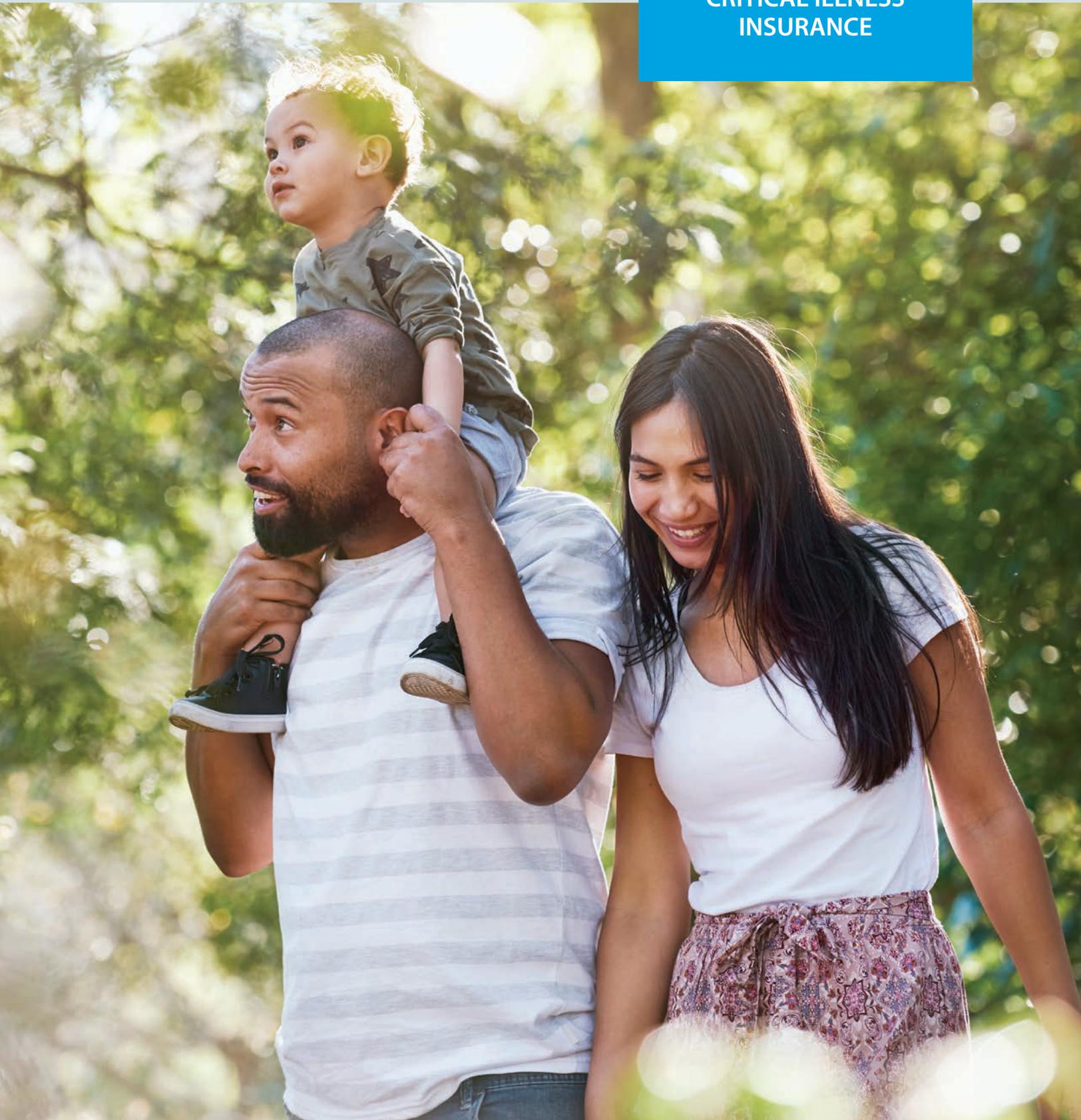




CRITICAL ILLNESS
INSURANCE



