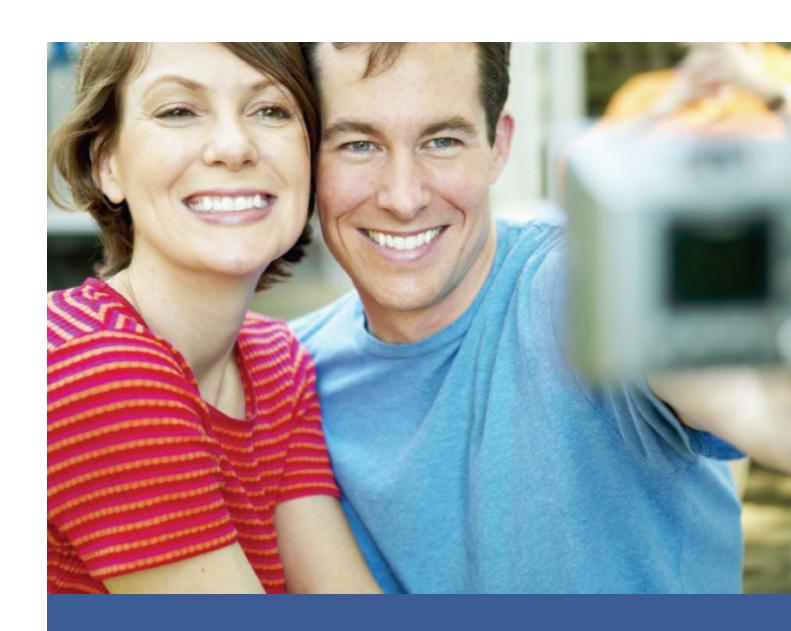


The Manulife Plan Member Secure Site

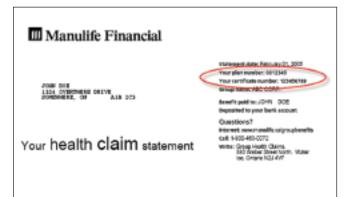
Helping to bring your benefits into focus



Before you start...

Once registered you will be able to access your Internet account wherever there is Internet access.

Getting started...you'll need your plan contract number and your plan member certificate. These can be found on either your claim statement or on your benefits card. If you don't have these, contact your plan administrator.



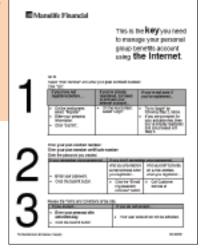
Go to www.manulife.ca/groupbenefits, select **Plan Member** and enter your plan contract number. Select **Register** from the left hand side of the screen.

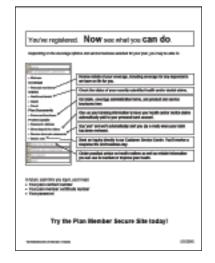
Fill in all of the information on the registration page. The name you use to register must be identical to the one you used on your initial enrolment application form or you won't be able to finish registering. Create a password and a password reminder phrase for your password. Your reminder phrase will help you remember your password if you forget it the next time you're trying to log in to the Plan Member Site. Be sure to enter your e-mail address so you will be able to take advantage of the electronic notification feature.

Click on Submit to finish your registration.

Registerts ase Flon Member e-Services	
You must be a plan mamber to negister for our Plan Number o Gerelous. If you're not a member, do not obtained to negister.	
Our registration and activation process is designed to protect your private information. You only need to complete this process once. After that, you can access Plan Member #-Services at Juny firm.	
Etop 1 - Enter the following information:	
Group/plan # :	
Han member/certificate # :	
First name :	
Last mane :	
Gender i # Male - C Female	
Date of both :	
E-mail address :	
Step 2 - Chease a password between 6 and 20 characters	
Password :	
Re-enter Password :	
Blay 3 - Chaose a possword reminder phrose (sy to 30 characters)	

Initially, you'll have limited access to the site to help protect your personal information. For added security, we'll send a letter to the home address we have on file for you, within three to five business days. Your personal site activation key is contained in your letter and will give you access to the whole Secure Site.



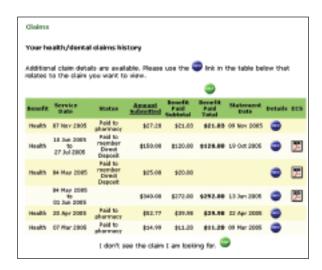


Check the status of your claim

Review past claims and check the status of recently submitted claims by choosing **Claims** from the side navigation bar.

Electronic Claim Statements can be found here. If you are looking for more details about your claim, select the blue **Info** button.





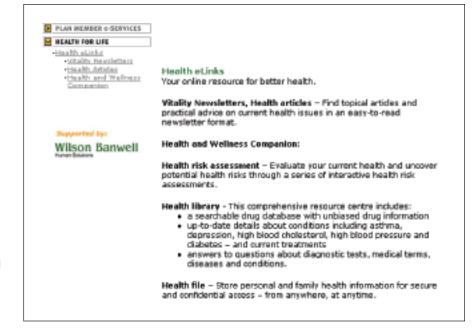
Go ahead, ask us a question

Asking a question has never been this easy. Send us an e-mail at your convenience. Choose **Send a note** from the side navigation bar or from within the details of one of your claims. You even get to choose how and where the Customer Service Representative contacts you with an answer.

