



Your Guide to AlphaPlus[®]



COMPREHENSIVE BENEFIT SOLUTIONS
FOR SMALL BUSINESS

The AlphaPlus Advantage

The AlphaPlus® Employee Benefits Program is designed to meet the unique needs of Canada's small businesses. Here are a few of the small business solutions that are helping to separate AlphaPlus from the rest of the pack:

1. Workplace Advisor

- Manage employee issues, help reduce absenteeism and foster productivity with this employee assistance program that is available to all AlphaPlus groups – it's a great program that offers access to short-term counselling for employees, plus training and online tools for managers.

2. Health Service Navigator®

- Help plan members become more engaged in their health care management with Health Service Navigator. All AlphaPlus groups now have access to this one-stop customer care centre and website that provides resources to help plan members navigate the Canadian health care system, as well as search databases for doctors and health care facilities, integrated health tips and tools, medical condition information and access to world-class doctors for second opinions.

3. Personal Benefits

- Offer supplementary coverage to your clients with no additional cost or administration. With Personal Benefits, plan members can purchase portable life or critical illness coverage and Manulife Financial takes on the administration and bills the plan member directly.

4. Health eLinks®

- Support employee health and wellness by harnessing the internet with Health eLinks – an online resource of health care-related information.

5. Online Claims Submission

- Take advantage of the added convenience of submitting claims online and help plan members avoid delays in payment.

6. Customer Care

- Get answers quickly with an entire network of people and technology designed to handle all the details for you and your clients. Administrators and members have access to plan information online or professional, customer-focused service through our Customer Service Centre - a fast response with a personal touch.

7. Plan Design Flexibility

- Get affordable, cost-effective options with the flexibility of AlphaPlus and meet the changing needs of your small business clients.

8. Fraud Prevention

- Take confidence knowing our quality assurance practices will help ensure that your clients' Group Benefits investments are being managed wisely. Dedicated to being an industry-leader in fraud prevention, at Manulife Financial our focus on prevention means suspicious claims are investigated up-front, before the claim is paid and before it costs clients money.

Small business owners gain:

- a competitive edge in the job market
- an affordable way to help protect employees and their families
- a tax-effective form of compensation

AlphaPlus Overview

Who is eligible?

- Businesses with 2 – 24 employees
- Employees must work at least 20 hours per week, at least 45 weeks per year (options include 20, 25 or 30 hours of work per week)
- Various waiting periods available ranging from nil to 6 months
- Two employee classes available (subject to Manulife Financial underwriting guidelines)

Participation Requirements

Size of Group	Cost Paid by...	Minimum Participation Requirement
2-9 employees	• Employer	100%
	• Employer and Employee	100%
10-24 employees	• Employer	100%
	• Employer and Employee	75%

- Employees may waive Extended Health Care and/or Dental Care benefits if covered under a spousal benefit program.

Base Benefits

- Employee Life Insurance
- Accidental Death & Dismemberment (AD&D)
- Extended Health Care (EHC)
- Emergency Travel Assistance - travel and health advice assistance
- Workplace Advisor
- Health Service Navigator

Additional Benefits

- Dependant Life Insurance
- Extended Health Care options:
 - Hospital (semi-private or semi-private plus chronic care)
 - Pay-direct drug card
 - Deferred drug card
 - Vision care
- Dental care
- Short Term Disability (STD)
- Long Term Disability (LTD)
- Health Care Spending Account (HCSA)
- Personal Benefits
 - Personal Life Insurance
 - Personal Critical Illness Insurance

Benefit Overview – Base Benefits

Employee Life Insurance

Plan design options:

- Flat amounts (in increments of \$5,000)
- Multiples of annual earnings (1x, 2x, or 3x)

Minimum benefit: \$10,000

Maximum benefit: \$1,000,000

Other features/options:

- Compassionate Assistance program - provides an advance loan on an employee's group Life Insurance benefit when terminally ill
- Coverage usually reduces by 50% at age 65 and terminates at age 70
- Additional option to reduce benefit to \$5,000 at age 70 and terminate at age 85

