Call flow, continued

If you selected dental inquiries above, press

- 1 for dental claim payments, or
- for pre-determination of dental benefit status, or
- for dependant coverage/dental fee guides, or
- 4 for dental coverage inquiries

If you selected health inquiries above, press

- 1 for health claims information, or
- for major medical coverage information, or
- 3 for drug coverage information, or
- for other health inquiries (e.g. hospital, vision)

If you selected **Internet inquiries** above, **press**

- 1 for Password Resets
- 2 for Login, registration
- **3** for Technical
- 4 for Other

Helpful hints

You may **press**

- * to return to the previous menu, or
- # to repeat the information/instruction you just heard, or
- to transfer to a CSR during our Customer Service Centre's regular business hours.

† If you are calling from a rotary dial phone, hold for a customer service representative.

Callers can "fast-track" by pressing a combination of options one after the other. For example, pressing 1,2, and 2 (with short pauses between) allows you to select English as the language, plan member as the caller and Health as the benefit, then enter plan number and member id. This saves you from listening to the complete introduction, which you may not need.

Note: The above call flow was current at the time this brochure was printed. As we enhance our IVR service, the call flow may be subject to change.

Answers at your fingertips! 1 800 268-6195

Manulife Financial has
THE ANSWERS!

Group Benefits Customer Service Centre

1 800 268-6195

1 800 685-7793

Available Monday through Friday from 8:30 a.m. until 4:30 p.m. local time (9:00 a.m. until 5:00 p.m. in Newfoundland).

Our TTY/TDD service allows you to leave a message at any time. Messages are returned within one business day.

For more information about Manulife Financial Group Benefits, visit our web site at

www.manulife.ca

Manulife Financial is a leading Canadian-based financial services group operating in 15 countries and territories worldwide. Through its extensive network of employees, agents and distribution partners, Manulife Financial offers clients a diverse range of financial protection products and wealth management services. Funds under management by Manulife Financial were Cdn§146.7 billion as at March 31, 2002.

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Manulife Financial Customer Service

1 800 268-6195

Group Benefits Customer Service Centre

Questions about your group benefits plan?

Manulife Financial's Group Benefits Customer Service Centre has the answers! Manulife Financial gives you direct access to your group benefits plan. Simply by using a touch-tone phone, you can privately receive information about your health and dental benefit coverage, the status of your claim submissions, and more!



IVR provides answers at your fingertips

When you call our Group Benefits Customer Service Centre, you are greeted by our interactive voice response (IVR) system. This state-of-the-art

technology guides you through a series of voice prompts that provide immediate answers to your health and dental benefit questions.

What can I find out using Manulife's IVR?

Our Customer Service Centre's IVR can verify your Health or Dental benefit information including:

Health inquiries

- health claim payments
- major medical coverage information (i.e. eligible dependants, deductibles, coinsurance, etc.)
- · drug coverage information

Dental inquiries

- dental claim payments
- pre-determination of dental benefits status
- dental plan coverage information (dental fee guides, deductibles, co-insurance and maximums by coverage type – e.g. preventative, restorative, etc.)

Note: The IVR is not intended to be a comprehensive explanation of all your benefits. Please refer to your benefit booklet for more information, or contact our customer service representatives about specific details of your group benefits plan.

Complex or detailed inquiries

There may be times when you will need to speak with a Customer Service Representative (CSR) to ask about detailed aspects of your group benefits plan. Once you have entered your plan number and personal certificate number/ plan member ID, our Customer Service Centre's IVR allows you to transfer to a CSR during regular business hours. Our CSRs can help answer a wide range of questions, for example:

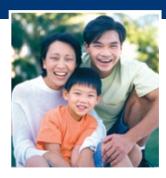
- · Why was my prescription drug claim paid differently than I expected?
- How does my husband's dental plan coverage with another insurance company coordinate with my Manulife Financial dental coverage?

When can I call?

Our CSRs are available Monday through Friday from 8:30 a.m. until 4:30 p.m. local time (9:00 a.m. until 5:00 p.m. in Newfoundland).

1 800 268-6195





To supplement the service provided by our CSRs, our Customer Service Centre's IVR technology is available during these local times:

All provinces except Newfoundland

Monday - Friday - 7:00 a.m. until 9:00 p.m. Saturdays – 7:30 a.m. until 4:30 p.m.

Newfoundland

Monday - Friday - 7:30 a.m. until 9:30 p.m. Saturdays – 8:30 a.m. until 4:30 p.m.

How to contact our Group Benefits Customer Service Centre

Your Group Benefits Customer Service Centre Quick Reference Card is included in this brochure. Please keep it by your phone for future reference. The card provides space for you to write your group benefits plan information on it, including your:

- group's Health and Dental Plan Number(s), and
- personal Certificate Number/ Plan Member I.D.

For faster service, please have the above information at hand when you call our Group Benefits Customer Service Centre.

Privacy and confidentiality

At Manulife Financial, we pride ourselves on the protection of your confidential information. A combination of industry, legislated and our own corporate privacy and confidentiality requirements governs the level of detail shared about you and your dependants' benefits. The information shared also varies based on the relationship of the caller to you (e.g., plan administrator, plan member, or dependant). After the caller has been screened for appropriate

> identification, only information pertaining to the specific claim or treatment in question is shared.

Group Benefits Customer Service Centre Quick Reference Card

Help us help you. If you have the following information at hand when you contact Manulife Financial's Group Benefits Customer Service Centre, we will be able to serve you more quickly:

*Health	plan	number:	7)(
*Dental	plan	number:	

*Certificate number/plan member ID:

*Note: These numbers can be found on your group coverage ID card, or on an Explanation of Benefits attached to one of your previous claim cheques. You may or may not have two separate plan numbers for your Health and Dental benef

When your call is connected[†], press

- 1 for service in English, then press
- to identify yourself as a plan member, then press
- 1 for dental inquiries, or
- for health inquiries, or
- for Internet technical inquiries, or
- for disability inquiries, or
- 7 for health and dental claims office addresses, or
- 8 for any other inquiries, including Life claims • For example AD&D, Waiver of Premium

then press, the digits of your plan number,

then press, the digits of the certificate number/plan member ID, if applicable

The call flow is continued on reverse...

Answers at your fingertips! 1 800 268-6195

