

Extended Health Care Benefit

This benefit has many components that extend your coverage to a wide variety of health care providers and services. Under the broad category there may be co-insurances, deductibles, maximums and limitations that apply to specific components of the coverage.	
Benefit Details	Your Plan's Coverage
Waiting Period	first of the month following 3 months
Maximum	Unlimited
Deductible	Nil
Co-insurance	100% for Hospital Care , Medical Services & Supplies , Professional Services , Vision
Coverage Ends	At your retirement

EHC - Drugs

Benefit Details	Your Plan's Coverage
<p>Provincial Drug Plan with Generic Substitution</p> <p>Includes the following drug classes:</p> <ul style="list-style-type: none"> standard syringes, needles and diagnostic aids, required for the treatment of diabetes drugs that are included as a benefit in the current Saskatchewan Prescription Drug Services Formulary <p>No coverage for / excludes:</p> <ul style="list-style-type: none"> sexual dysfunction drugs drugs, which are intended to be administered in a hospital on an in-patient or out-patient basis and are not intended for a patient's use at home cotton swabs, rubbing alcohol automatic jet injectors and similar equipment used in the treatment of diabetes charges to administer serums, vaccines & injectable drugs experimental or investigational drugs not approved or broadly accepted and recognized 	<p>80% Co-insurance if the prescription is for:</p> <ul style="list-style-type: none"> a drug that is included as a benefit in the current Saskatchewan Drug Benefit Formulary or in the current Saskatchewan Prescription Drug Services Formulary, or diabetic supplies <p>0% Coinsurance if the prescription is for a covered drug that is not included as a benefit in the Saskatchewan Prescription Drug Services Formulary</p> <p>\$9.00 per prescription drug deductible</p> <p><i>No Substitution Prescriptions - If your prescription contains a written direction from your physician or dentist that the prescribed drug is not to be substituted with another product and the drug is a covered expense under this benefit, then the full cost of the prescribed product is covered.</i></p> <p><i>There is a limitation on quantity of drugs that can be dispensed and claimed at one time, to the lesser of:</i></p> <p><i>a) the quantity prescribed by the Physician or Dentist;</i></p>

<p>by the Canadian medical profession as an effective, appropriate and essential treatment of a sickness or injury, in accordance with Canadian medical standards</p> <ul style="list-style-type: none"> natural health products (products with a NPN) 	<p>or</p> <p>b) a 34 day supply; or</p> <p>c) up to a 100 day supply may be payable in long term therapy where the larger quantity is recommended as appropriate by the Physician and the Pharmacist.</p> <p><i>If you are a Quebec resident, your plan's coverage will coordinate with RAMQ.</i></p>
---	---

EHC - Vision	
Benefit Details	Your Plan's Coverage
<p>Prescription Glasses , Contact Lenses , Laser Eye Surgery , Eye Exams , Visual Training</p>	<p>100% Co-insurance</p> <p>\$300 per 24 months for prescription glasses , elective contact lenses , repairs and elective laser vision correction procedures</p> <p>If contact lenses are required to treat a severe condition, or if vision in the better eye can be improved to a 20/40 level with contact lenses but not with glasses, the maximum payable will be \$200 during any 24 months</p> <p>Eye Exams - once per 24 months</p> <p>Visual Training - \$200 per lifetime</p> <p><i>Find out about discounts available to you through Manulife Financial's relationship with Preferred Vision Services (PVS).</i></p>

EHC - Health Care Professionals (Professional Services)	
Benefit Details	Your Plan's Coverage
<p>Chiropractor , Osteopath , Podiatrist/Chiropodist , Massage Therapist , Naturopath , Speech Therapist ,</p>	<p>\$250 per calendar year(s) for Chiropractor</p>

Physiotherapist , Psychologist	<p>\$250 per calendar year(s) for Osteopath</p> <p>\$250 per calendar year(s) for Podiatrist/Chiropodist</p> <p>\$250 per calendar year(s) for Massage Therapist</p> <p>\$250 per calendar year(s) for Naturopath</p> <p>\$250 per calendar year(s) for Speech Therapist</p> <p>\$250 per calendar year(s) for Physiotherapist</p> <p>\$250 per calendar year(s) for Psychologist</p>
	<p><i>Expenses for some of these professional services may be payable in part by provincial plans. Coverage for the balance of such expenses prior to reaching the provincial plan maximum may be prohibited by provincial legislation. In those provinces, expenses under this benefit program are payable after the Provincial Plan's maximum for the benefit year has been paid.</i></p> <p><i>Recommendation by a physician for Professional Services is not required.</i></p>

EHC - Medical Supplies and Services

For all medical equipment and supplies, coverage is limited to the cost of the device or item that adequately meets the patient's fundamental medical needs.

