



Group Critical Illness

No one is immune to illness.

Today, many people survive a critical illness that may have been fatal 30 years ago. Many Canadians will develop a critical illness, survive and live longer and thus have to deal with the reality, including the financial effects of survival.

Critical Illness (CI) Insurance is a supplemental product which can lift the burden of the financial and emotional stress associated with a critical illness so that that the victim and his/her family can continue to lead their lives in as normal a way as possible. It is a product for the living, providing living benefits, as opposed to typical life or accident insurance plans, which provide benefits when an Insured Person dies.



Advantages of Critical Illness Coverage

- The benefit is paid to the insured person
- Benefits are tax-free under current Canadian law
- The benefit can be used at the insured's discretion
- The coverage is complementary to other group benefits
- Full recovery does not impact payment of the benefit

Comprehensive Coverage

- 31 adult covered conditions
- 16 child covered conditions
- High Non-Evidence Maximums
- Multiple event coverage
- Early Diagnosis benefit
- Cancer recurrence benefit
- Best Doctors Second Opinion service
- Mandatory and optional plans are available

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Canadians have at least
**one risk factor for heart
disease or stroke**

95%

**of Canadians who make
it to the hospital after a
heart attack survive**

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31 Adult Covered Conditions:

Alzheimer's Disease
Aortic Surgery
Aplastic Anemia
Bacterial Meningitis
Benign Brain Tumour
Blindness
Coma
Coronary Artery Bypass Surgery
Deafness
Dilated Cardiomyopathy
Fulminant Viral Hepatitis
Heart Attack
Heart Valve Replacement
Kidney Failure
Life Threatening Cancer
Liver Failure of Advanced Stage

Loss of Independent Existence
Loss of Limbs
Loss of Speech
Major Organ Failure - Waiting List
Major Organ Transplant
Motor Neuron Disease
Multiple Sclerosis
Muscular Dystrophy
Occupational HIV
Paralysis
Parkinson's Disease
Primary Pulmonary Hypertension
Progressive Systemic Sclerosis
Severe Burns
Stroke



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**Canadians will be
diagnosed
with cancer in their
lifetime.**

60%

will survive.

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16 Child Covered Conditions:

Blindness
Cerebral Palsy
Coma
Congenital Heart Disease (requiring surgery)
Cystic Fibrosis
Deafness
Down Syndrome
Life Threatening Cancer

Loss of speech
Major Organ Transplant
Mental Deficiency
Muscular Dystrophy
Paralysis
Severe Burns
Spina Bifida Cystica
Diabetes Mellitus (Type 1)

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NOTE: This is only a brief illustration of our program. Actual coverage is subject to the language of the policy as issued. A specimen policy is available for your review.