help cover the ongoing costs of his disease — so financial problems wouldn't distract his focus from staying healthy and running a successful business. ■

1. cbc.ca/news/business/self-employment-study-1.3262831 (2015)

## MOVING ON

*Helping protect your financial future during career changes*

**W**HETHER YOU'RE MAKING the leap from full-time to freelance, starting your own business or retiring after a long career, you know your financial circumstances are going to change. Especially if you've been part of a group health and dental plan up to now. What will you do when the coverage stops?

Canada's public healthcare system offers some peace of mind. But depending on where you live and the kinds of expenses you need covered, there may be some gaps in coverage. When it comes to dental and vision care or getting prescriptions filled, those gaps can turn out to be very expensive.

With FollowMe™ Health from Manulife, you can go on enjoying benefits similar to those of your last health and dental plan

— such as prescription drugs and vision care — after you change jobs or retire. It also provides coverage for sudden death.

FollowMe Health keeps pace as your needs change with extended healthcare benefits including coverage for homecare, nursing services and hospital stays. It also offers coverage for appointments with registered specialists including physiotherapists, podiatrists, chiropodists and massage therapists.

The coverage you get with FollowMe Health applies both at home and when you travel (when add-on is purchased) — helping you avoid incurring thousands of dollars in medical expenses if you or one of your family members gets sick or is injured abroad.

FollowMe Health is all about providing continuity and financial predictability so



that you can embrace your next stage of life with full assurance that your family's needs can continue to be met.

Learn more about the ways FollowMe Health can let you take your current health and dental coverage with you, whatever your next career move may be. Call us at 1-814-812-8792. ■



# A STORY OF TWO RETIREES

*How one couple found the retirement security they were looking for*

**B**ETTY AND THOMAS were transitioning into their retirement with ease. At 65 and 69, respectively, they'd both enjoyed fulfilling careers as teachers in Edmonton and were eager to enjoy a quiet, relaxing lifestyle in retirement. They'd planned meticulously for years so they would be prepared financially during this stage of life, but knew that the loss of the group medical benefits they had received through work, combined with the growing medical needs they could expect as they aged, meant they would need to find health and dental coverage that could last them through their retired years.

In the weeks following their joint retirement, the couple called a number of insurers to ask about purchasing coverage, quickly realizing that it wouldn't be as easy as they'd assumed to find personal coverage. They were either turned down because of their ages or the quoted prices were out of their budget. Other insurers would offer them plans, but only until they turned 75.

They were beginning to worry they would never find their ideal coverage when they placed a call to Manulife. Because it had been fewer than sixty days since they'd retired and left their previous plans, Betty and Thomas were able to enjoy Manulife's FollowMe™ Health and Dental Insurance Plan. With no medical questions asked at the time of application and no coverage end date, the plan provided the reassurance they needed to transition into the next stage of their lives.

Within the coming years, both Betty and Thomas found themselves facing medical conditions that necessitated many hospital visits, prescription drugs and even home care visits. With bills in the thousands, they were grateful they had signed up for Manulife's FollowMe health plan for coverage that could last them long into their retirement. ■



**In between jobs doesn't have to mean in between coverage.**

High costs keep 6 million\* Canadians from visiting the dentist each year. Just because you're in between jobs doesn't mean you have to be one of them. A Flexcare® plan helps protect you against out-of-pocket health expenses like prescription drugs and dental work. Whether you're working or not.

Call toll-free 1-814-812-8792 or [click here](#).



