

The LaunchPlan™ Quick Reference Guide

Helping clients manage costs

To help small business owners offer an affordable and sustainable group benefits program, the LaunchPlan offers built-in features that limit the employer's liability while still providing valuable coverage to employees:

One simple plan design

The LaunchPlan's design has been carefully created to help ensure it:

- provides valuable coverage that is affordable for small business owners,
- manages claims activity at a level that is sustainable through the years, and
- is easy-to-understand for the employee.

Pooled Pricing

Claims for every LaunchPlan client are pooled together to protect any one individual client from the adverse effects of high claims activity. This approach helps ensure that the LaunchPlan is priced to be sustainable over the long-term.



Who is eligible?

- Businesses with 2 to 9 employees.*
- No restrictions on family content.
No average age restriction.
- An employee must be a resident of Canada and actively at work (minimum of 20 hours per week) in his or her usual place of work in a province or territory in Canada, other than Quebec, for 52 weeks a year including vacation.
- Dependants under 21 or under age 25 if a full-time student.

Participation requirements

- One hundred per cent participation is mandatory.
- Single and family coverage options (no spousal waivers allowed).
- There is no eligibility waiting period for existing employees. For new hires, the eligibility waiting period is 3 months.

*Ineligible groups include businesses that are not-for-profit organizations, seasonal, Quebec-based, holding companies, or businesses that have been in operation for less than 6 months.

