

## Bell Pensioners' Group

### A - Important Dates (Please read carefully)

Please take note of the dates below for your records.

- Expiry Date: **May 31, 2025**
- Next Enrolment Date: **June 1, 2025**

Provided this insurance remains available to you, next year you will be sent a new Enrolment Form and Rate Schedule approximately 60 days prior to May 31, 2025, to allow you to enrol for new coverage. You must apply and pay for the new coverage prior to June 1, 2025. Should you not receive your new enrolment Form and Rate Schedule by May 31, 2025, contact us at [ManulifeGroupTravel@canamti.com](mailto:ManulifeGroupTravel@canamti.com) or 1-888-332-3007.

### B - Instructions

**To enrol, you must be under age 85 on the effective date and be a member in good standing with Bell Pensioners' Group.**

Please complete this Rate Schedule and Enrolment Form and return to us within 60 days of your enrolment date to the Bell Pensioners' Group. Select the following coverage options in the rate table below:

- Your effective/start date within 60 days of your enrolment date to Bell Pensioners' Group.
- Your trip duration (available options: 30, 60, 90, 120, 150 or 180 days per trip). **Note:** you will be able to change your annual coverage option period at the Next Enrolment Date.
- Your age category at time of the effective date
- Coverage type (single or family)
- Your plan (Emergency Medical Plan or All-inclusive Plan)

### C - Rates

June 1, 2024 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$64.27	\$85.60	Single	0-69	\$67.73	\$89.87
Family	0-69	\$157.60	\$209.33	Family	0-69	\$165.87	\$220.53
Single	70-84	\$269.04	\$357.96	Single	70-84	\$302.78	\$402.64
Family	70-84	\$538.30	\$715.91	Family	70-84	\$605.56	\$805.29
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$70.93	\$94.40	Single	0-69	\$73.07	\$97.07
Family	0-69	\$174.13	\$231.46	Family	0-69	\$178.93	\$238.13
Single	70-84	\$360.46	\$479.48	Single	70-84	\$495.90	\$659.37
Family	70-84	\$721.16	\$958.96	Family	70-84	\$991.79	\$1,318.97
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate-Type	Ages		
Single	0-69	\$74.13	\$98.67	Single	0-69	\$75.20	\$100.00
Family	0-69	\$181.60	\$241.33	Family	0-69	\$184.00	\$244.80
Single	70-84	\$548.11	\$728.91	Single	70-84	\$600.09	\$798.22
Family	70-84	\$1,095.99	\$1,457.59	Family	70-84	\$1,200.41	\$1,596.44

**Please complete and attach the Rate Schedule, and Enrolment Form and send your cheque (if applicable) to:**  
**CanAm Insurance Services (2018) Ltd.**  
**3355 Munich Ct, Windsor Ontario**  
**N8N 5G2**

**If sending by mail, envelopes must be postmarked (the official stamp of Canada Post indicating date sent)**

You can contact us at [ManulifeGroupTravel@canamti.com](mailto:ManulifeGroupTravel@canamti.com) or 1-888-332-3007.

Underwritten by The Manufacturers Life Insurance Company.

Manulife has appointed CanAm Insurance Services to provide administrative services and Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM", "Global Excel Management" and/or "Global Excel" as the provider of all assistance and claims services under this policy.

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. © 2024 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8, 1-800-565-2338 or visit [www.manulife.ca](http://www.manulife.ca)

# C-Rates

July 1, 2024 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$58.91	\$78.47	Single	0-69	\$62.09	\$82.38
Family	0-69	\$144.47	\$191.89	Family	0-69	\$152.04	\$202.15
Single	70-84	\$246.62	\$328.13	Single	70-84	\$277.55	\$369.09
Family	70-84	\$493.44	\$656.25	Family	70-84	\$555.10	\$738.18
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$65.02	\$86.53	Single	0-69	\$66.98	\$88.98
Family	0-69	\$159.62	\$212.18	Family	0-69	\$164.02	\$218.29
Single	70-84	\$330.43	\$439.52	Single	70-84	\$454.57	\$604.42
Family	70-84	\$661.06	\$879.05	Family	70-84	\$909.14	\$1,209.05
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$67.95	\$90.44	Single	0-69	\$68.93	\$91.67
Family	0-69	\$166.47	\$221.22	Family	0-69	\$168.67	\$224.40
Single	70-84	\$502.43	\$668.17	Single	70-84	\$550.08	\$731.70
Family	70-84	\$1,004.65	\$1,336.12	Family	70-84	\$1,100.37	\$1,463.40

