#### Manulife Group Travel Insurance

**Emergency Medical Travel Insurance** 

### RATE SCHEDULE

**III** Manulife

POWER WORKERS' UNION (BRUCE POWER)

#### A - Important Dates (Please read carefully)

To be eligible to enrol you must be under age 85 on the enrolment date

If you are renewing your coverage:

- Deadline for re-enrolment: September 30, 2024 (extended to October 31, 2024)
- Effective Date: October 1, 2024Expiry Date: September 30, 2025

If you are enroling for coverage for the first time, you must enrol:

- within 60 days of your retirement date; or
- within 60 days of your 70th birthday if you are an active employee

**Note:** The premium is calculated from the effective date until September 30, 2025.

### C - Rates

#### **B** - Instructions

Please complete the Enrolment Form and this Rate Schedule by selecting the following coverage options in the rate table below (C - Rates):

- 1. The multi-trip annual coverage option (60, 90, 120, 150 or 180 days per trip).
- Your age category on the effective date (please use the main participant's age if family coverage is selected).
- 3. The coverage type (single or family).
- 4. The effective date:
  - If you are renewing your coverage, your effective date is October 1, 2024
  - If you retire after October 1, 2024 you must choose the 1st day of the month following your retirement date.
  - For active employees, please choose the month in which you turn age 70.

#### Note:

- You will be able to change your annual coverage option period at the next enrolment date.
- If you cancel your coverage or do not renew it, you may not apply again at a later date.
- If you have any questions about the rate schedule or the enrolment form, please contact us at manulifeGroupTravel@canamti.com or 1-877-292-0082.
- If you do not receive your new Enrolment Form and Rate Schedule by September 15, 2025, please contact us at ManulifeGroupTravel@canamti.com or 1-877-292-0082.

Select the effective date as defined in section	■ 60-DAY					
B - Instructions	■ Age 0-69		Age 70-74		■ Age 75-84	
	SINGLE	FAMILY	SINGLE	FAMILY	SINGLE	☐ FAMILY
October 1, 2024	\$198.65	\$487.33	\$261.82	\$613.69	\$754.95	\$1,593.14
☐ November 1, 2024	\$182.09	\$446.72	\$240.00	\$562.55	\$692.04	\$1,460.37
December 1, 2024	\$165.54	\$406.11	\$218.18	\$511.40	\$629.12	\$1,327.61
☐ January 1, 2025	\$148.98	\$365.49	\$196.36	\$460.26	\$566.21	\$1,194.85
February 1, 2025	\$132.43	\$324.89	\$174.55	\$409.13	\$503.30	\$1,062.09
☐ March 1, 2025	\$115.88	\$284.28	\$152.73	\$357.99	\$440.39	\$929.33
☐ April 1, 2025	\$99.32	\$243.67	\$130.91	\$306.84	\$377.48	\$796.57
☐ May 1, 2025	\$82.77	\$203.05	\$109.09	\$255.70	\$314.56	\$663.81
☐ June 1, 2025	\$66.21	\$162.44	\$87.27	\$204.56	\$251.65	\$531.04
☐ July 1, 2025	\$49.66	\$121.83	\$65.45	\$153.42	\$188.73	\$398.28
☐ August 1, 2025	\$33.11	\$81.23	\$43.64	\$102.28	\$125.83	\$265.53
September 1, 2025	\$16.56	\$40.61	\$21.82	\$51.14	\$62.91	\$132.76

Select the effective date as defined in section	■ 90-DAY					
B - Instructions	Ag	ge 0-69	Age	e 70-74	Age	e 75-84
	SINGLE	☐ FAMILY	SINGLE	☐ FAMILY	SINGLE	☐ FAMILY
October 1, 2024	\$360.65	\$822.82	\$462.22	\$1,025.17	\$1,251.16	\$2,592.03
□ November 1, 2024	\$330.59	\$754.25	\$423.70	\$939.74	\$1,146.90	\$2,376.03
December 1, 2024	\$300.54	\$685.68	\$385.18	\$854.31	\$1,042.63	\$2,160.02
☐ January 1, 2025	\$270.48	\$617.11	\$346.66	\$768.87	\$938.37	\$1,944.02
February 1, 2025	\$240.43	\$548.55	\$308.15	\$683.45	\$834.11	\$1,728.02
☐ March 1, 2025	\$210.38	\$479.98	\$269.63	\$598.02	\$729.85	\$1,512.02
☐ April 1, 2025	\$180.32	\$411.41	\$231.11	\$512.59	\$625.58	\$1,296.02
☐ May 1, 2025	\$150.27	\$342.84	\$192.59	\$427.15	\$521.32	\$1,080.01
☐ June 1, 2025	\$120.21	\$274.27	\$154.07	\$341.72	\$417.05	\$864.01
☐ July 1, 2025	\$90.16	\$205.70	\$115.55	\$256.29	\$312.79	\$648.00
☐ August 1, 2025	\$60.11	\$137.14	\$77.04	\$170.87	\$208.53	\$432.01
September 1 2025	\$30.06	\$68.57	\$38.52	\$85.43	\$104.27	\$216.00