Health information at your fingertips

Health eLinks gives you practical advice on health matters as well as reliable information you can use to maintain or improve your health. Health eLinks includes features like:

- a health library with a searchable drug database
- a health risk assessment to help you identify potential health risks
- a health file where you can store personal and family information and much more



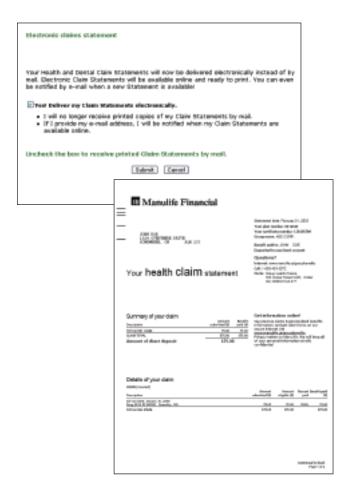
Site Services and Features

Simplify your benefit experience with the following features.

Receive your claim payments up to 70% faster with Direct Deposit.

Reduce the time you wait for your reimbursement cheque by signing up to have your claim payments deposited directly into your personal bank account. Choose **Direct Deposit for claims** from the side navigation bar.

- You'll need your bank, transit and account numbers, printed on the bottom of your personal cheque
- If you're not sure which numbers go where, simply click on the green Help button and a sample cheque will appear, showing you where to find the information
- If you don't have a personal cheque, call your banking institution for this information
- Remove or change personal banking information at any time





Receive instant access to your payment details

Sign up for Electronic Claim Statement and you'll be able to access your claim statements online. You will even receive an e-mail when your claim has been processed, so you will know exactly how much your reimbursement will be.

Activate this feature on by choosing **Receive electronic statements** from the side navigation bar.

- You need to sign up for direct deposit first to be eligible for electronic claim statements
- Ensure your e-mail address is up to date

You can use an electronic claim statement to submit your claim to another insurance company if you plan to coordinate benefits.

Let us guide you through the registration process.

Use the online services offered on the Plan Member Secure Site to ease your benefits experience.

Before you start...

Updated requirements

This site is best viewed with a screen resolution setting of 800x600 (or higher).

Recommended software for full site experience:

- Microsoft Internet Explorer 6.0 (or higher) with the 128 bit encryption pack, and
- Adobe Acrobat Reader, version 7.0

Other Notes

- Some site functionality is available to users of older versions of Internet Explorer and Adobe Acrobat Reader, including
- Microsoft Internet Explorer 5.5 (or higher) with the 128 bit encryption pack, and,
- Adobe Acrobat Reader, version 5.0.5 up to 7.0 except version 5.1.
- Currently, the following are not supported:
 - Microsoft NT
 - Mac OS
 - Linux

If you don't already have the recommended software, you can download it free from







Troubleshooting FAQ

Why am I having trouble opening forms online?

Make sure the software you're using to open the form is compatible with the Secure Site. To ensure you have the right versions of the necessary software, refer to the 'Before you start' section on the first page of this guide.

My banking information has changed. How do I update it on the site?

If you've already signed up for Direct Deposit and your banking information has recently changed, you can update it right on the site. Simply click **Direct Deposit for claims** from the left navigation bar and enter your new banking information. Your next claim payment will automatically be deposited to your new account.

Why can't I find the claim I'm looking for under claims history?

The **Claims** link shows claims that are currently being processed. If after three weeks you still haven't seen your claim online, resubmit your claim and receipts and mark RESUBMISSION in the top right corner of the claim form.

I have a Life or Disability policy. Why can't I access the site?

The Manulife Plan Member Secure Site is only offered to members with Health and Dental benefits.

I have Health and Dental benefits. When I register, why do I see a message that tells me I'm not on file?

Be sure you're using the exact name you used at the time of enrolment. Any variation will result in the system not recognizing you.

How secure is the Site?

Personal information – such as your banking information – is never stored on the secure server. Data is always retrieved from Manulife's secure system network for display on the site. There is no way for the general public to access your personal information from the Internet.

I'm trying to log back in to the site but can't gain access. Why?

Make sure the password you entered is the same one you created when you registered for site access. If you can't remember your password click on **Email my password reminder.** Before you can create a new password you'll need to know your old one.

Enjoy using the Manulife Plan Member Secure Site.

Simply **Powerful**. Powerfully **Simple**.

Group Benefits secure sites are offered through Manulife Financial (The Manufacturers Life Insurance Company).

Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 19 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers clients a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners.

Manulife Financial Corporation trades as 'MFC' on the TSE, NYSE and PSE, and under '0945' on the SEHK. Manulife Financial can be found on the Internet at www.manulife.com.

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