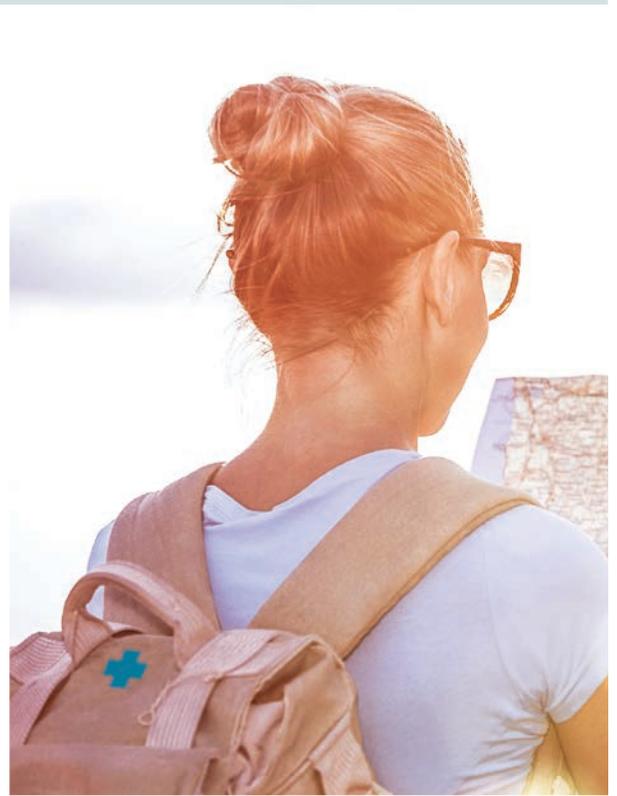
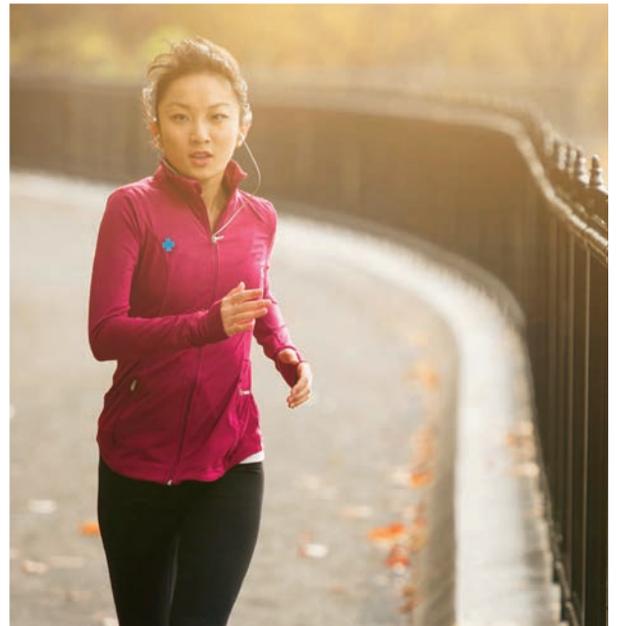


