



# CARP Health & Dental Insurance Plans

Protecting Canadians 50-plus  
from the high cost of health care.

Custom designed for CARP members from:

 **Manulife Financial**

 **THE MCLENNAN GROUP**  
INSURANCE INC.

**CARP** Recommended  
INSURANCE PROVIDER

## Looking For Affordable Protection? *We Have A Plan For You!*



The CARP Health & Dental Insurance Plan is custom designed to meet the needs of the CARP membership.

We have a plan for you – **regardless of health!** Our Three Star and new Dental Enhanced Plans provide guaranteed coverage with no medical exam required.

We have a plan for you – **regardless of age!** Unlike most supplemental health care plans, CARP Health & Dental Insurance has no age limit.

We have a plan for you – **regardless of budget!** Our premiums start as low as \$44.00<sup>†</sup> per month!

## Compare Rates, Coverage And Value Of CARP Health & Dental Insurance

Canada has one of the best health care systems in the world, but our provincial health plans only go so far. Many important health costs are either partially covered or not covered at all.

CARP Health & Dental Insurance can provide you and your family with the protection you need, at premiums you can afford. And, those premiums may be tax deductible!\*

We would be pleased to answer any questions you may have about the CARP Health & Dental Insurance Plans.

**Call us toll free at 1-877-551-5566!**

\* You should seek the advice of a professional to determine your eligibility for tax deductions.

<sup>†</sup> Three Star Plan couple premium, per person, under age 45, living in British Columbia.

Residents of Quebec, please call 1-877-551-5566 for coverage options.

## CARP Health & Dental Insurance Available Benefits

### **DENTAL CARE**

Payable toward services such as exams, fillings, cleanings, x-rays, extractions, oral surgery and dentures.

### **PRESCRIPTION DRUGS**

Payable toward charges for drugs which are purchased on the written prescription of a medical practitioner. Upon being issued a plan, you will receive a plastic ID card for electronic processing of drug claims.

### **VISION CARE**

Payable toward costs to purchase prescription eye wear.

### **HOSPITAL ACCOMMODATION**

Payable toward cost of preferred accommodation in excess of the standard ward room rate.

### **BEST DOCTORS® SOLUTIONS SERVICES**

The world's leader in connecting people to medical care. This service can help you find your way through a maze of medical information and health care choices.

### **HEARING AIDS**

Payable toward costs incurred to purchase and/or repair a hearing aid.

### **MEDICAL SPECIALISTS**

Payable toward services of registered specialists, therapists, psychologists and social workers.

### **HEMOCARE & NURSING, PROSTHETIC APPLIANCES AND DURABLE MEDICAL EQUIPMENT**

Payable toward services of registered health care professionals as well as the purchase or rental of medical supplies and equipment.

### **AMBULANCE SERVICE**

Payable toward trips to hospital in a licensed ground ambulance.

### **ACCIDENTAL DENTAL**

Payable toward dental treatments required as a result of an accidental blow to the head or mouth.

# Compare The Plans

## Three Star Plan Medical Questionnaire Not Required

## Four Star Plan Medical Questionnaire Required

## Five Star Plan Medical Questionnaire Required

## Dental Enhanced Medical Questionnaire Not Required

**DENTAL SERVICES:** Covers basic services for examinations, fillings and cleanings, x-rays, extractions and oral surgery. No waiting period required on basic services. Paid at a percentage of the current Dental Association Fee Schedule.

- Anniversary year maximums

- Major Restorative

- Recall for routine check-ups

70% co-payment for exams, cleanings, fillings, diagnostic and other basic dental services including denture repair, reline and rebasing

- \$245

- Not available

- 9 months

80% co-payment for exams, cleanings, fillings diagnostic and other basic dental services including endodontics, periodontics and denture services

- \$500

- 60% co-payment starting in Yr. 3 with a max. of \$500 per anniversary year

- 6 months

90% co-payment for exams, cleanings, diagnostic services, fillings and other dental services including endodontics, periodontics and denture services

- Yr. 1: \$500; Yr. 2: \$750; Yr. 3 and 4: \$1,000; Yr. 5+: \$1,250

- 60% co-payment starting in Yr. 3 with a max. of \$800 for every 2 year period including dentures, crowns and orthodontics (part of overall maximum)

- 6 months

90% co-payment for exams, cleanings, diagnostic services, fillings and other dental services including endodontics, denture services and periodontics

