

Payment Options

Initial Payment Two (2) months' premium using:

OPTION #1 Pre-Authorized Debit (PAD)

OPTION #2 Credit Card Account

Visa, MasterCard or American Express

Subsequent Payments

OPTION #1 Pre-Authorized Debit (PAD)

- Monthly
- Semi-Annually: 2% discount
- Annually: 4% discount

Important: For verification purposes, we require a sample cheque marked 'VOID'.

OPTION #2 Credit Card Account

Visa, MasterCard or American Express

- Monthly
- Semi-Annually
- Annually

Please note: Billing frequency discounts are not available for credit card payment options.

OPTION #3 Direct Billing

- Semi-Annually: 2% discount
- Annually: 4% discount

Earn *AIR MILES® reward miles

at three stages: request an online quote; become a Flexcare® policyholder; and, on an ongoing basis, every 6 months, for as long as you remain a Manulife policyholder. This offer is available only where permitted by law.

* Subject to terms and conditions. See www.manulife.ca for details.



For more information:



Monthly Premiums for Residents of Quebec



Effective June 1, 2016

FlexCare®

The Manufacturers Life Insurance Company



Flexcare® Health and Dental Plans are offered through
The Manufacturers Life Insurance Company
(Manulife).

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Core Plans							Vision, Travel & AD&D are all Add-Ons						Stand-Alones Without a Core Plan		
Age Group		DrugPlus™ Enhanced	ComboPlus™ Starter	ComboPlus™ Basic	ComboPlus™ Enhanced	DentalPlus™ Basic	DentalPlus™ Enhanced	Vision Enhanced¹	Travel +8 Days	Travel +21 Days	AD&D Enhanced	Hospital Basic	Hospital Enhanced	Hospital Basic	Hospital Enhanced
Single Adults															
< 45	Male	\$47.80	\$57.80	\$67.50	\$93.60	\$66.70	\$95.90	\$13.90				\$4.20	\$5.30	\$13.90	\$14.60
	Female	\$64.50	\$69.70	\$86.40	\$116.90	\$79.00	\$112.20	\$18.30	\$4.70	\$7.50	\$3.40	\$7.40	\$11.50	\$16.60	\$21.00
45-54	Male	\$58.90	\$76.10	\$89.70	\$125.60	\$79.10	\$125.20	\$16.70	\$5.40	\$7.90	\$3.60	\$4.80	\$7.40	\$14.40	\$16.60
	Female	\$70.90	\$88.30	\$104.70	\$144.40	\$90.00	\$141.40	\$19.00				\$5.60	\$8.00	\$15.20	\$17.90
55-59	Male	\$70.00	\$84.20	\$98.90	\$139.50	\$80.10	\$131.50	\$18.70	\$6.10	\$9.50	\$3.90	\$6.50	\$9.70	\$16.00	\$18.90
	Female	\$80.10	\$95.30	\$111.30	\$156.50	\$90.80	\$147.40	\$20.40							
60-64	Male	\$77.90	\$90.90	\$107.60	\$148.70	\$87.30	\$138.70	\$18.70	\$7.90	\$13.30	\$3.90	\$8.90	\$14.60	\$18.60	\$24.20
	Female	\$89.00	\$102.40	\$120.60	\$164.40	\$99.70	\$154.20	\$20.50							
65-69	Male	\$78.80	\$96.80	\$109.40	\$150.10	\$85.40	\$134.90	\$19.00	n/a	n/a	\$3.60	\$11.40	\$19.80	\$20.90	\$29.30
	Female	\$86.90	\$105.00	\$117.90	\$157.80	\$95.40	\$143.80	\$20.20							
70-79	Male	\$94.90	\$112.10	\$125.50	\$159.40	\$94.90	\$142.70	\$17.00	n/a	n/a	\$4.40	\$16.10	\$29.10	\$25.60	\$38.10
	Female	\$98.70	\$115.10	\$128.30	\$160.50	\$98.50	\$144.00	\$17.90							
80-89	Male	\$115.40	\$129.70	\$137.40	\$173.20	\$107.70	\$149.40	\$16.00	n/a	n/a	\$7.70	\$22.70	\$41.70	\$32.00	\$51.20