August 1, 2024 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$53.56	\$71.33	Single	0-69	\$56.44	\$74.89
Family	0-69	\$131.33	\$174.44	Family	0-69	\$138.22	\$183.78
Single	70-84	\$224.20	\$298.30	Single	70-84	\$252.32	\$335.54
Family	70-84	\$448.59	\$596.59	Family	70-84	\$504.64	\$671.07
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$59.11	\$78.67	Single	0-69	\$60.89	\$80.89
Family	0-69	\$145.11	\$192.89	Family	0-69	\$149.11	\$198.44
Single	70-84	\$300.39	\$399.57	Single	70-84	\$413.25	\$549.48
Family	70-84	\$600.96	\$799.13	Family	70-84	\$826.49	\$1,099.14
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$61.78	\$82.22	Single	0-69	\$62.67	\$83.33
Family	0-69	\$151.33	\$201.11	Family	0-69	\$153.33	\$204.00
Single	70-84	\$456.76	\$607.42	Single	70-84	\$500.08	\$665.18
Family	70-84	\$913.32	\$1,214.66	Family	70-84	\$1,000.34	\$1,330.37

September 1, 2024 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$48.20	\$64.20	Single	0-69	\$50.80	\$67.40
Family	0-69	\$118.20	\$157.00	Family	0-69	\$124.40	\$165.40
Single	70-84	\$201.78	\$268.47	Single	70-84	\$227.09	\$301.98
Family	70-84	\$403.73	\$536.93	Family	70-84	\$454.17	\$603.97
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$53.20	\$70.80	Single	0-69	\$54.80	\$72.80
Family	0-69	\$130.60	\$173.60	Family	0-69	\$134.20	\$178.60
Single	70-84	\$270.35	\$359.61	Single	70-84	\$371.92	\$494.53
Family	70-84	\$540.87	\$719.22	Family	70-84	\$743.84	\$989.23
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$55.60	\$74.00	Single	0-69	\$56.40	\$75.00
Family	0-69	\$136.20	\$181.00	Family	0-69	\$138.00	\$183.60
Single	70-84	\$411.08	\$546.68	Single	70-84	\$450.07	\$598.66
Family	70-84	\$821.99	\$1,093.19	Family	70-84	\$900.31	\$1,197.33

**Note:** These rates do not include sales tax and are subject to change without notice. Rates are in Canadian Dollars

MGTI BPG12M0624 E

# C-Rates

October 1, 2024 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$42.84	\$57.07	Single	0-69	\$45.16	\$59.91
Family	0-69	\$105.07	\$139.55	Family	0-69	\$110.58	\$147.02
Single	70-84	\$179.36	\$238.64	Single	70-84	\$201.85	\$268.43
Family	70-84	\$358.87	\$477.28	Family	70-84	\$403.71	\$536.86
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$47.29	\$62.93	Single	0-69	\$48.71	\$64.71
Family	0-69	\$116.09	\$154.31	Family	0-69	\$119.29	\$158.75
Single	70-84	\$240.31	\$319.65	Single	70-84	\$330.60	\$439.58
Family	70-84	\$480.77	\$639.31	Family	70-84	\$661.19	\$879.31
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$49.42	\$65.78	Single	0-69	\$50.13	\$66.67
Family	0-69	\$121.07	\$160.89	Family	0-69	\$122.67	\$163.20
Single	70-84	\$365.40	\$485.94	Single	70-84	\$400.06	\$532.15
Family	70-84	\$730.66	\$971.73	Family	70-84	\$800.27	\$1,064.29

