



CRITICAL ILLNESS INSURANCE

*Are you
Covered
for your
Rainy
Day?*





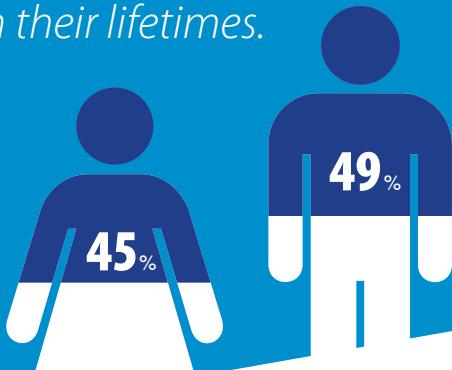
91% of households suffer a wage loss or rise in expenses as a direct result of **C A N C E R**



What's the risk?

A serious, life threatening illness can happen at anytime, taking you by surprise.
Critical Illness Insurance protects you financially at a time when you need it most.

In Canada, 49% of men and 45% of women are expected to develop **C A N C E R** in their lifetimes.



On average, someone suffers

ONE
heart attack
EVERY
7
MINUTES

one stroke
EVERY
10
minutes

Financial impact of a critical illness

In Canada, government medical programs typically cover most medical costs. But for critical illnesses, there are often additional costs and financial impacts associated with major life-changing conditions such as:

- Loss or reduction in income
- Adaptive equipment or modifications
- Alternative treatments and experimental drugs
- Travel and accommodations for treatments
- Child care costs

After a heart attack or heart surgery, a person is off-work a minimum of eight weeks. And most stroke survivors require neurological or physical rehabilitation.

In fact, when someone in the family has cancer, the average household wage loss is \$17,729 annually per person. And family caregivers typically suffer a 23% drop in income.

Critical Illness Insurance

Our Critical Illness Insurance is designed to protect you and your family financially should a sudden critical illness strikes.

It can come from a sudden life-changing injury caused by a simple fall off a ladder at home, or a car accident, or result from a degenerative disease such as ALS or multiple sclerosis that strikes younger people at random.

It's financial protection at a time when you need to focus on recovery.

Critical Illness Insurance gives you financial resources at a time when you are hit simultaneously by unexpected expenses, a drop in income and the emotional and physical difficulties associated with a major illness or injury.





*Dmitri suffered kidney failure in 2014.
Most of his time is now spent going to the hospital for
treatment — three times a week for six hours each time.*

“This (critical illness benefit) will help me pay the mortgage because I don’t know when I can go back to work. It can be months or years to wait for kidney transplant,”

“It only needs to happen once in your life. It’s not the end of the world. It’s life. Having this benefit has given me the confidence in the future!” — Dmitri

Critical Illness Insurance

Critical Illness Insurance is a **Multiple Event Coverage Plan**. It covers you and your spouse for up to four payments, one in each of the four categories *:

Category 1 — Cancer:

- Cancer (life threatening)

Category 2 — Cardiovascular:

- Aortic surgery
- Coronary artery bypass surgery
- Heart attack
- Heart valve replacement or repair
- Stroke

Category 3 — Sensory/Accident:

- Blindness
- Deafness
- Loss of limbs
- Loss of speech
- Occupational HIV
- Severe burns

Category 4 — All Other:

- Benign brain tumour
- Coma
- Dementia including Alzheimer's disease
- Kidney failure
- Loss of independent existence
- Motor neuron disease
- Multiple sclerosis
- Organ transplant on waiting list
- Major organ transplant
- Paralysis
- Parkinson's disease and specified atypical parkinsonian disorders

Additionally, coverage includes **Supplementary Care Benefits** which provide additional payments (15% of principal sum up to a maximum of \$25,000), for each of the following:

- Coronary angioplasty
- Stage A (T1a or T1b) prostate cancer
- Ductal carcinoma in situ (DCIS) of breast
- Stage 1A malignant melanoma

* Exclusions and limitations apply.



*"You need financial independence when you're ill,
not because you're going to die but because you're going to live."*

— Dr. Marius Bernard, renowned heart surgeon.



For less than the price of a cappuccino a day, you can have the assurance of knowing that you're protected should a life-changing illness or injury strike.

Focus on recovery, rather than your bills

Critical Illness Insurance is:

- Affordable as it is based on group rates
- Easy to apply for the Guaranteed Acceptance amount, where no medical information is required

*Don't get caught off guard by the impact of a critical illness.
Complete your application during the special enrollment period
to take advantage of guaranteed acceptance coverage.*

Sources:

- Bulleted statistics source: Canadian Cancer Society (website): The Financial Hardship of Cancer: A Call for Action — Canadian Cancer Society Manitoba Division/Canadian Cancer Action Network
- Heart and Stroke Foundation of Canada (website)
- National Institute of Neurological Disorders and Stroke (website)
- Journal of Spinal Cord Medicine (website)
- Barriers to Care for People with Chronic Health Conditions (BCPCHC), 2012, Statistics Canada
- Bulleted statistics source: Heart and Stroke Foundation (website): Stroke Report 2014: Together against a rising tide



No one likes to think about becoming critically ill or injured. The reality is, every one of us is at risk regardless of age.

