

RE: Victor Health and Dental Care and Annual Travel Insurance Plan

Your retirement years should be a time for you to enjoy life, spend more time with family and pursue new interests. It is also a time that you can take responsibility for your health by adopting a plan that helps maintain adequate and affordable health care.

Provincial Health Care plans provide limited benefits that will cover your basic health needs in retirement. After age 65, additional benefits such as prescription drugs are available, but often this extra level of coverage is not enough. If you have a serious illness or a chronic health condition, you may require more coverage than your provincial plan offers. That's where we can help.

The **VICTOR HEALTH AND DENTAL CARE** plans and the optional **ANNUAL TRAVEL INSURANCE** plan are designed specifically for retirees – they offer affordable and comprehensive coverage you can count on. Coverage includes:

- ✓ Prescription Drugs
- ✓ Paramedical Services
- ✓ Vision Care
- ✓ Medical Services and Supplies
- ✓ Semi-Private Hospital Accommodation
- ✓ Dental Care, including Basic and Major Restorative Services
- ✓ Optional Annual Travel Insurance with the ability to choose the plan you prefer based on trip duration. Coverage is available for unlimited trips up to 30, 45, 60, 90, 120, 150 or 180 days.

Enrolment is easy. If you enrol with 90 days of leaving your company plan, acceptance is guaranteed and there are no medical questions. After the 90 day guaranteed acceptance period, **up to age 80**, you are still eligible to apply; however acceptance is subject to the completion of a medical questionnaire and approval by Victor.

By planning now, you can protect yourself from unexpected health costs in the future. Should you have any questions, you may contact me directly at 604.535.4200 or ben@burtonfinancial.ca

Sincerely



Benjamin Wagler
Insurance Consultant
Burton Financial Services Ltd.



2022 VICTOR INDIVIDUAL & RETIREE INSURANCE PLANS

HEALTH | DENTAL | ANNUAL TRAVEL

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

HEALTH INSURANCE - Enrollment Age 50 – 80 (*New in 2022! Enroll after age 75*)

- ✓ Hospital Accommodation – **\$5,000**
- ✓ Prescription Drugs and Medicine – **\$1,700**
- ✓ **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 – **\$3,500**
- ✓ 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; maximum per visit \$35
- ✓ Vision Care – **\$250** within a 24-month period
- ✓ Maple Virtual Care

DENTAL INSURANCE - Only available when enrolling in the Health Insurance Plan

\$1,400 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 INSURANCE - Only available when enrolling in the Health Insurance Plan

Out of province/country emergency medical benefits

- ✓ Unlimited trips of up to 30, 45, 60, 90, 120, 150 or 180 days each
- ✓ Flexibility to change trip duration annually at renewal
- ✓ \$5 million of coverage per person, per trip
- ✓ Lifetime coverage
- ✓ Top-Up days or per trip travel is available directly through RSA



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

Visit our website for plan details, online quotes and enrollment

www.victorinsurance.ca/vplus

2022 MONTHLY PREMIUM RATES HEALTH | DENTAL | ANNUAL TRAVEL

HEALTH INSURANCE

	Single	Couple
British Columbia	\$106.83	\$164.43
Alberta	\$130.63	\$201.08
Saskatchewan	\$111.48	\$171.33
Manitoba	\$153.48	\$236.48
Ontario	\$142.13	\$219.13
Quebec	\$157.78	\$243.18
NS; NB; PE; NL	\$123.43	\$189.93
YT; NT; NU	\$113.28	\$174.48

HEALTH & DENTAL INSURANCE

	Single	Couple
British Columbia	\$202.03	\$338.88
Alberta	\$223.88	\$372.38
Saskatchewan	\$192.03	\$318.23
Manitoba	\$247.18	\$410.18
Ontario	\$234.28	\$389.83
Quebec	\$252.23	\$417.93
NS; NB; PE; NL	\$205.78	\$339.68
YT; NT; NU	\$207.53	\$344.98

Rates differ due to variations in provincial/territorial health plans. Rates are guaranteed until December 31, 2022, providing there are no changes to your provincial/territorial health care plan. After December 31, 2022, rates will be subject to change.

