



2024 VICTOR INDIVIDUAL & RETIREE INSURANCE SUMMARY

Maximum benefit amounts listed below are per insured, per calendar year, unless specified.

HEALTH PLAN – Enrollment age 50 – 80

- ✓ Hospital Accommodation – **\$5,000**
- ✓ Prescription Drugs and Medicine – **\$1,800**
- ✓ **90%** of the drug cost and the dispensing fee combined; maximum dispensing fee \$7
- ✓ Ambulance Service – Unlimited ground and air
- ✓ Orthopedic Shoes – **\$200**
- ✓ Home Nursing – **\$4,000**
- ✓ Hearing Aids – **\$500** within a 36-month period
- ✓ Medical Supplies and Prostheses – **\$5,000**
- ✓ Diagnostic Services – one PSA test per year
- ✓ Accidental Dental – **\$10,000**
- ✓ Psychologist – **\$500 (Includes psychotherapist)**
- ✓ Paramedical Services – **\$400** per specialty; \$35 per visit to a: chiropractor, physiotherapist, podiatrist and more
- ✓ Vision Care – **\$250** within a 24-month period
- ✓ Maple Virtual Care

DENTAL PLAN - Only available at time of enrollment in the Health Plan

\$1,500 for Basic and Major Services combined

- ✓ Basic Services – 80% coverage
- ✓ Major Restorative Services – 50% coverage
- ✓ Pre-determination required for anticipated charges of \$300 or more in a 6-month period

ANNUAL TRAVEL PLAN - Only available at time of enrollment in the Health Plan

Out of province/country emergency medical benefits

- ✓ Unlimited trips of up to 30, 45, 60, 90, 120, 150 or 180 days each
- ✓ Can change trip duration annually at renewal
- ✓ \$5 million of coverage per person, per trip
- ✓ No age limit
- ✓ Top-up days or per trip travel insurance available through Manulife



One stop, many options —Life, Health, Dental, Travel.

Visit our website for plan details, online quotes and enrollment www.victorinsurance.ca/vplus



2024 MONTHLY RATES BY PROVINCE

HEALTH CARE PLAN

	<u>Retiree</u>	<u>Retiree & Spouse</u>
British Columbia	\$117.18	\$180.48
Alberta	\$133.18	\$205.08
Saskatchewan	\$122.33	\$188.08
Manitoba	\$168.48	\$259.68
Ontario	\$144.93	\$223.48
Quebec	\$173.18	\$267.03
NS; NB; PE; NL	\$135.43	\$208.53
YT; NT; NU	\$124.28	\$191.53

HEALTH & DENTAL CARE PLAN

	<u>Retiree</u>	<u>Retiree & Spouse</u>
British Columbia	\$221.83	\$372.23
Alberta	\$228.33	\$379.78
Saskatchewan	\$210.83	\$349.53
Manitoba	\$271.43	\$450.58
Ontario	\$238.93	\$397.58
Quebec	\$276.98	\$459.08
NS; NB; PE; NL	\$225.93	\$373.08
YT; NT; NU	\$227.88	\$378.93

OPTIONAL ANNUAL TRAVEL INSURANCE

Travel Days Per Trip	Monthly Rate* <u>Retiree Only</u>	Monthly Rate* <u>Retiree and Spouse</u>
30	\$27	\$54
45	\$39	\$78
60	\$49	\$98
90	\$75	\$150
120	\$101	\$202
150	\$129	\$258
180	\$186	\$372

*Plus applicable provincial taxes

Premium is added to your health care plan premium



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Health & Dental Insurance

Victor Health & Dental Insurance has been designed specifically for anyone over 50. It offers affordable coverage, to take care of an unexpected illness or injury, or to help with medical expenses for an ongoing chronic condition.

Once enrolled, you will have access to valuable benefits at a reasonable cost, including coverage for prescription drugs, medical supplies, paramedical services and vision care. In addition, optional Annual Travel Insurance can be added at minimal additional cost. Both you and your spouse can enroll and, provided premium is paid, you can continue coverage for life.

