New to – or returning to – Canada?
Make sure you're covered.

### Provincial Plan Replacement Coverage

**How much does Provincial Plan Replacement Coverage cost?**

<table>
<thead>
<tr>
<th>Description</th>
<th>Monthly Family Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single One covered member (employee or spouse)</td>
<td>$140</td>
</tr>
<tr>
<td>Couple One covered member + one dependent (spouse or child)</td>
<td>$252</td>
</tr>
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<td>Family One covered member + 2 or more dependents (spouse and 1 or more children)</td>
<td>$364</td>
</tr>
</tbody>
</table>

*Please refer to the additional information about premium rates below.

1. These rates are in addition to the extended health plan coverage.
2. Premiums are subject to applicable Provincial sales tax. Please refer to the pricing chart located on the application form for total cost in your province.
3. Payment in full is required in advance.

### How to apply for Provincial Plan Replacement Coverage

1. Complete the attached application form listing all eligible dependants.
2. Verify the cost of premium in your province and enclose the initial payment for three month’s coverage. All payments must be submitted by employer cheque.

Manulife Financial
Attention: PMA (PPR Application)
2727 Joseph Howe Drive, P.O. Box 2026
Halifax, Nova Scotia B3J 2Z1

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GC2094E (11/2006)
Manulife’s Provincial Plan Replacement Coverage

What is Provincial Plan Replacement Coverage?
Manulife offers Provincial Plan Replacement Coverage for plan members and their dependents who reside in Canada and are not covered by their Provincial Health Plan.

Who needs Provincial Plan Replacement Coverage?
Each province has guidelines for provincial plan health coverage eligibility. Typically, there is a three-month waiting period for provincial plan health coverage for employees and their dependants who are:
- entering the country,
- returning after a period away from Canada, or
- foreign employees who are temporarily residing in Canada.

What expenses are covered by Provincial Plan Replacement Coverage?
• Benefits duplicate provincial plan coverage to a $1,000,000 lifetime maximum. (Typical expenses include physician fees, hospital expenses, lab charges and ambulance.)
• Covered persons electing to have services performed outside of Canada will not be covered (e.g. an American working in Canada who has a heart attack and elects to return to the US for surgery has no coverage under this plan).

What are the administrative guidelines?
• Each eligible family member must be enrolled for coverage.
• Employees and dependants must also be covered under the plan’s regular extended health benefits (e.g. drugs, vision and paramedical practitioners).
• Coverage and benefits terminate upon the earliest of:
  - termination of the employment relationship
  - plan member’s attainment of age 65
  - acceptance for coverage by the Provincial Plan
• When submitting claims, employees must provide their Provincial Plan Replacement policy number.
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  - acceptance for coverage by the Provincial Plan
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Application for Provincial Plan Replacement Coverage
Payment in full is required in advance for initial enrollment of three months. Premiums are subject to the applicable Provincial Sales tax.

1 Employer Information

<table>
<thead>
<tr>
<th>Group Plan / Policy Number</th>
<th>Account / Citation Number</th>
<th>Certificate Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Sponsor Employer Name</td>
<td>Employee Citation Number</td>
<td></td>
</tr>
<tr>
<td>Employee Address</td>
<td>Employee Contact Number</td>
<td></td>
</tr>
</tbody>
</table>

2 Family Information

<table>
<thead>
<tr>
<th>Insured/Spouse/Child Name (First, middle, last)</th>
<th>Male / Female</th>
<th>Age</th>
<th>Date of Birth</th>
<th>Coverage Start Date</th>
<th>Coverage Termination Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Member</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child</td>
<td></td>
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</table>

Province of Residence | Preferred Language

Coverage Information

- Health Coverage for Foreign Workers
- Temporary Health Coverage for a Returning Canadian Employee or a New Canadian Resident

Provincial Plan Replacement - Pricing Chart

<table>
<thead>
<tr>
<th>Family Status</th>
<th>Ontario</th>
<th>Quebec</th>
<th>All Other Provinces</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$140 per month + PST 3 months required</td>
<td>$453.60</td>
<td>$453.60</td>
</tr>
<tr>
<td>Couple</td>
<td>$252 per month + PST 3 months required</td>
<td>$16.48</td>
<td>$16.48</td>
</tr>
<tr>
<td>Family</td>
<td>$396 per month + PST 3 months required</td>
<td>$1173.36</td>
<td>$1173.36</td>
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Make sure you’re covered.

Provincial Plan Replacement Coverage

How much does Provincial Plan Replacement Coverage cost?

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Province Website Phone number
Newfoundland www.gov.nf.ca/health 1-800-563-1557
and Labrador
Nova Scotia www.gov.ns.ca/health/ (902) 468-9700
New Brunswick www.gnb.ca/0051/0394/index-e.asp (506) 684-7901
Prince Edward Island www.gov.pe.ca/hss/index.php3 (902) 368-4900
Quebec www.ramq.gouv.qc.ca 1-800-561-9749
Ontario www.gov.on.ca/health/index.html 1-800-268-1154
Manitoba www.gov.mb.ca/health/mhsip/index.html 1-800-392-1207
Saskatchewan www.health.gov.sk.ca/ps_benefits_eligibility.html 1-800-667-7766
Alberta www.health.gov.ab.ca/ahcip/faq.html (780) 427-1432
British Columbia www.hlth.gov.bc.ca/msp/infoben/benefits.html 1-800-663-7100
Northwest Territories www.hlthss.gov.nt.ca/ 1-800-661-0830
Nunavut
Yukon www.hss.gov.yk.ca/ 1-800-661-0408

Questions?
Please call Manulife Group Benefits Customer Service.

LETTER OF INTENT SHOULD BE FORMARLIZED TO PA AT ABOVE MENTIONED ADDRESS
STUDENT PREMIUM RECEIVED AGAINST PREMIUM CHART ON BACK OF APPLICATION FORM

BILLY INFORMATION

<table>
<thead>
<tr>
<th>Premium Cost</th>
<th>Applicable Provincial Sales Tax</th>
<th>Premium Total Cost</th>
</tr>
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Please send completed application with employer cheque to:
Manulife Financial
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