

 Manulife Financial

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Monitoring of your medical care: The professional staff from Allianz Global Assistance will continue to monitor your care and the services you are receiving. They will maintain contact with you, your attending doctor and your Canadian doctor, to help ensure that you are receiving appropriate care.

Limited out-of-pocket expenses:

About your coverage

Whether you travel outside your province or country of residence, your coverage is for immedia

Eligibility Requirements

In order to remain eligible for this benefit and services, please be advised of the following:

You must maintain your government health insurance plan (GHIP), for example, your Ontario Health Insurance Plan (OHIP).

You must not travel beyond the maximum number of consecutive out-of-province days as outlined in your benefits booklet.

There may be other limitations such as age restrictions, and dollar limitations. Please refer to your benefits booklet for details or contact the Manulife Customer Service Centre.

Claims Payment

To help ensure your claim is managed efficiently, and that you do not incur any unnecessary out-of-pocket expenses, please be aware of the following:

Your policy may require that your claim exceed a minimum dollar amount (e.g. \$200) before Allianz Global Assistance can make any payment arrangements with the provider of services. If this is the case, you will need to pay for the expenses yourself, submit them to your provincial health insurance plan, and then submit the outstanding balance to Manulife Group Benefits for consideration. Please refer to your benefits booklet for details and contact Allianz Global Assistance for filing details specific to your plan. Please note that Allianz Global Assistance will still provide assistance services, regardless of the dollar amount of your claim.

Once contacted, Allianz Global Assistance will arrange to pay for all eligible emergency medical expenses, whenever possible. They will also coordinate, where appropriate, payment of the claim on your behalf with your government health insurance plan and Manulife. You will be asked to sign authorization forms allowing Allianz Global Assistance to coordinate this on your behalf.

Allianz Global Assistance will also provide, and guarantee, advance payments to facilities before medical services are provided, when required (whenever possible).

If you do not contact Allianz Global Assistance and pay the provider directly, you must submit the claim to GHIP first for reimbursement. Any outstanding balance may then be submitted to Manulife. Please include a copy of your GHIP statement and a detailed explanation of the circumstances regarding your emergency treatment. Please contact the Manulife Group Benefits Customer Service Centre for information on how to submit your claim.

Please note that if payments made on your behalf are for ineligible services or amounts, Manulife reserves the right to recover any over-payment.

Reimbursement of out-of-pocket expenses is based on reasonable and customary charges as determined by the plan.

Medical And Hospital Benefits

Emergency medical and hospital benefits include (but are not limited to) the following:

- Medical referrals to appropriate providers and/or facilities;
- In-patient services such as room and board, physician fees, and other medically necessary expenses incurred during your hospital stay;
- Out-patient services such as physician fees and diagnostic services, etc.;
- On-going medical monitoring; and
- Emergency dental treatment*

* Please refer to the plan document for details regarding emergency dental treatment.



Transportation And Related Services

The following benefits may be available in the case of an eligible medical emergency. Please check your benefits booklet for confirmation of your specific coverage.

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If medically necessary, arrangements will be made to transfer you:

To the nearest and most appropriate medical facility able to provide the care you need, or

To a medical facility in your province of residence.

This may include ground, medical air, and/or commercial air transportation. Round-trip transportation for a qualified medical attendant to accompany and care for you will also be arranged and paid for, if medically required.

Dependant Children

If dependant children are left unattended due to the hospitalization of a covered person, transportation arrangements will be made to return them to their normal place of residence. The extra costs over and above any allowance available under prepaid travel arrangements will be paid.

If necessary, round-trip transportation for a qualified escort to accompany the children will be arranged.

Travel

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Allianz Global Assistance will provide telephone interpretation services, for medical emergencies, in most major languages.

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A telephone/message service is available at (800) 368-8888.

