

cover^{me}™

Critical Illness



Extra help on the
road to recovery.

 **Manulife Financial**

Surviving a critical illness can be very challenging financially.

Few of us want to contemplate the reality of being told we have a serious illness. Even fewer of us have likely given any thought to how we'd cope financially, if faced with such a diagnosis. And although the odds of surviving a critical illness are better than ever thanks to medical advances, you may want to consider these statistics*:

- Cancer, heart attacks and strokes are the three most common critical illnesses in Canada, occurring across all ages
- Heart attacks strike 70,000 Canadians each year – 1 in 2 are under 65 years of age – and 80% survive
- Strokes hit 50,000 Canadians each year – 1 in 3 are under the age of 65 – and 70% survive
- An estimated 2,865 Canadians are diagnosed with cancer every week – 75% of men and 77% of women who develop cancer survive.

Even though survival rates are improving, living with a critical illness can still be a huge challenge – not only physically and emotionally – but also financially. During your recovery, you may end up having to pay for healthcare services, special drugs and supplements, and homecare expenses not covered by your government health insurance plan or your group plan. You might even have to travel, to get the medical attention you need. Add all of this to your regular household bills, and the financial consequences of surviving a serious illness could add up very quickly.

*Heart and Stroke Foundation (2005), National Cancer Institute of Canada (2005), Canadian Cancer Statistics (2005)

You can't predict the future, but you can be prepared for it.

With the simple, accessible and affordable protection offered by the CoverMe™ Critical Illness insurance plan, you'll have the security of knowing that 30 days following a diagnosis of Cancer, Heart Attack or Stroke, or Coronary Bypass or Aortic surgery, you'll qualify to receive a one-time, lump sum benefit of \$25,000 – paid directly to you, to spend however you wish. So, you'll have less financial worries and be able to focus on what's really important – making a full and speedy recovery.

Protection made easy – no medical questionnaire is required.

You are eligible to apply for this valuable coverage if you are between the ages of 18 and 60 years and a Canadian resident. Best of all, completion of a medical questionnaire is not required. A declaration of your good health is all that's needed. Once covered, you can keep CoverMe Critical Illness coverage up to age 75, regardless of any changes in your health or occupation. Even if your health declines, your coverage cannot be cancelled, as long as your premiums are paid. Of course, you can choose to cancel this protection at any time.

Includes Best Doctors® Solutions Services

Best Doctors® Solutions Services is a recovery management service that gives you the option of having your medical records evaluated by world-class specialists. Once these experts confirm the initial diagnosis, they can recommend appropriate treatment options to help your local physician determine the proper course of treatment. The confidence you'll gain by having an expert second opinion will give you the extra peace-of-mind you need to focus on a full recovery.

Return of Premium Option

We sincerely hope you never become critically ill. That's why we also offer a Return of Premium Option. With the CoverMe Critical Illness plan and the Return of Premium Option, when you reach your 75th birthday, and you have not made a claim, Manulife Financial will reimburse all the premiums you paid – up to \$25,000! If you are between 18 and 55 years of age, and a Canadian resident, you are eligible to apply for this Return of Premium Option. Please note, however, that this option is only available at the time of initial application.



Affordable premiums

CoverMe Critical Illness monthly premiums are based on your age, gender and smoking status, so the younger you are when you apply the lower your premiums will be. And because your premiums are guaranteed not to increase for the first five years, this coverage is easy to plan for. At the end of the first five years, and every five years thereafter, as long as your policy remains in force, your coverage will be renewed at your new age-based rate – without any medical questions asked. This eliminates any concerns about your future insurability and gives you the security of knowing you'll be able to maintain this valuable protection even if your health changes.

Non-smokers enjoy additional premium savings

Non-smokers enjoy premium savings up to 50% lower than those for smokers. (Smokers who become policyholders can later reapply for the lower non-smoker rates after they have quit smoking for at least 12 months.)

Convenient payment options

Your premiums can be paid by cheque, Pre-Authorized Collection (automatic bank withdrawal), or by credit card (Visa, MasterCard or American Express). Whichever method works best for you.

30-day Satisfaction Guarantee

Your Policy will be sent to you as soon as your application is processed. When you receive it, review it carefully. If you're not completely satisfied, simply return your policy to Manulife Financial within 30 days of receipt to have your coverage cancelled and your premiums refunded in full – no questions asked!

