



FollowMe™ Health

Live *healthier.*
Stay *protected.*

How to navigate!



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Look for the icons below to help you navigate through:



These arrows take you to the next page or the previous page.

The house icon takes you back to the table of contents.



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What is FollowMe™
Health Individual
Insurance?



What does each
plan cover?



Which plan best
meets your needs?



Insurance that rewards *healthy living.*

If you're leaving the company where you work, you're also leaving your company health plan. But you can help yourself stay protected, while potentially preventing future health issues, with affordable, reliable FollowMe Health Insurance.

It's a unique individual insurance plan designed to follow you wherever life takes you – and when you make healthier choices, you can also be rewarded with Manulife *Vitality!*



FollowMe™ Health can help bring simplicity and health to your life! Here's how:

- Optional Manulife *Vitality*,¹ which helps you make healthier choices and rewards you for it
- Guaranteed acceptance²
- No waiting period for almost all benefits*
- Fast and easy online claims
- Solid coverage at affordable rates
- 4 plans to choose from

What's included



Homecare, Medical Equipment, Prosthetics and Supplies – included in every plan with coverage for nursing, hearing aids, ambulance, and medical equipment such as CPAP/APAP machines for sleep apnea and more



Prescription drugs – whether for you, your partner or your children



Dental services (optional on select plans) – routine procedures like cleaning and fillings, as well as emergency dental work required because of an accident



Vision care – eye exams, as well as glasses, contact lenses, even laser eye surgery



Paramedical and mental health support – services provided by a registered massage therapist, chiropractor, physiotherapists, podiatrists, psychologists and other health care professionals



Hospital care – semi-private room



TELUS Health Virtual Care³ – access to 24/7 on-demand virtual medical consultations with health care professionals and clinicians at no additional cost

* The only benefit with a one-year wait period is the major dental on the Premiere Plan.


Manulife *Vitality*



We want you to live your longest, healthiest life. That's why there's **Manulife Vitality** – a program that can reward you for all of the little things you do to stay healthy.

It offers a variety of ways for you to learn about and improve your health, from choosing simple activities to completing health assessments. By adding this to your FollowMe plan*, your healthy choices can lead to points and rewards!

Select Manulife *Vitality* with your plan to automatically save 5% on your first-year premiums **AND** up to 10% in following years.

See page 8 for details. 

*For primary applicant and new clients only. Manulife *Vitality* is not available to clients who have an existing Health & Dental Insurance plan with Manulife.
** This optional add-on is only available at time of purchase.

Travel Add-On

Help protect yourself from unexpected medical expenses with the FollowMe Travel Add-On.**

Available on all plans, the Travel Add-On gives you emergency medical insurance for either 15 or 30 days for an unlimited number of trips per year.

See page 11 for details. 

Which plan best meets your needs?

Plans	Basic	Enhanced	Enhanced Plus	Premiere
Prescription Drugs**	\$500 Annual Maximum (Generic only)	\$1,500 Annual Maximum (Generic or Brand-name)	\$1,500 Annual Maximum (Generic or Brand-name)	\$2,800 Annual Maximum (Generic or Brand-name)
Dental Care†	Not covered	Not covered	Year 1 Starting: \$700 Year 2: \$850 Year 3+: \$1,000 (The coverage amount increases yearly until the 3rd year of holding the policy.)	Year 1 Starting: \$800 Year 2: \$1,000 Year 3+: \$1,500 (The coverage amount increases yearly until the 3rd year of holding the policy.)
Vision Care	\$150 every 2 benefit years \$60 for routine eye exams every 2 benefit years	\$200 every 2 benefit years \$60 for routine eye exams every 2 benefit years	\$200 every 2 benefit years \$60 for routine eye exams every 2 benefit years	\$300 every 2 benefit years \$60 for routine eye exams every 2 benefit years
Registered Specialists and Therapists‡	\$400 per year for all practitioners combined	\$600 per year for all practitioners combined	\$600 per year for all practitioners combined	\$650 per year for all practitioners combined
TELUS Health Virtual Care*	Included	Included	Included	Included

For more detailed information – please click here

If you'd like a recommendation – please click here

- * Maximums displayed are the maximum amounts payable per year. Prescription drug coverage in the provinces of British Columbia, Saskatchewan and Quebec based on calendar year.
- ** The prescription drug coverage available under these plans is limited to costs not covered by government health insurance plans. It is not intended to be a replacement for government health insurance plans.
- † Covers charges up to the amount between what your government health insurance plan covers and/or what is reasonable and customary.
- ‡ Registered specialists and therapists include acupuncturists, chiropractors, dietitians, osteopaths, podiatrists, naturopaths, chiropodists, registered massage therapists and physiotherapists. Covers charges up to the amount between what your government health insurance plan covers and/or what is reasonable and customary.
- Manulife cannot guarantee the availability of this benefit indefinitely.
Anniversary year means the 12 consecutive months following the effective date of the agreement, and each 12-month period thereafter. Benefit year means the 12 consecutive months following the incurred date of the claim. Calendar year means the 12 consecutive months in any year from January 1 to December 31.