- Yr. 1: \$500; Yr. 2: \$750; Yr. 3 and 4: \$1,000; Yr. 5+: \$1,250

- 60% co-payment starting in Yr. 3 with a max. of \$800 for every 2 year period including dentures, crowns and orthodontics (part of overall maximum)

- 6 months

### PRESCRIPTION DRUGS:

- Drug Coverage

- Shared Dispensing Fee
- At age 65

- 70% co-payment for generic drugs (see pg.11 definition) on first \$350 of claims
- \$6.50 maximum
- 100% on first \$350

- 85% co-payment on first \$500 for brand-name drugs; 100% on next \$1,000
- Covered
- 100% on first \$1,500

- 85% co-payment for brand-name drugs on first \$500 of claims submitted; 100% on next \$4,000
- Covered
- 100% on first \$4,500

- Not covered
- Not covered
- Not covered

**VISION CARE:** Covers the costs to purchase prescription lenses, frames, contact lenses and laser eye surgery. This benefit does not include industrial safety glasses.

- \$100 for every 2 benefit years
- \$30 for optometrist visits

- \$150 for every 2 benefit years
- \$30 for optometrist visits

- \$250 for every 2 benefit years
- \$30 for optometrist visits

- \$100 for every 2 benefit years
- \$30 for optometrist visits

**HOSPITAL BENEFITS:** Preferred hospital accommodation in excess of the standard ward room rate charged by a general (acute care) hospital.

Not covered

Semi-private accommodation (up to a maximum of \$175 a day); 100 day maximum

Semi-private or private room accommodation (unlimited)

Not covered

A cash benefit is included in lieu of room costs for each day you are not able to obtain preferred accommodation.

Not covered

Not covered

\$50 per day from first day (to 60 day maximum per year)

Not covered

**SURVIVOR BENEFIT:** Benefits will be maintained for one year following the death of the adult Insured. There is a one year waiting period for Three Star and Dental Enhanced Plans.

Available one year after policy effective date

Covered

Covered

Available one year after policy effective date

**BEST DOCTORS® SOLUTIONS SERVICES:** Upon suspicion or diagnosis of a serious illness or injury, you can receive an evaluation of your medical records by world-class specialists who confirm the diagnosis and recommend appropriate treatment options. This fast, indepth review can reduce potentially serious complications from a misdiagnosis and help your local physician determine the proper course of action. In addition to medical advice, Best Doctors® provides the following services: treatment planning, identification of the most appropriate care provider, and care management.

