



Disability Insurance

24 Hour Compensation Plan

The Manufacturers Life Insurance Company

Table of content

03 Why Personal Accident
and Disability Insurance?

04 What is Manulife's 24 Hour
Compensation Plan?

05 Plan Features

06 Optional Coverage
and Riders

Why Personal Accident and Disability Insurance?

Imagine for a moment that you suffered an accident, leaving you disabled and unable to work...

How would you and your family manage without your income to help cover regular expenses? And what if you also faced unexpected medical costs?

That's just the kind of stressful scenario that Personal Accident Disability Insurance can help to prevent. While we cannot prevent an injury or sickness, we can support you financially should you become disabled and unable to perform your day-to-day activities. This type of insurance covers you for any accident or sickness¹, 24 hours a day, anywhere in the world, helping you and your family maintain your lifestyle as much as possible until you're back on your feet.

¹ Sickness coverage only available with the Sickness Disability Rider.

² Statistics Canada. Canadian Survey on Disability Reports, 2017, <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2018002-eng.htm>



Did you know?

Disability is more common than you think. Disabilities related to pain, flexibility, mobility and mental health are the most common among Canadians.



24.3%

or almost one out of four Canadians aged 25-64 are disabled.

And that number goes up to

37.4%

for Canadians aged 65 and over.²



What is Manulife's 24 Hour Compensation Plan?

Manulife's 24 Hour Compensation Plan is a Personal Accident Disability Insurance that offers you monthly benefit payments and financial protection from accidental injuries and sickness* – at home, work or play.

Here's a quick overview of the benefits:

1 Monthly benefit payments

You will receive a monthly disability benefit starting immediately after you make your claim or after 30 or 120 days depending on your plan selection.³ The benefit amount can be up to a maximum of \$6,000 per month. Even if you're not working, you can qualify for at least \$1,000 in monthly disability benefits as long as you're eligible.

2 Hospitalization and ambulance benefit

Receive \$100 per day for up to one year for accident-related hospitalization and up to \$100 ambulance benefit per accident. These amounts are in addition to any monthly accident benefit you receive.

3 Rehabilitation benefit

When your accident benefits ends after a period of total disability, you'll receive a benefit for rehabilitative programs and treatments to help you get back to your regular day-to-day activities. The rehab benefit can be up to three times your monthly accident total disability benefits.

4 Built-in death benefit

If you die as a result of an injury sustained in an accident⁴, your beneficiaries will get a death benefit that starts at \$10,000 and increases by \$1,000 per year, up to \$20,000.⁵ If you die while receiving monthly accident benefits, your beneficiaries can receive a death benefit up to three times the last monthly accident benefit payable.

5 Partial disability benefits

If an accident leaves you temporarily unable to perform one or more of your regular duties, you will receive benefits equal to half the total disability benefits, for up to six months.

*Sickness coverage is only available with the Sickness Disability rider.

³ Assumed disability benefit will begin immediately if you suffer a permanent loss of sight, hearing, speech or the use of two limbs. Benefits may be integrated at the time of claim, but only if your monthly benefit is more than \$2,000 and you submit proof of income at the time of claim.

⁴ Exclusions listed under "What is not covered" in this brochure apply

⁵ Death benefit will be reduced to \$10,000 at age 70



Personal Accident Disability Insurance is for everyone —working full-time, part-time or not working, students, retirees, self-employed or contract workers.

Plan Features

1 No medical tests, no proof of income when you apply

Applying for coverage is simple and easy. No medical tests are required when you apply, and no proof of income is required until you make a claim.

2 Easy, hassle-free claims

For monthly benefit amounts less than \$2,000, no proof of income is required, and benefits are paid in addition to any other benefits you may receive.

3 Flexible plan options to suit any need and budget

Build your own plan by selecting the options that are right for you:

- Decide how quickly you want your benefits to start — after 30 or 120 days
- Choose how long you want your benefits to last — two years, five years or to age 65⁷
- Add to your base coverage with optional riders — including sickness coverage, increasing your death benefit up to \$600,000, and more!

4 Pre-existing conditions are covered after 12 months*

Any identified pre-existing conditions⁸ at the time of application are covered after 12 months (underwriting may apply).

5 Reduced rates if you have coverage at work

We offer reduced rates if you have existing worker's compensation coverage for at-work injuries. You can get protection outside of work as well with the Non-Occupational Loss of Income rider/option.