Live healthier, earn rewards, save money with Manulife *Vitality*

With Manulife, insurance is about more than just protection. It's about getting rewarded for living your life to its fullest and healthiest. Manulife *Vitality* empowers you to take charge of your health and we're with you every step of the way. Here's how Manulife *Vitality* can help you – and reward you:



Control your premiums. Members can save up to 10% on premiums the more they participate in the program.



Earn rewards. Start earning Vitality Points™ and get rewarded for everyday things you do to stay healthy, like walking, going to the dentist or completing simple online education in the app. Your points can lead to rewards and discounts from popular brands.




Improve your health. Record your everyday activities to help you understand your health and motivate you to keep reaching your goals.


To learn more about Manulife *Vitality*, visit [Manulife.ca/vitality](https://www.Manulife.ca/vitality).



Enjoy *fitness & fun* with Manulife *Vitality* rewards

As a Manulife *Vitality* member, the more Vitality Points you earn, the more you'll save and the greater the rewards. Relax, have fun and stay fit with rewards like these:

 **WATCH** **Apple Watch:** Get an Apple Watch from just \$0.⁴ Then fund the balance by tracking activities to earn Vitality Points.

 **Expedia** **Expedia:** Save up to 50% on two hotel bookings of unlimited nights on the first \$1,000 of your booking and up to \$1,000 per program year.



adidas: Manulife *Vitality Go* members receive 15% off adidas sportswear with up to four coupon codes per year on up to \$1,000 per use. Manulife *Vitality Plus* members get up to 30% off based on Vitality Status, with up to 12 coupon codes per year on up to \$1,000 per use.



HelloFresh: Unlock up to \$154 in savings annually on HelloFresh meal kits every time you increase your Vitality Status!



Amazon Prime®: Enjoy a \$99 gift code for the value of a one-year Prime membership or use towards purchases on Amazon.ca, when you achieve Platinum Status three years in a row.⁵



WHOOP: All Manulife *Vitality* members save \$40 off a 12- or 24-month WHOOP membership, plus 20% off apparel and accessories.



Garmin Smart Watch: Receive a free Garmin Smart Watch when you sign up for Manulife *Vitality*, or take advantage of exclusive member upgrade prices on the latest wearable technology.



Amazon.ca Gift Cards: Opportunity to win Amazon Gift Cards by playing monthly Vitality Squares™. Plus earn gift cards during your weekly spin when you reach your Active Rewards weekly target!



Goodlife Fitness: Get up to 55% off an individual one-year membership.



ExamOne®: Book a free annual health assessment to get an understanding of how healthy you are today, and what areas you can improve.

A Quest Diagnostics Company

Get Apple Watch. Get active. Get *rewarded*.

Become a Manulife *Vitality* member and get an Apple Watch from just \$0.⁴ Then fund the balance by recording activities to earn Vitality Points.

Once enrolled, you can:

- 1 Get Apple Watch**
 Order an Apple Watch online for an initial payment, plus any applicable taxes and upgrade fees for case and band selections.
- 2 Get Active**
 Record your monthly activity using your Apple Watch and the Manulife *Vitality* program mobile app to measure your activity and earn Vitality Points.
- 3 Get Rewarded**
 The more points you earn monthly, the less you'll pay! You can pay as little as \$0 each month for your Apple Watch when you reach your Vitality Active Rewards weekly target through Standard or Advanced Workouts.

Getting active pays off!

Your monthly payment depends on how many Vitality Points you earn each month, over a 24-month period.

Earn 500 points in one month and the cost is \$0!