Note: These rates do not include sales tax and are subject to change without notice. Rates are in Canadian Dollars



# **III** Manulife

### C - Rates (Continued)

Select the effective date as defined in section	■ 120-DAY					
B - Instructions	Age 0-69		■ Age 70-74		■ Age 75-84	
	SINGLE	☐ FAMILY	SINGLE	☐ FAMILY	SINGLE	☐ FAMILY
October 1, 2024	\$525.72	\$1,163.84	\$665.68	\$1,443.29	\$1,747.36	\$3,591.08
□ November 1, 2024	\$481.91	\$1,066.85	\$610.21	\$1,323.01	\$1,601.75	\$3,291.82
December 1, 2024	\$438.10	\$969.86	\$554.73	\$1,202.74	\$1,456.13	\$2,992.56
☐ January 1, 2025	\$394.29	\$872.87	\$499.26	\$1,082.46	\$1,310.52	\$2,693.30
February 1, 2025	\$350.49	\$775.90	\$443.79	\$962.19	\$1,164.91	\$2,394.06
☐ March 1, 2025	\$306.67	\$678.91	\$388.32	\$841.92	\$1,019.30	\$2,094.80
☐ April 1, 2025	\$262.86	\$581.92	\$332.84	\$721.64	\$873.68	\$1,795.54
☐ May 1, 2025	\$219.05	\$484.93	\$277.37	\$601.37	\$728.07	\$1,496.28
☐ June 1, 2025	\$175.24	\$387.94	\$221.89	\$481.09	\$582.45	\$1,197.02
☐ July 1, 2025	\$131.43	\$290.95	\$166.42	\$360.82	\$436.84	\$897.76
☐ August 1, 2025	\$87.62	\$193.98	\$110.95	\$240.55	\$291.23	\$598.52
September 1, 2025	\$43.81	\$96.99	\$55.48	\$120.28	\$145.62	\$299.26

Select the effective date as defined in section	■ 150-DAY					
B - Instructions	■ Age 0-69		☐ Age 70-74		☐ Age 75-84	
	SINGLE	☐ FAMILY	SINGLE	☐ FAMILY	SINGLE	☐ FAMILY
October 1, 2024	\$690.96	\$1,505.17	\$869.16	\$1,861.41	\$2,259.77	\$4,623.51
November 1, 2024	\$633.38	\$1,379.74	\$796.73	\$1,706.29	\$2,071.46	\$4,238.22
December 1, 2024	\$575.80	\$1,254.31	\$724.30	\$1,551.17	\$1,883.14	\$3,852.92
☐ January 1, 2025	\$518.22	\$1,128.87	\$651.87	\$1,396.05	\$1,694.82	\$3,467.63
February 1, 2025	\$460.65	\$1,003.45	\$579.44	\$1,240.94	\$1,506.52	\$3,082.35
☐ March 1, 2025	\$403.06	\$878.02	\$507.01	\$1,085.82	\$1,318.20	\$2,697.05
☐ April 1, 2025	\$345.48	\$752.59	\$434.58	\$930.70	\$1,129.89	\$2,311.76
☐ May 1, 2025	\$287.90	\$627.15	\$362.15	\$775.59	\$941.57	\$1,926.46
☐ June 1, 2025	\$230.32	\$501.72	\$289.72	\$620.47	\$753.25	\$1,541.17
☐ July 1, 2025	\$172.74	\$376.29	\$217.29	\$465.35	\$564.94	\$1,155.87
☐ August 1, 2025	\$115.16	\$250.87	\$144.86	\$310.24	\$376.63	\$770.59
September 1, 2025	\$57.58	\$125.43	\$72.43	\$155.12	\$188.32	\$385.29

