

Manulife Group Travel Insurance

# Introduction & Plan Summary for



**Bell Pensioners' Group**  
Together, Protecting our Pensions and Benefits since 1995

May 2023

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# Introduction

**Licensed Group Insurance Advisor (since 2004)**

**Previously with RSA Travel Insurance (since 2012)**

**Joined Manulife November 2021**

- Affinity Markets Division
- Based in Montreal

**Main responsibilities:**

- Transitioning RSA partner relationships to Manulife
- National market strategy for Group Travel
- Primary relationship manager for the travel insurance broker channel



**Richard A. Devito**

Director, Agent Broker Sales,  
Travel Insurance



# About Manulife

- **Canadian company** established in 1887
- **13,000 employees** in Canada and 37,000 globally
- **30 million** customers in 20 countries
- **\$1.3 CAD trillion** in assets
- Operate as **John Hancock** in the United States and **Manulife** in Canada and rest of the world
- **30+ years** distributing travel insurance
- **Leading provider** of travel insurance in Canada
- **2 million+** Canadians insured annually



# Plan Overview

# History & Design

- **The Manulife Group-Travel Insurance** product is a “specialty” travel insurance product originally designed as an alternate/additional benefit for group insurance/benefit plans
- Manulife Affinity Markets division acquired the product and partner relationships from RSA in November 2021
- Claims adjudication and case management is handled by **Global Excel Management (previously called ACM)**
- Administration services handled by **Canam Insurance** – a division of Global Excel Management

# Benefits Overview

## Medical

- Hospital or Medical Facility Accommodation
- Incidental Expenses
- Physician Charges
- Private Duty Nurse
- Diagnostic Services
- Medical Appliances
- Paramedical Services
- Prescriptions
- Ground Ambulance Services
- Emergency Air Transportation
- Transportation to Bedside
- Return of Travel Companion
- Return of Deceased
- Meals & Accommodation
  - Includes delayed returns following a medical emergency ex: Covid 19
- Treatment of Dental Accidents + Pain
- Child Care
- Pet Return
- Vehicle Return
- Alternate Transportation
- Medical Referral
- COVID-19
  - Treated as any other medical emergency

## Non-Medical

- Trip Cancellation
- Trip Interruption
- Out-of-Pocket Expenses
- Baggage
- Business Expenses

# Benefits Overview: Amendment to Certificate

We have added/amended our standard certificate wording to the following:

*If you are a BPG member in good standing, the Insurer will not seek recovery against Bell or Bell related company employment related plans when the lifetime maximum for all in-country benefits is \$75,000 or less.*





# Enrolment

# Enrolment Process and Eligibility

- The plans are only available to members of the Bell Pensioners' Group in good standing;
- Enrolment is voluntary
- Annual plans only (one payment)
- Options of 30, 60, 90, 120, 150 and 180-day trip durations
- Single and family rates available
- No medical questionnaires or evidence of insurability required
- 90 days pre-existing medical condition stability\* period for ages and all plans
- Maximum age of 85
- Once enrolled, annual renewals are permitted (conditional to eligibility) however if an eligible member does not renew their travel insurance plan, they become ineligible to all BPG plans indefinitely
- All administration, enrolment and payment processing is done directly with Manulife (and/or our administration partner, Canam Insurance)
- One common renewal date every year for all members – June 1<sup>st</sup>

# \*Stability

## What is the definition of 'stable'?

- Stable means any sickness, injury or medical condition (other than a minor ailment) for which all the following statements are true:
  - a) there has been **no new** diagnosis, treatment or prescribed medication;
  - b) there has been **no change** in treatment or change in medication, including the amount of medication to be taken, how often it is taken, the type of medication or change in treatment frequency or type.  
Exceptions: the routine adjustment of Coumadin, Warfarin, insulin or oral medication to control diabetes (as long as they are not newly prescribed or stopped) and a change from a brand medication to a generic brand medication (provided that the dosage is not modified);
  - c) there have been **no new symptoms**, more frequent symptoms or more severe symptoms;
  - d) there have been **no test results showing deterioration**; and
  - e) there has been **no hospitalization or referral to a specialist** (made or recommended) and you are **not awaiting results of further investigations** for that medical condition.

*ALL of these conditions must be met for a sickness, injury or medical condition to be considered stable.*

# Flyer and Website

## Manulife Travel Insurance

### Exclusive Offer for BPG Members

If travelling is part of your lifestyle, you want to ensure that you have the right protection in case anything unexpected arises during your trip, or if you need to cancel your plans before you leave.

This annual plan offers coverage for an unlimited number of trips during your enrollment period and provides up to **\$5 million in emergency medical expenses** (including coverage for COVID-19) per traveller.

