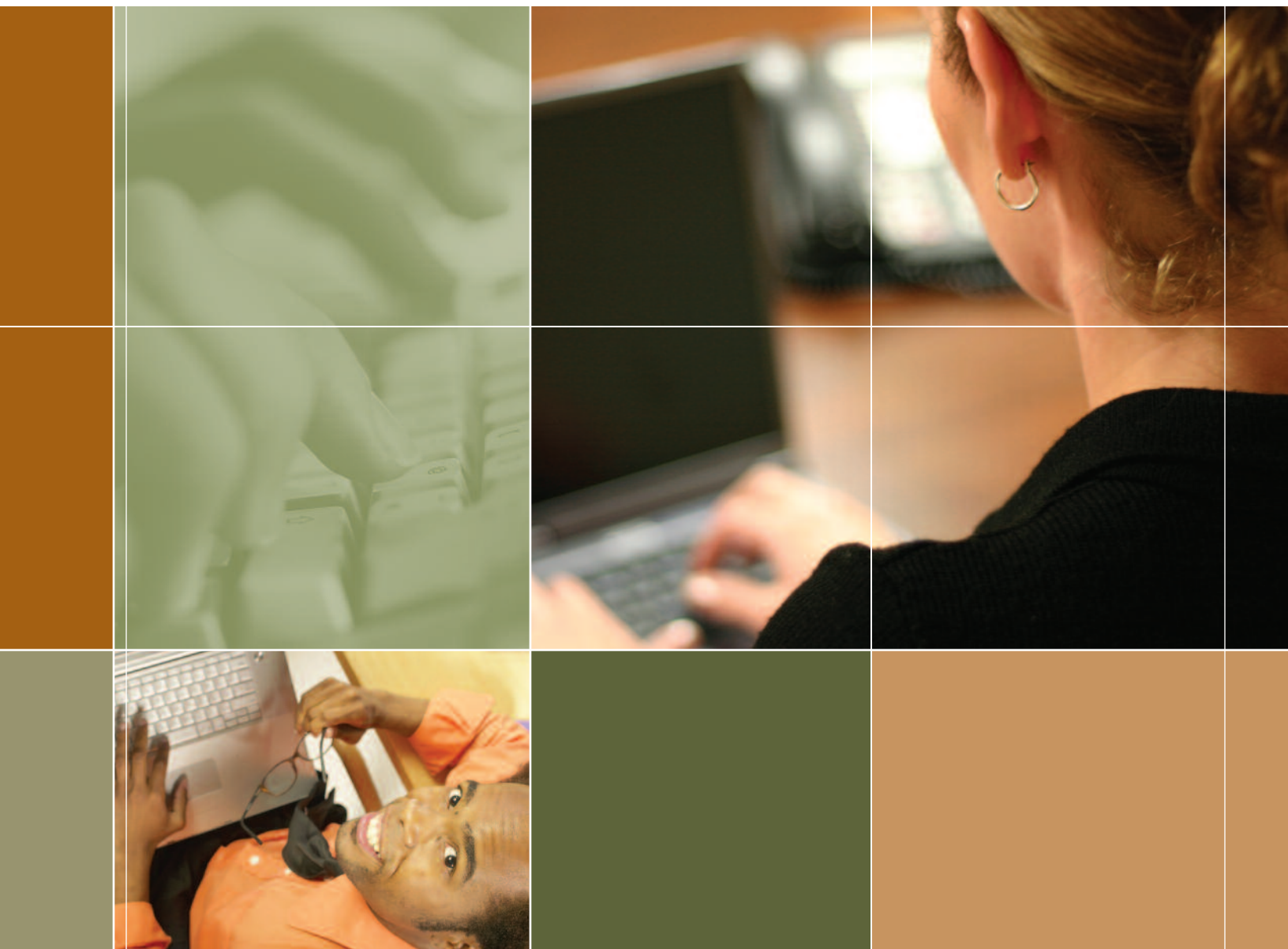




Online Billing Statements

Say hello to convenience...



BILLING STATEMENTS

Say "Hello" to your Group Benefits Online Billing Statement.

Get your bills right where you need them – at your fingertips. Our online billing statement is safe, secure and so convenient. It's billing made easy!