Apple Watch	Initial Payment ⁴	Monthly Payment			
		0 Pts	240 Pts	360 Pts	500 Pts
Apple Watch SE	\$0	\$13.70	\$10.50	\$7.00	\$0
Apple Watch Series 9	\$220	\$13.70	\$10.50	\$7.00	\$0
Apple Watch Ultra 2	\$770	\$13.70	\$10.50	\$7.00	\$0

Travel add-on

Optional emergency medical insurance of up to \$5,000,000 per trip for an unlimited number of trips per year. Requires an additional premium.⁶

- Maximum \$5,000,000 per trip
- Termination age: 80
- Maximum issue age: 69
- 6-month stability clause
- 24-hour assistance
- \$200 deductible per claim
- Medical Concierge Program³ included
- No medical underwriting required at the time of application⁷

Monthly *rates*

Rates by province:

[British Columbia](#)

[Nova Scotia](#)

[Alberta](#)

[Newfoundland and Labrador](#)

[Saskatchewan](#)

[Prince Edward Island](#)

[Manitoba](#)

[Yukon](#)

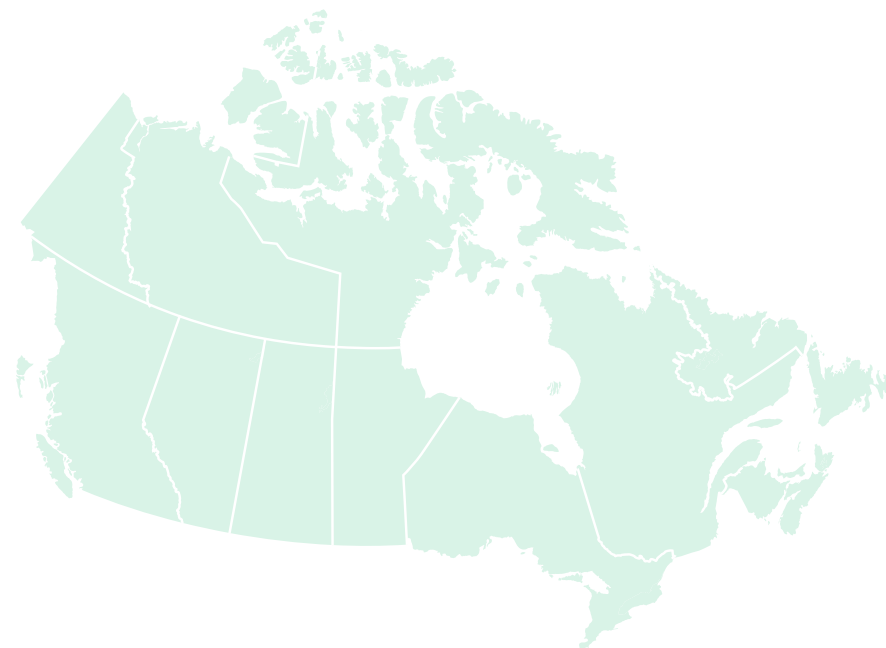
[Ontario](#)

[Northwest Territories](#)

[Quebec](#)

[Nunavut](#)

[New Brunswick](#)



Getting coverage is *easy!*

You can apply for FollowMe Health without answering any medical questions at the time of application, as long as:

- ✓ You are a Canadian resident.
- ✓ You apply within 90 days of your group health plan end date.
- ✓ Your group health plan is ending soon or has recently come to an end because of career change, job loss or retirement or because you have reached the maximum age allowed by your group plan.
- ✓ You have a valid government health insurance plan.

If you are a Quebec resident, you must also be registered under the **RAMQ Prescription Drug Insurance Plan**.

References

- ¹ For primary applicant and new clients only. Manulife *Vitality* is not available to clients who have an existing Health & Dental Insurance plan with Manulife.
- ² Guaranteed acceptance is dependent upon receipt of the first premium payment. Applicants must be members of a provincial or territorial health plan. FollowMe™ Health Plans are not intended to –and will not – provide the exact same coverage that you may have had under your group or existing health insurance plan. FollowMe™ Health Plans are not recommended to be offered or sold to groups of employees residing in Quebec for whom the Act respecting prescription drug insurance mandates the basic plan coverage.
- ³ Manulife cannot guarantee the availability of this benefit indefinitely.
- ⁴ Initial payment does not include applicable taxes or upgrades which may include cellular models. Tax on initial payment is based on retail value of Apple Watch. Apple Watch Ultra 2, Apple Watch Series 10, and Apple Watch SE require iPhone Xs or later with iOS 18 or later. Wireless service plan required for cellular service. Contact your service provider for more details. Connection may vary based on network availability. Check apple.com/watch/cellular for participating wireless carriers and eligibility. See support.apple.com/en-us/HT207578 for additional setup instructions. Eligibility for specific rewards or participation in specific reward programs may vary. Apple Watch and iPhone service provider must be the same. The full value of the Apple Watch SE is \$329, which is comprised of monthly payments of \$13.70 per month over 24 months. The full value of the Apple Watch Series 10 is \$549, comprised of an initial payment of \$220 plus tax, then monthly payments of \$13.70 per month over 24 months. The full value of the Apple Watch Ultra 2 is \$1,099, comprised of an initial payment of \$770 plus tax, then monthly payments of \$13.70 per month over 24 months. Each monthly payment can be reduced to as little as \$0 depending on how many Vitality Points you earn. Apple is not a participant in or sponsor of this promotion. Apple Watch is a trademark of Apple Inc. All rights reserved.
- ⁵ You can enjoy this reward continuously if you maintain your Platinum status and complete your VHR each program year. If you fail to meet the eligibility requirements in a subsequent program year after qualifying for this reward, you must meet the requirements again for three consecutive years to get it back.
- ⁶ Travel insurance coverage is only available for purchase to those age 69 or under and ends at age 80, and may be limited or excluded for any illness or condition that first appears in the 6 months preceding each departure date.
- ⁷ No medical underwriting required if application is received within 90 days of leaving the group health insurance plan.