Limitations:

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Before You Leave:

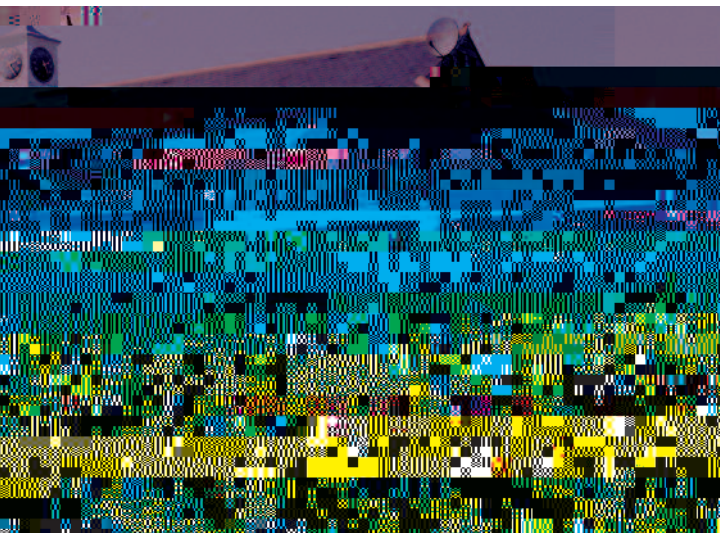
We recommend that you include these items on your pre-travel checklist:

1. Obtain pre-trip assistance with passport, visa, vaccination and ino

How To Access Your Emergency Travel Assistance Coverage

If an unexpected medical incident occurs while you are travelling:

1. Immediately, or as soon as possible, refer to the Allianz Global Assistance contact numbers noted on the back of your Manulife Financial emergency travel assistance benefit card. You may also refer to the contact numbers noted at the end of this brochure.
2. If you can't call yourself, your family member or travelling companion must contact Allianz Global Assistance. If you do not contact Allianz Global Assistance immediately, you may incur expenses that may not be covered under your Group Benefits plan.
3. Upon contacting Allianz Global Assistance, a Medical Assistance Coordinator will answer the



call. If you require service in a language other than English, please ask the Coordinator.

4. You will be asked to provide details of the emergency and what type of assistance is required.
5. The Coordinator will also ask for the requester's name, address, phone number, and email address.

Emergency Contact Numbers:

We encourage you to use a land line telephone to make your call as the frequency on mobile phones are not guaranteed outside of Canada.

In **Canada** and the **United States**:

1-800-265-9977

Fax: 1-800-446-7684

Toll Free from Mexico:

00-1-800-514-3702

* **Note:** In Mexico, the prefix numbers (ie. the two zeros) are regionally determined. Example, in some regions the pre-fix requirement may only be one zero. Members are asked to confirm upon arrival to their destination.

Toll Free from Dominican Republic:

1-888-751-4403

Toll Free from other countries that participate in the Universal International Toll Free (UITF) ~~619~~ ⁶¹⁹

* **Note:** the UITF number is an 11 digit number with the middle set comprised of 4 digits. This contact number has been validated by the provider.

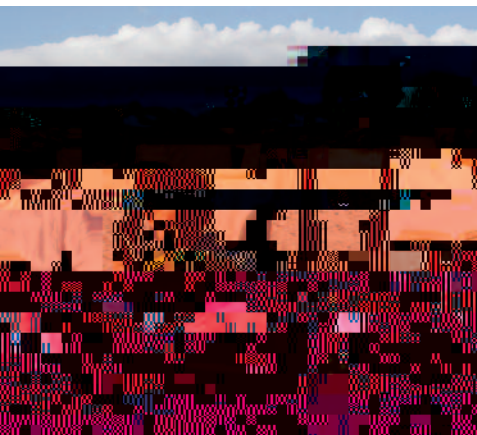
* **Note:** the country code refers to the country FROM which the member is calling and not the country to which they are calling. Members are asked to confirm upon arrival to their destination.

* **Note:** for participating UITF countries. Visit our website for details:

www.manulife.ca/groupbenefits

In all other countries (for example, those not participating in UITF), use the operator to call collect: 519-741-8450.

* Note: some countries do not allow collect calls. You will be required to pay up front. Keep these original receipts and submit to Manulife/Allianz Global Assistance for reimbursement.



Notes:

