8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health**

plus dental coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for

dental coverage:

Base Dental Plan

Bronze Dental Plan

Silver Dental Plan

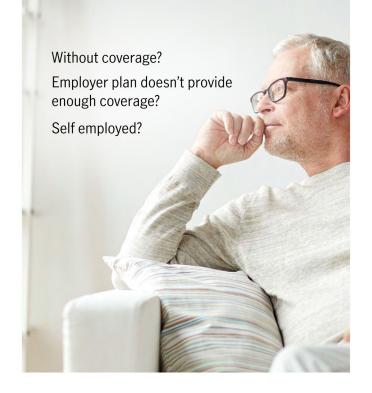
Gold Dental Plan

All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



Help when you need it most: that's included too.

TELUS Health Virtual Care¹

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

TELUS LivingWell Companion or TELUS SmartHome Security¹

- 6 months every 3 years for one of these services
- LivingWell Companion Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector.
- SmartHome Security Get home security and home monitoring from your smartphone

2023 Monthly Rates for **Alberta**

Individu	al Cost Per M	1onth Per Per	son	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$89.60	\$113.70	\$142.10	\$184.00
45-54	\$103.00	\$134.00	\$161.50	\$228.80
55-59	\$105.90	\$140.20	\$169.70	\$235.40
60-64	\$109.80	\$145.40	\$183.70	\$249.30
65-69	\$111.30	\$139.70	\$175.80	\$236.60
70-79	\$116.10	\$143.20	\$189.30	\$248.10
80-89	\$120.00	\$150.10	\$198.20	\$262.20
90+	\$169.10	\$184.50	\$262.60	\$329.40
Couple (Cost Per Mont	h Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$73.40	\$97.40	\$126.40	\$167.00
45-54	\$86.30	\$115.90	\$144.70	\$210.10
55-59	\$88.70	\$121.80	\$152.20	\$216.10
60-64	\$93.10	\$126.60	\$165.40	\$229.40
65-69	\$93.80	\$121.00	\$157.90	\$218.00
70-79	\$98.90	\$124.90	\$171.70	\$228.60
80-89	\$102.10	\$131.70	\$179.10	\$241.70
90+	\$148.90	\$164.40	\$242.30	\$307.40
1 to 2 Ch	nildren Cost	Per Month Pe	er Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$28.40	\$33.70	\$39.70	\$52.10
5-20	\$41.20	\$53.70	\$67.00	\$101.20
3+ Child	ren Cost Per	Month Per P	erson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$25.60	\$30.40	\$35.10	\$47.00
5-20	\$37.20	\$48.90	\$60.70	\$91.20

Costs for Dental plus Base Core Benefits

Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$80.30	\$91.30	\$98.80	\$139.20
Couple	\$65.60	\$78.00	\$85.60	\$125.00
1 to 2 C	hildren Cos	t Per Month P	er Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$18.70	\$18.90	\$19.10	\$24.60
5-20	\$34.70	\$37.60	\$43.40	\$73.50
3+ Child	dren Cost Pe	er Month Per F	Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$16.70	\$16.80	\$17.20	\$22.60
5-20	\$31.30	\$33.60	\$38.90	\$66.40

¹ Manulife cannot guarantee the availability of this benefit indefinitely

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

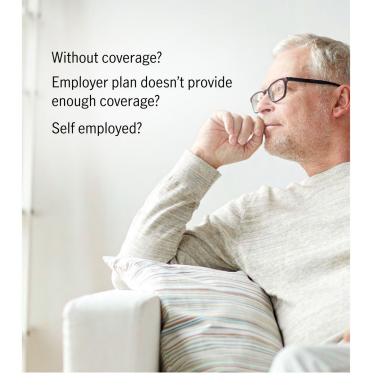
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



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TELUS LivingWell Companion or TELUS SmartHome Security¹

- 6 months every 3 years for one of these services
- LivingWell Companion Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector.
- SmartHome Security Get home security and home monitoring from your smartphone

2023 Monthly Rates for British Columbia

	-			
Individu	al Cost Per M	lonth Per Per	son	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$92.00	\$116.20	\$147.00	\$193.60
45-54	\$107.40	\$139.00	\$164.60	\$239.30
55-59	\$108.20	\$144.90	\$183.90	\$249.30
60-64	\$115.30	\$151.00	\$201.40	\$269.70
65-69	\$118.60	\$151.00	\$200.90	\$267.80
70-79	\$123.30	\$159.20	\$223.70	\$287.40
80-89	\$128.60	\$166.90	\$242.60	\$321.80
90+	\$187.80	\$219.90	\$340.00	\$427.90
Couple	Cost Per Mont	h Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$77.40	\$100.50	\$132.20	\$176.50
45-54	\$91.00	\$121.00	\$148.20	\$220.50
55-59	\$92.10	\$126.20	\$166.00	\$230.60
60-64	\$98.10	\$132.90	\$183.00	\$249.40
65-69	\$101.00	\$131.70	\$182.00	\$247.30
70-79	\$105.60	\$138.50	\$204.10	\$265.80
80-89	\$110.60	\$146.50	\$221.40	\$299.50
90+	\$167.40	\$196.40	\$314.80	\$400.90
1 to 2 CI	nildren Cost	Per Month Pe	er Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$31.50	\$37.50	\$45.50	\$59.80
5-20	\$45.90	\$59.60	\$74.90	\$112.90
3+ Child	Iren Cost Per	Month Per P	erson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$28.80	\$33.80	\$40.80	\$53.50
5-20	\$41.00	\$53.60	\$67.30	\$101.70

Costs for Dental plus Base Core Benefits

Individual and Couple Cost Per Month Per Person					
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
Single	\$86.40	\$98.90	\$105.90	\$151.20	
Couple	\$72.20	\$84.70	\$92.80	\$136.40	
1 to 2 C	hildren Cos	t Per Month P	er Person		
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$20.30	\$20.40	\$20.60	\$26.80	
5-20	\$37.90	\$41.60	\$47.60	\$80.40	
3+ Chile	dren Cost Pe	r Month Per F	Person		
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$17.90	\$18.20	\$19.00	\$24.30	
5-20	\$34.40	\$37.40	\$43.10	\$72.40	

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Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

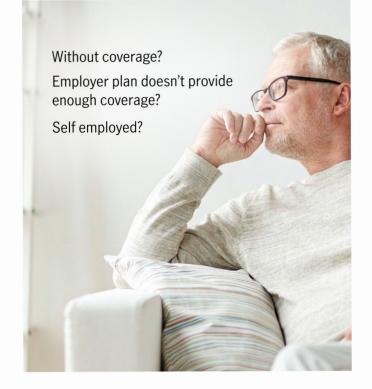
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

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- Registered Specialists and Therapists
- Ambulance Services



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 7 days a week. Includes an optional fall detector.
- SmartHome Security Get home security and home monitoring from your smartphone

2023 Monthly Rates for Manitoba

Individua	Cost Per M	onth Per Pers	on	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$89.40	\$111.50	\$142.80	\$185.60
45-54	\$110.30	\$134.90	\$160.90	\$231.10
55-59	\$115.90	\$142.80	\$178.90	\$243.50
60-64	\$121.50	\$152.30	\$192.90	\$262.60
65-69	\$136.50	\$159.80	\$204.50	\$275.40
70-79	\$144.20	\$170.50	\$224.90	\$298.50
80-89	\$149.30	\$182.60	\$239.80	\$337.30
90+	\$193.80	\$221.70	\$316.60	\$423.80
Couple C	ost Per Month	Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$75.30	\$96.30	\$128.40	\$169.40
45-54	\$94.50	\$118.60	\$145.30	\$212.50
55-59	\$99.10	\$125.40	\$161.80	\$224.90
60-64	\$105.40	\$133.70	\$175.30	\$243.60
65-69	\$118.50	\$140.70	\$186.40	\$255.20
70-79	\$126.00	\$150.90	\$206.20	\$277.60
80-89	\$130.50	\$161.80	\$220.80	\$314.60
90+	\$173.30	\$200.50	\$294.70	\$398.30
1 to 2 Ch	ildren Cost	Per Month Pe	r Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$35.40	\$39.70	\$47.70	\$63.70
5-20	\$43.70	\$56.20	\$70.80	\$108.20
3+ Child	ren Cost Per	Month Per Pe	rson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$31.70	\$35.10	\$42.40	\$57.40
5-20	\$39.50	\$50.60	\$64.00	\$97.10

