

## Get the Bronze Plan – now as guaranteed issue!

### What?

- Health and Dental coverage to help your clients manage routine and unexpected costs.
- Our Bronze Plan is now available for guaranteed issue – no underwriting!

### Who?

- Clients with pre-existing conditions or who do not want to go through underwriting.
- Small business owners who want a simple solution to provide health coverage for employees.

### How?

- Mention these facts to get the conversation started.

### References & legal on the next page


The Manufacturers Life Insurance Company


## Clients save money with Health and Dental coverage

- Out-of-pocket health costs continue to rise in Canada.<sup>1</sup>
- The Association plan starts where provincial plans stop - it could help save clients thousands of dollars on routine and unexpected prescription drugs, dental care, vision care and more.

## Clients save time with:

 **Online claims.** Make and view claims history online, 24/7.

 **Immediate coverage** that starts the first day of the month after approval.

 **No medical questionnaire at the time of application.** For a limited time, our Bronze Plan is available without underwriting.

## Clients get more coverage with the Bronze Plan

- The Bronze plan is now available for a limited time<sup>2</sup> on a guaranteed-issue basis – it is normally underwritten.
- Offered as an affordable 20% premium on regular underwritten Bronze rates; this compares favourably vs. Guaranteed issued FollowMe™.
- Simply complete the [application](#).
- Provides generic drug coverage with an option for a multi-source brand-name subsidy.
- Medical Marijuana is available.
- Highlights of the Plan:

<b>Prescription drugs</b>	• \$2,350 per year
<b>Basic dental services</b>	• 70% of expenses to a maximum of \$500 per year
<b>Travel Coverage (up to age 65)</b>	• \$5,000,000
<b>Registered Specialists &amp; Therapists<sup>3</sup></b>	• \$750 combined per year
<b>Registered Psychologist or Psychotherapist<sup>4</sup></b>	• \$65 per visit up to 10 visits per year



**Available for a limited time only.** Contact your Affinity wholesaler or [sell\\_insurance@manulife.ca](mailto:sell_insurance@manulife.ca) to learn more about this unique offer!

You can also call 1-800-346-9285.

**Notes**

- <sup>1</sup> Health Care Costs Rise 4% in Canada, Globe & Mail, 2017
- <sup>2</sup> Available for a limited time and can be withdrawn without notice
- <sup>3</sup> Registered specialists and therapists include acupuncturists, chiropractors, dietitians, osteopaths, podiatrists, naturopaths, chiroprodists, massage therapists, physiotherapists, psychologists, psychotherapists and speech therapists.
- <sup>4</sup> \$80 maximum for first visit and \$65 maximum for subsequent visits.

✓ Available only to new clients

## National Associations 2020 Open Enrollments Premium Rates

Costs for BC Residents				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 124.60		
<b>45-54</b>		\$ 148.90		
<b>55-59</b>		\$ 155.30		
<b>60-64</b>		\$ 161.90		
<b>65-69</b>		\$ 161.90		
<b>70-79</b>		\$ 170.50		
<b>80-89</b>		\$ 178.80		
<b>90+</b>		\$ 235.60		
COUPLE				
<b>21-44</b>		\$ 107.60		
<b>45-54</b>		\$ 129.70		
<b>55-59</b>		\$ 135.20		
<b>60-64</b>		\$ 142.30		
<b>65-69</b>		\$ 141.10		
<b>70-79</b>		\$ 148.40		
<b>80-89</b>		\$ 157.00		
<b>90+</b>		\$ 210.40		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 40.20		
<b>5-20</b>		\$ 63.80		
3 + CHILDREN				
<b>0-4</b>		\$ 36.20		
<b>5-20</b>		\$ 57.50		

Costs for Alberta Residents				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 121.90		
<b>45-54</b>		\$ 143.50		
<b>55-59</b>		\$ 150.10		
<b>60-64</b>		\$ 155.80		
<b>65-69</b>		\$ 149.80		
<b>70-79</b>		\$ 153.50		
<b>80-89</b>		\$ 160.80		
<b>90+</b>		\$ 197.80		
COUPLE				
<b>21-44</b>		\$ 104.40		
<b>45-54</b>		\$ 124.20		
<b>55-59</b>		\$ 130.40		
<b>60-64</b>		\$ 135.60		
<b>65-69</b>		\$ 129.70		
<b>70-79</b>		\$ 133.90		
<b>80-89</b>		\$ 141.10		
<b>90+</b>		\$ 176.20		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 36.10		
<b>5-20</b>		\$ 57.60		
3 + CHILDREN				
<b>0-4</b>		\$ 32.60		
<b>5-20</b>		\$ 52.40		

- Rates are effective May 1, 2020
- The overall premium to load to 2020 rate is: 20%
- All premium rates are subject to change without notice.
- All premium rates are expressed on a 'per life insured per month' basis.

