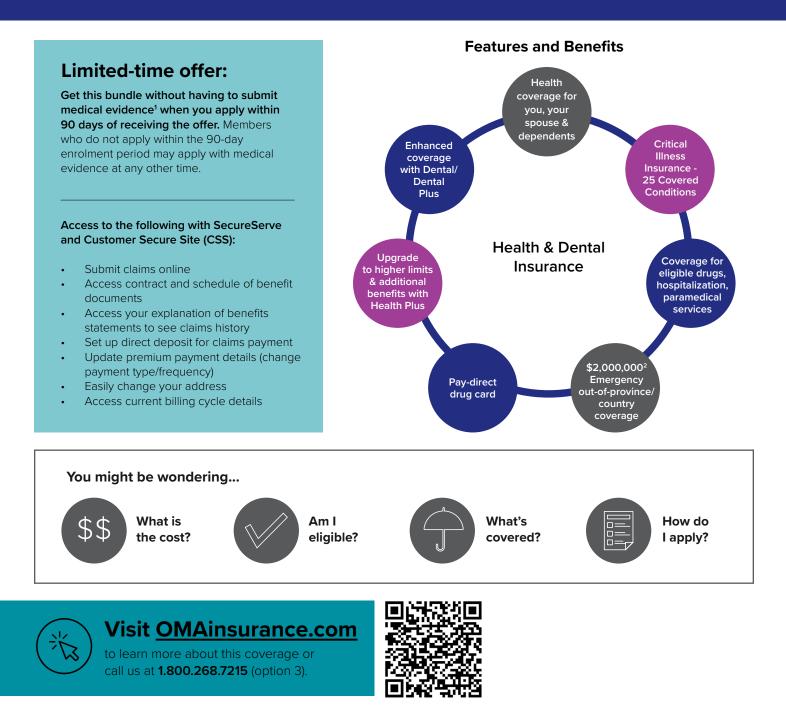
## Atlantic Benefit Program

## Our beneft program for Atlantic Members.

In partnership with the Newfoundland and Labrador Medical Association (NLMA), Medical Society of Prince Edward Island (MSPEI) and New Brunswick Medical Society (NBMS), OMA Insurance offers a bundled program that consists of Group Health or Health Plus and Critical Illness (CI) Insurance.



<sup>1</sup>At time of application.

<sup>2</sup>Emergency out-of-province (out-of-Canada) medical expenses are covered at 100% up to a \$2,000,000 limit per sickness or injury during the first 90 days of travel (30 days for someone age 70 or older), with no restrictions for pre-existing conditions. The usual medical evacuation, trip delay, hotel convalescence, return of automobile, and other travel insurance benefits are included.

The complete terms, conditions, limitations and exclusions governing the Atlantic Benefit Program coverage can be found on your Certificate of Insurance. Plans are underwritten by **The Manufacturers Life Insurance Company (Manulife)**. © 2024 The Manufacturers Life Insurance Company. All rights reserved. Manulife, P.O. Box 17001, Stn Waterloo, Waterloo, ON N2J 0G5. *Some conditions apply.* 