Costs for Dental plus Base Core Benefits

Base Bronze Silver Gold					
Group	Dental Dental	Dental Dental	Dental	Dental	
Single	\$77.00	\$88.10	\$94.90	\$132.10	
Couple	\$63.40	\$75.10	\$82.80	\$118.80	
1 to 2 C	hildren Cos	t Per Month P	er Person		
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$16.20	\$16.40	\$16.90	\$22.90	
5-20	\$31.90	\$36.00	\$41.90	\$73.00	
3+ Chil	dren Cost Pe	r Month Per P	erson		
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$14.70	\$14.80	\$15.60	\$20.30	
5-20	\$29.20	\$32.40	\$37.90	\$65.30	

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Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

Base Dental Plan Bronze Dental Plan Silver Dental Plan

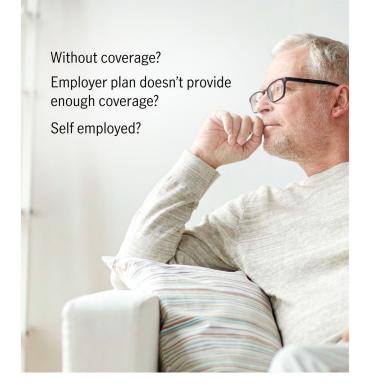
Gold Dental Plan

All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

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- Registered Specialists and Therapists
- Ambulance Services



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- SmartHome Security Get home security and home monitoring from your smartphone

2023 Monthly Rates for **New Brunswick**

	,			
Individua	al Cost Per M	onth Per Pers	son	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$96.50	\$121.00	\$153.20	\$201.40
45-54	\$118.70	\$146.10	\$177.00	\$249.20
55-59	\$123.80	\$153.10	\$197.20	\$261.70
60-64	\$132.00	\$164.40	\$216.30	\$285.00
65-69	\$146.80	\$175.00	\$233.10	\$301.00
70-79	\$157.40	\$190.90	\$264.30	\$332.70
80-89	\$164.90	\$210.60	\$298.20	\$384.70
90+	\$233.90	\$279.00	\$413.10	\$518.70
Couple C	ost Per Month	Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$81.30	\$105.30	\$138.30	\$185.20
45-54	\$102.10	\$128.60	\$160.30	\$231.10
55-59	\$106.90	\$134.80	\$178.90	\$242.90
60-64	\$114.30	\$145.10	\$198.20	\$265.30
65-69	\$128.20	\$155.30	\$214.10	\$279.70
70-79	\$137.90	\$170.10	\$244.00	\$310.80
80-89	\$145.00	\$189.00	\$276.30	\$360.40
90+	\$210.90	\$253.70	\$387.40	\$489.40
1 to 2 Ch	ildren Cost	Per Month Pe	er Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$38.60	\$43.20	\$52.10	\$68.90
5-20	\$48.60	\$62.50	\$78.90	\$118.40
3+ Child	ren Cost Per	Month Per Pe	erson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$34.20	\$38.70	\$47.50	\$62.20

Costs for Dental plus Base Core Benefits

\$56.00

\$70.70

\$106.70

\$43.60

Individual and Couple Cost Per Month Per Person					
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
Single	\$85.90	\$96.00	\$104.10	\$145.20	
Couple	\$71.90	\$82.60	\$91.10	\$131.50	
1 to 2 C	hildren Cos	t Per Month F	Per Person		
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$18.10	\$18.60	\$19.20	\$25.60	
5-20	\$36.60	\$41.00	\$46.50	\$80.20	
3+ Chile	dren Cost Pe	r Month Per F	Person		
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental	
0-4	\$16.50	\$16.60	\$17.20	\$23.00	
5-20	\$32.90	\$36.30	\$42.10	\$72.30	

