

## About your Care Benefit

### How much will my Care Benefit be?

Your monthly Care Benefit will be equal to 1% of your total amount of Lifecheque insurance up to a maximum of \$5,000. If you receive care in a facility, your monthly Care Benefit doubles. The maximum LivingCare Benefit is \$500,000 per insured person.

### Do I have to report how I'm using it?

No, your monthly Care Benefit doesn't depend on the actual cost of your care. So, you don't have to report how you're spending the money. You can use it however you want (e.g. to pay for a private nurse or someone to help out at home).

### Does the condition have to be permanent?

No. Each Care Benefit you receive will reduce the amount of your Lifecheque coverage, but once you recover, your coverage continues with the remaining amount of insurance. That means you could receive more Care Benefits or access your critical illness coverage, if you have any insurance leftover.

### When can I start receiving the Care Benefit?

You must be functionally dependent for 90 days before you will be eligible to receive the Care Benefit. The 90 days do not have to be consecutive. Under certain circumstances, nonconsecutive days of functional dependence may be added together to satisfy the waiting period.

Note: Each Care Benefit you receive reduces the amount of your Lifecheque coverage and any return of premium benefit.

For more information on Lifecheque and its Livingcare Benefit, contact your advisor or visit [manulife.ca](http://manulife.ca)

 **Manulife**

Insurance



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Insurance



Lifecheque® with  
LivingCare Benefit

# Have you thought about how you will manage if you become seriously ill and have to stop working? What if you need help taking care of yourself?

## Life is unpredictable. That's why there's Lifecheque

A critical illness can be emotionally and physically devastating. It can also lead to significant and unexpected costs that may not be covered by your provincial or employee health plans. That's where Lifecheque can help.

## What is Lifecheque?

It's critical illness insurance that provides a lump sum cash benefit if you're diagnosed with one of the covered conditions and satisfy the waiting period. The money is yours to use however you want. For example, you can use it to:

- Help pay your medical bills and cost for prescriptions
- Replace lost income or make mortgage payments
- Hire a nurse or caregiver to help you out at home
- Find the best health care available – anywhere

Lifecheque covers 24 critical conditions, including common types of cancer, heart attack and stroke. Plus, it has an **Early Intervention Benefit** and a unique **Recovery Benefit** that help you get some money faster so you can begin your recovery sooner.

**Lifecheque lets you focus on what really matters – getting better.**

## Lifecheque includes a LivingCare Benefit\*

There are some health conditions that can make it difficult for you to take care of yourself. You may need long term care, either in a home or in a facility. This level of care can be expensive. That's where the LivingCare Benefit can help.

## What is the LivingCare Benefit?

It's long term care insurance that provides a monthly payment, called a Care Benefit, if you become functionally dependent and satisfy the waiting period (90 days).

To be functionally dependent means you require substantial assistance with at least two of the six Activities of Daily Living or substantial supervision because of cognitive impairment, such as Alzheimer's disease.

The LivingCare Benefit helps cover the cost of your long term care, so you don't have to deplete your savings or burden your family. Best of all, it's built right into the premiums you pay for your Lifecheque coverage which are guaranteed for the life of your policy.

**The LivingCare Benefit is a unique feature of Lifecheque and provides added peace of mind.**

\*Available on all Lifecheque coverages, subject to underwriting approval.

### THE SIX ACTIVITIES OF DAILY LIVING ARE:

- Bathing
- Eating
- Dressing
- Toileting
- Transferring
- Maintaining continence

### LIFECHEQUE OFFERS A CONTINUATION OPTION

If you have Permanent Lifecheque coverage, the Continuation Option lets you cancel your Lifecheque insurance and switch your LivingCare Benefit (after the 20th coverage anniversary) to a separate, comparable<sup>†</sup> long term care insurance policy with limited evidence of insurability.

† As described in your Lifecheque contract.