Non-evidence limits (NEL) for policies not requiring medical evidence of insurability:

# Employees	Non-Evidence Limit*
2 – 4 employees	\$100,000
5 – 19 employees	\$150,000
20 – 24 employees	\$175,000

**In a change of carrier situation, grandfathering of current insured amounts available upon request and subject to underwriting approval.*

Accidental Death & Dismemberment (AD&D)

Same as the Employee Life Insurance benefit (e.g. if Employee Life Insurance is flat \$50,000, then AD&D is flat \$50,000).

Note: AD&D coverage terminates at age 70 in all cases.

Workplace Advisor

Workplace Advisor provides an Employee Assistance Program (EAP) that is designed to support small business owners. The service includes unlimited access to most forms of short-term counselling for employees, as well as the following additional features:

- toll-free access to manager coaching to assist with addressing employee issues that surface in the workplace
- online Human Resource library
- online courses for leaders and plan members
- online eldercare/childcare search
- a trauma response service

Health Service Navigator

Health Service Navigator is an innovative service that provides employees with a one-stop consolidated access point for:

- integrated health tips and tools
- medical condition information
- resources to help navigate the Canadian health care system
- access to world-class doctors for second opinions on serious illnesses.

The service is easy to access, reliable, up-to-date and available with the click of a mouse or a simple phone call.

Extended Health Care - Standard Features

All plans include:

- prescription drugs (optional exclusions may apply)
- professional services (e.g. chiropractors)
- private duty nursing – up to \$10,000 per calendar year
- hearing aids – up to \$500 per 5 calendar years
- stock-item orthopedic shoes – up to \$150 per calendar year
- custom-made orthotics – up to \$400 per 3 calendar years
- ambulance services
- emergency out-of-Canada treatment - \$5,000,000 lifetime maximum
- 2-year survivor dependant benefit
- Emergency Travel Assistance – travel and health advice assistance
- 3-month deductible carry-forward
- unlimited overall maximum

Extended Health Care – Optional Features

Drugs		
Drug Plan Type	<ul style="list-style-type: none"> • Reimbursement Drugs 	<ul style="list-style-type: none"> • Pay-direct drugs (drug card) or Deferred Payment
Drug Plan Basis	<ul style="list-style-type: none"> • Brand drugs or provincial formulary 	<ul style="list-style-type: none"> • Brand or generic drugs or provincial formulary
Deductible	<ul style="list-style-type: none"> • \$0, \$25/\$25, \$25/\$50, \$50/\$50, \$50/\$100, \$100/\$100, \$150/\$300, \$200/\$300 (single/family) – applies to prescription drugs and professional services 	<ul style="list-style-type: none"> • Per prescription deductible: Flat - \$0, \$1-\$10 • Percentage – 10%, 20%, 25%, 30%, 31%, 40%, 50% • Dispensing fee – total dispensing fee; \$5 or \$7 fee cap • Combination - % combined with dispensing fee
Reimbursement	<ul style="list-style-type: none"> • 50%, 60%, 69%, 70%, 75%, 80%, 90%, 100% 	<ul style="list-style-type: none"> • See above
Drug Maximum	<ul style="list-style-type: none"> • Unlimited, \$1,000, \$5,000, \$10,000 per calendar year 	