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Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

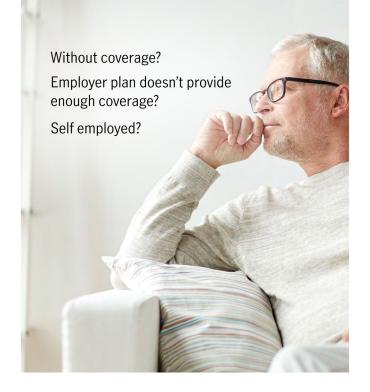
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

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- Registered Specialists and Therapists
- Ambulance Services



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- SmartHome Security Get home security and home monitoring from your smartphone

2023 Monthly Rates for

Newfoundland and Labrador

Individual Cost Per Month Per Person					
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan	
18-44	\$91.60	\$115.70	\$146.90	\$190.90	
45-54	\$111.90	\$134.90	\$167.80	\$231.70	
55-59	\$116.30	\$144.80	\$185.80	\$247.30	
60-64	\$123.50	\$152.90	\$204.20	\$269.00	
65-69	\$136.70	\$161.90	\$220.10	\$280.90	
70-79	\$144.80	\$175.90	\$247.70	\$309.20	
80-89	\$152.20	\$191.80	\$277.50	\$359.10	
90+	\$218.40	\$253.70	\$386.00	\$466.90	
Couple	Cost Per Mont	h Per Person			
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan	
18-44	\$78.30	\$100.00	\$132.00	\$174.80	
45-54	\$96.50	\$118.80	\$151.50	\$214.40	
55-59	\$100.50	\$126.50	\$168.70	\$228.70	
60-64	\$106.80	\$134.30	\$185.90	\$249.30	
65-69	\$118.50	\$142.90	\$201.20	\$261.00	
70-79	\$126.50	\$155.80	\$227.70	\$287.70	
80-89	\$133.00	\$171.70	\$256.60	\$335.70	
90+	\$196.50	\$230.00	\$361.00	\$440.40	
1 to 2 C	hildren Cost	Per Month Pe	er Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan	
0-4	\$25.70	\$28.60	\$36.20	\$45.90	
5-20	\$46.00	\$58.90	\$74.20	\$112.50	
3+ Chil	dren Cost Per	Month Per P	erson		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan	
0-4	\$23.00	\$26.10	\$32.50	\$41.20	
5-20	\$41.40	\$53.00	\$67.00	\$101.20	

Costs for Dental plus Base Core Benefits

	p			-
Individu	ial and Cou	ple Cost Per	Month Per Pe	erson
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$84.10	\$95.20	\$102.10	\$142.40
Couple	\$70.30	\$81.30	\$89.50	\$128.50
1 to 2 C	hildren Cost	Per Month P	er Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$8.60	\$8.70	\$8.80	\$8.90
5-20	\$35.50	\$38.80	\$45.30	\$77.50
3+ Child	fren Cost Per	Month Per F	Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$7.50	\$7.60	\$7.70	\$7.80
5-20	\$31.80	\$35.10	\$41.20	\$70.00
II nremium i	rates are quoted	on a per month	ner nerson has	ic Promiume

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Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

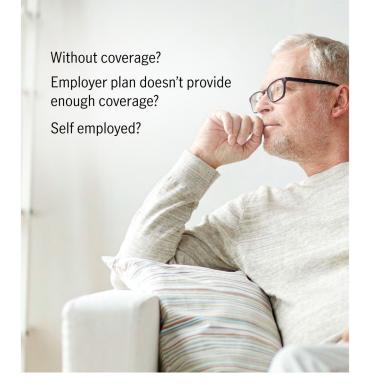
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

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- Registered Specialists and Therapists
- Ambulance Services



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TELUS LivingWell Companion or TELUS SmartHome Security¹