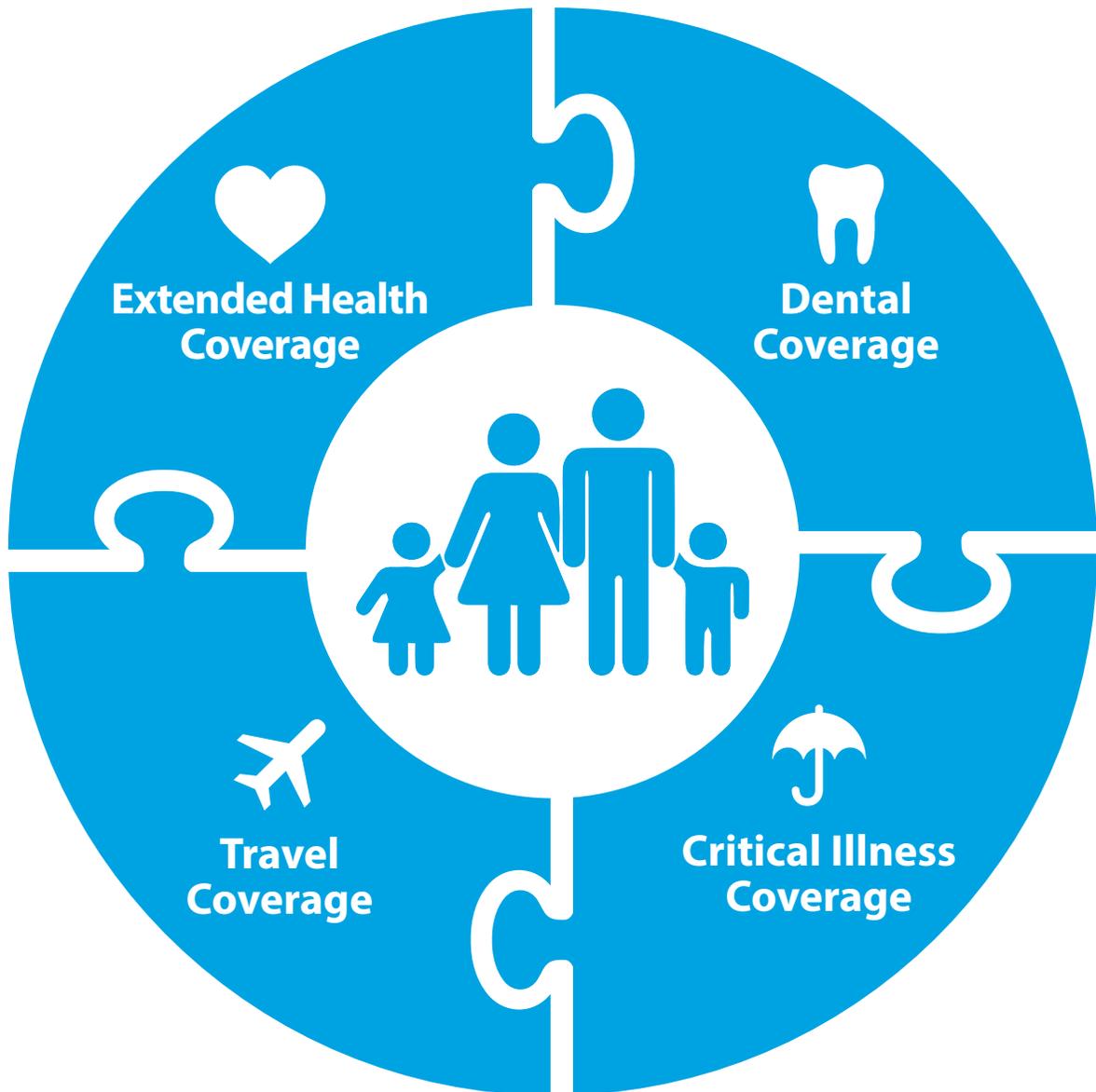
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Healthy coverage

Ensuring you are appropriately covered for life's 'what-if's' is key to maintaining the wellbeing of yourself and your family. While you may have health and dental coverage through an employer-paid or a Personal Health Insurance plan, adding supplementary coverage like Critical Illness and Travel Insurance helps provide ultimate peace of mind.



Pacific Blue Cross is a not-for-profit, who is for care — investing in the health of you, your family and the community. With 700 local health experts, we're proud to provide health, dental, life, disability and travel coverage to 1.4 million British Columbians. From the coast to the mountains, our mission is to improve health and wellbeing throughout the province.

WHAT'S THE RISK?

A SERIOUS, LIFE THREATENING ILLNESS CAN HAPPEN AT ANY TIME, TAKING YOU BY SURPRISE

 IN CANADA

 **49%**
OF MEN

 **41%**
OF WOMEN

ARE EXPECTED TO DEVELOP
CANCER IN THEIR LIFETIMES¹

 **ONE** HEART ATTACK VICTIMS
IN THREE ARE UNDER THE
AGE OF 65²

 **ONE** STROKE VICTIMS
IN FOUR ARE UNDER THE
AGE OF 65²

HOW WOULD YOU
MAKE ENDS MEET?

 **\$71,001**

AVERAGE ANNUAL BC
HOUSEHOLD SPEND³

 **41%**

OF BC RESIDENTS HAVE BEEN
ASKED ONE OR MORE TIMES TO
DONATE TO A CROWDFUNDING
CAMPAIGN FOR SOMEONE
ELSE'S MEDICAL CARE³

48% OF PEOPLE HAVE NEITHER CRITICAL ILLNESS
OR DISABILITY INSURANCE⁴

¹ <http://www.cancer.ca/en/cancer-information/cancer-101/cancer-statistics-at-a-glance/?region=bc>

² <https://www.ctvnews.ca/health/heart-attack-stroke-can-harm-earning-power-due-to-life-altering-effects-study-1.4242915>

³ <https://www150.statcan.gc.ca/n1/daily-quotidien/181212/dq181212a-eng.htm> ⁴ BC Market survey, Pacific Blue Cross, November 2018

Sangeeta's story



Sangeeta works full time as a bookkeeper at a technology company. Her husband Nav is the owner/operator of a landscaping business. They have two children aged 6 and 8 who are looked after by Nav's parents twice a week and attend daycare on the other three days. Having outgrown their condo, they recently purchased a larger townhome. Sangeeta has an employee benefits plan through her company that covers Nav and the children for their health, dental and vision expenses.