ANNUAL TRAVEL INSURANCE

Travel Days Per Trip	Monthly Rate*	Monthly Rate*
	Single	Couple
30	\$27	\$54
45	\$39	\$78
60	\$49	\$98
90	\$75	\$150
120	\$101	\$202
150	\$129	\$258
180	\$186	\$372

* Plus provincial sales tax. Premium added to health insurance plan premium.
After December 31, 2022, rates will be subject to change.



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

Visit our website for plan details, online quotes and enrollment

www.victorinsurance.ca/vplus



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 \$1,700 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 \$3,500 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 \$1,400 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 Virtual Health Care Service

Connect instantly with a Canadian-licensed physician by mobile phone, tablet or computer, anytime 24/7. Just like your regular doctor, Maple physicians 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 Enrollment 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.

© 2022 Victor Insurance Managers Inc.



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

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

Victor Annual Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada.

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 Victor Health Insurance, this will be the only chance to apply for Victor Annual Travel Insurance. When you are accepted for Victor Health Insurance you are guaranteed acceptance for Victor Annual Travel Insurance.

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

Summary of Benefits

Choose the insurance 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 allows, you can contact our travel insurance provider directly at 1-877-832-6025 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. This 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

* 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 and Health & Dental Insurance Enrollment Form for product rates. At any time, visit our website: www.victorinsurance.ca/vplus for online enrollment.

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 Royal & Sun Alliance Insurance Company of Canada 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.

© RSA, RSA & Design and related words and logos are trademarks and the property of RSA Insurance Group plc, licensed for use by Royal & Sun Alliance Insurance Company of Canada. This insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada and is offered through its Group Travel Insurance product, and administered by Victor Insurance Managers Inc. RSA is a registered tradename of Royal & Sun Alliance Insurance Company of Canada.



VICTOR ENROLLMENT FORM HEALTH & DENTAL INSURANCE, ANNUAL TRAVEL INSURANCE

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

CHOOSE THE INSURANCE THAT YOU WOULD LIKE (Monthly Rates)

HEALTH CARE

Province	Single	Couple
British Columbia	<input type="checkbox"/> \$106.83	<input type="checkbox"/> \$164.43
Alberta	<input type="checkbox"/> \$130.63	<input type="checkbox"/> \$201.08
Saskatchewan	<input type="checkbox"/> \$111.48	<input type="checkbox"/> \$171.33
Manitoba	<input type="checkbox"/> \$153.48	<input type="checkbox"/> \$236.48
Ontario	<input type="checkbox"/> \$142.13	<input type="checkbox"/> \$219.13
Quebec	<input type="checkbox"/> \$157.78	<input type="checkbox"/> \$243.18
NS; NB; PEI; NL	<input type="checkbox"/> \$123.43	<input type="checkbox"/> \$189.93
Yukon; NT; NU	<input type="checkbox"/> \$113.28	<input type="checkbox"/> \$174.48

HEALTH & DENTAL CARE

Province	Single	Couple
British Columbia	<input type="checkbox"/> \$202.03	<input type="checkbox"/> \$338.88
Alberta	<input type="checkbox"/> \$223.88	<input type="checkbox"/> \$372.38
Saskatchewan	<input type="checkbox"/> \$192.03	<input type="checkbox"/> \$318.23
Manitoba	<input type="checkbox"/> \$247.18	<input type="checkbox"/> \$410.18
Ontario	<input type="checkbox"/> \$234.28	<input type="checkbox"/> \$389.83
Quebec	<input type="checkbox"/> \$252.23	<input type="checkbox"/> \$417.93
NS; NB; PEI; NL	<input type="checkbox"/> \$205.78	<input type="checkbox"/> \$339.68
Yukon; NT; NU	<input type="checkbox"/> \$207.53	<input type="checkbox"/> \$344.98

ANNUAL TRAVEL INSURANCE

Optional: Must purchase with Health or Health & Dental Care*

Days Per Trip	Single	Couple
30	<input type="checkbox"/> \$27.00	<input type="checkbox"/> \$54.00
45	<input type="checkbox"/> \$39.00	<input type="checkbox"/> \$78.00
60	<input type="checkbox"/> \$49.00	<input type="checkbox"/> \$98.00
90	<input type="checkbox"/> \$75.00	<input type="checkbox"/> \$150.00
120	<input type="checkbox"/> \$101.00	<input type="checkbox"/> \$202.00
150	<input type="checkbox"/> \$129.00	<input type="checkbox"/> \$258.00
180	<input type="checkbox"/> \$186.00	<input type="checkbox"/> \$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, 2022 to December 31, 2022 time period. The rates may be changed by Royal & Sun Alliance Company of Canada without notice at any time.

