

WHAT'S NEW FOR 2018!



EFFECTIVE NOVEMBER 29, 2018

Manulife Global Travel Insurance and Premium Protection Plan
are pleased to introduce enhancements based on your feedback throughout the year.
Following is a summary of the changes.

EFFECTIVE NOVEMBER 29, 2018

We are pleased to introduce you to the new benefits and enhancements for 2018. Please recycle all Manulife Global 2017 materials including policies, rate guides and medical questionnaires at the end of the business day on November 28, 2018. A new shipment of supplies will arrive prior to November 29, 2018 to replace all recycled materials. Please remember to save old policies if you have a Group booked prior to November 29, 2018.

For the Premium Protection Plan please update your PDF policy and rate guide to November 2018.

Underwritten by The Manufacturers Life Insurance Company and First North American Insurance Company, a wholly owned subsidiary of Manulife.

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RATES

Manulife Global policy package plan rates as well as the Youth Plan rates remain unchanged. Rates for medical only plans have been updated with the introduction of Plans B and C and a new medical questionnaire. For the **Premium Protection Plan**, no change to current rates, new rates added for new day range band 24-30 days and new rates for age 70-74.

RETIRED PLANS

As of November 29, 2018 the following plans will be retired and new plans will be introduced:

Retired Plans:

- Global Medical Plan – Under Age 60
- Medical Preferred Plans A+ & A
- Travel Canada Plan – Under Age 60
- Travel Canada Plans A+ & A
- Annual Medical Plan – Under Age 60
- Annual Medical Plans A+ & A
- Annual All-Inclusive Plan A+

New Plans:

- Emergency Medical Plan – Under Age 60
- Emergency Medical Plan – Plans A, B & C
- Canada Medical Plan – Under Age 60
- Canada Medical Plan – Plans A, B & C
- Annual Emergency Medical Plan – Under Age 60
- Annual Emergency Medical Plan – Plans A, B & C
- Annual All-Inclusive Plan – Plans B & C

CHANGE TO ANNUAL EMERGENCY MEDICAL PLAN TRIP LENGTH

We are replacing the 8 and 16 day annual option with a 10 and 18 day annual option and adding a 4 day option (no change to 30 and 60 day options).

MEDICAL QUESTIONNAIRE

NEW MEDICAL QUESTIONNAIRE - For clients age 60 or older purchasing an Emergency Medical Plan or a Canada Medical Plan or an Annual Emergency Medical Plan or an Annual All-Inclusive Plan.

- There are three rate categories available; Plan A, Plan B and Plan C (Plan A+ has been retired).
- Clients who meet the eligibility but have answered 'Yes' to any question in Step 1 questions 1 - 5 will have the option to apply for the Individual Medical Underwriting Plan (MUPS) to ensure proper coverage for their pre-existing medical conditions provided they qualify.

Smoker's Surcharge: If your client is age 60 or over, their premium will be subject to a 10% surcharge if, in the last 2 years, prior to the date of purchasing their insurance coverage, they have; smoked cigarettes, and/or used vaping products, and/or used e-cigarettes.

Deductibles: There will be deductibles offered for two of the new medical plans; Emergency Medical Plan and the Annual Emergency Medical Plan. Deductibles are NOT available on the Annual All-Inclusive Plan or the Canada Medical Plan.

Deductible Amounts (\$ CDN)	Premium Percentage Savings
\$500	10%
\$1,000	15%
\$5,000	30%
\$10,000	35%

REMINDER - For Plan A, Plan B and Plan C clients must read the declaration and sign in two places; at the top and bottom of the Medical Questionnaire.

EXCLUSIONS & LIMITATIONS - WHAT DOES EMERGENCY MEDICAL INSURANCE NOT COVER?

- Updated charts to include Plans A, B & C (refer to Page 32 of the 2018 Manulife Global Policy)
- 6 month pre-ex for Plans B and C
- No change in pre-ex to other plans
- With the elimination of Plan A+ there is no longer a plan that offers no Pre-ex coverage (Except the usual Canada plans - they have not changed)

PREMIUM PROTECTION PLAN

- New age band 70 - 74 year of age
- New day range band 24 - 30 days

NEW AND EXCITING UPDATES

Weblink: Gives you the option to email the travel insurance link to your client and ensures you receive the commission for the sale. Once the client fills out the Medical Questionnaire they will send the completed form directly to Manulife, you will no longer be required to mail the completed form to our Manulife office. In addition, Weblink can be sent to your client who may have declined travel insurance at the time of booking.

New Plans added to the B2C Direct: For those clients age 60 and older they will be given the option to fill out the online Medical Questionnaire when purchasing an Emergency Medical Plan or a Canada Medical Plan or an Annual Emergency Medical or an Annual All-Inclusive Plan.

Fillable Forms in IGO: You will no longer need to print off the forms in IGO; they will be replaced with fillable and emailable forms.

IGO Password Reset: Consultants will be able to reset their own password within the valid parameters.

Please refer to the new Policies for complete details.

