

Instructions for Broker
INDIVIDUAL MEDICAL UNDERWRITING PLAN
Effective August 14, 2006
For Individuals not eligible to purchase MFTI

Individuals 55 years of age and over, unable to meet the MFTI eligibility requirements (as stated in Step 1 of the Medical Questionnaire or as listed in the policy), may be eligible for Manulife's Individual Medical Underwriting Plan.

- The Individual Medical Underwriting Plan provides coverage of pre-existing conditions with no required stability period.
- Your client may call a toll-free number commencing August 14, 2006 and receive a quote over the phone.
- **The Individual Medical Underwriting Plan can be purchased up to 45 days in advance of his/her departure date.** Your client can receive a quote at any time in advance of their departure date and not prior to August 14, 2006.
- An instruction sheet you can give your client is attached. **Print your contact information on the instruction sheet you give to the client.**
- **When your client calls for a quote, they must:**
 - know their travel dates,
 - be able to answer medical questions about their health status, and
 - provide your contact information.
- **Your client will receive** a quote over the phone. **If they would like to purchase** this insurance, they will be advised that we will **fax you** the Medical Underwriting Agreement (MUA) which contains your client's quote and responses to the medical questions. The first page will contain the following:
 - Name and Address of the client
 - The client's medical conditions that have been disclosed
 - Departure and Expiry Date
 - Reference Number
 - Full Premium (there are no deductibles or savings associated with this plan).
- **To process the sale, you must ensure that your client understands that:**
 - Their responses to the medical underwriting questions must be correct. Please ask your client to review their responses in Part II of the MUA for accuracy and contact us to report any changes.
 - They must report any medical conditions, any change in their medical condition or any change in medication that occurred between the date they applied and their departure date.
 - They must call **1 800 501-4781** or **(416) 977-5671** to report any inaccuracy in, or change to the MUA or any health change that occurs after the date they applied and prior to their departure date.
 - Failure to report any such changes will render their coverage null and void.
- **Also, you must ensure that:**
 - your agency name and agent code are correctly stated
 - the payment information is entered correctly
 - the applicant signs for the Credit Card payment
 - the applicant reads and signs the Declaration.
- **Send the MUA** to P.O. Box 4262, Stn A Toronto, ON M5W 5T4, or e-mail us at travel@manulife.com, or fax us at 1 866 879-6780, where Manulife will process the payment and fulfill the purchase.
- **You must send us the MUA with the client's original signature, or retain it for twelve (12) months** from the expiry date of coverage.

Instructions for Applicants
MANULIFE INDIVIDUAL MEDICAL UNDERWRITING PLAN
Effective August 14, 2006

You may be eligible for Manulife's Individual Medical Underwriting Plan, which provides emergency medical insurance coverage for your trip. The Individual Medical Underwriting Plan provides coverage of pre-existing conditions with no required stability period.

It is quick and easy to apply. It only takes one phone call. You will need to:

- **answer questions about your medical conditions**
- **know your travel dates and**
- **provide the broker contact information below.**

Please note that you can get a quote at any time but **you can only purchase the Individual Medical Underwriting Plan up to 45 days in advance of your departure date. Quotes are subject to change.**

Call for a quote:

1 800 501-4781

(416) 977-5671

from the Toronto area

Broker Contact information:

Agent Name: _____

Agency Name: _____

Agent Selling Code: _____

Resource Centre Code (if applicable): _____

Fax: _____