

September 11, 2017

Andrew J. Hatnay
ahatnay@kmlaw.ca

Via Regular Mail

Dear Sir/Madam:

**Re: Sears Canada Inc. ("Sears Canada")
Proceedings under the *Companies' Creditors Arrangement Act*, R.S.C., 1985, c. C-36
("CCAA")
Suspension of Health, Dental, and Life Insurance Benefits by Sears
Procedures and options going forward**

We are the court-appointed Representative Counsel to all non-union employees and retirees of Sears with pension and OPEB entitlements.

We are writing further to our letter dated July 26, 2017 to provide more information on the retiree health and life insurance benefits (known as "other post-employment benefits" or "OPEBs") that Sears Canada will suspend as of 11:59 p.m. on Saturday, September 30, 2017, and to provide some alternative options that you may wish to pursue on your own.

As you are aware, on June 22, 2017, Sears Canada applied to the Ontario Superior Court of Justice for protection from its creditors under the CCAA. Sears Canada is insolvent (akin to being bankrupt). Soon thereafter, on July 5, 2017, Sears Canada filed a motion before the CCAA Court for a hearing on July 13, 2017 for a court order approving its suspension of certain payments to the Sears pension plan (called "special payments") and the suspension of OPEBs.

Within a very short time frame, we negotiated with Sears, the CCAA Monitor, and the Province of Ontario for Sears to postpone the suspensions and to continue making special payments and providing OPEBs for three more months, until Saturday, September 30, 2017. The three month period is intended to give retirees some prior notice before the suspensions are implemented and to provide some time to locate replacement coverage while the existing coverage is still in effect.

This letter discusses four topics:

1. The suspension of life insurance and the individual conversion option with Sun Life;
2. The suspension of health benefits and the deadline for retirees to submit claims to Sun Life for reimbursement;
3. Other individual health benefit products from Sun Life and Manulife; and
4. The suspension of payment of the British Columbia Medical Services Program premium for B.C. Sears retirees.

1. Sun Life Group Life Insurance

There are two aspects of this suspension that we wish to bring to your attention:

a) Deaths occurring within 31 days after September 30, 2017

As noted above, the group life insurance policy that Sears Canada has with Sun Life will be suspended after September 30, 2017. However, Sun Life has confirmed that if an eligible retiree passes away during the month of October 2017, Sun Life will honour the death claim and pay the beneficiary under the policy in the amount of the life insurance death benefit the member was eligible for under the insurance policy, up to a maximum of \$200,000. Please note that this does not change the importance of the 31-day deadline for you to apply for the life insurance conversion option to an individual policy with Sun Life (further described below), before October 31, 2017.

We have been advised by Sun Life that all life insurance claims for deaths that occur before or on October 31, 2017 must be reported to Sears Canada by contacting the Sears HR Service Centre at HRSC@sears.ca or 1-888-444-9444 (locally in Toronto 416-572-7300) by the end of 2017.

b) Conversion option with Sun Life to an individual life insurance policy

The life insurance coverage you were receiving as a retiree of Sears Canada was provided under a group policy between Sears Canada and Sun Life Financial. Since Sears Canada will be suspending the group policy, Sun Life has advised us that it will offer retirees the option of "converting" the coverage from the group policy into an individual policy with Sun Life without requiring medical evidence of good health. If you decide to convert, you can have an individual life insurance policy with Sun Life going forward. You will be responsible for paying the premiums to Sun Life directly.

If you wish to convert to an individual life policy with Sun Life, you should contact the Sun Life Client Solutions Centre at 1-877-893-9893 as soon as possible to discuss the process. **Sun Life has advised that you must apply for conversion with Sun Life by Tuesday, October 31, 2017.**

We encourage you to make preparations for the upcoming suspension of life insurance, such as speaking with a Sun Life Financial Advisor and considering the Sun Life conversion option and/or locating alternative life insurance coverage.

2. Retiree Health Benefits – Deadline to submit claims to Sun Life

As explained above, your retiree health and dental benefits with Sears Canada will be suspended as of 11:59 p.m. on September 30, 2017. We previously reported to you that all health and dental claims must be received by Sears Canada by October 1, 2017 or post-marked by that date, including claims incurred on September 30, 2017. Sun Life has advised that it is responsible for

administering and processing retiree health and dental benefit claims and that to ensure proper processing, claims should be submitted to Sun Life at the coordinates below:

- a) By mail: to the claims office nearest you:

Sun Life Assurance Company of Canada
PO Box 11658 Stn CV
Montreal QC H3C 6C1

or

Sun Life Assurance Company of Canada
PO Box 2010 Stn Waterloo
Waterloo ON N2J 0A6

- b) Electronically: through mysunlife.ca or the Sun Life mobile app for vision, paramedical, dental, and drug claims

Claims received by Sun Life or post-marked on or after October 2, 2017 will not be accepted for processing and you will not be reimbursed for a late-submitted claim. Sears Canada and Sun Life have agreed that eligible claims that are post-marked on or before October 1, 2017 to Sun Life will be considered as received by October 1, 2017 and will be processed for payment.

3. Other Health Benefit Products

The Sears retiree association, the Store and Catalogue Retiree Group (SCRG), is an association that is independent of Sears Canada and has over 6,000 members. SCRG has been in contact with Sun Life (and another insurance company, Manulife) to discuss options for health and dental benefits coverage that may be available for Sears retirees after your current coverage from Sears Canada ends. Please note that enrollment into another such program is entirely your decision. Your age and health will be factors in the products available and the associated costs. If you decide to pursue this option, any arrangement will be between you and the insurer directly and all premium and other costs will be your responsibility.

Please note since we are the court-appointed Representative Counsel to all non-union Sears employees and retirees with pension and OPEB entitlements, we cannot endorse or recommend any insurance products. To determine the coverage that may be the best for you, if any, we recommend that you discuss your needs and preferences with an insurance advisor and/or your financial advisor. You may also wish to investigate other options such as provincial drug programs for which you may be eligible.

Similarly, the SCRG cannot endorse or recommend any insurance products.

a) Sun Life

Sun Life has advised us that it has other health benefits coverage options available to Sears Canada retirees, both with and without requiring medical evidence of good health. Interested retirees must apply for such coverage, **within 60 days** after September 30, 2017. We have recently been advised that Sun Life has removed the age restriction for Sears Canada retirees and

will offer a health benefit product without requiring medical evidence for all Sears Canada retirees who apply within 60 days after September 30, 2017.

If you are interested in the health benefit products with Sun Life, please contact the Sun Life Client Solutions Centre at 1-877-893-9893.

b) Manulife

As another option, SCRG has also contacted Manulife to explore replacement health coverage options for Sears Canada retirees. For your convenience, enclosed is material provided to us by Manulife regarding various options available to Sears Canada retirees (except for Québec residents). We have been advised that the Manulife plans do not include an age limitation. In order to apply with no medical examination, interested retirees must apply for coverage with Manulife **within 60 days** after September 30, 2017.

Manulife told us they have set up a toll-free number for Sears Canada retirees to answer coverage questions or help you apply. If you are interested, please contact Manulife directly at 1-844-313-1234 and speak to a Manulife representative.

4. British Columbia Medical Services Program Premiums

For retirees who are resident in British Columbia, Sears Canada has advised us it will be notifying the BC Medical Services Program office that Sears Canada stop premium payments to the BC Medical Services Program as of September 30, 2017. Starting as of October 1, 2017, payments to the BC Medical Services Program will become the responsibility of the retiree. We recommend that retirees contact BC MSP at their toll-free number at 1-800-663-7100 to ensure their accounts are updated appropriately and to explore any applicable premium assistance plans they may be eligible for.

We hope the above is of assistance.

If you have any questions, you can access our firm website at www.kmlaw.ca/searsrepcounsel for information, call our toll-free hotline at 1-800-244-7120, or e-mail us at searsrepcounsel@kmlaw.ca if you have any questions or concerns.

Yours truly,

KOSKIE MINSKY LLP



Andrew J. Hatnay
AJH:at/encl.

c. Client Committee
Amy Tang, Natercia McLellan, *Koskie Minsky LLP*

Best Doctors® Services – A value-added benefit

Health Coverage Choice from Sun Life Financial includes access to Best Doctors – an international physician network that can help you understand your medical condition and treatment options.

If you suspect that you, your spouse or dependent child has a medical condition, Best Doctors can help you get the information you need to make more informed decisions about your healthcare. Best Doctors can help you get:

- the right information,
- the right diagnosis,
- the right treatment.

Note: Best Doctors is not part of the policy. We cannot guarantee its availability. It may be withdrawn at any time.

TIP: PLANNING FOR RETIREMENT

Health coverage is an important part of your post-retirement plan. Very few employers offer health benefits during retirement, and many medical services are not covered or are only partially covered by provincial plans. Health Coverage Choice can help fill this gap.

mySunLife.ca

At mysunlife.ca, you can manage your Health Coverage Choice plan – it's easy, secure and paperless.

With this web service, you can:

- submit claims online,
- have claim payments deposited into your bank account, and
- view your coverage details and claim history.



Are you eligible?

Because you have been covered by an employee benefit plan – whether it was through your employer, your spouse's plan or your parent's plan – you can apply for Health Coverage Choice quickly and easily.

- You must apply within 60 days of your group benefits ending.
- You may include your spouse and dependent children (if applicable) if they were insured through your group benefits plan.
- There are no medical requirements.
- Every person included on the application must have had similar health coverage under your group benefits plan. For example, to include dental coverage, you must have been covered for dental under your group benefits plan.
- All applicants must be Canadian residents covered under a provincial health plan.

Plan types

There are three types of plans to choose from:

HEALTH AND DENTAL CHOICE A	HEALTH CHOICE B	HEALTH CHOICE C

DON'T WAIT – APPLY NOW

Health Coverage Choice is only available if you apply within 60 days of leaving your group benefits plan.



Take care of it right away with my Sun Life Mobile.

With my Sun Life Mobile app you can:

- understand more about the drugs you may be prescribed,
- submit claims, and
- manage your coverage right on your smartphone.

Questions? We're here to help.

Talk to an advisor about Sun Life Financial today!

Visit www.sunlife.ca/hcc

Call 1 877 SUN-LIFE (1 877 786-5433)

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810-3490-09-14



Health COVERAGE CHOICE



Leaving an employer no longer means leaving your health and dental benefits behind.

With Health Coverage Choice, you can continue receiving coverage similar to the group health benefits you have today.

Health Coverage Choice provides coverage for health-related expenses that aren't covered by your provincial health plan. This includes your day-to-day expenses for things like prescription drugs and visits to the chiropractor or physiotherapist, as well as coverage for unexpected medical emergencies. You can continue to have control over how you take care of your health and well-being. Health Coverage Choice provides you with excellent options for the health services you and your family need – at the level of care you deserve. Once issued, the plan is renewable every year for life.

Consider Health Coverage Choice when you are leaving a group benefits plan because you are:

- retiring – most employers do not continue to provide group benefits to retirees
- starting your own business,
- taking contract work, or
- leaving your spouse's or parent's plan.

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For Canadian residents outside of Quebec.



PLAN DETAILS

	HEALTH AND DENTAL CHOICE A	HEALTH CHOICE B	HEALTH CHOICE C
Prescription drugs	<p>All 3 plans include:</p> <ul style="list-style-type: none"> • Pay Direct drug card • No deductible • Smoking cessation medication (\$250 lifetime maximum) 	<ul style="list-style-type: none"> • 80% reimbursement • \$400 annual maximum • Up to \$5.00 paid towards dispensing fee on prescriptions 	<ul style="list-style-type: none"> • 80% reimbursement • \$1,000 annual maximum • Full coverage of reasonable and customary dispensing fees up to the plan reimbursement
Supplemental Health Care	Reimbursement	• 80% reimbursement	• 100% reimbursement
	Hearing aids	• \$300 maximum every 5 years	• \$350 maximum every 5 years
	Accidental dental	• \$2,000 per fracture or injury	• \$5,000 lifetime maximum
	Ambulance	<ul style="list-style-type: none"> • Ground ambulance service • No coverage for air ambulance 	<ul style="list-style-type: none"> • Ground ambulance service • No coverage for air ambulance
	In-home nursing ¹	• \$2,500 annual maximum and a \$20,000 lifetime maximum combined with medical equipment and services	• \$5,000 annual maximum and a \$25,000 lifetime maximum
Medical equipment and services		Medical equipment and services have a \$2,500 annual maximum and a \$20,000 lifetime maximum combined with in-home nursing	Medical equipment and services have a \$2,500 annual maximum
	Orthopedic shoes	• \$150 annual maximum	• \$200 annual maximum
	Blood glucose monitor	• \$150 every 5 years	• \$250 every 5 years
	Medically necessary wigs and hair pieces	• \$100 annual maximum	• \$350 lifetime maximum
	Wheelchairs, walkers and traction kits	• \$1,000 lifetime maximum	• \$4,000 lifetime maximum
	Hospital bed, oxygen	• Reasonable and customary services and charges	• \$1,500 lifetime maximum for hospital beds
	Casts, crutches	• Reasonable and customary services and charges	• \$300 annual maximum
	Prosthetic appliances (eg. artificial limbs)	• Reasonable and customary services and charges	• Reasonable and customary services and charges
Vision care	<p>Vision care includes coverage for:</p> <ul style="list-style-type: none"> • Prescription eye glasses • Prescription contact lenses • Prescription sunglasses • Laser eye surgery 	<ul style="list-style-type: none"> • 100% reimbursement • \$150 maximum every 2 years, including \$50 maximum per eye exam 	<ul style="list-style-type: none"> • 100% reimbursement • \$200 maximum every 2 years, including \$50 maximum per eye exam

	HEALTH AND DENTAL CHOICE A	HEALTH CHOICE B	HEALTH CHOICE C
Paramedical Practitioners	<p>Paramedical practitioners include:</p> <ul style="list-style-type: none"> • Chiropractors, including 1 x-ray examination per calendar year • Registered massage therapists • Naturopaths and acupuncturists • Osteopaths, including 1 x-ray examination per calendar year • Physiotherapists • Podiatrists or chiropodists, including 1 x-ray examination per calendar year • Speech language pathologists 	<ul style="list-style-type: none"> • 80% reimbursement • \$25 maximum per visit • Up to \$250 per year, per practitioner • Psychologist: \$50 per visit maximum up to \$250 per year 	<ul style="list-style-type: none"> • 100% reimbursement • No per visit maximum • \$300 per year for each practitioner and combined maximum up to \$500 per calendar year • Psychologist: \$60 per visit up to 7 visits per year
Semi-private hospital room		<ul style="list-style-type: none"> • 50% reimbursement • \$5,000 annual maximum 	<ul style="list-style-type: none"> • \$175 daily maximum • 85% reimbursement • \$5,000 annual maximum • Convalescent hospital: \$20 per day up to 180 days per incident
Emergency travel medical	<p>Combined lifetime maximum for above expenses²</p>	• \$250,000 lifetime maximum	• \$300,000 lifetime maximum
Dental	<p>To be eligible for dental coverage, everyone on the application must have had dental coverage through your group benefits plan</p>		
		INCLUDED	OPTIONAL
Preventive	<p>Services include:</p> <ul style="list-style-type: none"> • Examinations and diagnosis • Tests, x-rays, and lab exams • White fillings • Scaling and extractions • Recall visits every 9 months • Minor emergency treatment 	<ul style="list-style-type: none"> • 80% reimbursement • \$700 annual maximum 	<ul style="list-style-type: none"> • 80% reimbursement • \$700 annual maximum combined with restorative
Restorative	<p>Services include:</p> <ul style="list-style-type: none"> • Endodontics • Oral surgery • Onlays • Dentures (and repairs) 	<ul style="list-style-type: none"> • 50% reimbursement • \$700 annual maximum combined with preventive • 1 year waiting period before coverage begins 	<ul style="list-style-type: none"> • 80% reimbursement • Year 1: \$750 annual maximum • Year 2+: \$1,000 annual maximum combined with restorative