November 1, 2024 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$37.49	\$49.93	Single	0-69	\$39.51	\$52.42
Family	0-69	\$91.93	\$122.11	Family	0-69	\$96.75	\$128.64
Single	70-84	\$156.94	\$208.81	Single	70-84	\$176.62	\$234.88
Family	70-84	\$314.01	\$417.62	Family	70-84	\$353.24	\$469.75
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$41.38	\$55.07	Single	0-69	\$42.62	\$56.62
Family	0-69	\$101.58	\$135.02	Family	0-69	\$104.38	\$138.91
Single	70-84	\$210.27	\$279.70	Single	70-84	\$289.27	\$384.63
Family	70-84	\$420.67	\$559.39	Family	70-84	\$578.54	\$769.40
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$43.24	\$57.55	Single	0-69	\$43.87	\$58.33
Family	0-69	\$105.93	\$140.78	Family	0-69	\$107.33	\$142.80
Single	70-84	\$319.73	\$425.20	Single	70-84	\$350.05	\$465.63
Family	70-84	\$639.32	\$850.26	Family	70-84	\$700.24	\$931.26

December 1, 2024 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$32.13	\$42.80	Single	0-69	\$33.87	\$44.93
Family	0-69	\$78.80	\$104.67	Family	0-69	\$82.93	\$110.27
Single	70-84	\$134.52	\$178.98	Single	70-84	\$151.39	\$201.32
Family	70-84	\$269.15	\$357.96	Family	70-84	\$302.78	\$402.64
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$35.47	\$47.20	Single	0-69	\$36.53	\$48.53
Family	0-69	\$87.07	\$115.73	Family	0-69	\$89.47	\$119.07
Single	70-84	\$180.23	\$239.74	Single	70-84	\$247.95	\$329.69
Family	70-84	\$360.58	\$479.48	Family	70-84	\$495.90	\$659.48
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$37.07	\$49.33	Single	0-69	\$37.60	\$50.00
Family	0-69	\$90.80	\$120.67	Family	0-69	\$92.00	\$122.40
Single	70-84	\$274.05	\$364.45	Single	70-84	\$300.05	\$399.11
Family	70-84	\$547.99	\$728.79	Family	70-84	\$600.20	\$798.22

**Note:** These rates do not include sales tax and are subject to change without notice. Rates are in Canadian Dollars

MGTI BPG12M0624 E

# C-Rates

January 1, 2025 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$26.78	\$35.67	Single	0-69	\$28.22	\$37.44
Family	0-69	\$65.67	\$87.22	Family	0-69	\$69.11	\$91.89
Single	70-84	\$112.10	\$149.15	Single	70-84	\$126.16	\$167.77
Family	70-84	\$224.29	\$298.30	Family	70-84	\$252.32	\$335.54
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$29.56	\$39.33	Single	0-69	\$30.44	\$40.44
Family	0-69	\$72.56	\$96.44	Family	0-69	\$74.56	\$99.22
Single	70-84	\$150.19	\$199.78	Single	70-84	\$206.62	\$274.74
Family	70-84	\$300.48	\$399.57	Family	70-84	\$413.25	\$549.57
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$30.89	\$41.11	Single	0-69	\$31.33	\$41.67
Family	0-69	\$75.67	\$100.55	Family	0-69	\$76.67	\$102.00
Single	70-84	\$228.38	\$303.71	Single	70-84	\$250.04	\$332.59
Family	70-84	\$456.66	\$607.33	Family	70-84	\$500.17	\$665.18

February 1, 2025 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$21.42	\$28.53	Single	0-69	\$22.58	\$29.96
Family	0-69	\$52.53	\$69.78	Family	0-69	\$55.29	\$73.51
Single	70-84	\$89.68	\$119.32	Single	70-84	\$100.93	\$134.21
Family	70-84	\$179.43	\$238.64	Family	70-84	\$201.85	\$268.43
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$23.64	\$31.47	Single	0-69	\$24.36	\$32.36
Family	0-69	\$58.04	\$77.15	Family	0-69	\$59.64	\$79.38
Single	70-84	\$120.15	\$159.83	Single	70-84	\$165.30	\$219.79
Family	70-84	\$240.39	\$319.65	Family	70-84	\$330.60	\$439.66
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$24.71	\$32.89	Single	0-69	\$25.07	\$33.33
Family	0-69	\$60.53	\$80.44	Family	0-69	\$61.33	\$81.60
Single	70-84	\$182.70	\$242.97	Single	70-84	\$200.03	\$266.07
Family	70-84	\$365.33	\$485.86	Family	70-84	\$400.14	\$532.15