	Female	\$128.90	\$136.90	\$169.70	\$219.10	\$106.60	\$145.60	\$14.80							
90+	Male	\$196.70	\$202.40	\$209.90	\$219.10	\$177.60	\$207.60	\$14.60	n/a	n/a	\$12.30	\$29.20	\$54.50	\$38.40	\$64.00
	Female	\$202.10	\$209.50	\$217.40	\$217.40	\$176.80	\$205.00	\$16.40							
Couples (per adult)															
< 45	Male	\$38.30	\$48.20	\$57.60	\$82.70	\$54.80	\$79.60	\$11.40	\$4.70	\$7.50	\$3.40	\$3.90	\$4.80	\$9.90	\$10.80
	Female	\$54.30	\$59.70	\$75.70	\$104.70	\$65.70	\$94.70	\$14.90				\$7.00	\$10.90	\$12.60	\$16.40
45-54	Male	\$48.50	\$64.70	\$77.80	\$113.30	\$65.20	\$105.70	\$14.30	\$5.40	\$7.90	\$3.60	\$4.70	\$7.00	\$10.50	\$12.60
	Female	\$59.40	\$76.40	\$92.30	\$130.80	\$75.80	\$120.00	\$16.00				\$5.30	\$7.70	\$10.90	\$13.50
55-59	Male	\$58.70	\$72.20	\$86.40	\$125.80	\$66.30	\$110.90	\$15.50	\$6.10	\$9.50	\$3.90	\$6.10	\$9.00	\$11.50	\$14.60
	Female	\$67.60	\$82.60	\$98.40	\$141.70	\$75.90	\$125.20	\$16.80							
60-64	Male	\$66.10	\$78.90	\$94.90	\$134.50	\$72.60	\$117.00	\$15.90	\$7.90	\$13.30	\$3.90	\$8.60	\$14.00	\$14.20	\$19.50
	Female	\$76.50	\$90.10	\$107.60	\$149.70	\$84.10	\$131.50	\$16.80							
65-69	Male	\$66.50	\$84.00	\$96.60	\$136.10	\$70.90	\$113.60	\$16.00	n/a	n/a	\$3.60	\$10.90	\$18.70	\$16.40	\$24.20
	Female	\$74.10	\$92.10	\$104.80	\$143.60	\$80.00	\$122.10	\$16.70							
70-79	Male	\$81.60	\$98.70	\$111.90	\$144.70	\$79.90	\$120.40	\$14.40	n/a	n/a	\$4.40	\$15.20	\$26.70	\$20.70	\$32.60
	Female	\$85.00	\$102.00	\$114.90	\$146.20	\$83.30	\$122.10	\$14.80							
80-89	Male	\$101.10	\$115.80	\$123.90	\$157.90	\$91.10	\$127.10	\$13.50	n/a	n/a	\$7.70	\$21.00	\$38.70	\$26.70	\$44.40
	Female	\$114.60	\$123.40	\$154.80	\$202.50	\$89.80	\$123.10	\$12.50							
90+	Male	\$178.00	\$186.30	\$193.50	\$202.50	\$156.20	\$178.70	\$12.30	n/a	n/a	\$12.30	\$26.80	\$50.70	\$32.70	\$56.20
	Female	\$185.70	\$193.10	\$200.50	\$200.50	\$155.60	\$176.80	\$14.10							
Child (per child, for families with 1 or 2 children)															
0-4		\$11.00	\$18.00	\$17.20	\$17.70	\$24.00	\$25.50	\$5.60	\$4.80	\$7.70	\$3.30	\$5.30	\$7.40	\$5.30	\$7.40
5-20		\$14.80	\$31.20	\$35.30	\$67.60	\$40.80	\$76.50	\$16.60	\$4.80	\$7.70	\$3.20	\$4.50	\$6.20	\$4.50	\$6.20
Child (per child, for families with 3+ children)															
0-4		\$10.30	\$16.20	\$15.60	\$15.90	\$21.40	\$23.30	\$4.80	\$4.40	\$6.90	\$3.10	\$4.50	\$6.60	\$4.50	\$6.60
5-20		\$13.30	\$27.80	\$32.00	\$60.70	\$36.40	\$68.80	\$15.20	\$4.40	\$6.90	\$3.00	\$4.30	\$5.60	\$4.30	\$5.60


Rates are effective June 1, 2016, and are subject to change without notice.

¹ Vision Add-On is not available with ComboPlus Starter plan.

Premiums for Couples and Children are per each individual. Premiums are based on individual age at the time of application. Premiums will change as an individual's age increases in accordance with published age groups.

Remember: any Core, Add-On or Stand-Alone plan you choose must apply to ALL family members.

 **Guaranteed to Issue Plan with no underwriting required when applying for coverage**

 **Plan requires medical underwriting**