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Professional Services	
Coverage Type	<ul style="list-style-type: none"> • <i>Basic:</i> chiropractor, physiotherapist, psychologist • <i>Standard:</i> same as Basic plus osteopath, podiatrist, massage therapist, naturopath, speech therapist • <i>Enhanced:</i> same as Standard plus licensed acupuncturist
Deductible	<ul style="list-style-type: none"> • <i>If Reimbursement Drugs chosen:</i> \$0, \$25/\$25, \$25/\$50, \$50/\$50, \$50/\$100, \$100/\$100, \$150/\$300, \$200/\$300 (Single / family) – deductible applies to both prescription drugs and professional services • <i>If Pay-direct drugs/Deferred Drug Payment chosen:</i> \$0, \$25/\$25, \$25/\$50, \$50/\$50, \$50/\$100 (Single / family) – deductible applies to professional services only
Reimbursement	<ul style="list-style-type: none"> • 50%, 60%, 70%, 80%, 90%, 100%
Maximum	<ul style="list-style-type: none"> • \$200 - \$1,000 per calendar year per specialty (in increments of \$50) • Per visit maximums also available
Vision Care	
Maximum	<ul style="list-style-type: none"> • \$60, \$80, \$100, \$120, \$150, \$200, \$250, \$300 every two calendar years, or eye exams only
Hospital	
Options	<ul style="list-style-type: none"> • No hospital coverage • Semi-private • Semi-private and chronic care
Termination Age	
Options	<ul style="list-style-type: none"> • Choice of age 65, 70 or 85 if Life Insurance benefit extends to age 85 (must be the same for Dental Care)

Benefit Overview – Additional Benefits

Dependant Life Insurance

Plan design options:

- Spousal benefit amounts from \$5,000 - \$25,000 in \$5,000 increments
- Child benefit amount – 50% of the spousal amount
- Termination age – choice of 65 or 70 (must match STD benefit if elected)

Dental Care

Coverage options:

**The group must have at least 5 members with family coverage to be eligible for Orthodontic Services.*

Number of employees	Basic Services	Major Services	Orthodontic Services*
2 employees	X		
3-4 employees	X	X	
5-24 employees	X	X	X

Additional Options:

Feature	Options
Deductible (single/family)	<ul style="list-style-type: none"> • \$0 • \$25/\$25 • \$25/\$50 • \$50/\$100 • \$100/\$100 • \$100/\$200 • \$200/\$200 • \$150/\$300
Reimbursement	<ul style="list-style-type: none"> • <i>Basic services</i> – 50%, 60%, 70%, 80%, 90%, 100% • <i>Major services</i> – 50%, 60%, 70%, 80% • <i>Orthodontics</i> – 50%
Benefit Maximum:	
Basic	<ul style="list-style-type: none"> • Unlimited, \$500, \$1,000, \$1,500, \$2,000 or \$3,000 per calendar year
Major	<ul style="list-style-type: none"> • \$500, \$1,000, \$1,500, \$2,000 or \$3,000 per calendar year
Orthodontics	<ul style="list-style-type: none"> • \$1,000, \$1,500, \$2,000, \$2,500 or \$3,000 (lifetime maximum)*
Combined Maximum	<ul style="list-style-type: none"> • Groups with Basic and Major services can elect to have a combined maximum of: \$500, \$1,000, \$1,500, \$2,000, \$2,500 or \$3,000 per calendar year

**10-24 employees only*

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Feature	Options
Recall exam	<ul style="list-style-type: none"> • Standard 2 visits per year • One visit every 6 months • One visit every 9 months • One visit every 12 months
Provincial fee guide	<ul style="list-style-type: none"> • Current • Current minus 1 year • Current minus 2 years • Specialist fee guide available upon request
Additional features/options	<ul style="list-style-type: none"> • 2-year survivor dependant benefit • 3-month deductible carry forward • Termination age – choice of 65 or 70; or 85 if Life Insurance benefit extends to 85 (must match EHC benefit)

Short Term Disability

Plan design options:

Feature	Option
Benefit percentage	<ul style="list-style-type: none"> • <i>Non-taxable</i>: 55%, 60%, 66.7% of weekly earnings • <i>Taxable</i>: 55%, 60%, 66.7%, 70%, 75% of weekly earnings
Elimination period (days accident/days sickness)	<ul style="list-style-type: none"> • 0/3 • 0/7 • 14/14
Maximum (increments of \$100)	<ul style="list-style-type: none"> • \$500 to \$1,500 or current EI maximum
Benefit payment period	<ul style="list-style-type: none"> • 15, 17 or 26 weeks
Termination age	<ul style="list-style-type: none"> • 65 or 70 (must match Dependant Life benefit if elected)