Benefit Details	Your Plan's Coverage
<p>Private Duty Nursing Services</p> <p>Provided by a registered nurse or registered nursing assistant who has completed an approved medications training program</p> <p>Excludes:</p> <ul style="list-style-type: none"> • custodial care, homemaking duties or supervision • services performed by a nurse practitioner who is an immediate family member or who lives with the patient • services performed while confined to a hospital, nursing home or other similar 	<p>\$10,000 per calendar year(s)</p> <p><i>Submit a detailed treatment plan estimate before Private Duty Nursing services begin so we can advise you of what benefit may be provided.</i></p>

<p>institution</p> <ul style="list-style-type: none"> services that could be performed by a person with lesser qualifications, a relative, a friend or a member of the patient's household 	
<p>Hearing Aids</p>	<p>\$500 per 5 calendar year(s)</p>
	<p><i>Includes cost, installation, repair and maintenance of Hearing Aids (including charges for batteries)</i></p>
<p>Orthopaedic Shoes/Orthotics</p>	<p>\$150 per calendar year(s) for Stock-item Orthopaedic Shoes</p> <p>Custom Made Shoes which are required because of a medical abnormality that, based on medical evidence, cannot be accommodated in a stock-item orthopaedic shoe or a modified stock-item orthopaedic shoe, up to a maximum of 1 pair per calendar year (must be constructed by a certified orthopaedic footwear specialist)</p> <p>\$400 per 3 calendar year(s) for Orthotic Foot Appliances</p>
	<p><i>Must be recommended by a physician or podiatrist.</i></p>
	<p>4 per calendar year for surgical brassieres</p> <p>\$250 per lifetime for wigs and hairpieces</p>
<p>Medical Equipment</p> <p>Includes items such as:</p> <ul style="list-style-type: none"> ambulance (licensed including air ambulance, provided in province of residence) mobility equipment (crutches, canes, walkers, wheelchairs) manual hospital beds respiratory and oxygen equipment other equipment usually found only in hospitals non-dental external prostheses braces (other than foot braces), trusses, collars, leg orthosis, casts and splints ileostomy, colostomy and incontinence supplies medicated dressings and bum garments oxygen 	<p><i>Medical equipment dispensed by a hospital is not an eligible expense.</i></p> <p><i>In the province of Quebec, microscopic and other similar diagnostic tests and services rendered in a licensed laboratory are included.</i></p> <p><i>Accidental dental treatment must be provided within 12 months of the accident. Injuries sustained while biting or chewing are not covered.</i></p>

<ul style="list-style-type: none"> • charges for the treatment required as a result of an injury to natural teeth or jaw • surgical brassieres • wigs and hairpieces for temporary hair loss associated with medical treatment 	
Surgical Stockings	4 pairs per calendar year

EHC - Hospital	
Benefit Details	Your Plan's Coverage
General or Rehabilitation hospitals in a Semi-Private Room	In excess of the hospital's public ward charge
	<i>Manulife Financial will coordinate payment after any provincial plan coverage has first been applied.</i>

EHC - Medical and Non-Medical Travel Emergencies	
Benefit Details	Your Plan's Coverage
Emergency medical coverage	100% with a maximum of \$5,000,000 per lifetime
Conditions: <ul style="list-style-type: none"> • coverage is permitted for normal pregnancies as long as travel is completed prior to the 37th week of gestation • valid Government Health Insurance Plan (GHIP) coverage is required for you and your dependants 	<p><i>You are typically responsible for payment of medical expenses amounting to less than \$200 CDN. When you return from you trip, you can submit a claim to be reimbursed for those expenses through the normal claim submission process.</i></p> <p><i>For charges over \$200 CDN, contact the service partner shown on your benefits card as soon as possible to arrange for payment directly to the treating physician or facility.</i></p>
Non-Emergency medical coverage	
Conditions: <ul style="list-style-type: none"> • recommendation by a practicing physician in Canada is required 	50% with a maximum of \$3,000 every 3 calendar year(s)

<ul style="list-style-type: none"> • suggests that you submit a detailed treatment plan with cost estimates before treatment begins. You will then be advised of any benefit that will be provided. 	
<p>Emergency Travel Assistance</p> <p>Including:</p> <ul style="list-style-type: none"> • 24 hour access to multi-lingual service representatives • referral to local medical care and treatment monitoring • payment of medical bills, medical transportation, return home of dependant children, visit by a family member, trip interruption/delay coverage, support through convalescence after hospital discharge, identification and/or return of a deceased traveller, meals and accommodation, vehicle return, pre-trip advice on passport, visa, vaccination and inoculation requirements for a destination, assistance in replacing lost documents and tickets, referral to legal assistance in your foreign destination, telephone interpretation service, emergency message service, and • after-hours medical advice phone support 	<p>All maximums stated are in Canadian Funds.</p> <p>\$1,000 for return of vehicle</p> <p>\$2,000 for meals and accommodations</p> <p>\$5,000 for return of deceased</p> <hr/> <p><i>See www.manulife.ca/groupbenefits/travel for additional information, a list of phone numbers for frequent Canadian travel destinations and for participating countries.</i></p>