

MyFuture: your online marketplace  
for retiree insurance

An overview



# Your company benefits have ended. What's next?

Retirement is a big moment in your life and a time for big plans. Don't let health care costs or unexpected expenses stop you from fulfilling your dreams.

**MyFuture** - an online insurance marketplace specially designed for retirees - is here to help. MyFuture picks up where your company benefits leave off, giving you customized, affordable insurance products designed to:

- Protect you and your family from the high cost of medical products and services that are not covered by your provincial health plan - like certain prescription drugs, medical treatments and more.
- Safeguard your finances from unforeseen events that could derail your retirement plans.

MyFuture guides you through the insurance shopping experience and offers you plans from different insurers to match your needs. Once you decide what you want, you can enroll online.

MyFuture is powered by LifeWorks, Canada's leading pension and benefits administrator. To learn more about LifeWorks, visit [www.lifeworks.com](http://www.lifeworks.com).

## Why insurance is important

Now that you've retired, your company benefits may have ended, but your life goes on. You still have medical expenses, which typically increase with age. You may have debts that you continue to pay off. And, if you're like many retirees, you probably have plans to travel cross-country or abroad. Should a serious accident or illness occur while travelling, the consequences could greatly impact your retirement savings.

The right insurance can help offset costs while protecting you and your family from the unforeseen.

**Take care of your insurance matters now, and  
you'll have one less worry in retirement!**

# Plans that work for you

Health insurance plans cover:

- Prescription drugs
- Vision care
- Hearing aids
- Registered therapists and specialists
- Semi-private/private hospital accommodation
- Ambulance services
- Medical equipment and supplies
- Private duty nursing

**Health** In retirement, you'll want to protect yourself from the high cost of health care. But how much coverage is enough? What's a deductible? Or co-insurance for that matter? MyFuture will sift through the jargon to find the plan that works for you.

**Travel** Is travel in your retirement plans? Keep in mind that your provincial health plan provides only limited out-of-country emergency medical coverage. Get the protection you need now, so you can relax and enjoy your trip.

**Dental** Dental insurance pays a portion of the cost of routine check-ups, cleanings and fillings for you and your children. If you need it, MyFuture will also find a plan to help you with major expenses like crowns, dentures and bridges.

**Critical illness** Critical illness insurance can protect you and your family from financial hardship associated with life-altering illnesses. But the details can be confusing. MyFuture will walk you through what it is and what it covers, as well as help you decide which plan is right for you.

**Life insurance** Planning ahead is the best gift you can give your loved ones. MyFuture offers both life and accidental death and dismemberment (AD&D) insurance. AD&D insurance can ease the financial strain of serious injury or death resulting from an accident. Rest easy knowing that you've taken care of your family's financial security.

## Consider this:

In Canada, your provincial health plan covers some – but not all – medical services. In some provinces, prescription drug coverage does not start until age 65. Even then, provincial plans cover only certain drugs, often leaving a significant gap in coverage. Most provincial plans do not cover dental expenses and prescription eyeglasses, and many do not cover the costs of chiropractors, physiotherapists and other paramedical providers. What's more, they are significantly limited in out-of-country emergency medical coverage.

When it comes to life insurance, your current age or health could make it difficult to obtain the coverage you want – leaving your family vulnerable for funeral expenses and outstanding debts should you die. Life insurance for seniors can also be important if you want to leave a financial cushion for your spouse, children or grandchildren.

# How MyFuture can help

Simply tell MyFuture your plans for retirement.

I'm going to ask you some questions so I can guide you to the right insurance plans.

**1** AREAS OF FOCUS

On which of the following areas would you like to focus? [Continue](#)

- Keeping healthy
- Protection in the case of future illness
- My financial security
- My family's financial security
- Worry-free travel

MyFuture recommends insurance tailored to your needs.

Show plans for Medical [Help Me Decide](#)

## Medical

Essential Enhanced **Comprehensive**

87% of people similar to you chose a plan from this tier

Comprehensive medical plans are for those who want the best coverage available and the least financial risk. You pay a higher monthly premium in exchange for more coverage.

SHOWING COVERAGE FOR: Myself [Edit Dependents](#)

Insurer 1	Insurer 2	Insurer 3
<b>\$122.71</b> /mo	<b>\$137.27</b> /mo	<b>\$161.10</b> /mo
INCLUDES 80% 70% \$4,000 80% N/A View Dental and Travel options	INCLUDES 80% 80% \$5,000 100% N/A View Dental and Travel options	INCLUDES 90% 100% \$5,000 100% N/A View Dental and Travel options

MyFuture helps you decide which plan is right for you.

### Plan Comparison

	Insurer 1	Insurer 2	Insurer 3
Plan Type	Comprehensive	Comprehensive	Comprehensive
Monthly Premium	\$122.71/mo	\$137.27/mo	\$161.10/mo
	<a href="#">Add</a>	<a href="#">Add</a>	<a href="#">Add</a>

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**Prescription Drugs**

The level at which an eligible expense is reimbursed to the plan member

Insurer 1	Insurer 2	Insurer 3
80% CO-INSURANCE	80% CO-INSURANCE	90% CO-INSURANCE

[More Details](#)

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**Prescription Drug Calendar Year Maximum**

The maximum amount of benefits that will be payable each calendar year

Insurer 1	Insurer 2	Insurer 3
\$5,000	\$10,000	\$25,000

[More Details](#)

# MyFuture offers a simple, affordable way to buy insurance

Shopping for insurance can be tough. The terms can be confusing and the choices overwhelming.

Here's how MyFuture makes it easy:

- Lets you shop online through your PC, tablet or smart phone
- Guides you through the insurance selection process using everyday language
- Presents customized options that match your needs, lifestyle and budget
- Lets you compare a wide range of health, travel, dental, critical illness, and life and AD&D insurance plans from multiple insurers, at competitive prices
- Gives you tips and user-friendly tools to help you decide which plan is right for you
- Offers easy payment methods and online recordkeeping
- If you're in good health when you enroll, you may qualify for reduced rates by completing a simple online questionnaire.

And, since MyFuture was chosen by your employer, you can shop with confidence.

With MyFuture, you get access to:

## **Leading insurance carriers**

Benefits offered through MyFuture are provided by leading Canadian insurers, the same companies that provide group benefits to the country's largest employers. Visit MyFuture to learn more about them.

## **One-stop shopping**

With MyFuture, it's easy to access your coverage and payment history, billing information, dependents, beneficiaries and downloadable forms all in one place. MyFuture is your hub for all insurance matters, even if you choose insurance products from multiple carriers.

# Enroll today

The sooner you enroll, the better. Your access code is valid as of today and up to 60 days after your retirement. If you enroll within this period, you'll be able to select a number of insurance products without proof of good health. Enroll later, and you'll have to complete a medical questionnaire - depending on your results, you may be denied coverage.

Don't wait until retirement to enroll - sign up today and be covered as of the day you retire!

- 1** Visit MyFuture at [myfutureinsured.ca](http://myfutureinsured.ca) and enter the access code given to you by your Association
- 2** Tell MyFuture a bit about yourself.
- 3** MyFuture recommends insurance tailored to what matters to you. You'll see plans offered by multiple insurance carriers side-by-side, so you can easily compare plan features and costs.
- 4** Select the plan that fits your needs and budget.
- 5** Check out.

## Questions?

Contact the MyFuture experts at LifeWorks:



1.844.336.3130, Monday to Friday, 8:00 a.m. to 8:00 p.m.



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