

CPA Select* Insurance Plans

Health & Dental Insurance

**Guiding you through routine and
unexpected health care costs.**

■ Health & Dental

CPA Select Insurance Plans are designed and priced exclusively for members.

Sponsored by:



CPAselectplans.com

**Underwritten by
The Manufacturers Life Insurance Company**

Health & Dental Insurance

Guiding you through routine and unexpected health care costs.

Why coverage is important for you and your family

If you're self-employed or a small business owner—or if you don't have a group health plan—there may be many routine and unexpected **health care costs not covered by your government health insurance plan.**

CPA Select Health & Dental Insurance can protect you from out-of-pocket health and dental costs. It gives you affordable coverage for a wide range of medical expenses.

Health & Dental Insurance highlights

CPA Select Health & Dental plans offer a **wide range of coverage**, which can include:

- Prescription drugs
- Vision care
- Registered specialists and therapists
- Ambulance services
- Accidental death & dismemberment
- Accidental dental
- Dental care
- Hearing aids
- Medical equipment and supplies
- Hospital benefits
- Homecare and private nursing
- And much more

Plan basics

■ No waiting period

You can begin making claims as soon as your application has been accepted (for costs incurred after the effective date of your coverage).

■ Make claims online 24/7

Making claims can be fast and easy. You can use your benefits card at the pharmacy, and quickly submit most other claims online at your convenience.

■ Tax-deductible premiums

If you are self-employed or a small business owner, a portion of your premiums may be tax-deductible.¹

Choose from 5 plans

Everyone's health and dental care needs are different, so CPA Select Health & Dental Insurance offers a choice of five different plans.

Simply choose the CPA Select plan that works best for you and your budget. The enclosed comparison sheet can help.

1 Starter Health & Dental Plan

2 Essential Health Plan

3 Essential Health & Dental Plan

4 Enhanced Health Plan

5 Enhanced Health & Dental Plan

Some points to consider

- Get **guaranteed acceptance** with [Starter Health & Dental](#).² That means no medical questionnaire or exams when you apply.
- **All five plans come with core benefits** that include:
 - Prescription drugs
 - Vision care
 - Accidental dental
 - Homecare and private nursing
 - Registered specialists and therapists
- If you **don't want dental care**, consider [Essential Health](#) or [Enhanced Health](#).
- Get **higher coverage amounts** with [Enhanced Health](#) and [Enhanced Health & Dental](#).

Consider adding the Catastrophic rider³

The *Catastrophic rider* **helps cover the costs of medical care resulting from an unforeseen serious accident or illness**. It's available to members 65 and under.

For an additional fee, you can add the *Essential Catastrophic rider* to an [Essential](#) plan or the *Enhanced Catastrophic rider* to an [Enhanced](#) plan.

For rider fees in your province, please see the enclosed list.

Once you have maximized the coverage under your **Essential** or **Enhanced** plan, the *Catastrophic rider* will provide additional benefits to the maximums indicated below.

Benefit	Threshold	Co-pay	Maximums
Prescription Drugs⁴ Brand Name or Generic Drug Coverage⁵	Essential Catastrophic Rider \$4,615 in claims per year Enhanced Catastrophic Rider \$8,220 in claims per year	100%	Unlimited
Homecare / Private Nursing, Durable Medical Equipment, Prosthetic Appliances	\$7,500 in claims per anniversary year	100%	\$25,000 per anniversary year Lifetime maximum: \$100,000
Physiotherapist / Chiropractor		100%	Coverage will continue for one full benefit year following the date of an accident requiring a 24-hour hospital stay

Additional plan features

Your Health & Dental coverage can also include out of country travel coverage and Healthcare Online at no additional cost.

Travel coverage

If you get sick or are injured while travelling outside your home country, you'll have access to up to **\$5,000,000 in emergency medical coverage**. Travel coverage is available up to age 65 and is included in every plan except **Starter Health & Dental**.

Healthcare Online

Gives you **24/7 access to health care professionals** (including physicians, nurse practitioners and nurses) online or through the app. Plus, you have easy access to lab results, prescriptions, refills and referrals.

Rates

As a CPA member, **you can get affordable rates** on all CPA Select Insurance Plans—and Health & Dental Insurance is no different.

Your rates are based on your age when you apply. They will also vary depending on the plan you select and whether you opt for individual coverage, coverage for you and your spouse, or coverage for your children.

For rates in your province, please see the enclosed list.

The fine print

Important notice

This is not a contract. Actual terms and conditions are detailed in the policy issued by Manulife upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review them carefully upon receipt.

Eligibility

To be eligible for coverage under this policy, an insured person must:

- a) be covered under a government health insurance plan;
- b) be a resident of Canada;
- c) be at least 18 years of age on the date of application for this policy (unless a dependent child of a member);
- d) primary insured must be a member of the Chartered Professional Accountants of Ontario, Bermuda, New Brunswick, Nova Scotia, Prince Edward Island or Newfoundland and Labrador at the time of application.

Where the insurer determines that an insured is not or was not eligible for coverage under this policy, the insurer shall have the option to terminate this policy immediately, without any refund of premiums, upon providing notice to the insured of such termination, and reserves the right to recover any claims paid hereunder.