Select the effective date as defined in section	■ 180-DAY						
B - Instructions	Ag	■ Age 0-69		Age 70-74		■ Age 75-84	
	SINGLE	☐ FAMILY	SINGLE	☐ FAMILY	SINGLE	☐ FAMILY	
October 1, 2024	\$853.29	\$1,840.67	\$1,069.39	\$2,272.73	\$2,755.98	\$5,622.56	
□ November 1, 2024	\$782.18	\$1,687.28	\$980.28	\$2,083.33	\$2,526.31	\$5,154.01	
December 1, 2024	\$711.07	\$1,533.89	\$891.16	\$1,893.94	\$2,296.64	\$4,685.47	
☐ January 1, 2025	\$639.96	\$1,380.50	\$802.04	\$1,704.54	\$2,066.98	\$4,216.92	
February 1, 2025	\$568.86	\$1,227.12	\$712.93	\$1,515.15	\$1,837.32	\$3,748.38	
☐ March 1, 2025	\$497.75	\$1,073.73	\$623.81	\$1,325.76	\$1,607.65	\$3,279.83	
☐ April 1, 2025	\$426.64	\$920.34	\$534.70	\$1,136.36	\$1,377.99	\$2,811.28	
☐ May 1, 2025	\$355.53	\$766.95	\$445.58	\$946.97	\$1,148.32	\$2,342.73	
☐ June 1, 2025	\$284.43	\$613.55	\$356.46	\$757.57	\$918.66	\$1,874.18	
☐ July 1, 2025	\$213.32	\$460.16	\$267.34	\$568.18	\$688.99	\$1,405.64	
☐ August 1, 2025	\$142.22	\$306.78	\$178.24	\$378.79	\$459.33	\$937.10	
September 1, 2025	\$71.11	\$153.39	\$89.12	\$189.40	\$229.67	\$468.55	

Note: These rates do not include sales tax and are subject to change without notice. Rates are in Canadian Dollars

D Treilliam Galea	nation and ray	yment
PREMIUM	\$	Insert the applicable premium amount from the rate table in section C - Rates
PROVINCIAL SALES TAX +	\$	- Quebec residents add 9% to the premium - Ontario residents add 8% to the premium
TOTAL PREMIUM =	\$	(E.g. \$137.88 + 9% = \$150.29S)
Accepted Forms of Payment	□ Visa □ Ma	stercard American Express Cheque (payable to CanAm Insurance Services (2018) Ltd)
If paying by credit card, please	provide a phone number	ed cheque, your payment will be processed on that date, or shortly after. r or email address so we can contact you to collect credit card information. not received, or if a cheque is not honoured for any reason.
		( ) -
E mail Address		Phone Number

Please complete and attach the Rate Schedule, the Enrolment Form and send your cheque (if applicable) to: CanAm Insurance Services (2018) Ltd. 3355 Munich Ct, Windsor Ontario N8N 5G2

If sending by mail, envelopes must be postmarked (the official stamp of Canada Post indicating date sent)

You can contact us at ManulifeGroupTravel@canamti.com or 1-877-292-0082.

D - Premium Calculation and Payment

Underwritten by The Manufacturers Life Insurance Company.

Manulife has appointed CanAm Insurance Services to provide administrative services and Active Claims Management (2018) Inc., operating as "Active Care Management", "ACM", "Global Excel Management" (GEM) and/or "Global Excel" as the provider of all assistance and claims services under this policy.

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### Manulife Group Travel Insurance

## **ENROLMENT FORM**



**Emergency Medical Travel Insurance** 

### Personal Information

(PLEASE PRINT CLEARLY)

Pensioner/Employee Number:		Retirement Date (D/M/Y)	//
		(Required if newly retired only)	· <del></del>
Participant	First Name	Last Name	— Date of Birth (D/M/Y)//_
	i ii st ivaille	Last Name	
lome Address		Street	
	City	Province	Postal Code
	Telephone	-	E-mail
Spouse			Date of Birth (D/M/Y)//
For Family Coverage Only	First Name	Last Name	
Dependent			Date of Birth (D/M/Y)//_
Child(ren) For Family Coverage Only	First Name	Last Name	· /
additional	First Name	Last Name	
pace is required, ease attach an			D ( ( D) ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (
dditional ———— heet of paper.	First Name	Last Name	Date of Birth (D/M/Y)//_
	E . N		Date of Birth (D/M/Y)//
	First Name	Last Name	

Please complete and attach the Rate Schedule, and Enrolment Form and send your cheque (if applicable) to: CanAm Insurance Services (2018) Ltd.

3355 Munich Ct, Windsor Ontario

N8N 5G2

If sending by mail, envelopes must be postmarked (the official stamp of Canada Post indicating date sent)

You can contact us at ManulifeGroupTravel@canamti.com or 1-877-292-0082.

#### NOTICE ON PRIVACY AND CONFIDENTIALITY

At Manulife<sup>i</sup> protecting your personal information and respecting your privacy is important to us.