When Nav is diagnosed with cancer it comes as a shock to the family, but his prognosis is good to make a full recovery. Their doctor estimates he will need six to nine months of time off work to undergo treatment and get back to full health. Sangeeta will also see a reduction in income as she switches to part-time hours to help care for Nav and their children. Sangeeta's benefits package only provides disability for her, so Nav does not have any income support while he is off work.

Sangeeta's story is not unique. It represents a very real challenge faced by people across our province every day. Would you be prepared if this happened to you or your family? In Canada, government healthcare typically covers most medical costs, however a serious illness could still end up costing you out-of-pocket due to a loss of, or reduction in, your regular income.

Before diagnosis

			
Net monthly income	Monthly mortgage	Monthly living expenses	Monthly savings
\$6,600	\$3,000	\$3,200	\$400

After diagnosis

			
Net monthly income	Monthly mortgage	Monthly living expenses	Monthly savings
\$2,000	\$3,000	\$3,200	-\$4,200

What does Critical Illness Insurance cover?

Our Critical Illness Insurance provides plan holders with a one-time, tax-free payout upon diagnosis of a covered Critical Illness. How you use the money is completely up to you.

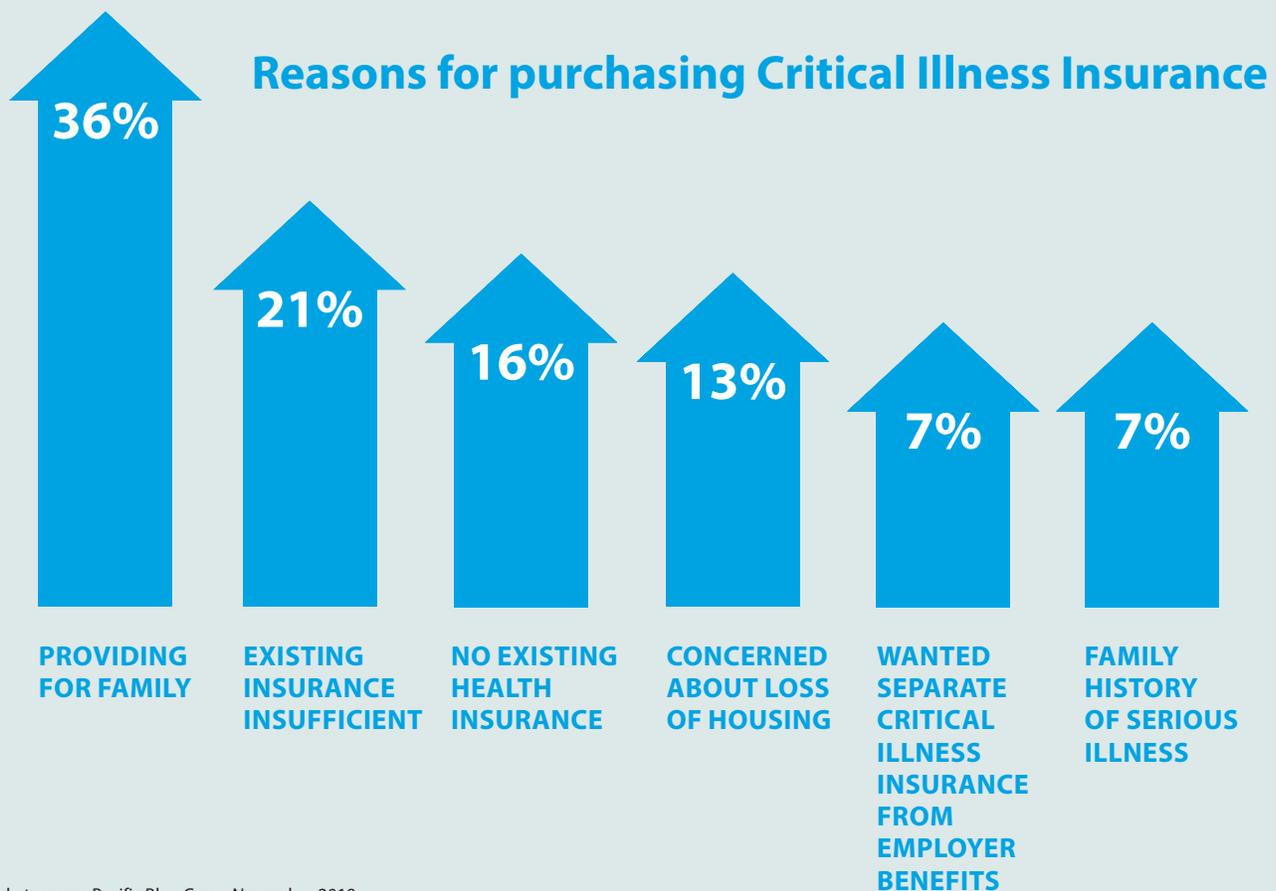
Critical Illness Insurance can help you pay for:

- Rent or mortgage
- Child care costs
- Property taxes/condo fees
- Groceries
- Loans and credit card payments
- Home maintenance
- Utilities
- Replacement of spousal salary
- Home adaptation
- In-home support
- A getaway to help you recharge
- Anything else you need or want

Protecting your family

PROVIDING FOR FAMILY IS THE MOST COMMON REASON THAT PEOPLE PURCHASE CRITICAL ILLNESS INSURANCE

— BC MARKET SURVEY, PACIFIC BLUE CROSS, NOVEMBER 2018



BC Market survey, Pacific Blue Cross, November 2018

How much do you need?

Many people aren't sure about the total amount of money they would need to get through a period of critical illness or injury. In fact, 1 in 4 people say they do not know how much a typical critical illness recovery would be. Do you know what you would need to support your existing lifestyle? In British Columbia, 54% of people say they would not be able to manage an unexpected expense over \$1,000.

39% OF BRITISH COLUMBIANS
THINK A CRITICAL ILLNESS
WOULD COST

\$50,000+⁴

RECOVERY EXPENSES CALCULATOR

Accumulated Savings [?] \$10,000

Recovery time away from work [?] 6 mos

MONTHLY EXPENSES

Rent/Mortgage [?] \$1,500

Debts [?] \$500

Property taxes/condo fees [?] \$200

Groceries/Eating out [?] \$300

Child Care [?] \$200

Treatment Expenses [?] \$0

Spousal Income Loss [?] \$0

Other Expenses [?] \$300

YOUR RESULTS



Your Recovery Time
6 months

\$10,000 Accumulated Savings
- \$18,000 Recovery Expenses
(\$8,000) Savings Left

Get up to \$100,000 in Critical Illness Insurance so you can
**PROTECT YOUR SAVINGS and
FOCUS ON YOUR RECOVERY**

[Get a Quote](#)



Find out how much a serious illness can end up costing you by using our Critical Illness Calculator. For more details go to pacificbluecross.ca/cicalculator

Find your plan

We will work with you to find the right Critical Illness Insurance solution for you and your lifestyle.

	Critical Illness	Enhanced Critical Illness
Covered conditions	3 conditions	25 conditions
Coverage units	\$25,000	\$25,000
Maximum coverage	\$100,000	\$1,000,000
Available for ages	18–50	18–65
Termination age	75	75
Medical evidence	Simplified questionnaire	Full Medical Underwriting
Value add services	No	<ul style="list-style-type: none"> • Second Medical Opinion • Funeral Expense
Add-on Rider options	No	<ul style="list-style-type: none"> • Return of Premium upon Expiry Rider (ROPE) • Waiver of Premium (WoP) • Child Critical Illness
Supplementary benefits	No	Yes
Policy term options	T-10, renewable to age 75 T-20, renewable to age 75 Term to age 75	T-10, renewable to age 75 T-20, renewable to age 75 Term to age 75

Add-on Rider options

Pacific Blue Cross Enhanced Critical Illness offers add-on coverage options:

Return of Premium upon Expiry Rider

With the Return of Premium Rider, you'll be paid back the eligible premium paid for the policy if the policy is still active on your 75th birthday and you have not processed a claim.