- 6 months every 3 years for one of these services
- LivingWell Companion Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector.
- SmartHome Security Get home security and home monitoring from your smartphone

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2023 Monthly Rates for **Nova Scotia**

	,			
Individua	al Cost Per M	onth Per Pers	on	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$92.50	\$116.10	\$148.20	\$191.30
45-54	\$114.00	\$140.70	\$167.80	\$231.70
55-59	\$118.50	\$147.00	\$185.90	\$247.90
60-64	\$125.90	\$155.50	\$206.50	\$273.60
65-69	\$105.20	\$131.70	\$182.90	\$232.90
70-79	\$110.10	\$137.00	\$201.40	\$256.40
80-89	\$116.20	\$143.20	\$219.30	\$287.20
90+	\$180.40	\$194.30	\$309.60	\$391.80
Couple C	ost Per Month	Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$78.50	\$100.60	\$133.00	\$175.30
45-54	\$97.90	\$123.40	\$151.50	\$214.50
55-59	\$101.90	\$129.40	\$169.10	\$228.80
60-64	\$109.40	\$137.20	\$188.60	\$253.80
65-69	\$89.10	\$114.20	\$165.30	\$215.30
70-79	\$93.70	\$119.90	\$183.30	\$238.00
80-89	\$99.40	\$125.70	\$200.70	\$266.20
90+	\$160.60	\$174.40	\$288.20	\$367.60
1 to 2 Ch	ildren Cost	Per Month Pe	r Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$27.50	\$30.80	\$38.50	\$46.20
5-20	\$46.00	\$58.90	\$74.20	\$111.10
3+ Child	ren Cost Per	Month Per Pe	rson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$25.30	\$27.40	\$34.80	\$41.30
5-20	\$41.40	\$53.00	\$67.00	\$100.10

Costs for Dental plus Base Core Benefits

bosts for Dental plus base core benefits						
Individual and Couple Cost Per Month Per Person						
Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental		
Single	\$81.50	\$91.30	\$98.80	\$136.40		
Couple	\$67.40	\$78.50	\$86.40	\$123.10		
1 to 2 C	1 to 2 Children Cost Per Month Per Person					
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental		
0-4	\$8.50	\$8.60	\$8.70	\$8.80		
5-20	\$34.70	\$38.30	\$44.30	\$74.60		
3+ Children Cost Per Month Per Person						
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental		
0-4	\$7.50	\$7.60	\$7.70	\$7.80		
5-20	\$31.30	\$34.20	\$39.30	\$67.60		

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Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

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- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

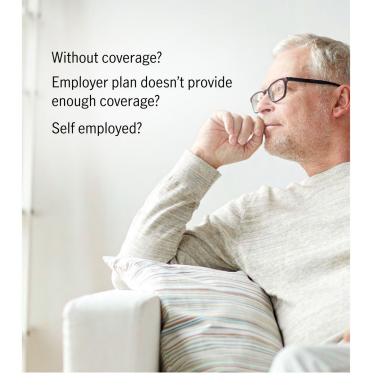
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



Help when you need it most: that's included too.

TELUS Health Virtual Care¹

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

TELUS LivingWell Companion or TELUS SmartHome Security¹

- 6 months every 3 years for one of these services
- LivingWell Companion Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector.
- SmartHome Security Get home security and home monitoring from your smartphone

¹ Manulife cannot guarantee the availability of this benefit indefinitely.