March 1, 2025 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$16.07	\$21.40	Single	0-69	\$16.93	\$22.47
Family	0-69	\$39.40	\$52.33	Family	0-69	\$41.47	\$55.13
Single	70-84	\$67.26	\$89.49	Single	70-84	\$75.70	\$100.66
Family	70-84	\$134.58	\$178.98	Family	70-84	\$151.39	\$201.32
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$17.73	\$23.60	Single	0-69	\$18.27	\$24.27
Family	0-69	\$43.53	\$57.87	Family	0-69	\$44.73	\$59.53
Single	70-84	\$90.12	\$119.87	Single	70-84	\$123.97	\$164.84
Family	70-84	\$180.29	\$239.74	Family	70-84	\$247.95	\$329.74
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$18.53	\$24.67	Single	0-69	\$18.80	\$25.00
Family	0-69	\$45.40	\$60.33	Family	0-69	\$46.00	\$61.20
Single	70-84	\$137.03	\$182.23	Single	70-84	\$150.02	\$199.55
Family	70-84	\$274.00	\$364.40	Family	70-84	\$300.10	\$399.11

**Note:** These rates do not include sales tax and are subject to change without notice. Rates are in Canadian Dollars

# C-Rates

April 1, 2025 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$10.71	\$14.27	Single	0-69	\$11.29	\$14.98
Family	0-69	\$26.27	\$34.89	Family	0-69	\$27.64	\$36.76
Single	70-84	\$44.84	\$59.66	Single	70-84	\$50.46	\$67.11
Family	70-84	\$89.72	\$119.32	Family	70-84	\$100.93	\$134.21
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$11.82	\$15.73	Single	0-69	\$12.18	\$16.18
Family	0-69	\$29.02	\$38.58	Family	0-69	\$29.82	\$39.69
Single	70-84	\$60.08	\$79.91	Single	70-84	\$82.65	\$109.90
Family	70-84	\$120.19	\$159.83	Family	70-84	\$165.30	\$219.83
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$12.36	\$16.44	Single	0-69	\$12.53	\$16.67
Family	0-69	\$30.27	\$40.22	Family	0-69	\$30.67	\$40.80
Single	70-84	\$91.35	\$121.48	Single	70-84	\$100.02	\$133.04
Family	70-84	\$182.66	\$242.93	Family	70-84	\$200.07	\$266.07

May 1, 2025 to May 31, 2025

30-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	60-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$5.36	\$7.13	Single	0-69	\$5.64	\$7.49
Family	0-69	\$13.13	\$17.44	Family	0-69	\$13.82	\$18.38
Single	70-84	\$22.42	\$29.83	Single	70-84	\$25.23	\$33.55
Family	70-84	\$44.86	\$59.66	Family	70-84	\$50.46	\$67.11
90-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	120-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$5.91	\$7.87	Single	0-69	\$6.09	\$8.09
Family	0-69	\$14.51	\$19.29	Family	0-69	\$14.91	\$19.84
Single	70-84	\$30.04	\$39.96	Single	70-84	\$41.32	\$54.95
Family	70-84	\$60.10	\$79.91	Family	70-84	\$82.65	\$109.91
150-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN	180-Day Trip Duration		EMERGENCY MEDICAL PLAN	ALL-INCLUSIVE PLAN
Rate Type	Ages			Rate Type	Ages		
Single	0-69	\$6.18	\$8.22	Single	0-69	\$6.27	\$8.33
Family	0-69	\$15.13	\$20.11	Family	0-69	\$15.33	\$20.40
Single	70-84	\$45.68	\$60.74	Single	70-84	\$50.01	\$66.52
Family	70-84	\$91.33	\$121.47	Family	70-84	\$100.03	\$133.04

**Note:** These rates do not include sales tax and are subject to change without notice. Rates are in Canadian Dollars



## NOTICE ON PRIVACY AND CONFIDENTIALITY

At Manulife<sup>1</sup> protecting your personal information and respecting your privacy is important to us.

“We”, “us” and “our” refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

### **Why do we collect, use, and disclose your personal information?**

For the purposes of establishing and managing our relationship with you, providing you with products and services, administering our business, and complying with legal and regulatory requirements.