Note:

- You must also apply to your province of residence as first payor. You can submit a claim to us for the unpaid portion.
- All annual or lifetime maximums are per person and are based on a calendar year (January 1 to December 31).
- We may change rates each year. If we do change the rates we'll send you written notice 45 days before the change.
- Waiting periods begin on the policy effective date.

¹ In-home nursing includes services of registered nurses, registered practical nurses or registered nursing assistants.

² Lifetime maximum applies to drug, supplemental health care, paramedical practitioners, vision and semi-private hospital room.

This brochure does not form part of your policy. If there are any inconsistencies between the content of this brochure and your policy, the terms of your policy will apply. Your policy includes exclusions and limitation of coverage.

BUILD YOUR SAVINGS. PROTECT YOUR FAMILY. ENJOY YOUR LIFE.

Your advisor and Sun Life Financial
are here to help.

Talk to your advisor today to see if Sun Lifetime
Alternative is the right choice to protect you
and your family.

In Canada, Sun Lifetime Alternative is available
only for group and term conversions.

Sun Lifetime Alternative is issued and underwritten
by Sun Life Assurance Company of Canada, a member
of the Sun Life Financial group of companies.

Talk to an advisor about
Sun Life Financial today!

- Visit www.sunlife.ca
- Call 1 877 SUN-LIFE (1 877 786-5433)




SUN LIFETIME ALTERNATIVE

We're dedicated to helping you achieve
lifetime financial security.

Protection for a lifetime

Life's brighter under the sun



SUN LIFETIME ALTERNATIVE

Sun Lifetime Alternative offers:

- affordable lifetime protection,
- guaranteed premiums in the first 10 years of the policy,
- guaranteed maximum premiums for the life of the policy, and
- guaranteed death benefit.

Plus you may add these benefits

Disability waiver benefit – If you become totally disabled for at least six months before age 60, you're not required to pay premiums during the time you're disabled.

Accidental death benefit – If you die as a result of an accident, your beneficiary receives an additional amount of money.

Note: When converting to Sun Lifetime Alternative, these benefits are available only if they were included on the original policy you're converting from.

Sun Lifetime Alternative is a straightforward permanent insurance solution. It helps you prepare for your future and provides long-term protection for the people who are important to you.

Additional features to meet your needs

Policy loans

You may borrow up to 75 per cent of the policy's adjustable cash value. Ask your advisor for details.

No cancellation fee

You may cancel your coverage and receive the balance of the adjustable cash value, if any, at any time without charge.

Security against losing coverage

Because your financial situation or insurance needs may change during the time you're covered, Sun Lifetime Alternative offers the following flexibility when you need it:

- You may qualify for an automatic loan from your cash value to pay overdue premiums and keep your policy active.
- If you stop making payments after 20 years, your policy can remain in force for life with reduced benefits.
- If you stop making payments after 20 years, your policy can still cover you for a specified term while keeping the same benefits.

For more details about these options, talk to your advisor, or review the policy.



September 12, 2017

You can keep enjoying continuous benefits for you and your family with FollowMe™ Health.