\*Source: CTV News, 2014, [bit.ly/1tSh37Z](http://bit.ly/1tSh37Z)

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# BEYOND THE BASICS



## *HOW TO MAKE THE MOST OF YOUR HEALTH AND DENTAL PLAN*

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> **MORE AND MORE** people are taking control of their own health and wellbeing these days, capitalizing on technologies like wearable devices and smartphone wellness apps.<sup>1</sup> In some cases, this means people are making fuller use of the services available through their health plans. Manulife's Flexcare® Health and Dental Insurance includes a wide array of services that help empower good physical and mental health. »

1. [soreonresearch.com/wp-content/uploads/2014/09/Extract-Soreon-Research-Report-The-Wearable-Health-Revolution.pdf](http://soreonresearch.com/wp-content/uploads/2014/09/Extract-Soreon-Research-Report-The-Wearable-Health-Revolution.pdf) (2014)



### Specialized services for your wellbeing

Whether to relieve stress, mend an injury or develop new skills for coping with the challenges life often serves up, people today have access to many different kinds of registered specialists. Flexcare helps cover a broad range of these specialists for both mental and physical health including acupuncturists, registered massage therapists, chiropractors and psychologists, some of which may not be included in provincial health plans. Services like these align with a shift underway in healthcare — away from simply treating illness to promoting wellness.

Being mobile — getting around to carry out everyday tasks — is a fairly basic prerequisite for healthy living, but can be challenging for people who suffer

from chronic back pain, knee pain or other ailments caused by foot imbalances. Fortunately, these can often be corrected with orthotics prescribed by a physician, podiatrist or chiropodist. The key to their effectiveness is tailoring these devices specifically to the body of the individual patient, a process that involves a thorough review of the person's medical history, a gait analysis and taking a mould of the foot to produce a cast from which the orthotic can be made. This may not be covered by government health plans, but can be covered with a Flexcare plan.

### Supporting full recovery

Giving people the tools and support they need to recover as fully as possible from surgeries or illnesses when they return home from the hospital is another important part of any wellness-focused healthcare approach. Registered health professionals such as nurses, nursing assistants, certified home support workers and occupational therapists may provide this care — all of which are included among Flexcare's service coverage, as are surgical bandages and dressings and the purchase or rental of medically necessary equipment such as crutches, non-electric wheelchairs and hospital beds.

In cases of extreme injuries, such as the loss of a limb or other body part, some health plans do provide partial coverage for prosthetic appliances. But even with government subsidies, these vitally important types of equipment — splints and casts or artificial limbs, eyes or breasts — can still be very costly. Flexcare covers the full range of prosthetic appliances, as well as the purchase and repair of other devices such as hearing aids.

The healthcare benefits included in Manulife's Flexcare plans also feature coverage for dental services required following an accidental blow to the head or mouth, as well as trips to hospitals in licensed ground or air ambulances.

To learn more about how Manulife can help you gain healthcare benefits, visit [coverme.com/health](http://coverme.com/health) or call 1-814-812-8792. ■

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*GIVING PEOPLE THE TOOLS  
AND SUPPORT THEY NEED  
TO RECOVER AS FULLY  
AS POSSIBLE WHEN THEY  
RETURN HOME IS ANOTHER  
IMPORTANT PART OF ANY  
WELLNESS-FOCUSED  
HEALTHCARE APPROACH.*

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# SPECIALIZED CARE

*Flexicare® plans from Manulife include coverage for visits to a variety of registered specialists and therapists that may not be covered by other healthcare plans. Coverage may include visits to:*



1

## ACUPUNCTURISTS

Acupuncture is a therapeutic technique from traditional Chinese medicine that involves inserting thin needles into a person's skin at specific points on the body to relieve pain and restore healthy function.



3

## CHIROPRACTORS

Chiropractic medicine treats conditions such as back and neck pain, headaches and strain injuries by focusing on the alignment of the spine and the rest of the body's musculoskeletal system.



5

## REGISTERED MASSAGE THERAPISTS

Massage therapy relieves pain and discomfort brought on by daily stressors, overuse of muscles and other conditions.



7

## PODIATRISTS AND CHIROPODISTS

These specialists deal with conditions related to the foot and ankle, and may prescribe custom-made orthotics to correct foot imbalances.



8

## OSTEOPATHS AND NATUROPATHS

These forms of natural medicine focus on harnessing the body's natural ability to heal.