**Plan Options Include:**

- Individual or Family coverage
- All-Inclusive Plan or Emergency Medical Plan
- Trip Durations of 30, 60, 90, 120, 150, or 180 days

**Eligibility:**

- Must be age 84 or younger to enroll
- Must be a member in good standing with the BPG
- No medical questionnaire required at the time of enrollment; however, all pre-existing medical conditions must be stable for at least 90 days before travelling
- Plan is renewable annually. Non-renewal into the plan forfeits future enrollment eligibility

Important information about enrollment dates as well as rates can be found in the [Enrollment Form](#).

Complete coverage details can be found in the [All-Inclusive Benefit Booklet](#) or [Emergency Medical Benefit Booklet](#).

For more information, please contact [ManulifeGroupTravel@canamti.com](mailto:ManulifeGroupTravel@canamti.com)  
To apply by phone: 1-888-332-3007

Conditions, limitations and exclusions apply. See benefit booklet for details.

Manulife Group Travel insurance is underwritten by **The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC)**, a wholly owned subsidiary of Manulife. Manulife, Stylized M Design, and Manulife & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. Manulife, P.O. Box 670, Stn Waterloo, Waterloo, ON N2J 4B8. For more information, visit [www.manulife.ca](http://www.manulife.ca) or call Manulife toll free at 1-888-521-8506.

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## Help protect your travels with Travel Insurance.

2 plans for Bell Pensioners' Group members.

On this page

[Emergency Medical Travel Insurance Plan](#) | [All-Inclusive Travel Insurance Plan](#)

Choose from two great Manulife Travel Insurance Plans.

## Frequently Asked Questions

For complete details about coverage, please refer to your policy booklet.

**1. Who is eligible for the Manulife BPG Travel Insurance Plan?**

This plan is only available to BPG members who are in good standing and who are under the age of 85. A member in good standing is defined as someone whose BPG membership fee is fully paid at time of enrolment.

If you have recently retired from Bell, you must first have a membership with the Bell Pensioners' Group. Once you are a member, you may enrol in the travel insurance plan up to 60 days past your retirement date from Bell or Bell related company. Enrolment into the travel insurance plan is completely voluntary.

**2. What is the annual renewal date for Manulife's BPG Travel Insurance Plan?**

**3. When will I receive my renewal notice?**

# How to Enrol:

## WHAT TO DO

## HOW TO DO IT

1

Download the Enrolment Form

Visit the website and save or print the form.

2

Complete the Enrolment Form

Follow steps mentioned in Enrolment Form.

3

Send Completed Form to Canam through one of the options:

1. Print and send via mail with cheque payment
2. Save on your computer and send via email
  - You will get a call-back for credit card payment
3. Print, sign and scan to your computer and send via email
  - You will get a call-back for credit card payment
4. Call Canam to enrol by phone

# Enrolment Form

Manulife Group Travel Insurance

## RATE SCHEDULE

### Bell Pensioners' Group

Effective June 1, 2023

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

Please take note of the dates below for your records.

- Deadline for Enrollment Date: **May 31, 2023**
- (If sending by mail, envelopes must be postmarked (the official stamp of Canada Post indicating date sent) on or before the Deadline for Enrollment Date)
- Effective Date: **June 1, 2023**
- Expiry Date: **May 31, 2024**
- Next Enrollment Date: **June 1, 2024**

Provided this insurance remains available to you, next year you will be sent a new Enrollment Form and Rate Schedule 60 days prior to May 31, 2024, to allow you to enroll for new coverage. You must apply and pay for the new coverage prior to June 1, 2024. If you cancel your coverage or do not renew it, you may not apply again at a later date. Should you not receive your new Enrollment Form and Rate Schedule by May 31, 2024, contact us at ManulifeGroupTravel@canamfi.com or 1-888-332-3007.

**B - Instructions**

**You must be under age 85 on the enrollment date to enroll.**

Please complete the Enrollment Form and this Rate Schedule and return to us prior to May 31, 2023 for coverage to be in effect by selecting the following coverage options in the rate table below (C - Rates):

1. Select your trip duration (option between 30 to 180 days per trip). Note: you will be able to change your annual coverage option period at the Next Enrollment Date.
2. Select your age category at time of effective date
3. Select coverage type (single or family)
4. Select your plan (medical only or All-Inclusive)