## National Associations 2020 Open Enrollments Premium Rates

<b>Costs for Saskatchewan Residents</b>				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 113.00		
<b>45-54</b>		\$ 139.60		
<b>55-59</b>		\$ 146.30		
<b>60-64</b>		\$ 155.40		
<b>65-69</b>		\$ 149.00		
<b>70-79</b>		\$ 162.20		
<b>80-89</b>		\$ 177.20		
<b>90+</b>		\$ 214.40		
COUPLE				
<b>21-44</b>		\$ 97.20		
<b>45-54</b>		\$ 121.20		
<b>55-59</b>		\$ 127.70		
<b>60-64</b>		\$ 136.20		
<b>65-69</b>		\$ 130.80		
<b>70-79</b>		\$ 143.20		
<b>80-89</b>		\$ 157.80		
<b>90+</b>		\$ 193.30		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 40.90		
<b>5-20</b>		\$ 56.00		
3 + CHILDREN				
<b>0-4</b>		\$ 36.60		
<b>5-20</b>		\$ 51.10		

<b>Costs for Manitoba Residents</b>				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 119.40		
<b>45-54</b>		\$ 144.60		
<b>55-59</b>		\$ 153.00		
<b>60-64</b>		\$ 163.20		
<b>65-69</b>		\$ 171.20		
<b>70-79</b>		\$ 182.60		
<b>80-89</b>		\$ 195.60		
<b>90+</b>		\$ 237.60		
COUPLE				
<b>21-44</b>		\$ 103.20		
<b>45-54</b>		\$ 127.10		
<b>55-59</b>		\$ 134.30		
<b>60-64</b>		\$ 143.30		
<b>65-69</b>		\$ 150.70		
<b>70-79</b>		\$ 161.80		
<b>80-89</b>		\$ 173.40		
<b>90+</b>		\$ 214.80		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 42.50		
<b>5-20</b>		\$ 60.20		
3 + CHILDREN				
<b>0-4</b>		\$ 37.70		
<b>5-20</b>		\$ 54.10		

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- All premium rates are expressed on a 'per life insured per month' basis.

## National Associations 2020 Open Enrollments Premium Rates

<b>Costs for Ontario Residents</b>				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 138.70		
<b>45-54</b>		\$ 172.90		
<b>55-59</b>		\$ 182.90		
<b>60-64</b>		\$ 193.20		
<b>65-69</b>		\$ 152.80		
<b>70-79</b>		\$ 159.00		
<b>80-89</b>		\$ 161.80		
<b>90+</b>		\$ 183.70		
COUPLE				
<b>21-44</b>		\$ 121.40		
<b>45-54</b>		\$ 152.80		
<b>55-59</b>		\$ 161.50		
<b>60-64</b>		\$ 171.20		
<b>65-69</b>		\$ 133.60		
<b>70-79</b>		\$ 138.60		
<b>80-89</b>		\$ 142.00		
<b>90+</b>		\$ 163.40		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 45.60		
<b>5-20</b>		\$ 63.50		
3 + CHILDREN				
<b>0-4</b>		\$ 40.70		
<b>5-20</b>		\$ 57.40		

<b>Costs for Quebec Residents</b>				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 120.70		
<b>45-54</b>		\$ 143.20		
<b>55-59</b>		\$ 147.50		
<b>60-64</b>		\$ 153.70		
<b>65-69</b>		\$ 157.40		
<b>70-79</b>		\$ 166.40		
<b>80-89</b>		\$ 176.50		
<b>90+</b>		\$ 224.50		
COUPLE				
<b>21-44</b>		\$ 104.00		
<b>45-54</b>		\$ 124.40		
<b>55-59</b>		\$ 129.00		
<b>60-64</b>		\$ 134.50		
<b>65-69</b>		\$ 137.80		
<b>70-79</b>		\$ 145.80		
<b>80-89</b>		\$ 156.00		
<b>90+</b>		\$ 201.10		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 24.80		
<b>5-20</b>		\$ 60.40		
3 + CHILDREN				
<b>0-4</b>		\$ 22.70		
<b>5-20</b>		\$ 54.50		

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## National Associations 2020 Open Enrollments Premium Rates

<b>Costs for New Brunswick Residents</b>				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 129.70		
<b>45-54</b>		\$ 156.60		
<b>55-59</b>		\$ 164.00		
<b>60-64</b>		\$ 176.20		
<b>65-69</b>		\$ 187.40		
<b>70-79</b>		\$204.60		
<b>80-89</b>		\$225.70		
<b>90+</b>		\$298.90		
COUPLE				
<b>21-44</b>		\$ 112.80		
<b>45-54</b>		\$ 137.90		
<b>55-59</b>		\$ 144.50		
<b>60-64</b>		\$ 155.40		
<b>65-69</b>		\$ 166.30		
<b>70-79</b>		\$ 182.20		
<b>80-89</b>		\$202.40		
<b>90+</b>		\$ 271.80		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 46.20		
<b>5-20</b>		\$ 67.00		
3 + CHILDREN				
<b>0-4</b>		\$ 41.50		
<b>5-20</b>		\$ 60.00		