Covered

Covered

Covered

Covered

# Compare The Plans

Extended Health Care Continued

## Three Star

Medical Questionnaire Not Required

## Four Star

Medical Questionnaire Required

## Five Star

Medical Questionnaire Required

## Dental Enhanced

Medical Questionnaire Not Required

	Three Star	Four Star	Five Star	Dental Enhanced
<b>EXTENDED HEALTH CARE: LIFETIME MAXIMUM:</b>	\$100,000	\$300,000	\$350,000	\$100,000
<b>AMBULANCE SERVICES:</b> Covers trips to hospitals in a licensed ground ambulance up to the amount between what your provincial health plan covers and what is reasonable and customary.	Unlimited ground transport, includes in-province air ambulance to a maximum of \$4,000 (if applicable)	Unlimited ground transport, includes in-province air ambulance to a maximum of \$4,000 (if applicable)	Unlimited ground transport, includes in-province air ambulance to a maximum of \$4,000 (if applicable)	Unlimited ground transport, includes in-province air ambulance to a maximum of \$4,000 (if applicable)
<b>ACCIDENTAL DENTAL:</b> Covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90 day period following the accident.	\$2,000 per year for natural teeth	\$2,000 per year for natural teeth	\$3,000 per year for natural teeth	\$2,000 per year for natural teeth
<b>HEARING AIDS:</b> Covers the cost to purchase and/or repair up to allowed maximum.	\$300 for every 4 benefit years	\$500 for every 4 benefit years	\$500 for every 4 benefit years	\$300 for every 4 benefit years
<p><b>REGISTERED SPECIALISTS AND THERAPISTS:</b> Includes visits to Acupuncturists, Chiropractors, Osteopaths, Podiatrists, Naturopaths, Chiropractists, Registered Massage Therapists, Physiotherapists, Psychologists and Speech Therapists.</p> <p><b>Registered Specialists and Therapists*</b></p> <ul style="list-style-type: none"> <li>• Maximum claims paid</li> <li>• Per visit maximum</li> <li>• Chiropractic x-rays</li> </ul> <p><b>Psychologist/Social Worker</b></p> <ul style="list-style-type: none"> <li>• Maximum per first visit</li> <li>• Maximum per subsequent visit</li> <li>• Maximum visits per year</li> </ul> <p><b>Speech Therapist</b></p> <ul style="list-style-type: none"> <li>• Maximum per first visit</li> <li>• Maximum per subsequent visit</li> <li>• Maximum visits per year</li> </ul>	<ul style="list-style-type: none"> <li>• \$300 per specialist/therapist</li> <li>• \$15 per visit</li> <li>• \$35</li> </ul> <ul style="list-style-type: none"> <li>• \$75</li> <li>• \$60</li> <li>• 10 per year</li> </ul> <ul style="list-style-type: none"> <li>• \$60</li> <li>• \$40</li> <li>• 10 per year</li> </ul>	<ul style="list-style-type: none"> <li>• \$300 per specialist/therapist</li> <li>• \$15 per visit</li> <li>• \$35</li> </ul> <ul style="list-style-type: none"> <li>• \$75</li> <li>• \$60</li> <li>• 10 per year</li> </ul> <ul style="list-style-type: none"> <li>• \$60</li> <li>• \$40</li> <li>• 10 per year</li> </ul>	<ul style="list-style-type: none"> <li>• \$600 combined</li> <li>• Unlimited (up to reasonable and customary charges)</li> <li>• \$35</li> </ul> <ul style="list-style-type: none"> <li>• \$75</li> <li>• \$60</li> <li>• 15 per year</li> </ul> <ul style="list-style-type: none"> <li>• \$60</li> <li>• \$40</li> <li>• 15 per year</li> </ul>	<ul style="list-style-type: none"> <li>• \$300 per specialist/therapist</li> <li>• \$15 per visit</li> <li>• \$35</li> </ul> <ul style="list-style-type: none"> <li>• \$75</li> <li>• \$60</li> <li>• 10 per year</li> </ul> <ul style="list-style-type: none"> <li>• \$60</li> <li>• \$40</li> <li>• 10 per year</li> </ul>
<p><b>HEMOCARE AND NURSING, PROSTHETIC APPLIANCES AND DURABLE MEDICAL EQUIPMENT:</b> Covers the services of registered health professionals including Registered Nurse, Registered Nursing Assistant or Health Care Aid; includes surgical bandages and dressings and the purchase or rental of medically necessary equipment such as crutches, non-electric wheelchairs and hospital beds, oxygen and other equipment recommended by your physician and approved by Manulife Financial. Also includes prosthetic appliances such as artificial limbs, eyes, splints, casts and breast prostheses following mastectomies. Payment will be coordinated where benefits are available through the Assistive Devices Program.</p>	<p>Maximum per year for <b>each</b> of Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment:</p> <ul style="list-style-type: none"> <li>• Year 1: \$500</li> <li>• Year 2: \$800</li> <li>• Year 3: \$1,000</li> <li>• Year 4: \$1,200</li> <li>• Year 5+: \$2,500</li> </ul> <ul style="list-style-type: none"> <li>• \$225/year for custom-made orthotics (which is part of Durable Medical Equipment)</li> </ul>	<p>Maximum per year for <b>each</b> of Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment:</p> <ul style="list-style-type: none"> <li>• \$2,500</li> </ul> <ul style="list-style-type: none"> <li>• \$225/year for custom-made orthotics (which is part of Durable Medical Equipment)</li> </ul>	<p>Maximum per year <b>combined</b> for Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment:</p> <ul style="list-style-type: none"> <li>• \$7,500</li> </ul> <ul style="list-style-type: none"> <li>• \$225/year for custom-made orthotics (which is part of Durable Medical Equipment)</li> </ul>	<p>Maximum per year for <b>each</b> of Homecare and Nursing; Prosthetic Appliances; and Durable Medical Equipment:</p> <ul style="list-style-type: none"> <li>• Year 1: \$500</li> <li>• Year 2: \$800</li> <li>• Year 3: \$1,000</li> <li>• Year 4: \$1,200</li> <li>• Year 5+: \$2,500</li> </ul> <ul style="list-style-type: none"> <li>• \$225/year for custom-made orthotics (which is part of Durable Medical Equipment)</li> </ul>

\* Benefits are only payable after yearly maximums allowed under your provincial health insurance plan have been reached, if applicable.