**C - Rates**

June 1, 2023 to May 31, 2024

30 Day Trip Duration				60 Day Trip Duration			
Rate Type	Ages	MEDICAL PLAN	ALL INCLUSIVE PLAN	Rate Type	Ages	MEDICAL PLAN	ALL INCLUSIVE PLAN
<input type="checkbox"/> Single	0-69	\$32.14	\$42.75	<input type="checkbox"/> Single	0-69	\$33.03	\$45.00
<input type="checkbox"/> Family	0-69	\$70.74	\$104.72	<input type="checkbox"/> Family	0-69	\$82.88	\$110.24
<input type="checkbox"/> Single	70-84	\$157.30	\$209.32	<input type="checkbox"/> Single	70-84	\$177.06	\$235.49
<input type="checkbox"/> Family	70-84	\$314.76	\$410.63	<input type="checkbox"/> Family	70-84	\$354.12	\$470.98

90 Day Trip Duration				120 Day Trip Duration			
Rate Type	Ages	MEDICAL PLAN	ALL INCLUSIVE PLAN	Rate Type	Ages	MEDICAL PLAN	ALL INCLUSIVE PLAN
<input type="checkbox"/> Single	0-69	\$35.52	\$47.24	<input type="checkbox"/> Single	0-69	\$36.54	\$48.59
<input type="checkbox"/> Family	0-69	\$87.03	\$115.75	<input type="checkbox"/> Family	0-69	\$99.52	\$119.06
<input type="checkbox"/> Single	70-84	\$210.84	\$280.41	<input type="checkbox"/> Single	70-84	\$289.97	\$385.65
<input type="checkbox"/> Family	70-84	\$421.68	\$560.83	<input type="checkbox"/> Family	70-84	\$579.93	\$771.31

150 Day Trip Duration				180 Day Trip Duration			
Rate Type	Ages	MEDICAL PLAN	ALL INCLUSIVE PLAN	Rate Type	Ages	MEDICAL PLAN	ALL INCLUSIVE PLAN
<input type="checkbox"/> Single	0-69	\$37.04	\$49.27	<input type="checkbox"/> Single	0-69	\$37.55	\$49.94
<input type="checkbox"/> Family	0-69	\$90.76	\$120.71	<input type="checkbox"/> Family	0-69	\$92.00	\$122.36
<input type="checkbox"/> Single	70-84	\$320.47	\$426.23	<input type="checkbox"/> Single	70-84	\$350.90	\$466.00
<input type="checkbox"/> Family	70-84	\$640.94	\$852.45	<input type="checkbox"/> Family	70-84	\$701.95	\$933.60

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

Manulife Group Travel Insurance

## ENROLLMENT FORM

IMPORTANT NOTICE

Manulife is committed to protecting your privacy and the confidentiality of your personal information. Manulife's Privacy Policy is located at [www.manulife.ca](http://www.manulife.ca). We will collect, use, and disclose personal information only for the purposes of administering the coverages in our Certificates. To protect the confidentiality of your personal information, we will establish a financial services file from which your information will be used to administer services and process claims. Access to this file will be restricted to Manulife employees, mandatories, administrators or agents who are responsible for the assessment and investigation of claims, and to any other persons you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your file is secured in Manulife's offices or those of our Administrator, Global Excel Management. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, 500 King Street North, P.O. Box 1602, Waterloo, ON N2J 4C6. Visit [www.manulife.ca/privacypolicies.html](http://www.manulife.ca/privacypolicies.html) for further details on our privacy policy.

**Personal Information**

(PLEASE PRINT CLEARLY)

**Name of your Association:** Bell Pensioners' Group

**BPG Member Number:**

**Participant**

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Last Name	Date of Birth (D/M/Y)

**Home Address**

<input type="text"/>		
Street		
<input type="text"/>	<input type="text"/>	<input type="text"/>
City	Province	Postal Code
<input type="text"/>		<input type="text"/>
Telephone		E-mail

**Spouse**

<input type="text"/>	<input type="text"/>	<input type="text"/>
For Family Coverage Only	First Name	Last Name
Date of Birth (D/M/Y) <input type="text"/>		

**Dependent Child(ren)**

<input type="text"/>	<input type="text"/>	<input type="text"/>
For Family Coverage Only	First Name	Last Name
Date of Birth (D/M/Y) <input type="text"/>		

If additional space is required, please attach an additional sheet of paper.

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Last Name	Date of Birth (D/M/Y)

Participant's Signature  Date Signed (D/M/Y)

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

# Member Documents

## BENEFIT BOOKLET

**MANULIFE GROUP TRAVEL INSURANCE**

- Emergency Medical Insurance
- Trip Cancellation and Trip Interruption Insurance
- Baggage Insurance

**BENEFIT BOOKLET**

**IMPORTANT: Please read this Benefit Booklet carefully before you travel.**  
Keep it in a safe place and take it with you when you travel.