Victor Health & Dental Insurance is underwritten by **The Manufacturers Life Insurance Company.**

Eligibility and the 90-Day Guaranteed Enrollment Period

There's no time like the present to consider buying insurance if your health and dental benefits are about to terminate. You and your spouse are eligible to enroll provided you:

- are between the ages of 50-80 (inclusive);
- are a Canadian resident; and
- are currently covered under a provincial/territorial health plan.

If you choose to enroll in one of the Victor Health & Dental Insurance plans, you may also be eligible for our Annual Travel Insurance.

It makes sense to enroll as soon as your employer benefits stop.

- If you enroll within 90 days of the termination of your current health insurance, your acceptance is guaranteed. No medical questions will be asked.

- Enroll in the optional Victor Annual Travel Insurance plan now. You only have one chance to enroll in the Victor Annual Travel Insurance plan and that is when you are applying for Health Insurance.
- Acceptance for Victor Annual Travel Insurance is contingent on acceptance for Victor Health Insurance.

If you missed the 90-day guaranteed acceptance period, you can enroll up to age 80 (inclusive). Acceptance is subject to the completion of a medical questionnaire and approval by The Manufacturers Life Insurance Company.

Summary of Benefits - Health Insurance

Hospital Accommodation – Up to \$5,000 per calendar year

This benefit pays the difference between the cost of ward and semi-private hospital accommodation while in Canada. If you are unable to obtain semi-private accommodation, this benefit pays \$50 for each 24-hour period of ward hospitalization.

Prescription Drugs and Medicine – Up to \$1,800 per calendar year

You are covered for up to 90% of the combined cost of prescription drugs and dispensing fees with a written prescription from a physician or dentist and dispensed by a licensed pharmacist. Dispensing fees are limited to \$7 per prescription.

With your Manulife drug card, you can submit your claims online quickly and easily.

Orthopedic Shoes – Up to \$200 per calendar year

One pair of orthopedic shoes per calendar year is covered when prescribed by a physician or podiatrist.

Ambulance Service – Unlimited ground and air transportation per calendar year

This benefit pays the cost of professional ground or air ambulance transportation to a hospital.

Home Nursing – Up to \$4,000 per calendar year

This benefit pays fees for private duty in-home registered nursing care when recommended by a physician.

Accidental Dental – Up to \$10,000 per calendar year

Within one year of the accident, this benefit will pay the services of a dental surgeon for treatment of a fractured jaw or charges for repair or replacement of natural teeth due to an accidental external blow to the head.

Paramedical Services – Up to \$400 per specialty per calendar year

You can claim for fees incurred for visits to licensed practitioners. There is a \$35 maximum per visit to a: chiropractor, physiotherapist, podiatrist, chiropodist, speech therapist, osteopath, naturopath, acupuncturist and Registered Massage Therapist. For chiropractors, this benefit also pays a \$15 maximum for one x-ray per calendar year. All paramedical fees are paid after you reach your provincial/territorial health plan limit.

Psychologist – Up to \$500 per calendar year

This benefit covers the fees of a clinical psychologist or psychotherapist for treatment/therapy recommended by a physician up to \$50 per visit.

Hearing Aids – Up to \$500 within any consecutive 36-month period

You can claim for the purchase or repair of prescribed hearing aids when initially required, or if required due to a change in prescription.

Diagnostic Services – One per calendar year

The cost of one Prostate Specific Antigen (PSA) test per calendar year is covered.

Medical Supplies and Prostheses – Up to \$5,000 per calendar year

After reimbursement by any government plan, this benefit will cover:

- ostomy and diabetic supplies
- glucometer (lifetime maximum of one up to \$400)
- mastectomy brassieres (two per calendar year)
- wigs (lifetime maximum of \$300)
- prescribed orthotic appliances (\$300 per calendar year)
- oxygen
- diagnostic laboratory services and radiology treatments (x-rays and radium therapy)
- artificial limbs or eyes
- trusses
- wheelchairs (lifetime maximum of \$2,500)
- hospital beds
- iron lungs
- braces, canes, walkers and crutches
- surgical stockings (four pairs per calendar year)
- Continuous Positive Airway Pressure (CPAP) devices and supplies

Vision Care – Up to \$250 within any consecutive 24-month period

This benefit covers the cost of prescription lenses and frames, contact lenses and laser eye surgery. Supplementary coverage is also included for expense incurred (in excess of reimbursement by any government health care plan) for one optometrist visit within any consecutive 24-month period.