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.

Benefits payable are up to reasonable and customary charges.

The prescription drug coverage available under this plan is limited to costs not covered by the RAMQ Prescription Drug Insurance Plan. It is not intended to be a replacement for the RAMQ Plan. In order to be eligible for coverage under this plan, you must have a provincial/territorial health card and a valid Government Health Insurance Plan and be registered under the RAMQ Prescription Drug Insurance Plan or have equivalent coverage under a group plan.

Plans underwritten by The Manufacturers Life Insurance Company (Manulife).

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Eligibility for rewards may change over time and rewards are not guaranteed for the full life of the insurance policy. Insurance products are issued by The Manufacturers Life Insurance Company. The Manulife *Vitality* program is available with select policies.

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Eligible members can earn a discount on online purchases only at adidas.com, for up to \$1000 per coupon code. The amount of discount for Plus members will vary based upon Vitality Member's Vitality status (Bronze -15%, Silver - 20%, Gold - 25%, Platinum - 30%). Go members can earn 15%, regardless of status. Some exclusions apply. See adidas.ca for details.

Offer good for 15%, 20%, 25% or 30% off full price items adidas.ca and adidas.ca/fr. Enter code at checkout to apply discount up to \$1000. One use per customer. Offer cannot be combined with other offers, additional coupons, or discounts. Offer is not valid on prior purchases. Offer not valid for cash. While quantities last. Exclusions apply, including but not limited to: 4D, Select Ultraboost, Pharrell x adidas, Disney, adizero adios pro, Human Made, limited edition Originals, Select Samba, Select Gazelle, Select Campus, Select NMD, Select Stan Smith, Select Superstar, Gift Cards and purchases on the Confirmed App. Valid on domestic Canadian orders only. adidas reserves the right to change terms and conditions, substitute offer of equal or greater value and end offer at any time without notice. Void where prohibited or restricted by law.

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You must have an up-to-date WHOOP membership and use an iOS device to earn Vitality Points with WHOOP. All WHOOP memberships automatically renew as an annual membership at the then current price. Additional fees for shipping WHOOP band or apparel and accessories and tax are dependent on location.

Members who have reached Platinum Status and complete your Vitality Health Review (VHR) for three consecutive years are automatically eligible to receive an Amazon gift code in an amount equivalent to the current cost of a one-year Prime membership as of January 1, 2024. Cost of tax not included.

You must redeem your Amazon gift code and agree to the Amazon Prime Terms and Conditions to qualify for Amazon Prime membership. Your Amazon gift code can be applied towards the payment of your Amazon Prime membership or other Amazon.ca purchases. If, at the time of renewal, the balance remaining on your gift-code does not cover the cost of your Prime membership, your credit card will be charged the remaining balance.

Membership automatically renews for the membership fee in effect at the time of renewal plus applicable taxes. You may cancel at any time by visiting Your Account and adjusting your membership settings.

Valid credit card required at time of registration if Amazon does not have one on file. Amazon gift codes cannot be transferred or resold. For more information about Amazon Prime, visit amazon.ca/prime.

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Points levels for each Vitality Status and activity are subject to change. Eligibility for specific rewards or participation in specific reward programs may vary depending on the province or territory of residence, Vitality Status, and/or the type and in-force status of Manulife *Vitality* insurance policy that is held.

Accessible formats and communication supports are available upon request. Visit [manulife.ca/accessibility](https://www.manulife.ca/accessibility) for more information.

To speak with a Manulife representative, contact 1-888-626-8543.

**For more information
visit [Manulife.ca](https://www.Manulife.ca)
or speak to your advisor.**