



Health and Dental Insurance

Flexicare®: The simple, affordable, and flexible way to save on health care costs. Stand-alone options available.

Flexicare	Drugs	Dental	Vision	Travel*	Hospital	Registered Specialist & Therapists	TELUS Health Virtual Care
Combo Enhanced**	\$10,000	Basic, Minor & Major***	\$250/2yr	9 Days	no	\$25 per visit 20 max visit per practitioner	yes
Combo Basic	\$5,000	Basic	\$250/2yr	9 Days	no	\$25 per visit 20 max visit per practitioner	yes
Combo Starter	\$525	Basic	\$150/2yr	9 Days	no	\$25 per visit 20 max visit per practitioner	yes
Dental Enhanced	no	Basic, Minor & Major***	\$250/2yr	9 Days	no	\$25 per visit 20 max visit per practitioner	yes
Dental Basic	no	Basic	\$250/2yr	9 Days	no	\$25 per visit 20 max visit per practitioner	yes
Drug Enhanced**	\$10,000	no	\$250/2yr	9 Days	no	\$25 per visit 20 max visit per practitioner	yes
Drug Basic	\$5,000	no	\$250/2yr	9 Days	no	\$25 per visit 20 max visit per practitioner	yes

* Travel: Expiry age 70

** Brand Name Drugs

*** Major Dental: 1 year waiting period.

Add-ons: Additional travel, additional vision, AD&D, catastrophic drugs and hospital

Manulife Vitality available on Flexicare plans.

Association: Deluxe Health and Dental plan. Higher practitioner coverage, pre-packaged rich plans, more travel coverage, travel till age 65. **Only available in the broker channel.**

Association	Drugs	Dental	Vision	Travel	Hospital	Registered Specialist & Therapists	TELUS Health Virtual Care
Gold*	\$10,000	Basic, Minor & Major**	\$250/2yr	30 days	yes	\$1,500 combined	yes
Silver	\$5,000	Basic, Minor	\$150/2yr	17 days	yes	\$1,000 combined	yes
Bronze	\$2,350	Basic, Minor	\$100/2yr	9 days	no	\$750 combined	yes
Base	\$525	Basic, Minor	\$100/2yr	5 days	no	\$500 combined \$25 per visit	yes
Gold Dental	no	Basic, Minor & Major**	\$100/2yr	no	no	\$300 per practitioner \$20 per visit	yes
Silver Dental	no	Basic, Minor	\$100/2yr	no	no	\$300 per practitioner \$20 per visit	yes
Bronze Dental	no	Basic, Minor	\$100/2yr	no	no	\$300 per practitioner \$20 per visit	yes
Base Dental	no	Basic, Minor	\$100/2yr	no	no	\$300 per practitioner \$20 per visit	yes

* Brand name drugs.

** Dental: Major has 2 year wait.

FollowMe™: Only available to individuals leaving any group benefits plan. Must apply within 90 days of losing group benefits.

FollowMe	Drugs*	Dental	Vision	Travel Add-on**	Hospital	Registered Specialist & Therapists	TELUS Health Virtual Care
Premiere	\$2,600	Basic, Minor & Major***	\$300/2yr	15 / 30 days	yes	\$650 combined	yes
Enhanced Plus	\$1,300	Basic, Minor	\$200/2yr	15 / 30 days	yes	\$600 combined	yes
Enhanced	\$1,300	no	\$200/2yr	15 / 30 days	yes	\$600 combined	yes
Basic	\$500	no	\$150/2yr	15 / 30 days	yes	\$15 per visit 20 max visit per practitioner	yes

* Drugs: Lowest cost alternative. Diabetic supplies included in drug maximums.

** Travel: 15/30 day travel add-on available for individuals up until age 69, valid until age 80.

*** Dental: Major has 1 year wait.

Manulife Vitality available on FollowMe plans.

Guaranteed Issue Enhanced: Guaranteed acceptance will cover pre-existing conditions to plan maximums, no need to be leaving group benefits.

Guaranteed Issue Enhanced	Drugs #	Dental	Vision*	Travel**	Hospital	Registered Specialist & Therapists***	TELUS Health Virtual Care
GI Enhanced	\$2,500	\$450	\$200/2yr	10 days	yes	\$500	yes

Lifestyle drugs built into drug maximums. Lifestyle drugs include: Medical marijuana, IUD, smoking cessation, birth control, anti-obesity drugs, erectile dysfunction, vaccines – Combined maximum \$500.

* Vision: 3-month waiting period.

** Travel: Coverage expires age 70.

*** Refer to plan details. Some services/supplies require 3-month wait.

Medically Underwritten Plan: Pre-existing conditions will not be covered Guaranteed Issue

Basic Dental covers: Cleaning, fillings, scaling, examinations, polishing and select extractions.

Minor Dental covers: Oral surgery, endodontics (root canals), periodontics, and denture services.

Major Dental covers: Orthodontics, crowns, bridges and dentures. Waiting period may apply.

TELUS Health Virtual Care: 24/7 access to primary care in English or French. Diagnosis, referrals, lab, x-ray, and prescriptions.

Manulife Vitality: \$5 monthly fee, 5% discount in year 1. Future discounts dependent on engagement in the program. [Refer to the Client Guide for all rewards.](#)

Illustration and applications can be completed online through Sell Health Plans <https://www.manulife-insurance.ca/shp/login>



Manulife Vitality Client Services: 1-888-626-8543

Broker Support: 1-877-654-2757 am_brokersupport@manulife.ca (Inforce Policies and DIN requests).

Client Services: 1-800-268-3763 (Inquiries around claims, payments, and coverage details).

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