Dear Sears Retiree,

At Manulife, we understand that having comprehensive and robust health and dental insurance is critical to maintaining your family's well-being and financial security. We also know that when your group coverage ends, it can be difficult to find replacement coverage, but we're here to help. With FollowMe™ Health, getting the coverage you need is easy. Just apply **within 60 days of your post-retirement benefits ending, and there's no medical underwriting required**. With four different plans to choose from and no age limitations on any of them, we believe that you'll find the right coverage for you and your family.

FollowMe™ Health and Dental plans offer coverage for a wide range of health care services that may be essential to you and your family*:

- Chiropractic visits
- Dental services
- Fracture benefits
- Hearing aids
- Hospital benefits
- Massage therapy
- Orthotics
- Prescription drugs
- Vision care

Take a closer look at the FollowMe™ Health comparison chart.

Included in this package is a **comparison chart that gives you a comprehensive breakdown of the four FollowMe™ Health plans** available to you. The chart illustrates all the benefits that are included in each plan and will help you select the coverage that's right for you.

Don't delay. Stay protected by applying for a FollowMe™ Health plan within 60 days of your post-retirement benefits ending.

Call our dedicated Sears retiree toll-free line today at **1-844-313-1234** to speak with a sales representative. We'll be happy to answer any questions you might have, help you find the plan that best fits your needs, and assist you in applying for a FollowMe™ Health plan.

Sincerely,

Wally Thompson
VP Sales & Marketing
Consumer Markets

*Please note that benefits available under FollowMe™ plans will not be identical to those under your post-retirement benefits plan.

FollowMe Health is underwritten by

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	Basic	Enhanced	Enhanced Plus	Premiere
Prescription Drugs† <ul style="list-style-type: none"> • Generic* coverage • Shared dispensing fee • Reimbursement • Anniversary year maximums 	<ul style="list-style-type: none"> • Generic • No maximum • 80% • \$450 	<ul style="list-style-type: none"> • Generic • No maximum • 80% • \$1,000 	<ul style="list-style-type: none"> • Generic • No maximum • 80% • \$1,000 	<ul style="list-style-type: none"> • Generic • No maximum • 80% • \$2,200
Dental Services Covers services, paid at a percentage of the current Dental Association Fee Schedule or the reasonable and customary charge in your province of residence. <ul style="list-style-type: none"> • Reimbursement on exams, cleanings, fillings, scaling, polishing, root planing, diagnostic, select extractions and other basic dental services • Reimbursement on extensive services including oral surgery, endodontics and periodontics, as well as denture services • Reimbursement on crowns, bridges, dentures and orthodontics • Anniversary year maximums • Recall visits <p>Note: If applicable, dental coverage begins at the age when your provincial health insurance plan coverage ends.</p>	<ul style="list-style-type: none"> • Not covered • Not covered • Not covered • N/A • N/A 	<ul style="list-style-type: none"> • Not covered • Not covered • Not covered • N/A • N/A 	<ul style="list-style-type: none"> • 80% • 80% • Not covered • Year 1 \$700; Year 2 \$850; Year 3+ \$1,000 • 9 months 	<ul style="list-style-type: none"> • 80% • 80% • 60% commencing in Year 3 • Year 1 \$800; Year 2 \$1,000; Year 3+ \$1,500 • 6 months