Physiotherapy helps people manage symptoms caused by injury, illness or disability through movement and exercise, and prevents injuries by improving health and fitness.

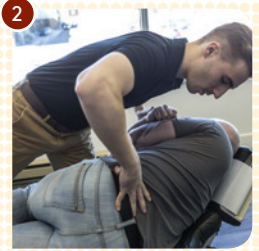
## PHYSIOTHERAPISTS

These specialists assess and diagnose problems related to how people think, feel or behave, and use psychotherapeutic techniques and other treatments to help them overcome or manage such issues.

## PSYCHOLOGISTS

## SPEECH THERAPISTS

Speech therapy helps people eliminate communication issues such as stuttering, lisping and other speech disorders.



2



4



6



7

*\*As specialists are typically regulated by provincial regulatory agencies, the services they are licensed to provide can vary by province.*



What the heck

# DOES THAT MEAN?

*Do you know what your medication label is trying to tell you?*

**I**F YOU'VE EVER had a prescription you've probably seen the little pictograms included with the label to help drive home the instructions. These colourful stickers are called "auxiliary labels" and, for the most part, their meaning is crystal clear. We all know these ones:



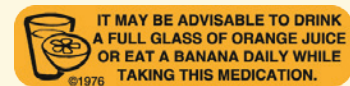
But not all labels are quite as obvious. Here are some lesser-known ones and what they mean:



P.R.N. stands for *pro re nata*, which is Latin for "take as needed", meaning you can use this medication at your own judgment.



OK, this seems obvious — but how do you know when your stomach is empty? A good general rule is about two hours after your last meal.



This label seems awfully specific. Why not mango or kiwi? The fact is, some medications can remove important minerals from the body, like potassium — which both OJ and bananas have in abundance.



Irrigation, in this context, has nothing to do with watering plants. In medicine, it means to rinse or clean — typically a wound or body cavity. Prescriptions with this label must be used for this purpose and not swallowed.

If you find an auxiliary label on your medication that you don't understand, call your doctor or ask your pharmacist for more information. ■

NOTE: As auxiliary labels differ between provinces and pharmacies, those presented on this page are for the sake of illustration only.





# What to do with UNUSED MEDICATIONS

*Proper disposal can save lives*

**P**RESCRIPTION MEDICATIONS are powerful tools for helping people recover from illnesses and cope with pain. But used improperly or by the wrong person, they can cause significant health problems, lead to addiction and even death. That's why it's important to dispose of any unused medication properly:

**TAKE IT TO A PHARMACY:** Many pharmacists will safely dispose of expired or unused medications. Call your local drugstore to find out more.

**USE A MEDICATION RETURN PROGRAM:** Some cities and local police forces provide easy ways to properly dispose of medications. You can find more information about these programs at [healthsteward.ca](http://healthsteward.ca).

Don't pour medication down the sink or flush it down the toilet: doing so can harm animals and the environment. If you can't go to a pharmacy or medication return program, the Government of Canada outlines these steps for throwing it in the trash:<sup>1</sup>

1. Take the medications out of their original packaging and black out any identifying information on labels to protect your privacy.
2. Hide the medication by mixing it in with something unappealing like kitty litter or used coffee grounds.
3. Put this mixture in a closed bag, empty container or sealed can to prevent it from spilling out. ■

1. [healthycanadians.gc.ca/drugs-products-medicaments-produits/buying-using-achat-utilisation/disposal-defaire-eng.php](http://healthycanadians.gc.ca/drugs-products-medicaments-produits/buying-using-achat-utilisation/disposal-defaire-eng.php) (2014)

## Finding her PERFECT PLAN

*A mother's search for her family's  
ideal coverage*

**W**HEN ELIZABETH and her family moved from Ottawa to Thunder Bay so she could start a new position with a small graphic design firm, she was disappointed to find out family health and dental coverage was not part of the benefits offered by her new employer.

