

CPA Select* Insurance Plans

Catastrophic Health Insurance

**Safety Net.
When health care costs
become too much to handle.**

■ Catastrophic Health

CPA Select Insurance Plans are designed and priced exclusively for members.

Sponsored by:



CPAselectplans.com

**Underwritten by
The Manufacturers Life Insurance Company**

Catastrophic Health Insurance

Helping provide a safety net, when health care costs become too much to handle.

Why it's important for you and your family.

While the cost of everyday health care may not ruin you financially, the fast-rising expenses resulting from an unexpected accident, a chronic condition or a critical illness might do just that. CPA Select Catastrophic Health Insurance is like having an emergency back-up fund for when medical bills get out of hand.

If the unexpected happens, you will continue to cover your health care costs as usual — whether it's through an existing health care plan and/or out of your own pocket. But when your expenses exceed certain limits, your CPA Select Catastrophic Health Insurance kicks in to help cover your more significant medical bills!

CPA Select Catastrophic Health Insurance serves as an excellent “top-up” to an existing health insurance plan. If you don't enjoy the benefits of private health insurance, you can use the CPA Select Plan to protect your finances from being drained by significant medical costs.

As a self-employed professional or business owner, the premiums you pay for this Plan may even qualify as tax deductible business expenses under Canada Revenue Agency guidelines. Or you may be able to claim the premiums as medical expenses on your income tax return.

Catastrophic Health Insurance Highlights

- Unlimited Prescription Drug Benefit after satisfying a deductible
- Homecare and Private Nursing, Durable Medical Equipment and Prosthetic Appliances Benefits up to \$100,000 after satisfying a deductible
- Chiropractor and Physiotherapist Benefits following an accident requiring a 24-hour hospital stay
- Health Service Navigator® available at no extra charge. Get answers to your medical questions, access to support services and world-class medical second opinions.
- Your coverage goes where you go and isn't tied to any employer or other benefit plans
- Once insured under the Plan, you can keep your coverage, regardless of your age, changes in your health
- Premiums may be tax deductible as a business expense or medical expense

The Plan Basics

- Members, their spouses and adult children, aged 21 to 64, are eligible to apply for coverage
- Coverage continues for as long as you want it — regardless of your age
- Individual covered (or applying for coverage) under this Plan can apply to extend Coverage to their dependent children age 0-20 years, as well
- All applicants must be covered under a government health plan
- Coverage not available to members who reside in Quebec or Bermuda

Additional Plan Features

This coverage includes the following valuable features at **no additional cost**:

Health Service Navigator® (included at no extra cost)

With Health Service Navigator, you and your eligible family members can quickly and easily get answers to your questions and access to support services.

Available online — or by calling a dedicated toll-free line — you can receive information, medical coordination services and resources on how to navigate the Canadian health care system.

And if you want a second opinion from a world-class hospital, Health Service Navigator will help you get it.

To learn more: www.manulifehealth.ca

Health Service Navigator is offered through service providers through WorldCare International, Inc (Worldcare).

What the Plan Provides

This valuable Plan covers a range of prescription drug expenses, medical supplies and professional services, as summarized on the following pages.

Prescription Drug Benefit

- Unlimited coverage up to 100% after your drug costs exceed \$4,500 per Anniversary Year*
- To satisfy the deductible and for reimbursement, covered charges include eligible brand-name or generic drugs and medicines, sera and insulin** (but they exclude smoking cessation drugs, fertility drugs, over-the-counter drugs, and drugs that don't require a prescription)
- Drugs covered by a provincial health plan are not eligible under this Plan

Homecare and Private Nursing, Durable Medical Equipment and Prosthetic Appliances Benefits

- Up to \$25,000 per year when annual costs exceed \$7,500 per Anniversary Year
- Lifetime maximum of \$100,000

Chiropractor and Physiotherapist Benefits

- Unlimited coverage up to 100% for one full benefit year following the date of an accident requiring a 24-hour hospital stay
- * Anniversary Year means each successive 12-month period following the effective date of the policy. For insured individuals resident in British Columbia and Saskatchewan, the Prescription Drug Benefit refers to the Calendar Year.
- ** Includes all drugs listed in Manulife Financial's Formulary. See CPAselectplans.com for more details.

Rates

The Plan offers you highly competitive premium rates — based on your age when you apply.

As with most insurance programs, premiums will increase as you move from one age group to the next. Premiums for dependent children are per child, as summarized in table on the following page.

Couple Rates

- Couple rates are available when a couple (any two adults; Member, spouse or adult child) that become covered under this Plan at the same time
- Rates are per person according to each person's age

Catastrophic Health Insurance

MONTHLY RATES

Members, Spouses and Adult Children 21 or over (per person)

Age [†]	Individual Rate	Couple Rate (per person)
21 to 44	\$ 19.90	\$ 16.90
45 to 54	21.20	18.20
55 to 59	22.60	19.90
60 to 64	24.00	21.20
65 to 69 [‡]	23.50	20.90
70 to 79	25.90	23.50
80 to 89	29.90	27.40
90+	36.50	29.90

Dependent Children under 21

Age [†]	Rate per person
0 to 20	\$ 11.30

[†] Please note that premiums increase as you reach certain ages, as shown in the table.

[‡] Maximum issue is age 64 years. Rates for age 65 and beyond are those that will be charged for renewing policies issued prior to age 65.

These rates are in effect as of November 1, 2018. Rates are subject to change.