Summary of Benefits - Health & Dental Insurance

All the benefits included with **Health Insurance**, PLUS extensive Dental Insurance.

Dental Care – Up to \$1,500 per insured, per calendar year for Basic and Major Restorative Services (combined)

Benefits paid are based on the current year's Dental Association Fee Guide for your province/territory of residence.

Basic Services

Benefits are covered at 80% of the fee charged for the following services:

- dental x-rays
- minor restorative fillings
- preventative care, which includes routine examinations and cleanings to a maximum of one treatment every six months
- minor surgical benefits (includes extractions and oral surgical procedures)
- periodontics (treatment of gums and mouth tissue)
- endodontics (root canal therapy)
- denture work, which includes repairs, rebasing and relining
- consultation required by the attending dentist

Major Restorative Services

Benefits are covered at 50% of the fee charged for the following services:

- inlays, onlays and crowns
- dentures and bridgework
- denture adjustments

Pre-determination

If covered dental charges of more than \$300 are to be incurred during any six-month period, prior approval must be obtained from The Manufacturers Life Insurance Company. For Health and Dental Insurance, certain conditions, limitations and exclusions may apply. Please see policy for full details.



Also Included With Coverage

Maple Telemedicine Service

Connect instantly with a Canadian-licensed general practitioner by mobile phone, tablet or computer, anytime, 24/7/365. Just like your regular doctor, general practitioners on Maple can provide medical advice, diagnosis and treatment for many conditions such as chronic conditions, joint pain, UTIs, cold/flu, skin issues, eye/ear/bladder infections, and more. Avoid waiting rooms and unnecessary trips to the clinic and receive care at your convenience. When prescribed a medication, you can have it filled at a pharmacy of your choice.

For more details go to www.getmaple.ca/victor-retirees.

Important Notes and Exclusions

Review Your Policy Right Away

Certain conditions, limitations and exclusions may apply to the Health and Dental Insurance plans. Refer to your policy for complete details.

Once you have received your policy you will have 10 days to review it. If you are not completely satisfied, simply return it within that time for a full refund of premiums less any claims paid.

Survivor Benefits

If you die while you and your spouse are both Victor Health Insurance policyholders, your spouse may keep their insurance coverage as long as premium continues to be paid. Premium would be reduced to the single coverage rate at the time Victor is notified of your death.

Exclusions

The following prescription drug expenses are not eligible:

- drugs prescribed for sexual dysfunction
- drugs prescribed for obesity control
- experimental drugs

The following dental services are not eligible:

- dental treatment that began before the effective date of your Victor Dental Insurance
- fluoride treatments
- appliances, restorations or treatments related to temporomandibular (jaw) joint dysfunction
- dental implants

The following exclusions apply to your Victor Health & Dental Insurance:

- services not listed as allowable expenses
- self-inflicted injuries
- expenses incurred outside Canada for Hospital and Physicians' services
- anything resulting from war, terrorism or services in the Armed Forces
- cosmetic surgery or treatment unless required as the result of accidental injury
- charges for broken or missed appointments
- telephone advice
- fees or services covered by another insurance plan or government agency

Refer to the Victor Annual Travel Insurance and Health & Dental Insurance application form for product rates. At any time, visit our website: www.victorinsurance.ca/vplus for online enrollment.

Don't miss out! Enroll today.



This brochure is for illustrative purposes only and is not a contract. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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Annual Travel Insurance

Travel is full of unexpected adventures. In an emergency medical situation, however, you may not always know where to turn, or be prepared to deal with sudden additional expenses to get you well and get you home. Your provincial health care coverage is limited, even within Canada.

When you enroll in a Victor Canada Health Care or Health and Dental Care Plan, consider adding the Victor Annual Travel Insurance Plan.* With the extra coverage, you can travel with confidence, knowing that help is just a phone call away.

***Note:** The Victor Annual Travel Insurance Plan must be purchased at the time of enrollment in a Victor Health Care or Health and Dental Care Plan. It is not available as a stand-alone coverage.

The Victor Annual Travel Insurance Plan is underwritten by The Manufacturers Life Insurance Company.