Medically necessary

Some benefits will only be payable if they are considered to be “Medically Necessary”. In order for any care, service, supply or other matter to be considered “Medically Necessary”, it must be ordered for an insured person by a physician or registered health care professional and be one which Manulife determines is appropriate and consistent with the symptoms and findings or diagnosis and treatment of the insured person’s illness or injury. It must also be provided in accordance with generally accepted medical practice on a national basis, and be the most appropriate supply or level of service that can be provided on a cost-effective basis.

Medically underwritten

If the plan is “Medically Underwritten” or “requires a medical questionnaire”, you must disclose any medical condition, injury or illness that occurred or existed on or before the date of your application, regardless of whether you went to see a doctor about the condition or were given a diagnosis, or whether or not you believe that it is important. The premium charged and/or benefits offered could be subject to adjustment or modification of coverage, or declined based on your or your family’s medical background. This will be determined after an evaluation of the information provided on the medical questionnaire.

Effective date of coverage

Coverage is effective no earlier than the first day of the month following final approval of application and receipt of first premium payment.

Maximums

All maximums are per person. Any unused portion of benefits cannot be accumulated and added to coverage in future months or years.

Hospitalization for pregnancy⁶

Full coverage is available for expectant mothers who apply within the first 20 weeks of pregnancy. However, hospitalization due to pregnancy or complication of pregnancy is limited to two days.

Newborns

Children born while your policy is in force are added to your policy if an application with appropriate payment is made within 30 days of birth. If an application is received after the 30th day following the date of birth, medical information will be required.

Couple and family coverage

When applying for couple or family coverage, all individuals must be covered under the same plan.

Dependant definition

A dependant is a child of the insured who is listed on the application and who is a natural child, adopted child, stepchild or foster child, or a child for whom the insured is by law responsible, who is unmarried, unemployed and dependent on the insured for financial support and is under 21 years of age.

Acceptance period

If your and/or your family's medical history is such that a higher premium is required or that special conditions must be applied to benefits (see Medically Underwritten), you will be notified in writing prior to your decision to accept the coverage. If at that time you decide not to proceed with the coverage, your initial payment will be returned and your application cancelled.

About the underwriter of CPA Select Insurance Plans

Manulife Financial Corporation is a leading international financial services group that helps people make their decisions easier and lives better. With our global headquarters in Toronto, we operate as Manulife across our offices in Canada, Asia and Europe, and primarily as John Hancock in the United States.

We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups and institutions. At the end of 2018, we had more than 34,000 employees, over 82,000 agents, and thousands of distribution partners, serving almost 28 million customers.

As of September 30, 2019, we had over \$1.2 trillion (US\$881 billion) in assets under management and administration, and in the previous 12 months we made \$29.8 billion in payments to our customers. Our principal operations in Asia, Canada and the United States are where we have served customers for more than 100 years. We trade as 'MFC' on the Toronto, New York, and Philippine stock exchanges and under '945' in Hong Kong.

Your right to privacy

Notice on privacy and confidentiality

The specific and detailed information requested on the application form is required to process the application.

To protect the confidentiality of this information, Manulife will establish a financial services file from which this information will be used to process the application, offer and administer services, and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions.

Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in Manulife's offices or those of Manulife's administrator or agent.

You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Del. Stn 500-4-A, Waterloo, ON N2J 4C6.

30-Day Money-Back Guarantee

Once you have received your policy for your coverage under the CPA Select Insurance Plans, read it carefully. If you are not completely satisfied with the outlined terms and conditions, contact Manulife within 30 days of receipt to have your coverage cancelled and your premiums refunded in full, less any claims.

- ¹ Check with the Canada Revenue Agency to verify your eligibility. The information in this brochure is not to be relied upon as tax advice for specific situations.
- ² Acceptance is guaranteed if eligibility criteria is met, and is subject to receipt of first premium payment.
- ³ The Catastrophic Rider is not available to persons age 65 and over.
- ⁴ Prescription drug coverage applies only to costs not covered by your provincial drug insurance plan, up to the maximums stated.
- ⁵ Excludes smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, erectile dysfunction drugs and drugs not requiring a prescription.
- ⁶ Hospital benefits are not available on the Starter Health & Dental Plan.

CPA Select Insurance Plans

offer you a full range of insurance coverage options:

- Term Life
- Child Life & Accident
- Income Protection
- **Health & Dental[†]**
- Personal Accident
- Critical Illness
- Office Overhead Expense

[†]Health & Dental Insurance Plan information is included within this brochure. For information on the additional plans listed above, find complete details at **CPAselectplans.com**.

**Get the coverage you want,
quickly and easily.**

Need help?

Email us at: **am_info@manulife.com**

Call toll-free:

1 866 219.4245

(Monday to Friday, 8 a.m. to 8 p.m. ET)

*CPA Select and CPA Select Plans are trademarks/official marks of the Chartered Professional Accountants of Ontario (registered business name of The Institute of Chartered Accountants of Ontario).

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the group policies underwritten by The Manufacturers Life Insurance Company and issued to members of the Chartered Professional Accountants of Ontario (CPA Ontario). These policies may be amended by mutual agreement between the Insurer and CPA Ontario.

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