2023 Monthly Rates for **Ontario**

Group Plan Plan Plan Plan 18-44 \$96.20 \$129.50 \$165.80 \$225.10 45-54 \$122.50 \$161.40 \$195.00 \$284.50 55-59 \$127.10 \$170.70 \$228.40 \$304.70 60-64 \$134.00 \$180.30 \$258.00 \$340.70 60-69 \$110.50 \$142.60 \$227.70 \$301.00 70-79 \$111.90 \$148.40 \$256.60 \$331.80 80-89 \$113.70 \$150.90 \$283.50 \$371.30 90+ \$149.40 \$171.50 \$350.20 \$435.80 Couple Cost Per Month Per Person Age Base Bronze Silver Gold Plan Plan Plan Plan 18-44 \$82.90 \$113.30 \$149.70 \$206.80 45-54 \$107.40 \$142.60 \$177.20 \$264.10 55-59 \$111.60 \$150.70 \$209.00 \$283.90 60-64					
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Age Group Base Plan Bronze Plan Silver Plan Gold Plan 0-4 \$37.20 \$43.20 \$54.50 \$72.10	5-20	\$51.00	\$67.30	\$85.70	\$131.60
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	Age Group				
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	5-20	\$45.80	\$60.80	\$77.50	\$118.20

Costs for Dental plus Base Core Benefits

Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$82.10	\$97.10	\$105.90	\$161.80
Couple	\$68.80	\$82.80	\$92.80	\$146.70
1 to 2 C	hildren Cos	t Per Month P	er Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$19.50	\$19.80	\$20.50	\$28.10
5-20	\$37.60	\$42.40	\$49.70	\$89.40
3+ Child	dren Cost Pe	r Month Per F	Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$17.20	\$17.40	\$18.90	\$25.20
5-20	\$33.90	\$38.50	\$44.80	\$80.30

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

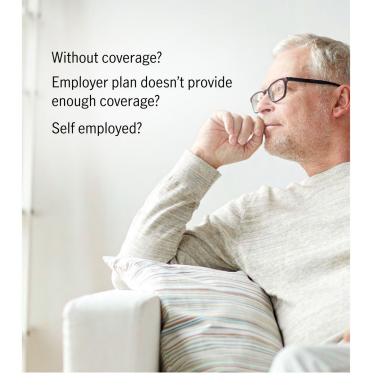
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



Help when you need it most: that's included too.

TELUS Health Virtual Care¹

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

TELUS LivingWell Companion or TELUS SmartHome Security¹

- 6 months every 3 years for one of these services
- LivingWell Companion Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector.
- SmartHome Security Get home security and home monitoring from your smartphone

2023 Monthly Rates for

Prince Edward Island

Individu	al Cost Per M	onth Per Per	son	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$95.90	\$118.70	\$152.90	\$198.60
45-54	\$118.40	\$145.90	\$172.90	\$246.00
55-59	\$122.10	\$153.00	\$194.20	\$257.10
60-64	\$129.80	\$160.50	\$212.10	\$283.80
65-69	\$118.40	\$146.90	\$201.20	\$264.00
70-79	\$123.50	\$155.40	\$221.30	\$281.50
80-89	\$131.00	\$161.90	\$239.70	\$312.70
90+	\$198.20	\$215.50	\$334.00	\$420.90
Couple (Cost Per Montl	Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$81.30	\$103.00	\$137.20	\$182.50
45-54	\$101.60	\$127.70	\$156.40	\$227.00
55-59	\$105.60	\$134.50	\$176.40	\$238.10
60-64	\$113.30	\$142.30	\$194.30	\$263.60
65-69	\$101.20	\$128.60	\$183.10	\$244.80
70-79	\$106.50	\$136.60	\$202.90	\$261.50
80-89	\$113.60	\$143.20	\$220.40	\$291.40
90+	\$176.90	\$194.20	\$311.60	\$395.60
1 to 2 Ch	nildren Cost	Per Month Pe	er Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$27.90	\$31.20	\$38.90	\$49.30
5-20	\$48.30	\$62.30	\$77.60	\$117.30
3+ Child	ren Cost Per	Month Per P	erson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$25.50	\$28.10	\$35.00	\$44.50
5-20	\$43.40	\$55.90	\$70.20	\$105.70

Costs for Dental plus Base Core Benefits

Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$86.10	\$97.40	\$104.20	\$145.00
Couple	\$72.20	\$83.90	\$91.50	\$131.50
1 to 2 C	hildren Cos	t Per Month P	er Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$8.60	\$8.70	\$8.80	\$8.90
5-20	\$36.70	\$41.30	\$47.00	\$80.30
3+ Chile	dren Cost Pe	r Month Per F	Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$7.50	\$7.60	\$7.70	\$7.80
5-20	\$33.00	\$36.70	\$42.20	\$72.30

¹ Manulife cannot guarantee the availability of this benefit indefinitely.