### **What personal information do we collect?**

Depending on the product or service, we collect specific personal information about you such as:

- Identifying information such as your name, address, telephone number(s), email address, your date of birth, driver's license, passport number or your Social Insurance Number (SIN)
- Financial information, investigative reports, credit bureau report, and/or a consumer report
- Information about how you use our products and services, and information about your preferences, demographics, and interests
- Banking and employment information
- Medical information that any organization or person has about you
- Any test that may be necessary for underwriting purposes
- Other personal information that we may require to administer your products or services and manage our relationship with you

We use fair and lawful means to collect your personal information.

### **Where do we collect your personal information from?**

Depending on the product or service, we collect personal information from:

- Your completed applications and forms
- Other interactions between you and us
- Other sources, such as:
  - Your advisor or authorized representative(s)
  - Third parties with whom we deal with in issuing and administering your products or services now, and in the future
  - Public sources, such as government agencies, credit bureaus and internet sites
  - Financial institutions
  - Your employer or Plan Sponsor and their authorized agents, consultants and plan service providers
  - The MIB, Inc. (formerly known as the Medical Information Bureau)
  - Health Care Professionals, including Medical Practitioners, health care institutions, pharmacy and any other medically-related facility

### **What do we use your personal information for?**

Depending on the product or service, we will use your personal information to:

- Administer the products and services that we provide and to manage our relationship with you
- Confirm your identity and the accuracy of the information you provide
- Evaluate your application
- Comply with legal and regulatory requirements
- Understand more about you and how you like to do business with us
- Analyze data to help us make decisions and understand our customers better so we can improve the products and services we provide
- Perform audits, and investigations and protect you from fraud
- Determine your eligibility for, and provide you with details of, other products and services that may be of interest to you
- Automate processing to help us make decisions about your interactions with us, such as, applications, approvals or declines

### **Who do we disclose your personal information to?**

Depending on the product or service, we disclose your personal information to:

- Persons, financial institutions, reinsurers, and other parties with whom we deal with in issuing and administering your product or service now, and in the future
- Authorized employees, agents and representatives
- Your advisor and any agency which has entered into an agreement with us and has supervisory authority, directly or indirectly, over your advisor, and their employees
- Your employer or Plan Sponsor and their authorized agents, consultants and plan service providers
- Any person or organization to whom you gave consent
- People who are legally authorized to view your personal information
- Service providers who require this information to perform their services for us (for example data processing, programming, data storage, market research, printing and distribution services, paramedical and investigative agencies)
- Your doctor
- Public health authorities as required

Except where there are contractual restrictions, these people, organizations and service providers are both within Canada and outside of Canada. Therefore, your personal information may be subject to interprovincial or cross-border transfers in order to provide services to you and subject to the laws of those jurisdictions. Where personal information is provided to our service providers, we require them to protect the information in a manner that is consistent with our privacy policies and practices.

## NOTICE ON PRIVACY AND CONFIDENTIALITY

### **Withdrawing your consent**

You may withdraw your consent for us to use your personal information for certain uses, subject to legal and contractual restrictions.

You may not withdraw your consent for us to collect, use, or disclose personal information we need to issue or administer your products and services. If you do so, we may not be able to provide you with the products or services requested or we may treat your withdrawal of consent as a request to terminate or refusal the product or service.

If you wish to withdraw your consent, phone our customer care center at 1-888-MANULIFE (626-8543) or 1-888-MANUVIE (626-8843) in Quebec or write to the Privacy Officer at the address below.

### **Accuracy**

You will notify us of any change to your contact information. If your information has changed, or if you need to make a correction of any inaccuracies to your personal information in our files, contact your travel agent or broker or Manulife Customer Service.

### **Access**

You have the right to access and verify your personal information maintained in our files, and to request any factually inaccurate personal information be corrected, if appropriate. Requests can be sent to: Privacy Officer Manulife, P.O. Box 1602, Del Stn 500-4-A, Waterloo, Ontario N2J 4C6 or [Canada\\_Privacy@manulife.ca](mailto:Canada_Privacy@manulife.ca)

For more information you can review our Canadian Privacy Policy. Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email.

Manulife, "we", "us", "our" refers to. The Manufacturers Life Insurance Company— Canadian Division operations, Manulife Securities Inc., Manulife Securities Investment Services Inc., Manulife Securities Insurance Inc., Manulife Asset Management Limited, Manulife Assurance Company of Canada, First North American Insurance Company, Manulife Bank of Canada, and affiliates of these entities.