Vision Care Covers the costs towards prescription lenses and frames, contact lenses and laser eye surgery. This benefit does not include industrial safety glasses.	<ul style="list-style-type: none"> • \$150 per 2 benefit years plus • \$50 for Optometrist visit† per 2 benefit years 	<ul style="list-style-type: none"> • \$200 per 2 benefit years plus • \$50 for Optometrist visit† per 2 benefit years 	<ul style="list-style-type: none"> • \$200 per 2 benefit years plus • \$50 for Optometrist visit† per 2 benefit years 	<ul style="list-style-type: none"> • \$250 per 2 benefit years plus • \$50 for Optometrist visit† per 2 benefit years
Hospital Benefits Preferred hospital accommodation in excess of the standard ward room rate set by a general (acute care) hospital. Also included is a cash benefit in lieu of the room cost for each day you are not able to obtain preferred accommodation. <ul style="list-style-type: none"> • Type of accommodation • Maximum charge per day • Reimbursement per anniversary year • Cash benefit in lieu of accommodation: <ul style="list-style-type: none"> – Per day – Maximum 	<ul style="list-style-type: none"> • Semi-private room • \$175 • 50% for 150 days • \$25/day • \$1,500 anniversary year maximum 	<ul style="list-style-type: none"> • Semi-private room • \$175 • 100% first 60 days; 50% next 90 days • \$50/day • \$3,000 anniversary year maximum 	<ul style="list-style-type: none"> • Semi-private room • \$175 • 100% first 60 days; 50% next 90 days • \$50/day • \$3,000 anniversary year maximum 	<ul style="list-style-type: none"> • Semi-private or private room • \$200 • 100% first 100 days; 60% next 90 days • \$50/day • \$5,000 anniversary year maximum
Extended Healthcare Benefits	Lifetime maximum \$100,000	Lifetime maximum \$200,000	Lifetime maximum \$200,000	Lifetime maximum \$300,000
Registered Specialists and Therapists – Includes visits to Acupuncturists, Chiropractors, Osteopaths, Podiatrists, Naturopaths, Chiropodists, Registered Massage Therapists, Physiotherapists, Psychologists and Speech Therapists.				
Registered Specialists and Therapists† <ul style="list-style-type: none"> • Maximum claims paid • Per visit maximum • Chiropractic x-rays 	<ul style="list-style-type: none"> • 20 visit maximum per specialist per year • \$15 per visit • \$35 per year 	<ul style="list-style-type: none"> • \$600 combined per anniversary year • \$35 per year 	<ul style="list-style-type: none"> • \$600 combined per anniversary year • \$35 per year 	<ul style="list-style-type: none"> • \$600 combined per anniversary year • \$35 per year
Registered Psychologist <ul style="list-style-type: none"> • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year 	<ul style="list-style-type: none"> • \$80 • \$65 • 10 	<ul style="list-style-type: none"> • \$80 • \$65 • 10 	<ul style="list-style-type: none"> • \$80 • \$65 • 10 	<ul style="list-style-type: none"> • \$80 • \$65 • 12