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

- Dental Care
- Prescription Drugs
- Homecare and Nursing
- Emergency Travel
- Hospital



Or, choose from these 4 plans for **dental** coverage:

Base Dental Plan Bronze Dental Plan Silver Dental Plan

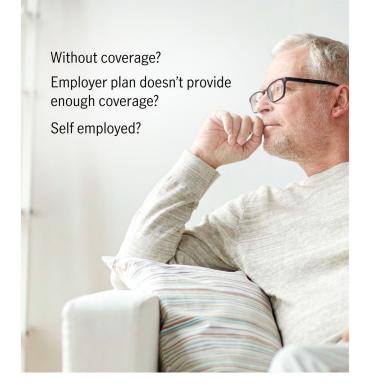
Gold Dental Plan

All 4 dental plans include coverage for:

- Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



Help when you need it most: that's included too.

TELUS Health Virtual Care¹

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

TELUS LivingWell Companion or TELUS SmartHome Security¹

- 6 months every 3 years for one of these services
- LivingWell Companion Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector.
- SmartHome Security Get home security and home monitoring from your smartphone

¹ Manulife cannot guarantee the availability of this benefit indefinitely

2023 Monthly Rates for **Saskatchewan**

Individua	al Cost Per M	onth Per Pers	on			
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
18-44	\$84.70	\$105.50	\$137.20	\$178.20		
45-54	\$105.10	\$130.30	\$155.40	\$219.00		
55-59	\$110.30	\$136.60	\$176.60	\$232.00		
60-64	\$116.10	\$145.10	\$192.90	\$252.10		
65-69	\$116.80	\$139.10	\$188.20	\$240.40		
70-79	\$124.60	\$151.50	\$213.50	\$266.00		
80-89	\$127.60	\$165.40	\$239.30	\$307.00		
90+	\$161.50	\$200.20	\$307.40	\$383.40		
Couple C	ost Per Month	Per Person				
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
18-44	\$70.70	\$90.70	\$122.70	\$162.20		
45-54	\$89.20	\$113.10	\$139.20	\$201.90		
55-59	\$94.50	\$119.20	\$159.60	\$214.70		
60-64	\$100.00	\$127.10	\$175.30	\$232.90		
65-69	\$101.20	\$122.10	\$172.10	\$222.90		
70-79	\$108.10	\$133.60	\$196.40	\$247.80		
80-89	\$111.50	\$147.20	\$221.00	\$287.10		
90+	\$143.30	\$180.40	\$286.80	\$360.50		
1 to 2 Ch	1 to 2 Children Cost Per Month Per Person					
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		
0-4	\$33.60	\$38.20	\$47.40	\$61.30		
5-20	\$40.50	\$52.30	\$66.80	\$100.60		
3+ Child	ren Cost Per	Month Per Pe	rson			
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan		

Costs for Dental plus Base Core Benefits

\$34.10

\$47.70

\$42.10

\$60.40

\$55.60

\$90.30

\$30.70

\$36.50

Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$71.60	\$81.00	\$87.50	\$123.00
Couple	\$58.40	\$68.80	\$76.30	\$109.80
1 to 2 C	hildren Cos	t Per Month P	er Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$14.80	\$14.90	\$15.60	\$20.50
5-20	\$29.20	\$32.40	\$38.20	\$66.20
3+ Child	dren Cost Pe	r Month Per F	Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$13.20	\$13.30	\$13.70	\$18.90
5-20	\$25.90	\$29.30	\$34.10	\$59.30

8 affordable choices make it easy to find a plan that fits your family's needs and budget.