Eligibility

You and/or your spouse must be covered under the Government Health Insurance Plan of your province or territory of residence and have your permanent residence in Canada to enroll in the Victor Annual Travel Insurance Plan.

When you and/or your spouse apply for the Victor Health Care Plan, this will be the only chance to enroll in the Victor Annual Travel Insurance Plan. When you are accepted in the Victor Health Care Plan you are guaranteed acceptance into the Victor Annual Travel Insurance Plan.

If you and your spouse are enrolling in the Victor Health Care Plan as a couple and you are adding the Victor Annual Travel Insurance Plan, you must take couple coverage for both plans.

Summary of benefits

Choose the plan that meets your travel needs from unlimited trips of up to 30, 45, 60, 90, 120, 150 or 180 days during the policy year.

- Up to \$5 million of coverage per insured person, per trip (certain benefit limits apply)
- Favourable stability period for pre-existing medical conditions – three months for high blood pressure and six months for other conditions
- Once enrolled, there is no maximum age limit for coverage
- The trip duration may be changed annually, with no medical questions

If you are taking a longer trip than your Victor Annual Travel Insurance Plan allows, you can contact our travel insurance provider directly at 1-833-389-1087 to purchase a separate, individual travel insurance plan for the additional days.

They also offer non-medical coverage, which includes Trip Cancellation, Trip Interruption, Baggage and Personal Effects benefits, and more. Trip Cancellation coverage begins on the date of purchase.

Worldwide assistance on call

After enrollment, you will be issued a medical assistance card with emergency telephone numbers that you can call in the event of a medical emergency.



Pre-existing medical conditions¹

If you have a pre-existing medical condition, coverage is available provided it has remained stable for a period of six months immediately prior to departure. For high blood pressure conditions only, the stability period is three months.

Your policy will include the definition of “stable”. Refer to your policy for the complete list of benefits, exclusions and limitations.

Benefits under this insurance coverage²

The chart on the right summarizes your insurance coverage under the Annual Travel Insurance Plan. Coverage is subject to the terms and conditions of the policy. Refer to the policy wording for complete benefit details. This chart replaces any and all benefit charts previously issued to you with respect to the policy wording. All amounts indicated are in Canadian currency, unless indicated otherwise.

¹ Pre-existing medical conditions may need to be stable for a certain period of time in order to be eligible for coverage under this insurance, even when no medical questionnaire is required.

² Certain conditions, limitations and exclusions may apply.

Benefit	Limit
Hospital or Medical Facility Accommodation	Reasonable and Customary Costs*, Private Room
Incidental Expenses	Up to \$250
Physician Charges	Reasonable and Customary Costs*
Private Duty Nurse	Up to \$5,000
Diagnostic Services	Reasonable and Customary Costs*
Medical Appliances	Reasonable and Customary Costs*
Paramedical Services	\$500 per Profession
Prescriptions	30-day Supply per Prescription
Lost Prescriptions	Up to \$250
Ground Ambulance Services	Reasonable and Customary Costs*
Emergency Air Transportation	Reasonable and Customary Costs*
Transportation to Bedside	Economy Round-trip Airfare and up to \$250 per Day, to \$5,000 for Meals and Accommodation per Trip
Return of Travel Companion	One-way Economy Airfare
Return of Deceased	Up to \$15,000 for the Cost of Preparation and Transportation of Deceased, or up to \$5,000 for Cremation and/or Burial
Meals and Accommodation	Up to \$250 per Day, to a Maximum of \$5,000 per Trip
Treatment of Dental Accidents	Up to \$2,500
Treatment of Dental Pain	Up to \$300
Pet Return	Up to \$500
Vehicle Return	Up to \$10,000
Alternate Transportation	Up to \$5,000
Medical Referral	Up to \$75,000, per person, per lifetime

*Reasonable and Customary Costs means costs that are incurred for approved, covered medical services or supplies that do not exceed the standard fee of other providers of similar standing in the same geographical area, for the same treatment of a similar sickness and/or injury.

Refer to the Victor Annual Travel Insurance Plan and Health & Dental Care Plans Application Form for product rates.

Don't miss out! Enroll today.



This information is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverages offered by The Manufacturers Life Insurance Company but it does not list all of the conditions and exclusions that apply to the described coverages. The actual wording of the policy governs all situations. The products described are subject to change without notice at any time.