## *Very Important: Please Note*

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

### **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 to be provided to an insured person by a physician or registered healthcare professional and be one which Manulife Financial 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, which can be provided on a cost effective basis.

### **MEDICALLY UNDERWRITTEN**

If/when a 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.

### **HOSPITALIZATION**

Manulife Financial cannot guarantee the availability of private or semi-private hospital accommodation.

### **MAXIMUMS**

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

### **ACCEPTANCE PERIOD**

If you and/or your family’s medical history is such that a higher premium is required or that special conditions 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.

### **EFFECTIVE DATE OF COVERAGE**

Coverage is effective the first day of the month following final approval of the application.

### **GENERIC DRUGS**

A generally less expensive alternative to an interchangeable brand-name drug product. Please note that not all drugs have a generic equivalent. If a non-generic drug is purchased, payment will be based on the lowest generic drug cost equivalent. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan.

### **ANNIVERSARY YEAR**

Anniversary year refers to each successive 12 month period following the effective date of your policy.

### **BENEFIT YEAR**

Benefit year refers to each successive 12 month period following the date a claim for a specified benefit is first incurred under your policy.

**Notice of 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 Financial will establish a “financial services file” from which this information will be used to process the application, offer and administer services and process claims. The file will be held securely in our offices and access to it will be restricted to those Manulife Financial employees, 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 as authorized by law. Any use of this information to offer you products and services is optional and if you wish to discontinue such use, you may write to: Privacy Officer, Affinity Markets, Manulife Financial, PO Box 4213, Station A, Toronto, ON M5W 5M3. You may also request to review the personal information contained in your file and make corrections, if necessary, by writing to this address.



# Your CARP Health & Dental Insurance Providers



The McLennan Group is CARP's recommended and trusted insurance provider. As one of the premier suppliers of insurance programs for Canadians 50-plus, The McLennan Group is committed to delivering enhanced products, quality service, and competitive pricing. Other CARP recommended insurance programs include: Auto & Home, Life, Long Term Care, Critical Illness and Travel Health.



CARP Health & Dental Insurance is recommended by CARP, Canada's Association for the Fifty-Plus, Canada's largest voice for those age 50 and over. With a membership over 400,000, CARP has effectively championed the interests of its members to both federal and provincial governments since 1984. In addition CARP offers its members substantial financial rewards and other benefits.

## Manulife Financial

Canada was not yet 20 years old when The Manufacturers Life Insurance Company (Manulife Financial) was incorporated on June 23, 1887. Sir John A. MacDonald, Canada's first Prime Minister, was elected President of the company.

Manulife Financial's vision is to be the most professional life insurance company in the world, providing the best financial protection and investment management services tailored to our customers in every market where we do business.

Today, Manulife Financial is a leading Canadian-based financial services group, serving millions of customers in 19 countries and territories worldwide. With our solid Canadian presence and offices in most major cities from coast to coast, it's easy for you to do business with us wherever you live.

Manulife Financial has been earning the trust of Canadians for more than 110 years; we look forward to earning yours.

## How To Apply For CARP Health & Dental Insurance

**1. Select the plan that works best for you – Three Star Plan, Four Star Plan, Five Star Plan or Dental Enhanced Plan!**

**2. Complete the enclosed application for the appropriate plan, as below.**

### Three Star And Dental Enhanced Plans

- Complete Sides 1 and 2.
- Sign and date the Applicant's Declaration on Side 4.

### Four and Five Star Plans

- Complete all of Side 1, 2 and 3.
- If all answers to Section B on Side 3 are "no", complete Applicant's Declaration on Side 4.
- If any question in Section B on Side 3 is answered "yes", you must complete Sections C and D on Side 4.
- Sign and date the Applicant's Declaration on Side 4.

**3. Return the completed and signed application in the enclosed postage paid envelope. Please be sure to enclose a cheque marked "VOID", if that is the billing method selected.**



## Always Carry Your CARP Health Card

As a CARP member, you will receive a durable plastic identification card which provides convenient, hassle-free access to the many benefits of your plan.



For cost-effective coverage  
to protect you and your family,  
CARP Health & Dental Insurance  
is second to none!

 **Manulife Financial**



*Please Note: If your employment status is about to change, resulting in the loss of your group health care benefits, ask about the CARP FollowMe™ Plan.*

Do you have questions?

**1-877-551-5566**

**[www.carpinsurance.ca](http://www.carpinsurance.ca)**

The CARP Health & Dental Insurance Plan is underwritten by The Manufacturers Life Insurance Company (Manulife Financial).

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