Other features/options:

- no evidence of insurability requirements
- benefit qualifies for Employment Insurance premium reduction
- 24-hour coverage available to select industries

Long Term Disability

Plan design options:

Feature	Option
Benefit percentage	<ul style="list-style-type: none">• <i>Non-taxable:</i> 60%, 66.7% of monthly earnings• <i>Taxable:</i> 60%, 66.7%, 70%, 75% of monthly earnings OR <ul style="list-style-type: none">• <i>Graded schedule:</i> 66.7% or 55% of first \$2,500, 50% of next \$3,500, plus 40% of the excess (schedule may be reduced to 2 levels)
Elimination period (corresponding to STD benefit period if applicable)	<ul style="list-style-type: none">• 105, 119 or 179 days
Maximum (increments of \$100)	<ul style="list-style-type: none">• \$1,500 to \$10,000
Benefit payment period	<ul style="list-style-type: none">• 2 years, 5 years, to age 65
Definition of Disability	<ul style="list-style-type: none">• Any occupation or 2 year own occupation
Cost of Living Adjustment (COLA)	<ul style="list-style-type: none">• Nil, 3%, 4%, 5%

Other features/options:

- benefit terminates at age 65
- non-evidence limits* available to all cases (varies from \$1,200 to \$3,500)

**In a change of carrier situation, grandfathering of current insured amounts available upon request and subject to underwriting approval.*

Health Care Spending Account (HCSA)

A Health Care Spending Account (HCSA) is a great way for clients to manage costs and provide flexibility for their members. Here are some of the features:

- supplements coverage for expenses that may not be covered by the traditional plan
- eases the transition to a more cost-managed plan by offering flexibility to plan members in how their benefit dollars are spent
- predictable costs – employee HCSA allocations are set at the beginning of the plan year so plan sponsor costs are known up-front.

Plan design features:

- Credit carryover: 365 days
- Grace period: 180 days
- Minimum Allocation: \$250

Personal Benefits

Optional benefits are a great way for plan sponsors to offer more benefit choices to their plan members. Supplementing the basic insurance coverage received through their group benefits plan, optional benefits enable plan members to easily purchase the additional coverage that they need.

Personal Benefits take this flexibility to another level. Now when plan members purchase Personal Life or Personal Critical Illness coverage, Manulife takes on the administration and the billing is direct with the plan member. The plan member's coverage is portable and continues even if their employment situation changes.

Plan design options:

Benefit	Option
Life Insurance	<ul style="list-style-type: none">• Units of \$25,000 to a maximum of \$500,000
Critical Illness	<ul style="list-style-type: none">• Units of \$5,000 to a maximum of \$150,000• \$10,000 minimum

The Big “Plus” with AlphaPlus

The AlphaPlus program is more than just an Employee Benefits Program. It's a network of people and technology. AlphaPlus is designed to grow with your business.

- Comprehensive benefits at an affordable cost
- Simple administration with easy-to-understand plan member communication material
- Fast, efficient claim payments with online claims submission and direct-deposit
- Convenient online access to coverage/claim information for plan members
- Online access to plan administration tools for plan administrators
- A comprehensive plan administration kit available online or in paper format
- Pre-authorized debit service available for easy monthly premium payments
- Simple monthly premium billing statements, available online
- Fair and competitive renewal pricing
- Accurate and secure records maintenance
- Friendly, knowledgeable support through the toll-free Group Benefits Customer Service Centre
- Quarterly newsletters with timely and relevant Group Benefits information



ALPHA PLUS

GROUP **BENEFITS**
FOR SMALL BUSINESS

Manulife Financial Group Benefits

Our regional group offices are located across the country to serve you:

HALIFAX
QUEBEC CITY
MONTREAL
OTTAWA
TORONTO
KITCHENER-WATERLOO
LONDON
WINNIPEG
REGINA
CALGARY
EDMONTON
VANCOUVER



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