<b>Costs for PEI Residents</b>				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 127.20		
<b>45-54</b>		\$ 156.40		
<b>55-59</b>		\$ 163.90		
<b>60-64</b>		\$ 172.00		
<b>65-69</b>		\$ 157.40		
<b>70-79</b>		\$ 166.40		
<b>80-89</b>		\$ 173.50		
<b>90+</b>		\$230.90		
COUPLE				
<b>21-44</b>		\$ 110.30		
<b>45-54</b>		\$ 136.80		
<b>55-59</b>		\$ 144.10		
<b>60-64</b>		\$ 152.50		
<b>65-69</b>		\$ 137.90		
<b>70-79</b>		\$ 146.30		
<b>80-89</b>		\$ 153.50		
<b>90+</b>		\$ 208.10		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 33.50		
<b>5-20</b>		\$ 66.70		
3 + CHILDREN				
<b>0-4</b>		\$ 30.00		
<b>5-20</b>		\$ 59.90		

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## National Associations 2020 Open Enrollments Premium Rates

<b>Costs for Nova Scotia Residents</b>				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 124.40		
<b>45-54</b>		\$ 150.70		
<b>55-59</b>		\$ 157.60		
<b>60-64</b>		\$ 166.60		
<b>65-69</b>		\$ 141.10		
<b>70-79</b>		\$ 146.80		
<b>80-89</b>		\$ 153.50		
<b>90+</b>		\$208.20		
COUPLE				
<b>21-44</b>		\$ 107.80		
<b>45-54</b>		\$ 132.20		
<b>55-59</b>		\$ 138.60		
<b>60-64</b>		\$ 147.00		
<b>65-69</b>		\$ 122.30		
<b>70-79</b>		\$ 128.50		
<b>80-89</b>		\$ 134.60		
<b>90+</b>		\$ 186.80		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 33.00		
<b>5-20</b>		\$ 63.10		
3 + CHILDREN				
<b>0-4</b>		\$ 29.40		
<b>5-20</b>		\$ 56.80		

<b>Costs for Newfoundland Residents</b>				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
INDIVIDUAL				
<b>21-44</b>		\$ 124.00		
<b>45-54</b>		\$ 144.60		
<b>55-59</b>		\$ 155.20		
<b>60-64</b>		\$ 163.80		
<b>65-69</b>		\$ 173.50		
<b>70-79</b>		\$ 188.50		
<b>80-89</b>		\$205.60		
<b>90+</b>		\$ 271.80		
COUPLE				
<b>21-44</b>		\$ 107.20		
<b>45-54</b>		\$ 127.30		
<b>55-59</b>		\$ 135.50		
<b>60-64</b>		\$ 143.90		
<b>65-69</b>		\$ 153.10		
<b>70-79</b>		\$ 166.90		
<b>80-89</b>		\$ 184.00		
<b>90+</b>		\$246.40		
1 TO 2 CHILDREN				
<b>0-4</b>		\$ 30.60		
<b>5-20</b>		\$ 63.10		
3 + CHILDREN				
<b>0-4</b>		\$ 28.00		
<b>5-20</b>		\$ 56.80		

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## National Associations 2020 Open Enrollments Premium Rates

<b>Costs for Territory Residents</b>				
<i>Cost Per Month Per Person</i>				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
<b>I N D I V I D U A L</b>				
<b>21-44</b>		\$ 133.20		
<b>45-54</b>		\$ 133.20		
<b>55-59</b>		\$ 134.50		
<b>60-64</b>		\$ 134.50		
<b>65-69</b>		\$ 134.50		
<b>70-79</b>		\$ 134.50		
<b>80-89</b>		\$ 133.20		
<b>90+</b>		\$ 133.20		
<b>C O U P L E</b>				
<b>21-44</b>		\$ 115.70		
<b>45-54</b>		\$ 115.70		
<b>55-59</b>		\$ 116.60		
<b>60-64</b>		\$ 116.60		
<b>65-69</b>		\$ 116.60		
<b>70-79</b>		\$ 116.60		
<b>80-89</b>		\$ 115.70		
<b>90+</b>		\$ 115.70		
<b>1 T O 2 C H I L D R E N</b>				
<b>0-4</b>		\$ 25.10		
<b>5-20</b>		\$ 62.60		
<b>3 + C H I L D R E N</b>				
<b>0-4</b>		\$ 23.20		
<b>5-20</b>		\$ 56.00		

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- All premium rates are expressed on a 'per life insured per month' basis.