The Fine Print

Eligibility

Members, spouses and adult children (whether or not they reside with the Member) may apply for CPA Select Catastrophic Health Insurance and must be:

- covered under a provincial or territorial government health care plan;
- over age 20 (age 21 and older);
- under 65 years of age; and
- resident in Canada.

If you (Member, spouse or adult child) are insured under the Plan (or are applying for coverage), you can also apply to insure your spouse and/or your dependent children for coverage under your policy.

Spouse means a person:

- who is covered under a provincial or territorial government health care plan, and
- to whom the insured is legally married or with whom the insured has cohabited in a conjugal relationship for at least 12 consecutive months.

A dependent child is:

- a natural child, adopted child, stepchild, foster child or a child for whom the insured is by law responsible, and listed on the application, and
- unmarried, unemployed and dependent on the insured for financial support, and
- under 21 years of age.

An adult child is:

- a natural child, adopted child, or stepchild of the Member who either shares or does not share residence, and
- is 21 years of age or older.

Limitations and Exclusions

In addition to any other exclusions set out in the policy, benefits are not payable for:

1. charges which result directly or indirectly from — or are in any manner or degree associated with or occasioned by — any self-inflicted injury while sane or insane;
2. charges which are payable under any government health insurance plan or available manufacturer rebate program;
3. charges for care, services or supplies which are for cosmetic purposes, except when in connection with reconstructive surgery to repair or replace tissue damaged by disease or bodily injury;
4. charges for drugs, tests, services, treatment or supplies which are not medically necessary, or which are experimental as determined by the insurer; charges in excess of those deemed by the insurer to be usual, reasonable and customary charges in the geographic region of the insured's residence;

5. charges for hospitalization;
6. charges for services, equipment and supplies provided in a chronic care or psychiatric hospital or institution, chronic care unit of a hospital, or psychiatric unit of a hospital — or when a patient is confined to a long-term care facility or a transition ward of an acute care hospital;
7. charges incurred for which payment under this Plan is not permissible by law;
8. charges for duplicate or replacement prosthetic appliances, devices or durable medical equipment, except where replacement is required because the existing item can no longer be made serviceable due to normal wear, or as a result of a pathological change in the patient's condition;
9. charges for eligible services provided outside the province or territory of residence of the insured which are in excess of the amount the insurer would have paid for such services if they were provided in the province or territory of residence determined as of the date the last service was provided outside the province or territory of residence;
10. charges incurred for care, services or supplies due to sickness or injury resulting from war, invasion, acts of foreign enemies, hostilities, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power, hijacking, any act of terrorism or any action taken in controlling, preventing or suppressing any of the foregoing, including claims which are as a result of or in any way connected or associated with such events or causes and regardless of any other cause or event contributing concurrently or in any other sequence thereto. For the purpose of this exclusion, "act of terrorism" means an act including, but not limited to, the use of force or violence and/or the

threat thereof, by any person or groups of persons, whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear, or an act that has been determined by the appropriate federal authority to have been an act of terrorism;

11. charges or benefits, or part thereof, which, after the effective date, cease to be payable under any government program;
12. charges for drugs, medicines, services or supplies which have been self-prescribed, or prescribed by or for family members; or
13. charges incurred in relation to medical conditions or ailments as specified in the counter-offer letter signed and accepted by the insured, where applicable.

Your Right to Privacy

Notice on Exchange of Information

Information regarding your insurability will be treated as confidential. The Manufacturers Life Insurance Company (Manulife) or its reinsurers may, however, make a brief report on it to MIB, Inc., formerly known as the Medical Information Bureau, a non-profit membership organization of insurance companies which operates an insurance information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information about you in its file. Upon receipt of a request from you, MIB will arrange disclosure of any information in your file. Please contact MIB at 416-597-0590. If you question the accuracy of the information in MIB's file, you may contact MIB and seek a correction. The address of MIB's information office is: 330 University Avenue, Suite 501, Toronto, Ontario M5G 1R7.

Manulife, or its reinsurers, may also release information from its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at **mib.com**.

Notice on Privacy and Confidentiality

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a “financial services file” from which this information will be used to process the application, offer and administer services and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and 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 consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in Manulife’s offices or those of Manulife’s administrator or agent. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, PO Box 1602, Del. Stn. 500-4-A, Waterloo, ON N2J 4C6.

30-Day Money-Back Guarantee

Once you have received your Certificate of Insurance for your coverage under the CPA Select Insurance Plans, read it carefully. If you are not completely satisfied with the outlined terms and conditions, contact Manulife within 30 days of receipt to have your coverage cancelled and your premiums refunded in full.

CPA Select Insurance Plans

offer you a full range of insurance coverage options:

- Term Life
- Child Life & Accident
- Income Protection
- **Catastrophic Health[†]**
- Personal Accident
- Critical Illness
- Office Overhead Expense

[†] Catastrophic Health information is included within this brochure. For information on the additional Plans listed above, find complete details at **CPAselectplans.com**.

**Get the coverage you want,
quickly and easily.**

CPAselectplans.com

Need assistance?

Email us at: **am_info@manulife.com**

Or call Manulife toll-free at:

1 866 219.4245

(Monday to Friday, 8 a.m. to 8 p.m. ET)

CPA Select and CPA Select Plans are official marks of the Chartered Professional Accountants of Ontario.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a Member will be governed solely by the group policies underwritten by The Manufacturers Life Insurance Company and issued to members of the Chartered Professional Accountants of Ontario. These policies may be amended by mutual agreement between the Insurer and CPA Ontario.

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