6 Plans made for anyone and everyone

Whether you run your own business, work on contract, or are employed full time, part time or not at all, there's a plan to match your work and lifestyle. Our 24 Hour Compensation Plan is available from age 5 to age 80 and is renewable all the way to age 90.⁹

* Conditions, limitations and exclusions apply. See policy for details.

⁷ The maximum benefit period for each event of disability (total or partial) related to sprains and strains or injury to the neck and back is two months. Additional benefits may be paid for neck or back injuries if there is evidence of the injury on an x-ray, CT Scan or MRI. There is no limitation to the number of events payable.

⁸ Pre-existing condition means any disease or physical condition, whether diagnosed or not, for which symptoms first occurred or treatment was sought during the 12-month period before the coverage effective date. For sickness, pre-existing conditions are excluded for 12 months if not disclosed on the application.

⁹ Maximum benefit amount reduced to \$1,000 at age 70.

Optional Coverage and Riders

Return of Premium

We genuinely hope that you will never have an accident and need to make a claim. In fact, we'll even give you back 50% of the premiums you've paid (less any claims), provided that the total claims paid is less than 20% of the total premiums paid for 10 consecutive years after the policy effective date.

Why this rider Refund 50% of premiums less any claims every 10 years

Who is eligible Anyone age 18-70 at time of application; individuals only; guaranteed renewable

