

Service. Convenience. Choice.





Manulife Financial is a leading group life and health insurer with a significant national and regional client base. By maintaining an extensive sales and service network across the country, we successfully meet the needs of plan sponsors and their members.

Through our regional group offices, we provide local service that keeps us in close touch with clients so we can respond to their changing needs. A flexible approach to understanding and meeting clients' needs, along with a successful track record managing benefits plans, distinguishes Manulife Financial in the group benefits marketplace.

Manulife Signature offers a competitive combination of **service, convenience** and **choice**, designed to meet the needs of Canadian employers with 20 to 399 employees.

Service

At Your Service

Manulife Financial provides comprehensive service and support for every aspect of group benefits plans. For plan sponsors and their members, service is the tangible expression of a group benefits plan. Manulife provides a superior level of service that demonstrates the value of investing in group benefits.

Manulife focuses on exceeding service expectations. Our claims management expertise is complemented by Customer Service Centre representatives who respond effectively to the distinct needs of plan sponsors, their administrators and members.

With a strong claims management track record, Manulife focuses on timeliness and quality. We've established aggressive service performance targets from plan implementation to supporting daily administrative activities.

Value-added features

Manulife's Customer Service Centre uses state-of-the-art, **interactive voice response (IVR)** technology to provide telephone service for plan administrators and members. Callers can obtain information from the IVR or a **Customer Service Representative.**

Representatives in the **Plan Administrator Service Centre** answer detailed questions about plan administration ranging from premium billing and accounting questions to questions about member enrolments and updates.

Plan members or plan administrators who prefer to use the Internet can "Send a note" to communicate using secure e-mail from Group Benefits **secure Internet sites.**

The Manulife Customer Service Team has access to plan specific information so callers can get the help they need on their first call. Customer Service Representatives respond to questions from callers referred by the IVR, as well as questions sent from our secure Internet sites.

Manulife protects plan sponsors' investments by using a multi-disciplined approach to disability management. We work with clients to build customized **disability management** programs focused on employee health and productivity. Plan sponsors deal with a dedicated team who understands unique workplace challenges.

Our **fraud prevention program** is a value-added service that focuses on detecting activity on disability, dental, health care and drug claims. Once a certain number of flags are detected, Manulife's experienced team investigates the activity and contacts the plan administrator with key findings.

Plan sponsors and their members can count on Manulife Group Benefits for its Customer Service Centre, secure Internet services, and claims management expertise - complemented by a comprehensive network of regional group offices - to provide prompt service and solutions.

Convenience

Reducing time and effort

Plan sponsors want group benefits plans that are **easy to administer and convenient** for their members. Manulife's processes focus on reducing the time and effort associated with managing a group benefits plan. Convenience starts with reducing time and effort by making the best use of technology. Our comprehensive suite of secure Internet services are industry leaders - and deliver a variety of convenient service options.

Secure Internet Services

Manulife's suite of secure Internet sites provide comprehensive information about products and services, recent legislation, brochures and claim forms, plus newsletters featuring wellness news. Plan members, plan administrators, plan sponsors and plan advisors can access information conveniently and explore self-service options safely in the secure areas of the Group Benefits site.

Plan members have online access to claim and benefit information ranging from coverage summaries to **electronic booklets**. The site also offers easy-to-use tools for plan administrators -- supporting activities from enrolment to billing to changes -- reducing the paperwork associated with benefits plan management.

The secure sites offer convenient online features based on the changing needs of plan sponsors and their members. Our electronic capabilities allow us to provide a paperless claim payment process. The new electronic version of the **health and dental claims statement** provides details about claims reimbursement in a clear, friendly format and is now available electronically in conjunction with electronic deposit of claims payments.

Ask your Account Executive about Manulife technology, including an online demonstration of our secure Internet sites.

Choice

A comprehensive, and flexible solution

Manulife Signature is designed to accommodate the needs of mid-sized employers. Choose from plan design, administrative and service features such as ManuScript.

ManuScript provides members with the convenience of a pay-direct drug card. With ManuScript, plan sponsors and plan members also benefit from **drug utilization review**. When a plan member presents a ManuScript benefit card and a valid prescription anywhere in Canada, the pharmacist reviews drug history and may warn the member of harmful drug interactions, early refills and/or duplicate drug therapies.



Combine the benefits and services noted below to **build a benefits program** that meets **business goals** as well as **employees' needs**.

Life Insurance and Accidental Death & Dismemberment

Health Care, including Drug Stop Loss Pooling

Dental Care

Short-Term Disability

Long-Term Disability

Disability Management Consulting, Rehabilitation Services

Health Care Spending Account

Employee Assistance Plan

Follow Me (Individual Health/Dental Program for retired employees)

Health 4 Me (Individual Health/Dental Program for part-time & contract employees)

MIA (multi-national pooling)

Funding options for Short-Term Disability, Health, and Dental

Coverage for Employees Outside Canada (International, United States)

A choice of administrative options, including on-line

Minimum number of employees may be required for certain benefits and services.



Manulife Group Benefits

One in 10 Canadians has a relationship with Manulife Group Benefits. In fact the Manulife Group Benefits claims operation pays more than 50,000 claims each business day.

We service more than 12,000 businesses whose annual premiums total more than \$2.0 billion. Manulife Group Benefits offers a wide range of comprehensive plans to businesses of all sizes. No matter what size your business is, we can meet your needs and grow with you!

Manulife has a solution to meet your needs, including AlphaPlus for small groups, Signature for companies with 20 to 399 employees and Corporate Accounts for large organizations.

Contact one of our regional group offices for more information.

Halifax:

(902) 429-9514

Quebec City:

(418) 622-1700

Montreal:

(514) 288-6268

Ottawa:

(613) 230-2251

Toronto Victoria Park:

(416) 496-1602

Toronto Downtown:

(416) 341-7686

Kitchener-Waterloo:

(519) 571-1001

London:

(519) 679-1775

Winnipeg:

(204) 944-8762

Regina:

(306) 757-4171

Calgary:

(403) 269-1936

Edmonton:

(780) 421-1151

Vancouver:

(604) 669-7111



Manulife Financial is a leading Canadian-based financial services group operating in 15 countries and territories worldwide. Through its extensive network of employees, agents and distribution partners, Manulife Financial offers clients a diverse range of financial protection products and wealth management services. Funds under management by Manulife Financial were Cdn\$144.3 billion as at June 30, 2003.

Manulife Financial Corporation trades as 'MFC' on the TSX, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

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