With three kids under the age of 12 being cared for by her stay-at-home husband, Danny, Elizabeth knew she needed coverage for her family for both the routine and unexpected costs that are part of everyday life. She set out to find a health and dental plan that would include the specific coverage her family needed — while also being affordable.

After many phone calls and company comparisons, Elizabeth turned to a Flexcare® Health and Dental Insurance Plan from Manulife, where she could choose both the type and amount of coverage for her family. She was able to build a plan that both worked for them and allowed her to pay for only the coverage she actually wanted. As an added bonus, she found out she was eligible for specialty rates because she was signing up with more than two children.

Now, even when she's bringing her children for dental checkups or entertaining them in the waiting area of the eye doctor's office, Elizabeth takes pride in knowing she was able to make an informed decision and choose a plan that helps protect the people who depend on her. ■

# BUILDING YOUR FLEXCARE PLAN

*Three easy steps to customizing your coverage*

> **CANADA IS OFTEN** celebrated for being a diverse country. That diversity extends to the ways the provinces and territories cover health and dental expenses. Personal health insurance can help fill the gaps.

Flexcare® Health and Dental Insurance Plans from Manulife ensure you get the coverage you need by giving you the freedom to pick and choose services to suit your requirements and your budget.

To build a Flexcare plan for you and your family, start by choosing a core plan and add on any special services. If you aren't looking for a comprehensive plan but want specific coverage for certain circumstances, you can choose from Flexcare's stand-alone options instead.

## CHOOSING YOUR CORE PLAN

Are you looking for dental coverage? For a plan that covers prescription drugs? Or do you need the full scope of health and dental coverage? Lay the right foundation with one of Flexcare's three core plans:

### DentalPlus™

If dental coverage is your main concern, Flexcare's DentalPlus package can help. DentalPlus offers two levels of coverage with extended health care — Basic and Enhanced — so you can select the protection that best meets your distinctive needs and wants.

### DrugPlus™

Some healthcare plans don't cover prescription drugs. With Flexcare's DrugPlus option, you can pick a Basic or Enhanced package with extended health care to help cover your prescription drug costs.

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For the Flexcare add-ons available in your province, visit [coverme.com/health](http://coverme.com/health).

## THE ROAD TO CHOOSING your Flexcare® Health and Dental Insurance Plan

1

### CHOOSE YOUR CORE PLAN

ComboPlus™ (Starter, Basic or Enhanced)

DrugPlus™ (Basic or Enhanced)

DentalPlus™ (Basic or Enhanced)



### HASSLE-FREE CLAIMS

With Flexcare, you can settle your prescription drug and dental claims automatically with your Flexcare benefits card. (Depending on provider. Certain claims require pre-determination.)

### SPECIAL RATES

Flexcare offers special rates for couples and single parents with three or more children.



## ComboPlus™

ComboPlus provides full coverage for prescription drugs, dental services and extended health care — with Starter, Basic and Enhanced options to give you as much choice as possible.

### ADDING ON EXTRAS

Flexcare add-ons let you customize your plan further. For example, if you travel often, you may want to add more days of coverage to each trip. If you have more than one family member who wears glasses, you may choose to bump up your vision care. Flexcare offers add-ons in the following areas:

- Hospital (*Basic or Enhanced*)
- Vision (*Enhanced only*)<sup>1</sup>
- Travel (*8 or 21 days of additional coverage*)<sup>2</sup>
- Accidental death and dismemberment (*Enhanced only*)
- Catastrophic coverage<sup>3</sup>

### TOPPING UP WITH STAND-ALONE COVERAGE

If you aren't looking for a full plan but do want to supplement your current plan or help cover hospital stays and unforeseen medical costs, you can sign up for stand-alone hospital coverage (Basic or Enhanced) or for catastrophic coverage to help protect you financially in the case of a serious accident.

