



Optional Benefits with a *twist* – a new way to add more choice to your benefits program!



GROUP BENEFITS

Introducing Personal Benefits

Optional Benefits have always been a great way to offer more benefit choices and financial protection to your plan members. But today, employees want coverage that can move with them, even when there is a change in employment. So we're introducing a new twist on a great idea.

Our new **Personal Life** and **Personal Critical Illness** coverage provides affordable, portable coverage to your plan members without your company having to bear the cost of administration and billing. With Personal Benefits, your employees can purchase optional coverage and they make the payments directly to Manulife through our easy payment options. Since the plan member enters into the Personal Benefits contract directly, coverage continues even if there is a change in employment.

Personal Life Insurance

Life insurance provides an extra layer of financial protection to help care for the people and things we value most.

Benefit features for plan member/ spousal coverage

- Units of \$25,000 to a maximum of \$500,000
- \$25,000 of coverage guaranteed with no medical underwriting
- Termination age of 70 with no reductions
- Coverage that continues even when there is a change in employment
- Living Benefit - 50% up to a maximum of \$50,000
- No waiting period to satisfy

Coverage for eligible dependent children (under age 21)

- Flat \$20,000 with no medical underwriting

Personal Critical Illness Insurance

Personal Critical Illness provides a lump sum payout if and when a critical illness strikes. Although the likelihood of contracting a critical illness is increasing, so are the survival rates, which is why critical illness protection is such a great complement to existing group health, life and disability benefits.

Benefit features for plan member/ spousal coverage

- 22 covered conditions (see back for details)
- Units of \$5,000 to a maximum of \$150,000
- One-time lump-sum benefit the member can use any way they wish
- \$25,000 of coverage guaranteed with no medical underwriting
- Minimum coverage amount of \$10,000
- Termination age of 70, with a benefit reduction of 50% up to a maximum coverage amount of \$50,000 at age 65
- Coverage that continues even when there is a change in employment
- No waiting period to satisfy

Coverage for eligible dependent children (under age 18)

- 15 covered conditions (childhood illnesses)
- Flat \$10,000 with no medical underwriting

Additional Health Services available with Personal Critical Illness

All Personal Critical Illness coverage features access to **Health Service Navigator**[®], an innovative service designed to assist plan members and their families in navigating the complexities of the Canadian health care system. Our services offer a health resource centre that is accessed online or through a customer care centre. Health Service Navigator can help plan members locate a family doctor or specialist, find information on illnesses, medications, provincial health coverage, and support for chronic conditions. A premier second opinion service is also available through Health Service Navigator, rounding out the services designed to maximize plan members' health care experience.

What are the advantages of Personal Benefits?

For you the Plan Sponsor

- No day-to-day benefits administration
- No payroll deductions to coordinate
- No additional cost to enhance the value of your benefits program
- No group contract
- Communications and promotional support with a range of tools that work best with your plan members
- Choice to offer either Personal Life or Personal Critical Illness insurance, or both, as part of your group benefits program



For your Plan Members

- Affordable rates
- Flexibility – plan members choose the amount of coverage that's right for them
- Convenient payment of premium by credit card or pre-authorized banking withdrawal
- Personal coverage for their spouse and eligible dependent children
- Portable – coverage that continues even when there is a change in employment
- Confidential – no decisions relating to the application for coverage are shared with the plan sponsor
- No sales tax applies to premiums

Have Personal Benefits been designed to replace traditional optional group benefits?

Personal Benefits offer an alternative approach to making additional coverage available to your plan members. It allows you to provide the same value as traditional optional group benefits but without any added administration or billing. The choice is yours.

If you prefer a more hands-on approach and want to remain involved in administering voluntary coverage for your employees, then optional benefits are still recommended and are available through Manulife.

Talk to your group benefits advisor or your Manulife representative to determine which method would work best for you.

Why should you offer Personal Benefits?

To attract and retain top talent, Personal Benefits can provide a competitive advantage to your business. You can provide your plan members with an affordable, hassle-free means of obtaining additional protection and financial security for their families.

The best part of Personal Benefits is that there are no additional costs or administration to you as the plan sponsor.

Personal Benefits are a simple and effective way to offer value without creating overhead for your business.

How do plan members apply?

We've made applying for Personal Benefits as easy and convenient as possible for plan members. They simply:

1. Decide how much insurance to purchase.
2. Complete and submit the application form along with additional medical information, if required.
3. Provide banking or credit card information for monthly premiums.

Coverage will begin following the approval of the application.

Add a *twist* to your benefits program with Personal Benefits. Offer your employees more choice, more protection and portable coverage – with no administration or additional cost to you.

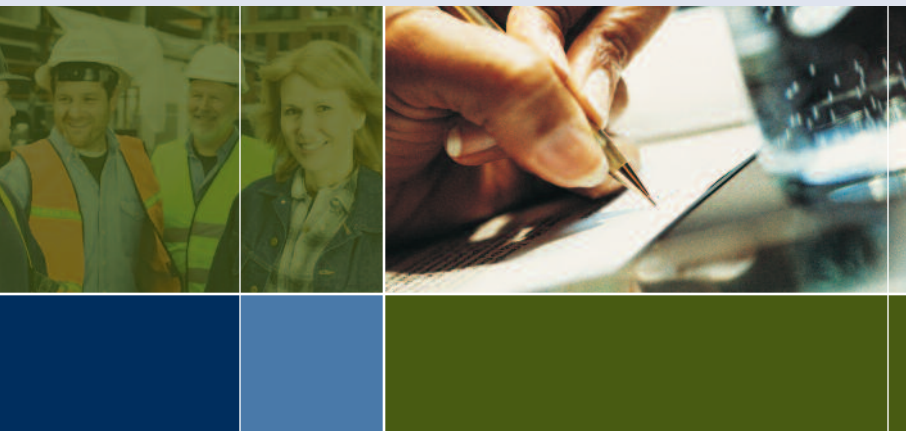
To learn more about what Personal Benefits can do for your business and employees, please call your group benefits advisor, your Manulife representative or visit www.manulife.ca/groupbenefits.

Member and Spouse Critical Illness (22 covered conditions)

Alzheimer's Disease
Aortic Surgery
Benign Brain Tumour
Blindness
Cancer (Life-Threatening)
Coma
Coronary Artery Bypass Surgery
Deafness
Heart Attack
Heart Valve Replacement
Kidney Failure
Loss of Limbs
Loss Of Speech
Major Organ Failure On Waiting List
Major Organ Transplant
Motor Neuron Disease
Multiple Sclerosis
Occupational HIV Infection
Paralysis
Parkinson's Disease
Severe Burns
Stroke (Cerebrovascular Accident)

Child Critical Illness (15 covered conditions)

Autism
Benign Brain Tumour
Blindness
Cancer (Life-Threatening)
Cerebral Palsy
Congenital Heart Disease (for which corrective surgery has been performed)
Cystic Fibrosis
Deafness
Down's Syndrome
Kidney Failure
Major Organ Failure On Waiting List
Major Organ Transplant
Muscular Dystrophy
Paralysis
Type 1 Diabetes Mellitus



Exceptions and Limitations

As with most insurance coverage some exceptions apply. Please contact your group benefits advisor or your Manulife representative to find out more details about these exceptions and limitations.

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