APPLICANT INFORMATION

(last)

(first)

Your Name _____

Address _____

Unit No. _____ City/Town _____

Province/Territory _____ Postal Code _____

Phone (area code) _____ Email _____

Birthdate (YYYY/MM/DD) _____ Sex ☐ M ☐ F

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 INFORMATIONPlease complete for spousal coverage *(if applying)*

Spouse's Name _____
 _____ (last) _____ (first)
 Birthdate (YYYY/MM/DD) _____ Sex ☐ M ☐ F
 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 Enrollment 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 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.
- 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 _____ Date (YYYY/MM/DD) _____
(if applicable)

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 Enrollment Form, form the basis for my/our coverage. I/We have read and agree with the Privacy and Confidentiality Statements on page 3. I/We understand my/our coverage will begin on the later of the Effective Date requested or the date my/our Enrollment 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 _____

Contact Name _____

HOW TO ENROLL

Complete the Enrollment 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 enrollment form, please contact our Retiree Benefits Insurance specialists at: Toll free number 1-800-387-2037 / Email retireeplan.ca@victorinsurance.com.

PRIVACY AND CONFIDENTIALITY STATEMENTS

Manulife

Victor Health & Dental Insurance

The specific and detailed information requested on your Enrollment Form is required to process your application. To protect the confidentiality of this information, Manulife and its agent, Victor, will establish a “financial services file” from which this information will be used to process your application(s), and administer services and claims. Access to this file will be restricted to those Manulife employees, agents, mandataries or administrators who are responsible for the assessment of risk (underwriting), 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 participation in the Insurance Program may be made known to the administering broker in order to bring other products and services offered under the program to your attention. The use of such information to offer products and services is optional, and if you wish to discontinue such use, you may write to Victor Insurance Managers Inc., at 600-55 Standish Court, Mississauga ON L5R 4B2, or to Manulife at the address provided below. Your file is secured in the office of Manulife or its agents. You may request to review the personal information it contains and make corrections by writing to: **Privacy Officer, Affinity Markets, Manulife, P.O. Box 1602, Del. Stn 500-4-A, Waterloo ON N2J 4C6.**

Royal & Sun Alliance Company of Canada

Victor Annual Travel Insurance

Royal & Sun Alliance Insurance Company of Canada (“we”, “us”) collects, uses and discloses personal information (including to and from your agent or broker, our affiliates and/or subsidiaries, referring organizations and/or third party providers/suppliers) for insurance purposes, such as administering insurance, investigating and processing claims and providing assistance services.

Typically, we collect personal information from individuals who apply for insurance, and from policyholders, insureds and claimants. In some cases we also collect personal information from and exchange personal information with family, friends or travelling companions when a policyholder, insured or claimant is unable, for medical or other reasons, to communicate directly with us. We also collect and disclose information for the insurance purposes from, to and with, third parties such as, but not necessarily limited to, health care practitioners and facilities in Canada and abroad, government and private health insurers and family members and friends of policyholders, insureds or claimants. In some instances we may additionally maintain or communicate or transfer information to health care and other service providers located outside of Canada, particularly in those jurisdictions to which an insured may travel. As a result, personal information may be accessible to authorities in accordance with the law of these other jurisdictions. For more information about our privacy practices or for a copy of our privacy policy, visit www.rsatravelinsurance.com.

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

The Victor Annual Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada.

As the Insurance Program Manager, Victor receives a commission from Manulife and Royal & Sun Alliance Insurance Company of Canada. If you have any questions about this Benefits coverage or our compensation, please feel free to call us at 1-800-387-2037.



Victor Insurance Managers Inc.

Retiree Benefits, New Business

600-55 Standish Court, Mississauga ON L5R 4B2

www.victorinsurance.ca

Victor HDP/11-21