If you're ready to choose your coverage or have questions, call 1-814-812-8792. ■

1. Not available as an add-on to ComboPlus Starter plans.

2. Only available up to age 65.

3. Not available with ComboPlus Starter. Not available in Quebec. Coverage choices vary depending on the core plan.



## MORE THAN JUST THE BASICS

Every Flexcare® core plan includes coverage for health-related expenses that many other plans don't — including vision care, emergency medical travel, extended health care, accidental dental, homecare and nursing, accidental death and dismemberment, and access to Manulife's Health Service Navigator®.†

† Health Service Navigator is offered through The Manufacturers Life Insurance Company.  
™/®Trademarks held by The Manufacturers Life Insurance Company.

2

### CHOOSE YOUR ADD-ONS

Hospital (Basic or Enhanced)  
Vision (Enhanced)\*  
Travel (8 or 21 days of additional coverage)  
Accidental death and dismemberment (Enhanced)  
Catastrophic\*\*



#### AIR MILES® REWARD MILES

Earn AIR MILES reward miles with your free, no-obligation Flexcare quote, and then every year you remain a policyholder.

3

### CHOOSE YOUR STAND-ALONE COVERAGE

Hospital (Basic or Enhanced)  
Catastrophic



#### DIRECT BILLING

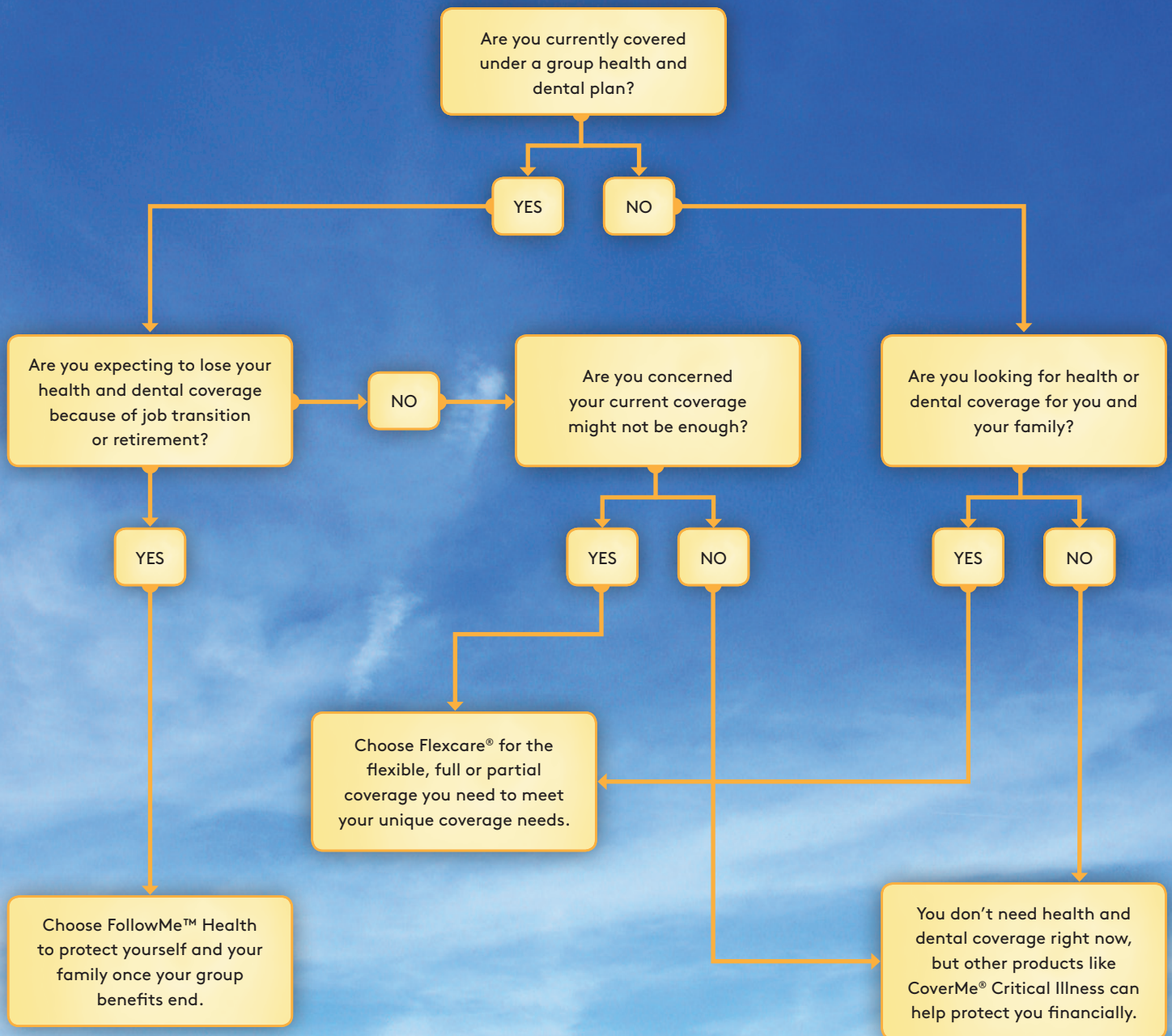
Pay for Flexcare with Visa®, MasterCard®, American Express®, cheque or direct monthly withdrawal from your chequing account by pre-authorized debit.