**IMPORTANT NOTICE - READ CAREFULLY BEFORE YOU TRAVEL**  
You have travel insurance - what's next? We want you to understand (and it is in your best interest to know) what your coverage includes, what it excludes, and what is limited, meaning payable but with limits. Please take time to read through your certificate before you travel. **Italicized terms are defined in your certificate.**

- Travel insurance covers claims arising from sudden and unexpected situations (i.e. accidents and emergencies) and typically not follow-up or recurrent care.
- To qualify for this insurance, you must meet all the eligibility requirements.
- This insurance contains limitations and exclusions (i.e. medical conditions that are not stable, pregnancy, child born on trip, excessive use of alcohol, high risk activities).
- This insurance may not cover claims related to pre-existing medical conditions, whether disclosed or not.
- Contact Global Excel before seeking treatment or your benefits may be limited.
- In the event of a claim, your prior medical history may be reviewed.

It is your responsibility to understand your coverage. If you have questions, call toll free **1-833-685-2788** (if in Canada or the United States) or call collect + **519-735-8331** (from anywhere else in the world).

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**NOTICE REQUIRED BY PROVINCIAL LEGISLATION**  
This certificate contains a provision removing or restricting the right of the insured to designate persons to whom or for whose benefit insurance money is to be payable.

Manulife  
250 Bloor St E  
Toronto, Ontario  
M4W 1E5

This Insurance product is underwritten by The Manufacturers Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC), a wholly owned subsidiary of Manulife.  
Please note that risks identified with the symbol ‡ throughout this document are covered by FNAIC.

MNTLAI\_BB\_F\_03 2022

## SCHEDULE OF BENEFITS

**MANULIFE GROUP TRAVEL INSURANCE**

- All Inclusive Insurance

**SCHEDULE OF BENEFITS**

This Schedule of Benefits replaces any other schedule of benefits previously issued to you and forms part of your Manulife Group Travel Insurance Benefit Booklet. It contains important information with respect to certain eligibility and benefit limits that apply to your coverage. It does not reference all of the terms, conditions, limitations and exclusions that apply to your insurance coverage. Please read this Schedule of Benefits together with your Benefit Booklet for complete details regarding your coverage. All amounts indicated are in Canadian currency, unless indicated otherwise.

<b>POLICYHOLDER</b>	Bell Pensioners' Group
<b>GROUP POLICY NUMBER</b>	
<b>CLIENT IDENTIFICATION NUMBER</b>	
<b>OVERALL MAXIMUM Medical Travel Insurance</b>	\$5,000,000 per insured person, per trip
<b>MEDICAL REFERRAL MAXIMUM</b>	\$75,000 per insured person, per lifetime
<b>TRIP CANCELLATION</b>	Up to \$5,000 per insured person, per trip
<b>TRIP INTERRUPTION</b>	Up to \$5,000 per insured person, per trip
<b>BAGGAGE INSURANCE</b>	Up to \$5,000 per insured person, per trip
<b>TERMINATION AGE</b>	85 years old
<b>AGE LIMITS FOR DEPENDENT CHILDREN</b>	Under age 21 or under age 26 if a full-time student at a recognized educational institution
<b>PRE-EXISTING MEDICAL CONDITION STABILITY PERIOD</b>	90 days
<b>COVERAGE PERIOD († of days per trip)</b>	
<b>ENDORSEMENT(S)</b>	

This insurance product is underwritten by The Manufacturer Life Insurance Company (Manulife) and First North American Insurance Company (FNAIC) a wholly owned subsidiary of Manulife.

The Manufacturers Life Insurance Company (Manulife) has appointed Active Claims Management (DGS) Inc., operating as "Active Care Management", "ACM", "Global Excel Management" and/or "Global Excel" as the provider of all assistance and claims services under the certificate of insurance.

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Detach the cards below and carry them with you at all times.

**ASSISTANCE CARD**

Policyholder: Bell Pensioners' Group  
Group Policy Number:   
Name of Participant:

IF YOU HAVE AN EMERGENCY, YOU MUST CALL GLOBAL EXCEL IMMEDIATELY BEFORE SEEKING TREATMENT. THEY ARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK AND CAN BE CONTACTED BY CALLING:  
From Canada and the United States, call TOLL FREE 1-833-695-2790 / From anywhere else in the world call COLLECT + 519-735-9448

**ASSISTANCE CARD**

Policyholder: Bell Pensioners' Group  
Group Policy Number:   
Name of Participant:

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From Canada and the United States, call TOLL FREE 1-833-695-2790 / From anywhere else in the world call COLLECT + 519-735-9448

Thank you / Merci !

Questions?