Good-bye paper bills

With online billing, your monthly statements are posted directly to the Plan Administrator Secure Site. The information is readily available along with other tools used to manage your plan. Each month you'll receive an email from us, with a link to the site, when your bill is ready. Your online bill has three user-friendly parts. You'll get a set for each division that receives a bill.

1. Summary by Billing Division

The Summary by Billing Division includes your Remittance Slip, Invoice Summary and Benefit Summary in a printable (PDF) format.

*First is the **Remittance Slip**. For timely and accurate processing of your premium, please print and return the remittance slip for each division along with your payment. Or, pay your bills automatically with pre-authorized debit. Sign-up today!*

*Next, the **Invoice Summary** lets you view your previous balance, payments received and current amount due in a single glance.*

*The **Benefits Summary** provides an overview of your benefits by option for each location.*

We've spelled out the number of lives, volume, premium, taxes, as well as any current premium or prior period adjustments.

Manulife Financial

ABC Demo Company
123 Main St
Cambridge ON N2R 1L2

Billing period:
JAN 1 2008 to JAN 31 2008
Date prepared: DEC 14 2007
Payment due: JAN 1 2008

Questions?
Internet: www.manulife.ca/groupbenefits
Customer Service: 1-800-313-2727
Writer: Manulife Financial Group Benefits
PO Box 1827, Waterloo, ON N2J 4P4

Group Benefits Billing Statement: Billing Division Remittance Slip
Contract(s): 0045700, 0045701
Billing Division: 003 - 003 - Hourly employees

Please return this page with your payment

	Total due this period	Prior month paid due	Prior 2 months paid due	Prior 3 months paid due	Total
Net Long-Term Care					
Income	\$ 1,190.00	\$ 1,210.00	\$ 1,210.00	\$ 1,210.00	\$ 5,820.00
Net Life	\$ 807.00	\$ 807.00	\$ 807.00	\$ 807.00	\$ 3,228.00
Total	\$ 2,000.00	\$ 2,017.00	\$ 2,017.00	\$ 2,017.00	\$ 9,048.00
Amount Due					\$ 6,197.75

Please pay on bill.

Mail payment and this remittance slip to:
Manulife Financial
Premium Administration (AO)
P.O. Box 1827
Waterloo, ON N2J 4P4

Manulife Financial

ABC Demo Company
123 Main St
Cambridge ON N2R 1L2

Billing period:
JAN 1 2008 to JAN 31 2008
Date prepared: DEC 14 2007
Payment due: JAN 1 2008

Questions?
Internet: www.manulife.ca/groupbenefits
Customer Service: 1-800-313-2727
Writer: Manulife Financial Group Benefits
PO Box 1827, Waterloo, ON N2J 4P4

Group Benefits Billing Statement: Summary by Billing Division
Contract(s): 0045700, 0045701
Billing Division: 003 - 003 - Hourly Employees

Payment Summary

Your Previous Balance	\$ 6,110.85
Your Payments Received	\$ -
Your Previous Balance Due	\$ 6,110.85
Current Month Billing Activity	
Your Premium Due	\$ 1,947.87
Your Taxes Due	\$ 138.00
Your Current Month Amount Due	\$ 2,085.87

Amount Due \$ 8,197.75

Important Messages

This billing statement does not reflect transactions completed after the date prepared.
Please pay on bill.
As a reminder, you can also remit your payments by Pre-Authorized Debit (PAD). Download a "Premium Pre-Authorized Debit" form at www.manulife.ca/groupbenefits and sign-up today!

CGS10017 1/2006 0006 TVQ 1010001702 The Manufacturers Life Insurance Company Page 2 of 3

Manulife Financial

ABC Demo Company
123 Main St
Cambridge ON N2R 1L2

Billing period:
JAN 1 2008 to JAN 31 2008
Date prepared: DEC 14 2007
Payment due: JAN 1 2008

Questions?
Internet: www.manulife.ca/groupbenefits
Customer Service: 1-800-313-2727
Writer: Manulife Financial Group Benefits
PO Box 1827, Waterloo, ON N2J 4P4

Group Benefits Billing Statement: Summary by Billing Division, by Benefit
Contract(s): 0045700, 0045701
Billing Division: 003 - 003 - Hourly Employees