\* Not available with Combo Starter plan.  
\*\* Not available with ComboPlus Starter.

# WHICH PLAN IS RIGHT FOR YOU?

*Find out which Manulife health and dental coverage best suits your needs*

Use the map to find the perfect Manulife plan for your requirements and budget.







## ASK MANULIFE

*Health and dental coverage details from the source*

Get the answers to Manulife's most frequently asked questions.

1.

**My group health and dental plan is ending. When is the best time to sign up for a new one?**

We try to make your transition from your group plan to a personal health and dental plan as simple as possible, so if you apply within 60 days of your group plan ending, we can provide coverage without a medical questionnaire at the time of application. If this 60-day period has expired, you'll have to complete a medical questionnaire with your application.

2.

**I just signed up for a health and dental plan with Manulife. How long until my coverage kicks in?**

Some insurers may make you wait for up to three months before you can actually use your benefits. But with Manulife, you can enjoy benefits such as visiting the dentist for a cleaning or filling a prescription as soon as you've received notice that you've been accepted into the plan.

3.

**If I'm active and healthy and have no family medical history health issues, do I really need health and dental coverage?**

Health and dental coverage may sometimes seem like an unnecessary expense if you're young and have no dependents, but an ideal time to sign up is actually before you need the coverage. Not only will you be able to visit the dentist regularly, you can benefit financially in the long run if you get coverage before you find out you may have a regular need for prescription drugs or emergency medical care.

4.

**I'm losing my group benefits because I'm leaving my job, but I've been turned down by a lot of insurers because of my age and a pre-existing medical condition. Can you help?**

Absolutely. We guarantee your acceptance if you are a Canadian resident and you apply within 60 days of your group health coverage ending — regardless of your age or any pre-existing medical conditions.

5.

**With my current health and dental provider, I have to pay for prescriptions and dental care upfront — and it takes weeks to get my money back. How does Manulife handle payment?**

When you sign on with one of our health and dental plans you get a direct payment card you can use at your dental office or pharmacy (if they accept this type of upfront payment), so you don't have to pay the plan's portion of the expense — which means quicker transactions and fewer upfront costs for you.

Have more questions or want to sign up for a plan? Visit [coverme.com/health](http://coverme.com/health) or call 1-814-812-8792 for everything you need to know and more.



## Group benefits ended? Your coverage doesn't have to.

With the financial protection that a FollowMe™ Health individual insurance plan offers, you can enjoy many of the health benefits you had at work.\* With four different plans to suit a variety of needs, FollowMe is easy and affordable. No medical questionnaire is needed at the time of application, and your acceptance is guaranteed if you apply within 60 days of your group coverage ending.

Call toll-free 1-814-812-8792 or [click here](#).



\*Please note that the FollowMe Health insurance 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.

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