



Personal Benefits – a new twist on Employee Benefits!

Now in tandem with your benefits program you can offer **Personal Life** and **Personal Critical Illness** coverage to your employees. Personal Benefits provides affordable, portable coverage without your company having to bear the cost of administration and billing.

With Personal Benefits, your employees can purchase optional coverage and they make the payments directly to Manulife through our easy payment options. Since the plan member enters into the Personal Benefits contract directly with Manulife, coverage continues even if there is a change in employment and the coverage details remain completely confidential.

Personal Benefits are a simple and effective way to offer value without creating overhead for your business.

Benefits for your company

- No day-to-day benefits administration
- No payroll deductions to coordinate
- No additional cost to enhance the value of your benefits program
- No group contract
- Opportunity to offer Personal Benefits and Personal Critical Illness insurance in tandem with your group benefits program
- Helps to attract and retain top talent

To learn more about what Personal Benefits can do for your business and employees, please call your group benefits advisor or Manulife representative or visit www.manulife.ca/groupbenefits.

Benefits for your Plan Members

- Affordable rates
- Flexibility – plan members choose the amount of coverage that's right for them
- Convenient payment of premium by credit card or pre-authorized banking withdrawal
- Personal coverage for their spouse and eligible dependent children
- Portable – coverage that continues even when there is a change in employment
- Confidential – no need to disclose their medical records to anyone but Manulife
- No sales tax applies to premiums

Share the good news with your employees now!

We have enclosed plan member brochures that you can share with your employees to make them aware of this additional coverage.

Should you not be interested in making these benefits available to your plan members, please disregard the information that has been provided.