Monthly Summary for:
Billing Division: 003
003 - 003 - Hourly Employees

Benefit	Emp. Code	Option	Lives	Volume	Premium	Prior Period Adjustments	Total Premium	Tax	Amount Due
ACAD	Family	A	10	350,000	\$ 1,911.25	\$ -	\$ 1,911.25	\$ 138.00	\$ 2,049.25
CHC	Family	A	1	100,000	\$ 100.00	\$ -	\$ 100.00	\$ 10.00	\$ 110.00
CHC	Single	A	10	250,000	\$ 250.00	\$ -	\$ 250.00	\$ 10.00	\$ 260.00
CHC	Family	A	1	100,000	\$ 100.00	\$ -	\$ 100.00	\$ 10.00	\$ 110.00
CHC	Single	A	1	100,000	\$ 100.00	\$ -	\$ 100.00	\$ 10.00	\$ 110.00
Total Monthly Summary					\$ 2,661.25	\$ -	\$ 2,661.25	\$ 168.00	\$ 2,829.25

Tax Summary for:
Billing Division: 003
003 - 003 - Hourly Employees

	Gross Total Tax	Output Tax	Total Tax
Total Tax Summary	\$ 138.00	\$ -	\$ 138.00

CGS10017 1/2006 0006 TVQ 1010001702 The Manufacturers Life Insurance Company Page 3 of 3

Note:

- Billing statements for any benefits with an Administrative Services Only (ASO) billed in arrears financial agreement are not available online.

Save time with automatic payments!

Combine online billing with automatic payments for twice the convenience. Pre-Authorized Debit lets you remit premium payments to Manulife Financial automatically. With two withdrawal dates to choose from, you can select the payment date that works best for you.

Login to the secure site at www.manulife.ca/groupbenefits and download a "Premium Pre-Authorized Debit" form to apply. Then, leave your bill payments to us.

2. Summary by Member - changes only

Summary by Member provides detailed information in an easy-to-manage, printable changes-only format. It delivers a snapshot of any changes in plan member benefits since your last statement.

Information is sorted - and subtotaled - by member and for each location.

Manulife Financial

ABC Demo Company
123 Main St
Cambridge ON N2R 1L2

Billing period:
JAN 1 2008 to JAN 31 2008
Date prepared: DEC 14 2007
Payment due: JAN 1 2008

Questions?
Internet: www.manulife.ca/groupbenefits
Customer Service: 1-866-318-2727
Write: Manulife Financial Group Benefits
PO Box 1627, Waterloo, ON N2J 4P4

Group Benefits Billing Statement: Summary of Changes by Billing Division, by Member

Contract(s): 0045700, 0045701
Billing Division: 003 - 003 - Hourly Employees
Billing Division: 003 - 003 - Hourly Employees

Certificate Number - Name	Prev of Res/Work	Benefit	Dep Code	Option	Volume	Total Premium	Total Sales Tax	Grand Total	
17 - Doe, Jane	ON / ON	AD&D	-	A	75,000	\$ 138.75	\$ 11.10	149.85	
		Volume Change: +25,000							
		EHC	Single	A	-	25.00	2.00	27.00	
		Dental	Single	A	-	30.00	2.40	32.40	
		Total for Billing Period				\$ 193.75	\$ 15.50	209.25	
		Changes this Month*				\$ 46.25	\$ 3.70	49.95	
		Retroactive Adjustments				\$ -	\$ -	-	
Total Billing Division: 003 - 003 - Hourly employees						Total Premium	Total Sales Tax	Grand Total	
						Previous Month	\$ 1,901.62	\$ 155.33	2,056.95
						Changes this Month*	\$ 46.25	\$ 3.70	49.95
						Current Month	\$ 1,947.87	\$ 159.03	2,106.90
						Retroactive Adjustments	\$ -	\$ -	-
						Total for Billing Period	\$ 1,947.87	\$ 159.03	2,106.90
						Total covered lives this period = 11			

* Includes changes since last month (i.e. change in premium). Retroactive adjustments shown separately.
GST/HST 11958 0595 TVQ 1018851722 The Manufacturers Life Insurance Company Page 1 of 1
Billing id 361183

3. Summary by Member Excel File - all members

The Summary by Member Excel File provides a comprehensive extract of all billing details for each plan member in the division.

Handy excel spreadsheet lets you save, export and use the data in any manner you wish.