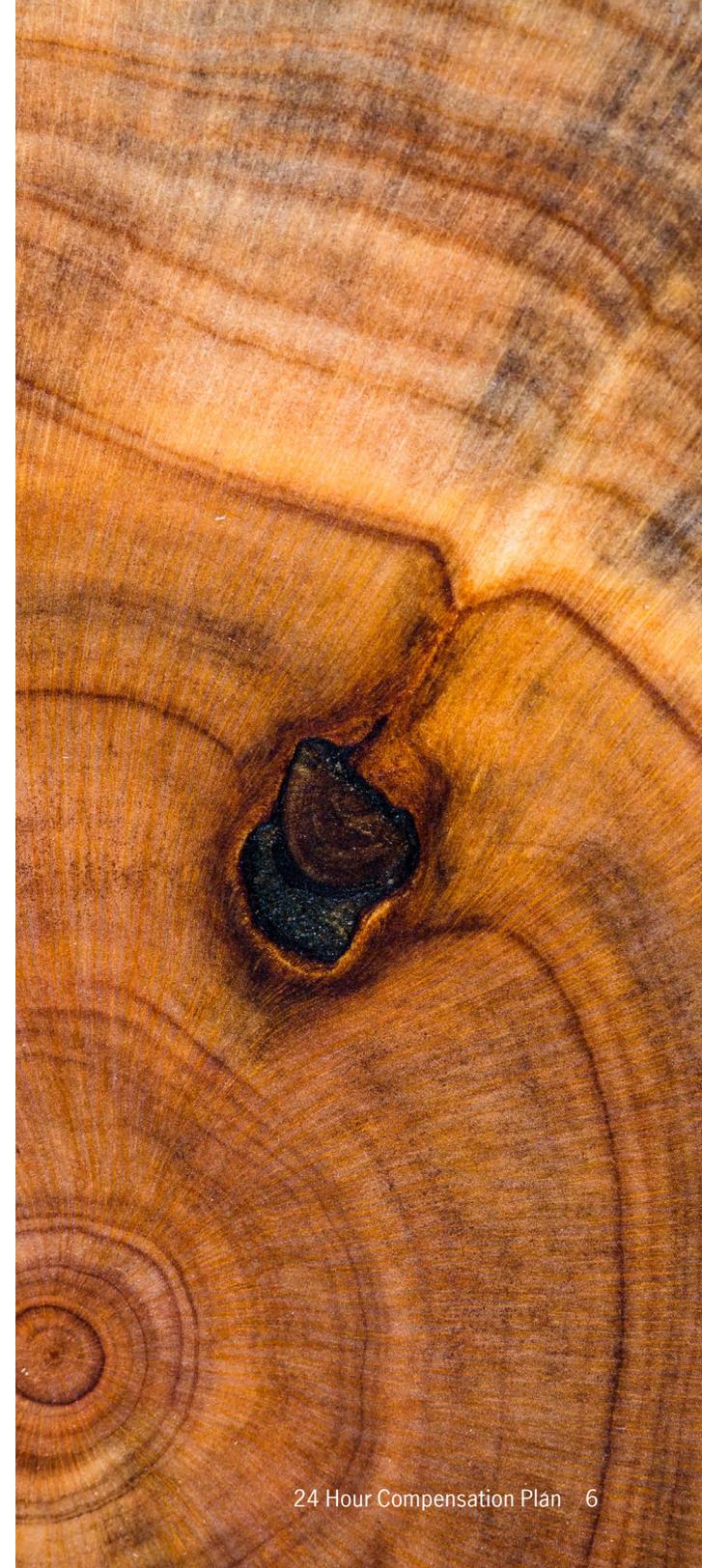
Non-Occupational Loss of Income

If you already have coverage through worker's compensation for at-work injuries, this rider covers you for accidents outside of work. The premium for this rider is much lower than a regular disability coverage. It's a great way to leverage your existing coverage to get more for less!

Why this rider Same disability protection as the base 24 Hour Compensation Plan for a lower monthly premium; covers only accidents outside of work

Who is eligible Working individuals 18-64 at time of application with existing coverage through worker's compensation for work-related injuries; guaranteed renewable to age 70

You must select a minimum of \$300 monthly benefit from the 24 Hour Compensation Plan prior to selecting this rider



Optional Coverage and Riders (continued)

Strain and Sprain

With the base 24 Hour Compensation Plan, strains or sprains are covered for a maximum of two months for each accident. With this rider, you can extend the benefit payout to a maximum of four months.

Why this rider	Increases the maximum period by two months for accident total or accident partial disability benefits resulting from a strain or sprain
Who is eligible	Anyone age 5-80 at time of application; coverage terminates at age 90 Available only with the 24 Hour Compensation Plan or the Non-Occupational Loss of Income rider

Benefit Period Extension

The 24 Hour Compensation Plan comes with a two-year benefit period. You can extend the benefit period beyond two-years with this extension rider.¹³ If you signed up for the Sickness Disability rider, you can use this rider to extend your sickness benefits period as well, but it cannot exceed the extended benefit period for accident coverage.

Why this rider	Extends the benefit period for the base 24 Hour Compensation Plan coverage from 2 years to 5 years or to age 65
Who is eligible	Employed individuals who must work 30 hours or more per week at time of application Not available to occupations that fall into the “limited benefits” category listed on page 12 Age 18-58 at time of application for the five-year option; 18-59 for the to-age-65 option

Sickness Disability

The 24 Hour Compensation Plan covers disability resulting from an accident or injury. With the Sickness Disability rider, you’re also covered for disabilities resulting from sickness.¹⁰

For total disability, you can get a monthly benefit up to \$6,000¹¹ for the benefit period you have selected. For partial disability, you can get a monthly benefit up to \$3,000 for a maximum of six months.

Why this rider	Matches your accident protection to cover total or partial disability caused by sickness
Who is eligible	Anyone age 18-64; subject to medical insurability

Common disabilities arising from sickness that prevent you from returning to work¹²:

- Arthritis and other musculoskeletal problems, like lower back pain
- Headache disorders
- Mental illness, including depression
- Diabetes
- Age-related hearing loss

Source: IHME, and University of Washington. Global Trends in Disability, 2018, www.healthdata.org/sites/default/files/files/infographics/Infographic_GBD2017-YLDs-Highlights_2018.pdf.

¹⁰ The sickness coverage amount is subject to a relationship to earnings test and may be integrated with other benefits. In addition to the exclusions under accident coverage, no benefits are payable for: pregnancy, childbirth or voluntary abortion except for life threatening complications; the misuse of medication or the abuse of drugs or intoxicants; mental, nervous or emotional disorders; or an accident.

¹¹ Benefits reduced by 50% at age 65

¹² All cases vary and claims are accepted based on the advice of your doctor, severity of the case, and underwriting.

¹³ The benefit amount continues to be subject to the relationship to earnings test and potential integration with other benefits. The exclusions continue to apply. 5 year regular occupation total disability definition.

Optional Coverage and Riders (continued)

Accidental Death

The 24 Hour Compensation Plan comes with a built-in death benefit of \$10,000, which increases by \$1,000 every year that you hold your policy, up to \$20,000.