#### **Personal Information Statement**

"We", "us" and "our" refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

#### Why do we collect, use, and disclose your personal information?

For the purposes of establishing and managing our relationship with you, providing you with products and services, administering our business, and complying with legal and regulatory requirements.

#### What personal information do we collect?

Depending on the product or service, we collect specific personal information about you such as:

- Identifying information such as your name, address, telephone number(s), email address, your date of birth, driver's license, passport number or your Social Insurance Number (SIN)
- Financial information, investigative reports, credit bureau report, and/or a consumer report
- Information about how you use our products and services, and information about your preferences, demographics, and interests
- Banking and employment information
- Medical information that any organization or person has about you
- Any test that may be necessary for underwriting purposes
- Other personal information that we may require to administer your products or services and manage our relationship with you We use fair and lawful means to collect your personal information.

#### Where do we collect your personal information from?

Depending on the product or service, we collect personal information from:

- Your completed applications and forms
- Other interactions between you and us
- · Other sources, such as:
  - Your advisor or authorized representative(s)
  - Third parties with whom we deal with in issuing and administering your products or services now, and in the future
  - Public sources, such as government agencies, credit bureaus and internet sites
  - Financial institutions
  - · Your employer or Plan Sponsor and their authorized agents, consultants and plan service providers
  - The MIB, LLC (formerly known as the Medical Information Bureau)
  - Health Care Professionals, including Medical Practitioners, health care institutions, pharmacy and any other medically-related facility

#### What do we use your personal information for?

Depending on the product or service, we will use your personal information to:

- Administer the products and services that we provide and to manage our relationship with you
- Confirm your identity and the accuracy of the information you provide
- Evaluate your application
- Comply with legal and regulatory requirements
- Understand more about you and how you like to do business with us
- Analyze data to help us make decisions and understand our customers better so we can improve the products and services we
  provide
- Perform audits, and investigations and protect you from fraud
- Determine your eligibility for, and provide you with details of, other products and services that may be of interest to you
- Automate processing to help us make decisions about your interactions with us, such as, applications, approvals or declines

#### Who do we disclose your personal information to?

Depending on the product or service, we disclose your personal information to:

- Persons, financial institutions, reinsurers, and other parties with whom we deal with in issuing and administering your product or service now, and in the future
- Authorized employees, agents and representatives
- Your advisor and any agency which has entered into an agreement with us and has supervisory authority, directly or indirectly, over your advisor, and their employees
- Your employer or Plan Sponsor and their authorized agents, consultants and plan service providers
- Any person or organization to whom you gave consent
- People who are legally authorized to view your personal information
- Service providers who require this information to perform their services for us (for example data processing, programming, data storage, market research, printing and distribution services, paramedical and investigative agencies)
- Your doctor
- Public health authorities as required

Except where there are contractual restrictions, these people, organizations and service providers are both within Canada and outside of Canada. Therefore, your personal information may be subject to interprovincial or cross-border transfers in order to provide services to you and subject to the laws of those jurisdictions.

Where personal information is provided to our service providers, we require them to protect the information in a manner that is consistent with our privacy policies and practices.

#### Withdrawing your consent

You may withdraw your consent for us to use your personal information for certain uses, subject to legal and contractual restrictions.

You may not withdraw your consent for us to collect, use, or disclose personal information we need to issue or administer your products and services. If you do so, we may not be able to provide you with the products or services requested or we may treat your withdrawal of consent as a request to terminate or refusal the product or service.

If you wish to withdraw your consent, phone our customer care center at 1-888-MANULIFE (626-8543) or 1-888-MANUVIE (626-8843) in Quebec or write to the Privacy Officer at the address below.

#### Accuracy

You will notify us of any change to your contact information. If your information has changed, or if you need to make a correction of any inaccuracies to your personal information in our files, contact your travel agent or broker or Manulife Customer Service.

#### Access

You have the right to access and verify your personal information maintained in our files, and to request any factually inaccurate personal information be corrected, if appropriate. Requests can be sent to: Privacy Officer Manulife, P.O. Box 1602, Del Stn 500-4-A, Waterloo, Ontario N2J 4C6 or Canada\_Privacy@manulife.ca

For more information you can review our Canadian Privacy Policy | Ten Privacy Principles | Manulife. Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email.

'Manulife, "we", "us", "our" refers to. The Manufacturers Life Insurance Company— Canadian Division operations, Manulife Securities Inc., Manulife Securities Insurance Inc., Manulife Asset Management Limited, Manulife Assurance Company of Canada, First North American Insurance Company, Manulife Bank of Canada, and affiliates of these entities.