

Effective: June 1, 2023

**Amendment to be attached to and form part of the
Manulife Group Travel Insurance**

This amendment is for members of the Bell Pensioners' Group (BPG) who have enrolled under the Manulife Group Travel Insurance Emergency Medical or the Manulife Group Travel Insurance All-Inclusive certificate underwritten by The Manufacturers Life Insurance Company (Manulife), some portions maybe underwritten by First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife.

This amendment is included and forms part of *your* travel insurance certificate under the section 11 - What else do you need to know? for the Medical Insurance provision in your Benefits Booklet. This amendment is only valid when the appropriate premium has been paid.

The following provision is found under SECTION 11 – What else do you need to know? Sub-section 3. Other Insurance, of Your Certificate of Insurance

In no case will the *Insurer* seek to recover against employment related plans if the lifetime maximum for all in-country and out-of-country benefits is \$50,000 or less.

This provision is updated by the addition of the following sentence to read as follow:

In no case will the *Insurer* seek to recover against employment related plans when the lifetime maximum for all in-country and out-of-country benefits is \$50,000 or less.

If you are a BPG member in good standing, the *Insurer* will not seek recovery against Bell or Bell related company employment related plans when the lifetime maximum for all in-country benefits is \$75,000 or less.

Please note:

1. All italicized terms have a specific meaning as outlined in the “Definitions” section of *your* travel insurance certificate.
2. This amendment is valid in conjunction with *your* Manulife Group Travel Insurance Emergency Medical or your Manulife Group Travel Insurance All-Inclusive certificate and is subject to all other terms, conditions, limitations, exclusions and provisions of *your* certificate.

The Manufacturers Life Insurance Company (Manulife)

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.