With the Accidental Death rider, you can increase your plan's death benefit up to \$300,000 (in increments of \$10,000) for accidental death. Plus, you can combine this rider with the Accidental Death and Dismemberment rider for a total maximum coverage of \$600,000.

Why this rider	Increases accidental death benefit up to \$300,000
Who is eligible	Anyone age 18-60 at time of application; guaranteed renewable to age 65 No eligibility questions required to apply Some occupations may not be eligible for this coverage; please refer to page 12 for the list of limited occupations that are uninsurable for this rider

Accidental Death and Dismemberment

The Accidental Death and Dismemberment rider increases your plan's death benefit up to \$300,000¹⁴ (in increments of \$50,000) for accidental death or dismemberment. The rider can be combined with the Accidental Death rider for up to \$600,000 of coverage.

In the event of death, your beneficiary will receive 100% of your selected benefit. In the event of dismemberment, you will receive a percentage of your selected benefit amount, as outlined in the table below.

Covered Loss	Percentage
Both hands or both feet	100 %
Sight in both eyes	
One hand and one foot	
One hand or foot and one eye	
Hearing in both ears and speech	50 %
One hand or foot	
Sight in one eye	
Speech or hearing in both ears	25 %
Hearing in one ear	
All toes on one foot	2.5 %
One finger or toe	

Why this rider Increases death benefit up to \$300,000 and pays out total or partial benefits for dismemberment

Also pays an additional accidental death benefit of 2% of the chosen accident benefit amount multiplied by the number of dependent children

Who is eligible Anyone age 18-80 at time of application; guaranteed renewable to age 90

Coverage subject to eligibility questions

Some occupations are not eligible for this coverage; please refer to page 12 for the list of uninsurable occupations

¹⁴ Coverage is subject to eligibility questions. All benefits reduce by 50% at age 70

Optional Coverage and Riders

(continued)

Accident Excess Medical

The Accident Excess Medical rider pays for medical expenses relating to accidents occurred anywhere in North America in addition to any benefit you receive from the 24 Hour Compensation Plan.

Why this rider	Pay for medical expenses on top of disability benefits
Who is eligible	Anyone age 18-80 at time of application; guaranteed renewable to age 90



Optional Coverage and Riders (continued)

There are three benefit tiers to choose from. The table below illustrates what is covered and the amounts for each plan option.

Accident Excess Medical Rider Options

Benefit Note: Amounts listed are per accident and up to	Plan A	Plan B	Plan C
Accident Paramedical Services Paramedical services of a licensed physiotherapist, osteopath, masseur/masseuse and/or chiropractor, speech therapist and podiatrist	\$400	\$600	\$800
Accident Dental Care Services of a dentist or dental surgeon for the repair of natural teeth or treatment of a fractured/dislocated jaw	\$1,500	\$2,500	\$3,500
Accident Medical Equipment Medical equipment includes expenses for hospital beds, oxygen equipment, wheelchairs (including home and vehicle modification if required for use of wheelchair), crutches, canes, walkers, etc.	\$2,500	\$5,000	\$7,500
Accident Medical Supplies and Prosthesis Medical supplies and prosthesis include artificial limbs or eyes, hearing aids, surgical stockings, orthopedic appliances (excluding teeth), braces, collars, splints, casts, trusses, pressure garments, burn garments, medical dressings etc.	\$2,500	\$5,000	\$7,500
Accident Prescription Drug (not available in Quebec) Maximum 30-day supply of medication per prescription	\$800	\$800	\$800
Accident Vision Full cost of 1 pair of prescription eyeglasses or a 1-year supply of prescription contact lenses (up to a maximum of \$1,000 for all 3 plans), if not previously required or worn within 90 days of accident. Up to \$300 payable for the repair or replacement of prescription eyeglasses and/or contact lenses, including eye exam, within 90 days of accident	\$300	\$300	\$300
Accident Nursing and Support Worker Care Nursing care, up to \$100/day for up to 25 days for care provided by a nurse or personal support worker	\$100	\$100	\$100
Accident Hospital Accommodation Semi-private or private hospital room	\$100	\$100	\$100
Accident Hospital Room Services TV, radio and/or telephone rental while hospitalized, up to \$15 per day	\$15	\$15	\$15
Forms Up to \$100 per initial claim form up to a maximum of 3 forms within 365 days	\$100	\$100	\$100

Optional Coverage and Riders (continued)

Sickness Hospitalization

The 24 Hour Compensation Plan comes with built-in hospitalization benefits for accidents and you can add hospitalization benefits for sickness with the Sickness Hospitalization rider. The rider also adds a supplementary benefit for seniors 65+, out-of-country and convalescence benefits.