Applying for this simple, affordable protection is fast and easy!

No medical questionnaire is required.

1. Simply complete, sign and date your application form.
2. Enclose it with your first premium payment in the postage paid envelope provided.
3. Drop it in the mail. It's that simple!

For your added convenience, your spouse may apply on the same application form.



Why CoverMe Critical Illness insurance?

- **Applying for coverage is easy:** no medical questionnaire is required.
- **A \$25,000 lump sum benefit:** paid directly to you, to spend any way you please. Pay medical expenses, retrofit your home, alleviate debt, travel... use the money however you wish.
- **Comprehensive coverage:** covers five of the most common critical illnesses and conditions – cancer, heart attack, stroke, coronary bypass surgery and aortic surgery.
- **Best Doctors® Solutions:** included at no additional cost to you.
- **Return of Premium Option:** add the Return of Premium Option to your policy and Manulife Financial will provide a full refund of all premiums paid – up to \$25,000 – when you reach your 75th birthday and no claim has been made.
- **Guaranteed renewable:** your coverage is guaranteed renewable up to age 75, regardless of your health.
- **Economical rates:** affordable premiums make this protection easy to budget for.
- **Healthy savings for non-smokers:** non-smokers enjoy up to 50% savings on their premiums, compared to smokers.

The CoverMe Critical Illness plan is offered to you by Manulife Financial – the company you can trust.

Manulife Financial has been a leading provider of critical illness insurance in Canada since 2001. Dr. Marius Barnard, brother to heart transplant pioneer, Dr. Christiaan Barnard, originally developed critical illness insurance in South Africa in the early 1980s after witnessing the financial hardship patients often experienced as they recovered from major illnesses.

Manulife Financial is a leading Canadian-based financial services group, serving millions of customers in 19 countries and territories worldwide. With our solid Canadian presence and offices in most major cities from coast to coast, it's easy for you to do business with us wherever you live.

Manulife Financial is a financially strong organization. If you'd like more information about Manulife Financial, you can find us at www.manulife.com.

Incorporated on June 23, 1887, Manulife Financial has been earning the trust of Canadians for more than 110 years; we look forward to earning yours.

Don't let the financial consequences of a serious illness compromise your recovery. Apply for the CoverMe Critical Illness plan today or just give us a call at 1-877-COVER ME® (1-877-268-3763). Our customer service representatives will be pleased to speak with you.

Important Notice

This is not a contract. Actual terms and conditions are detailed in the policy issued by Manulife Financial upon final application approval. It contains important details concerning exclusions, conditions and limitations. Please review them carefully upon receipt.

A separate booklet containing details of the conditions, limitations and exclusions applicable to CoverMe Critical Illness coverage is included.

Definitions

Cancer: the diagnosis of leukemia, Hodgkin's lymphoma, non-Hodgkin's lymphoma, or any tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue.

Heart Attack: Myocardial infarction. The death of a portion of heart muscle as a result of inadequate blood supply to the relevant area, the diagnosis of which must be based on new electrocardiographic changes consisting of the development of Q waves and/or ST segment elevation not previously present, and elevation of cardiac biochemical markers to levels considered diagnostic for infarction.

Stroke: the diagnosis of any cerebrovascular event producing neurological sequelae lasting more than 30 days and caused by intracranial thrombosis or hemorrhage, or embolism from an extra-cranial source.

Coronary Artery Bypass surgery: the undergoing of heart surgery performed by a physician to connect narrowing or blockage of one or more coronary arteries with bypass grafts.

Aortic surgery: the undergoing of surgery performed by a physician for disease of the thoracic or abdominal aorta requiring excision and surgical replacement of the diseased aorta with a graft.



make it count[†]

coverme™

Critical Illness

If you have any questions,
give us a call at

1-877-COVER ME®
(1-877-268-3763)

or visit our website at

www.coverme.com

CoverMe Critical Illness insurance plan is offered through Manulife Financial (The Manufacturers Life Insurance Company).

Plan underwritten by The Manufacturers Life Insurance Company.

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cover me™

Health

Travel

Life

 **Manulife Financial**