	Basic	Enhanced	Enhanced Plus	Premiere
Extended Healthcare Benefits (continued)	Lifetime maximum \$100,000	Lifetime maximum \$200,000	Lifetime maximum \$200,000	Lifetime maximum \$300,000
Registered Speech Therapist* • Maximum per first visit • Maximum per subsequent visit • Maximum visits per year	• \$65 • \$45 • 10	• \$65 • \$45 • 10	• \$65 • \$45 • 10	• \$65 • \$45 • 12
Homecare and Nursing, Prosthetic Appliances and Durable Medical Equipment – Covers the services of registered health professionals including Registered Nurse, Registered Practical Nurse, Certified Home Support Worker, Occupational Therapist, Registered Dietician, Registered Nursing Assistant or healthcare aide; includes surgical bandages and dressings and the purchase or rental of medically necessary equipment. Payment will be coordinated where benefits are available through the Assistive Devices Program.	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$500 Year 2: \$750 Year 3+: \$1,250	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$1,000 Year 2: \$1,500 Year 3+: \$3,000	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: Year 1: \$1,000 Year 2: \$1,500 Year 3+: \$3,000	• For each of Homecare & Nursing, Prosthetic Appliances and Durable Medical Equipment: \$3,000 per year
Custom-Made Orthotics – Covers charges for the purchase of custom-made orthotics (plaster cast or computer topography).	• \$250 maximum per anniversary year	• \$250 maximum per anniversary year	• \$250 maximum per anniversary year	• \$250 maximum per anniversary year
Accidental Dental – Covers dental treatment required as a result of an accidental blow to the head or mouth. Treatment must be sought within the 90-day period following the accident.	• Maximum of \$2,000 per year	• Maximum of \$2,500 per year	• Maximum of \$2,500 per year	• Maximum of \$3,000 per year
Hearing Aids – Covers the costs to purchase and/or repair up to the allowed maximum.	• \$300/5 benefit years	• \$400/5 benefit years	• \$400/5 benefit years	• \$600/4 benefit years
Ambulance Services† – Covers trips to hospitals in a licensed ambulance. Covers charges up to the amount between what your provincial health plan covers and what is reasonable and customary.	• Unlimited ground transport • Up to \$4,000 air ambulance per year	• Unlimited ground transport • Up to \$4,000 air ambulance per year	• Unlimited ground transport • Up to \$4,000 air ambulance per year	• Unlimited ground transport • Up to \$4,000 air ambulance per year
Lifeline® Emergency Response Service – Provides 24-hour monitoring service for people coping with medical problems at home.	• Maximum of 6 months per lifetime	• Maximum of 6 months per lifetime	• Maximum of 6 months per lifetime	• Maximum of 6 months per lifetime
Health Service Navigator®§ Offers evaluation of medical records upon diagnosis of serious illness or injury.	• Included	• Included	• Included	• Included
Preferred Vision and Hearing Services (PVS)§ Offers discounts for vision and hearing aid products and services through participating optical outlets and PVS Preferred provider Hearing Healthcare Centres.	• Included	• Included	• Included	• Included
Fracture Benefit Pays a scheduled amount depending on which bone is fractured. If more than one bone is fractured in a single accident, the amount payable is for the most severe fracture.	• Not available	• Up to \$350	• Up to \$350	• Up to \$500
Accidental Death and Dismemberment Payment for accidental death or dismemberment directly resulting from an accident, occurring within one year of the date of the accident.	• Up to \$10,000 for adults • Up to \$5,000 for children and persons aged 65 years or over	• Up to \$25,000 for adults • Up to \$10,000 for children and persons aged 65 years or over	• Up to 25,000 for adults • Up to \$10,000 for children and persons aged 65 years or over	• Up to \$50,000 for adults • Up to \$15,000 for children and persons aged 65 years or over
Survivor Benefit Provides for continuous coverage for 1 year, following the death of an adult policyholder.	• Included	• Included	• Included	• Included
Travel Add-On options: 15 or 30 days Provides emergency medical travel coverage for an unlimited number of trips per year.	For all plans: • Maximum \$5,000,000 per trip	• Minimum time between trips – 24 hours	• Termination age: 80	• Maximum issue age: 69
			• 9 months stability clause	• 24-hour assistance
			• \$0 deductible	• Medical Concierge Program by StandbyMD included

* Generic Drug – A generally less expensive alternative to an interchangeable brand-name drug product. Exclusions: smoking cessation drugs, over-the-counter drugs, fertility drugs, birth control drugs, erectile dysfunction drugs, and drugs not requiring a prescription. Other exclusions apply; please consult your policy for details.

† Prescription drug coverage in the provinces of British Columbia and Saskatchewan is based on calendar year. ‡ Benefits are only payable after yearly maximums allowed under your provincial health insurance plan have been reached, if applicable. Benefits payable are up to reasonable and customary charges.

§ Manulife cannot guarantee the availability of this benefit indefinitely.

Anniversary year means the consecutive 12 months following the effective date of the agreement, and each 12-month period thereafter. Benefit year means the 12 consecutive months following the incurred date of the claim.

Calendar year means each successive 12-month period commencing January 1 and ending December 31. All references to "year" refer to anniversary year. When it relates to Hearing Aids and Vision Care benefits, year refers to benefit year.

Accessible formats and communication supports are available upon request. Visit Manulife.com/accessibility for more information.

Please note: Not all drugs have a generic equivalent. If a non-generic drug is purchased, payment will be based on the lowest generic drug cost equivalent. If no generic brand exists, payment of the brand-name price will be made at the co-payment level of your plan.

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