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Administered by Victor Insurance Managers Inc.



Victor application form Health & Dental Insurance, Annual Travel Insurance

Quebec residents only: By checking this box, I confirm that the French version of the application was provided, but I wish to complete the English version. As per Quebec law, I will receive the Policy and, if applicable, the Certificate of Insurance in both English and French, and all further related documentation will be sent exclusively in English.

Eligibility to apply for insurance, you and/or your spouse must be a resident of Canada, be covered under your provincial or territorial health insurance plan; and be between the ages of 50 and 80 (inclusive).

Guaranteed acceptance: you will not have to complete a medical application if Victor receives this application for insurance within 90 days following the loss of any extended health insurance plan, or during a special application period we declare.

Please review the How to Enroll instructions, and the Privacy and Confidentiality Statement prior to completing this form.

Choose the insurance that you would like (monthly rates)

Health Insurance			Health & Dental Insurance			Annual Travel Insurance		
Province	Single	Couple	Province	Single	Couple	Optional: Must purchase with Health or Health & Dental Insurance*		
British Columbia	\$117.18	\$180.48	British Columbia	\$221.83	\$372.23	Day per trip	Single	Couple
Alberta	\$133.18	\$205.08	Alberta	\$228.33	\$379.78	30	\$27.00	\$54.00
Saskatchewan	\$122.33	\$188.08	Saskatchewan	\$210.83	\$349.53	45	\$39.00	\$78.00
Manitoba	\$168.48	\$259.68	Manitoba	\$271.43	\$450.58	60	\$49.00	\$98.00
Ontario	\$144.93	\$223.48	Ontario	\$238.93	\$397.58	90	\$75.00	\$150.00
Quebec	\$173.18	\$267.03	Quebec	\$276.98	\$459.08	120	\$101.00	\$202.00
NS; NB; PEI; NL	\$135.43	\$208.53	NS; NB; PEI; NL	\$225.93	\$373.08	150	\$129.00	\$258.00
Yukon; NT; NU	\$124.28	\$191.53	Yukon; NT; NU	\$227.88	\$378.93	180	\$186.00	\$372.00

*The Annual Travel Insurance rates do not include applicable tax.

* If selected, the Annual Travel Insurance premium will be added to the Health & Dental premium you have selected above. This combined amount will represent the total premium to be paid each month. The Annual Travel Insurance enrollment must match the Health & Dental Insurance enrollment – i.e., if you enroll in a Couple Health & Dental, the Annual Travel Insurance will cover both you and your spouse, and the additional premium will be at the "Couple" rate.

* The rates shown are for the January 1, 2024 to December 31, 2024 time period. The rates may be changed by The Manufacturers Life Insurance Company without notice at any time.

Applicant information

Last name	First name
Address	
Unit no.	City/town
Province/territory	Postal code
Phone (area code)	Email
Birthdate (yyyy/mm/dd)	Sex Male Female
Retirement date (yyyy/mm/dd)	
Your former employer	
Date employer-sponsored health and dental care coverage ceased (yyyy/mm/dd)	
Effective date requested for new coverage (yyyy/mm/dd)	
Date of termination of an existing or previous annual travel insurance (yyyy/mm/dd)	
Name of insurance company that provided the annual travel insurance	
Did you have Extended Health Care coverage immediately prior to retirement?	Yes No Spouse: Yes No
Did you have Dental Care coverage immediately prior to retirement?	Yes No Spouse: Yes No

Spousal information Please complete for spousal coverage (if applying)

Spouse's last name

First name

Birthdate (yyyy/mm/dd)

Sex

Male

Female

Date previous health and dental care coverage ceased (yyyy/mm/dd)

Payment of premium – Personal pre-authorized debit agreement

I/We authorize Victor Insurance Managers Inc. to withdraw my/our monthly premium (as determined by my/our insurance choices on the previous page of this application form) from my/our bank, trust company or credit union account on the first banking day of every month and have enclosed a blank personal cheque marked "VOID". I/We have read and understand that:

- I/We waive the right to receive 10 days' notice of the amount and date of each automatic withdrawal from my/our account.
- I/We may cancel my/our Personal Pre-authorized Debit Agreement at any time, subject to providing written 30-days notice to Victor Insurance Managers Inc., Retiree Benefits, 600–55 Standish Court, Mississauga, Ontario L5R 4B2.
- Premium amounts may change in accordance with my/our insurance contract. I/We and/or Victor can end this agreement at any time by giving 10 days' written notice.
- I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with my/our Personal Pre-authorized Debit Agreement. To obtain more information on my/our recourse rights, I/we should contact my/our financial institution or visit www.payments.ca.