Certificate Num	Last Name	First Name	Class Name	Class Code	Plan Name	Plan Code	Province of Work	Province of Res	All Benefits - Current Month Premium (1)	All Benefits - Prior Period Adjustments' Premium (2)	All Benefits - Total Sales Tax (3)	All Benefits - Total Premium & Tax (4)	ADD: Plan Code	ADD: Dep Code or Volume	ADD: Option	ADD: Current Month Premium (1)	ADD: Prior Period Adjustments' Premium (2)	ADD: Total Sales Tax (3)	ADD: Total (4)
12	Rogers	Sara	3	003	C - HO - Ins & ASO	C	ON	ON	117.50		8.40	126.90	C	50,000	A		92.50		7.40
14	Smith	Sam	3	003	C - HO - Ins & ASO	C	ON	ON	240.00		19.20	259.20	C	100,000	A		185.00		14.80
15	Black	Cole	3	003	C - HO - Ins & ASO	C	ON	ON	147.50		11.80	159.30	C	50,000	A		92.50		7.40
16	Brown	Jim	3	003	C - HO - Ins & ASO	C	ON	ON	147.50		11.80	159.30	C	50,000	A		92.50		7.40
17	Doe	Jane	3	003	C - HO - Ins & ASO	C	ON	ON	193.75		15.50	209.25	C	75,000	A		138.75		11.10
18	Buck	Tim	3	003	C - HO - Ins & ASO	C	ON	ON	147.50		11.80	159.30	C	50,000	A		92.50		7.40
19	McDonald	Tom	3	003	C - HO - Ins & ASO	C	ON	ON	147.50		11.80	159.30	C	50,000	A		92.50		7.40
20	West	Wendy	3	003	C - HO - Ins & ASO	C	ON	ON	147.50		11.80	159.30	C	50,000	A		92.50		7.40
21	Star	Emily	3	003	C - HO - Ins & ASO	C	ON	ON	147.50		11.80	159.30	C	50,000	A		92.50		7.40
26	Best	Fred	3	003	C - HO - Ins & ASO	C	ON	QC	301.62		24.13	325.75	C	100,000	A		185.00		14.80
3	Campbell	Linus	3	003	C - HO - Ins & ASO	C	BC	BC	210.00			210.00	C	100,000	A		185.00		
Benefit Code		Benefit Description																	
ADD		AD&D																	
EHC		EHC																	
DEN		Dental																	
(1) Excludes prior period adjustments and sales tax																			
(2) Excludes sales tax																			
(3) Includes current and prior period adjustment's sales tax																			
(4) Includes current and prior period adjustment's premium and sales tax																			

Note:

- Where available, online billing is offered as a standard replacement for printed billing statements.

Accessing your statements online:

You'll see a link to **Monthly billing statements** on the navigation bar (under Reporting). Once activated, you'll be able to access your statements online. (If you don't have access, complete the Group Benefits Plan Administrator Internet and Billing Registration form to register for online billing.)

Select the billing division from the drop-down menu and click **Go**. (The list is determined by your site access.) From the statements available, select the format you wish to access.

Online statements will remain on the site for 18 months.

PLAN ADMINISTRATOR SITE

Home

MEMBERS

Member search

Add a member

Perform multiple salary changes

Multiple salary change status

Forms in progress

PLAN DOCUMENTS

Forms and brochures

Benefit Information

REPORTING

Order a report

Real-time Reporting

Monthly billing statement

HEALTH FOR LIFE

Health for Life

SITE ADMINISTRATION

Change your password/
e-mail address

Send a note

The screenshot shows a web interface titled "Monthly Billing Statement". At the top, there is a form with two fields: "Client" with the value "12345 - ABC Sample Company" and "Billing Division" with a dropdown menu showing "020" and a "Go" button. Below this is a table with two columns: "Month" and "Billing Statement". The "Month" column has the value "September 2007". The "Billing Statement" column has a dropdown menu with the value "Select". The dropdown menu is open, showing the following options: "Select", "Summary by Billing Division", "Summary by Member - Changes only", and "Summary by Member - Excel File".

Month	Billing Statement
September 2007	Select

Group Benefits, Online Billing and the Group Benefits secure sites are offered through Manulife Financial (The Manufacturers Life Insurance Company).

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 **Manulife Financial**
With you every step of the way®