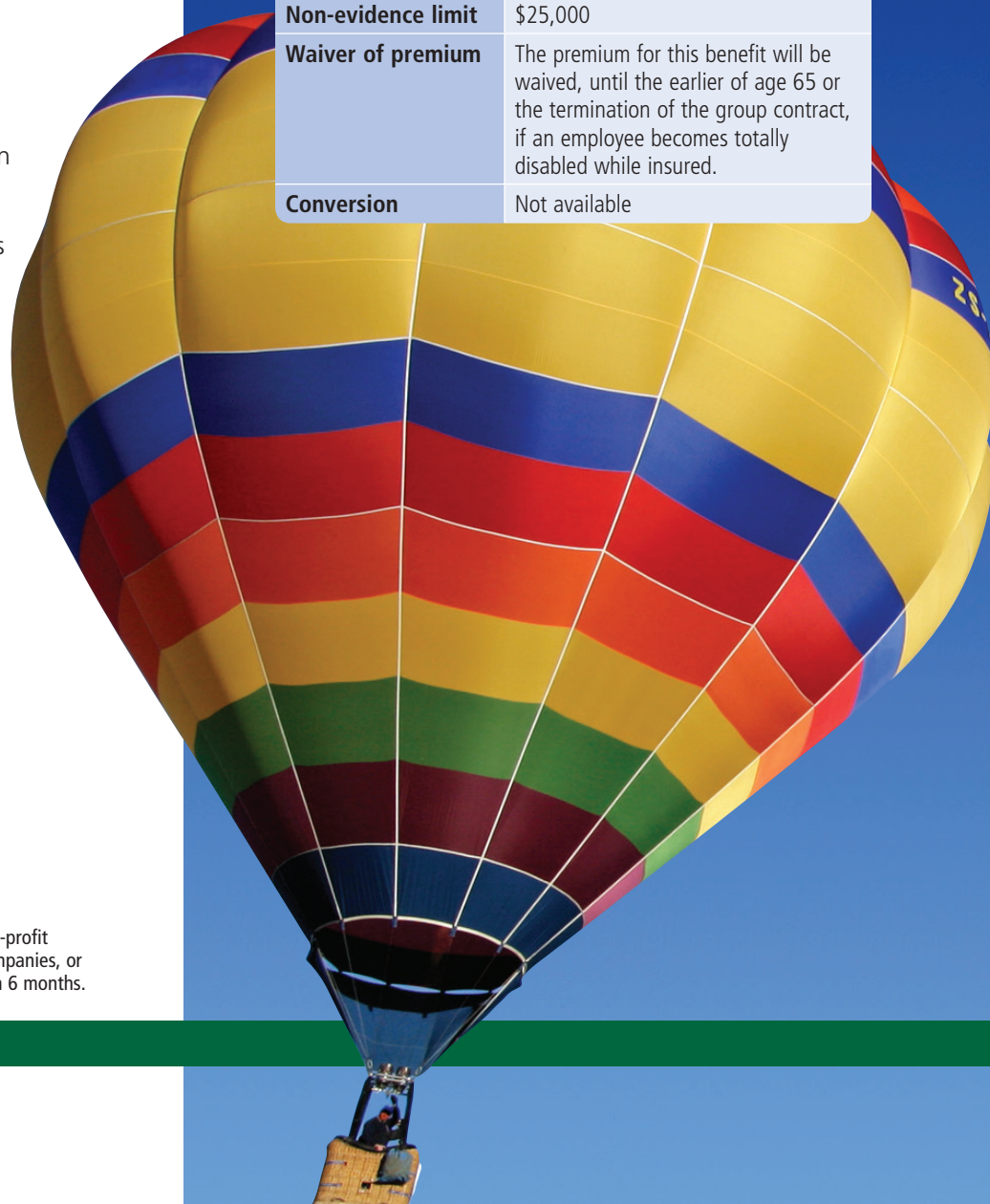
One simple plan design

Basic life

Coverage	\$25,000 – coverage reduces to 50% at age 65 and terminates at age 70 or earlier retirement.
Non-evidence limit	\$25,000
Waiver of premium	The premium for this benefit will be waived, until age 65, if an employee becomes totally disabled while insured.
Conversion	An employee has the right to convert the Basic life insurance to an individual policy without medical evidence if the group coverage terminates.

Accidental Death and Dismemberment

Coverage	\$25,000 – coverage reduces to 50% at age 65 and terminates at age 70 or earlier retirement.
Non-evidence limit	\$25,000
Waiver of premium	The premium for this benefit will be waived, until the earlier of age 65 or the termination of the group contract, if an employee becomes totally disabled while insured.
Conversion	Not available



Dependent life

Coverage	\$5,000 spouse and \$2,500 child
Child eligibility	At live birth
Waiver of premium	Included

Dental

Coverage levels	Basic services
Deductible	\$0 single/\$0 family
Basic services coinsurance	Level 1 (e.g., exams, fillings): 80% Level 2 (e.g., root canals, gum therapy): 50%
Basic services maximum	Level 1 – \$500 per calendar year Level 2 – \$500 per calendar year
Recalls	9 months
Fluoride	Children only
Fee guide	Current
Survivor benefit	Excluded
Termination age	Age 70 or earlier retirement

Other services

Online claims submission	Included
Cost Plus	Available
Employee assistance program	Workplace Advisor
Second opinion health services	Health Service Navigator®
Health eLinks®	Health information and health risk assessment resources
Coverage for terminated employees	FollowMe®
Preferred Vision Services	Included

Extended health care

Deductible	\$0 single/\$0 family
Coinsurance	80% except 100% for out-of-country, vision and private duty nursing coverage.
Drug plan	
Drug plan type	Pay-direct Prescription with exclusions
Deductible/reimbursement	\$0 deductible 80% reimbursement
Drug maximum	\$1,200 per individual per calendar year
Basis	Generic substitution
Drug exclusions	Vaccines Anti-smoking Fertility Sexual dysfunction Anti-obesity
Other health	
Professional services	\$400 combined maximum per calendar year for four professional services practitioners (chiropractors, psychologists, physiotherapists, and podiatrists)
Private duty nursing	\$5,000 maximum per year
Surgical stockings	Not covered
Orthotics	Not covered
Orthopaedic shoes	Not covered
Diagnostic services	Not covered
Hearing aids	\$500 per 5 years
Health Assist	Included
Travel assistance	Included
Out-of-country trip duration	30 days
Out-of-country maximum	\$5,000,000 lifetime
Vision maximum	Eye exam coverage once every 24 months
Survivor benefit	Not covered
Termination	Age 70 or earlier retirement



The LaunchPlan is not offered to groups with a business presence in the province of Quebec.

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