Monthly withdrawals are to be made from this account number

Signature of account holder

Date (yyyy/mm/dd)

Signature of joint account holder (if applicable)

Date (yyyy/mm/dd)

Declaration (please read and sign)

I/We acknowledge that the statements contained herein are true and together with any other forms signed by me/us in connection with this application form, form the basis for my/our coverage. I/We have read and agree with the Privacy and Confidentiality Statement on page 3. I/We understand my/our coverage will begin on the later of the Effective Date requested or the date my/our application form and void cheque are received by Victor. If hospitalized on that date, coverage will not begin until the date of discharge from hospital. I/We further understand that if I/we am/are enrolled in an existing annual travel insurance plan, coverage under the Victor Annual Travel Insurance plan will begin on the termination date of the existing annual plan.

Signed at: city/town

Province/territory

Your signature

Spouse's signature (if applying for coverage)

Date signed (yyyy/mm/dd)

Please provide the name of your plan advisor (if applicable)

Name of company

Burton Financial Services Ltd. A People Corporation Company

Contact name

Benjamin Wagler

How to enroll

Complete the application form in full. Make sure to indicate the coverage you wish to purchase, and if you wish to add the Victor Annual Travel Insurance. This is the ONLY opportunity you will have to add Victor Annual Travel Insurance. If your spouse is enrolling with you, please fill out the required section.

Once you have completed and printed this form, please sign, date and mail to Victor Insurance Managers Inc. along with your void cheque. If you have any questions about coverage or about completing your application form, please contact our Retirement Insurance specialists at: Toll free number 1-800-387-2037 / Email retireeplan.ca@victorinsurance.com.

Privacy and confidentiality statement

At Manulife protecting your personal information and respecting your privacy is important to us.

We collect, use and disclose your personal information (including to and from your agent or broker, our affiliates and/or subsidiaries, referring organizations and/or third party providers/suppliers) for the purpose of establishing and managing our relationship with you, providing you with products and services, administering our business, investigating and processing claims, providing assistance services and complying with legal and regulatory requirements.

For Travel insurance, we may also collect and disclose personal information with family, friends or travelling companions when a policyholder, insured person or claimant is unable, for medical or other reasons, to communicate directly with us.

We may also collect and disclose your personal information to and with, employees, agents, representatives, financial institutions, reinsurers, health care practitioners, health facilities and other parties with whom we deal in issuing and administering your products and services, now and in the future. Also disclose to service providers who require this information to perform their services for us (for example data processing, programming, data storage, market research, printing and distribution services, paramedical and investigative agencies).

At times, we may use automated processing to help us make decisions about your interactions with us, such as, applications, approvals or declines. Unless there are contractual limitations, your personal information may be accessed or transferred within or outside Canada and may be subject to the laws of those jurisdictions.

You may withdraw your consent for us to use or disclose your personal information, subject to legal and contractual restrictions. You also have the right to access and verify your personal information maintained in our files, and to request any factually inaccurate personal information be corrected, if appropriate. Requests can be sent to: **Privacy Officer Manulife, P.O. Box 1602, Del Stn 500-4-A, Waterloo, Ontario N2J 4C6** or Canada_Privacy@manulife.ca. For more information you can review our [Canadian Privacy Policy](#) at Manulife.ca.

Request to access your file can be sent to: **Victor Insurance Managers Inc., 600-55 Standish Court, Mississauga ON L5R 4B2.**

The Victor Health & Dental Insurance and Annual Travel Insurance are underwritten by The Manufacturers Life Insurance Company.

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As the Insurance Program Manager, Victor receives a commission from The Manufacturers Life Insurance Company of Canada. If you have any questions about these coverages or our compensation, please feel free to call us at 1-800-387-2037.