Choose from these 4 plans for **health plus dental** coverage:

Base Health & Dental Plan Bronze Health & Dental Plan Silver Health & Dental Plan Gold Health & Dental Plan

Silver and Gold Health & Dental Plans

include coverage for:

- • Dental Care
- Prescription Drugs
- Homecare and Nursing
- • Emergency Travel
- • Hospital



Or, choose from these 4 plans for **dental** coverage:

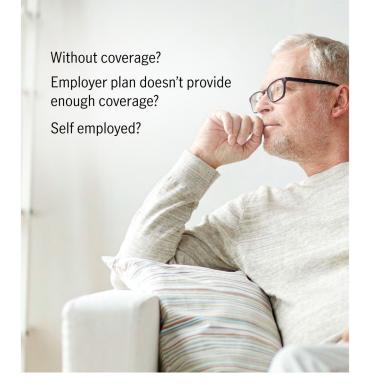
Base Dental Plan Bronze Dental Plan Silver Dental Plan Gold Dental Plan

All 4 dental plans include coverage for:

- • Homecare and Nursing
- Accidental Dental
- Hearing Aids

Plus, all 8 plans give you coverage for:

- Vision Care
- Registered Specialists and Therapists
- Ambulance Services



Help when you need it most: that's included too.

TELUS Health Virtual Care¹

Included in your plan is unlimited 24/7 access to health care professionals, clinical screening, mental health assessments, prescription refills and more

TELUS LivingWell Companion or TELUS SmartHome Security¹

- 6 months every 3 years for one of these services
- LivingWell Companion Get live access to a trained operator for emergency assistance 24 hours a day, 7 days a week. Includes an optional fall detector.
- SmartHome Security Get home security and home monitoring from your smartphone

2023 Monthly Rates for Northwest

Territories, Nunavut and Yukon

Individ	ual Cost Per N	Month Per Per	son	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$98.80	\$124.30	\$137.60	\$183.20
45-54	\$98.80	\$124.30	\$152.70	\$227.90
55-59	\$98.80	\$125.60	\$163.10	\$233.40
60-64	\$98.80	\$125.60	\$178.40	\$250.60
65-69	\$102.10	\$125.60	\$177.20	\$248.00
70-79	\$102.10	\$125.60	\$191.90	\$259.00
80-89	\$102.10	\$124.30	\$200.20	\$281.10
90+	\$102.10	\$124.30	\$248.30	\$322.60
Couple	Cost Per Mon	th Per Person		
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
18-44	\$83.10	\$108.00	\$123.20	\$167.50
45-54	\$83.10	\$108.00	\$136.80	\$210.10
55-59	\$83.10	\$108.80	\$146.50	\$215.50
60-64	\$83.10	\$108.80	\$161.30	\$231.70
65-69	\$86.50	\$108.80	\$160.90	\$229.00
70-79	\$86.50	\$108.80	\$174.70	\$239.70
80-89	\$86.50	\$108.00	\$182.80	\$260.80
90+	\$86.50	\$108.00	\$264.70	\$349.20
1 to 2 C	hildren Cos	t Per Month P	er Person	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$21.40	\$23.40	\$31.00	\$43.80
5-20	\$45.50	\$58.50	\$73.80	\$119.60
3+ Chile	dren Cost Pe	r Month Per P	erson	
Age Group	Base Plan	Bronze Plan	Silver Plan	Gold Plan
0-4	\$19.00	\$21.60	\$27.70	\$39.50
5-20	\$40.50	\$52.30	\$66.80	\$108.10

Costs for Dental plus Base Core Benefits

Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
Single	\$93.60	\$105.20	\$115.20	\$166.90
Couple	\$79.00	\$91.10	\$102.60	\$152.30
1 to 2 C	hildren Cos	t Per Month Pe	er Person	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$20.40	\$20.50	\$21.60	\$29.20
5-20	\$43.10	\$47.20	\$55.00	\$96.40
3+ Chile	dren Cost Pe	r Month Per P	erson	
Age Group	Base Dental	Bronze Dental	Silver Dental	Gold Dental
0-4	\$18.10	\$18.70	\$19.70	\$26.50
	\$38.40	\$42.40	\$49.60	\$87.00

¹ Manulife cannot guarantee the availability of this benefit indefinitely