

Group Critical Illness

No one is immune to illness.

Critical Illness insurance has evolved from a specialty insurance product and has become an integral part of employer group benefits plans. Research has shown that a significant number of Canadians will face the challenge of a critical illness in their lifetime.

Critical Illness insurance pays a lump-sum benefit when an insured person is diagnosed with one of the critical illnesses covered under a group policy. Coverage is available for employees, their spouses and their dependent children.

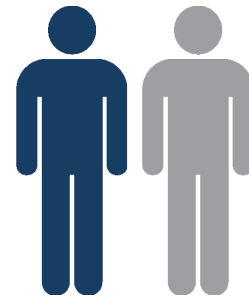
Advantages of Critical Illness Coverage

- 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

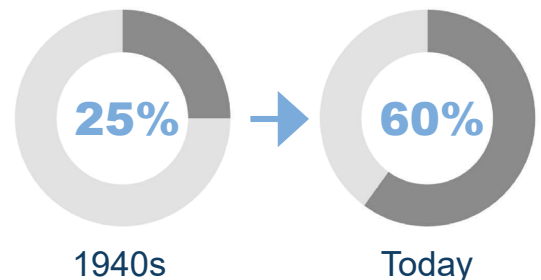
Comprehensive Coverage

- 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

Nearly 1 in 2 Canadians will be diagnosed with cancer



5-year cancer survival rate



cancer.ca
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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

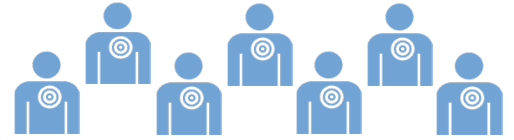
16 Child Covered Conditions:

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)

1.6 million

Canadians are living with the effects of heart disease & stroke



The survival rate from heart disease and stroke has

▲ 75%



1957

Now

heartandstroke.ca

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Plan for the unexpected.

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.

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