Why this rider

Covers hospitalization costs due to sickness up to \$100 per day for up to a year, plus Supplementary Sickness Hospital, Out-of-Country Sickness Hospital and Sickness Convalescence benefits

Supplementary Sickness Hospital: Benefits can increase by 50% if hospitalization is due to cancer, heart attack or a stay in ICU for up to 1 year (up to 60 days if you are over 65 years old).

Out-of-Country Sickness Hospital: Double benefits for up to 60 days if hospitalized in Australia, New Zealand, Western Europe or the United States

Sickness Convalescence: If you remain disabled after hospital discharge, you can receive 3 days of convalescence benefits for each day that you were hospitalized, up to 1 full year

Who is eligible

Anyone age 18-80 at time of application; guaranteed renewable to age 90

Available on an individual basis only

No medical or financial underwriting, if you answer “no” to two eligibility questions



In addition to the exceptions listed for the 24 Hour Compensation plan (see page 12), the following will not be covered under sickness hospitalization coverage:

- Pregnancy, childbirth or abortion except for complications during pregnancy that are life-threatening
- AIDS, HIV, or ARC if manifested prior to the effective date of coverage
- Mental, nervous or emotional disorders
- Accidents



What is not covered?

No benefits are payable for disabilities that result from war, elective medical treatment, suicide or self-inflicted injuries, committing a criminal offense or while in prison, misuse of medication, abuse of drugs or intoxicants, participation in professional sports or hazardous activities (including but not limited to scuba diving, boxing, parachuting, parasailing, rock/cliff climbing, skydiving, hang-gliding, bungee jumping, or a motorized contest of speed), a pre-existing condition during the 12 months before coverage came into effect, a condition caused by HIV or AIDS or ARC if the condition first manifested itself prior to the effective date of coverage. For the 24-Hour Compensation Plan, no benefits are payable for sickness unless the sickness disability rider is included. See policy wording for complete list of exclusions.

Plan Limitations

Strains or sprains are covered for a maximum of 2 months for each accident with no limit on the number of accidents. Pre-existing conditions are only covered after 12 months.

Back or neck injuries are covered for a maximum of 2 months for each accident. If there is evidence of the injury on diagnostic medical imaging tests, further benefits may be payable.

Benefits may be integrated (with disability benefits you are receiving from another source) at the time of claim, but only if your monthly benefit is more than \$2,000 and you submit proof of income at the time of claim. If your benefit is \$2,000 or less, no proof of income is required at the time of claim.

Limited Occupations

Limited occupations have a maximum monthly benefit of \$1,000 and are NOT insurable for any Extension benefits (ADE), Accidental Death (AD), or Accidental Death & Dismemberment (AD&D). The following is a list of limited occupations under Personal Accident 24-Hour Compensation Coverage:

- Acrobats or gymnasts
- Actors or actresses
- Armed prison and security guards
- Bicycle couriers
- Crop dusters
- Divers
- Drillers – oil-feld and offshore
- Entertainers, performers, singers
- Equestrian workers
- Explosives handlers
- Gas workers – pipeline
- construction
- Hunting guides
- Jockeys
- Log boomers
- Mining workers – underground
- Police on bomb squad
- Powerline workers – underground
- Rodeo performers
- Racers – driver and crew – cars, boats, all types
- Taxi/Limo drivers and owners – ALL



For more information, visit **Manulife.ca**
or speak to your advisor.

Underwritten by The Manufacturer's Life Insurance Company (Manulife).

Manulife, Manulife & Stylized M Design, Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it and by its affiliates under license. © 2020 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 670, Stn Waterloo, ON N2J 4B8. Accessible formats and communication supports are available upon request. Visit [Manulife.ca/accessibility](https://www.manulife.ca/accessibility) for more information.

To speak with a Manulife representative, contact 1-888-626-8543

MP1317463E 01/21 AODA