Waiver of Premium Rider

Our Waiver of Premium Rider pays your premiums while you are disabled. Prior to your 60th birthday, if you have experienced total disability for 90 consecutive days, we will refund any premium paid during this 90-day period and waive any premium that comes due during the time of continued disability. The premium becomes payable again from the date you are no longer experiencing total disability.

Child Critical Illness

With Enhanced Critical Illness you can purchase additional Child Critical Illness in the amount of \$25,000.

Ask a Pacific Blue Cross Representative for details.

Why Pacific Blue Cross Critical Illness Insurance?

- 1 Up to \$1,000,000 in coverage**

Get coverage that fits you and your family's needs in units of \$25,000 up to \$1,000,000. Upon successful claim, use the payout however you choose — daily expenses, to take a vacation with your family for a mental break, or any other way you see fit.
- 2 Members save 10%**

Pacific Blue Cross Members always save an extra 10% on supplementary coverage like Critical Illness Insurance. Simply quote your policy and ID numbers at the time of purchase.
- 3 Supporting cancer patients**

Pacific Blue Cross is a non-for-profit, that means we are for care — investing in the health of you, your family and the community. The Pacific Blue Cross Wig Bank gives people with cancer access to wigs, so they can gain back their confidence during treatment.
- 4 Guaranteed satisfaction**

If you aren't satisfied, you may cancel for a full refund by returning the policy within 10 business days of its delivery to the owner.
- 5 Value adds**

Included free with the Enhanced Critical Illness plan are two value-added services: a Second Medical Opinion Benefit gives you and your treating physicians access to leading specialists in North America's top-ranked teaching and research hospitals for a second opinion on your diagnosis. Also included is a Funeral Expense Benefit which pays for funeral costs up to a maximum of \$5,000.

Get a quote

Talk to our team of locally licensed Critical Illness experts. It only takes a few minutes to get a quote and find out how affordable peace of mind protection is.

Learn more about Critical Illness Insurance: pac.bluecross.ca/individual/ci

To speak with an expert, call: **1 800 USE-BLUE**

Frequently Asked Questions

What critical illnesses are covered?

Critical Illness

- Cancer
- Heart attack
- Stroke

Enhanced Critical Illness

- Cancer
- Aortic surgery
- Coronary artery bypass surgery
- Heart attack
- Heart valve replacement or repair
- Stroke
- Blindness
- Deafness
- Loss of limbs
- Loss of speech
- Occupational HIV infection
- Severe burns
- Dementia including Alzheimer's disease
- Benign brain tumour
- Coma
- Kidney failure
- Loss of independent existence
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Paralysis
- Parkinson's disease and specified atypical parkinsonian disorders
- Aplastic anemia
- Bacterial meningitis

Enhanced Supplementary Care Benefits

The Insured Person will receive 15% of the Benefit Amount, to a maximum of \$25,000 for four of the following six Supplementary Covered Conditions (no more than 1 payment for the same Supplementary Covered Condition):

- Coronary angioplasty
- Ductal carcinoma in situ (DCIS) of breast
- Stage A (T1a or T1b) prostate cancer
- Stage 1A malignant melanoma
- Early Chronic Lymphocytic Leukemia
- Early Thyroid Cancer

How much coverage do I need?

Having the right level of coverage should provide you with funds to maintain your current lifestyle should you experience a decline or loss of income related to a serious illness. Use our expense calculator at pacificbluecross.ca/cicalculator to find your level of coverage.

What's my commitment?

Our Critical Illness plans come with 10 and 20 year terms, which can be automatically renewed until you turn 75 years of age. Additionally, we offer an option that covers you all the way to age 75.

What can I use the money for? Is the payout taxable?

The money can be used in any manner you see fit. It is a lump sum payout that can be used to pay life's expenses so you can focus on making a healthy recovery. The payout is not taxable.

What if I already have Disability Insurance?

While it may seem like Disability Insurance and Critical Illness Insurance provide similar protection, there are a few key differences:

- Critical Illness Insurance offers a one-time, lump-sum payout that provides instant financial resources to help with your recovery.
- Disability Insurance offers an ongoing payment that replaces some of your income if you can't work due to illness or injury. It typically provides you with 60 to 70 per cent of your income and can be considered taxable income. Proceeds from a Critical Illness Insurance policy are not considered taxable.

How do I make a claim?

Call Pacific Blue Cross at **604 419-2000** or toll free at **1 800 873-2583** to make a claim.

Terms & Conditions

Guaranteed Satisfaction — If you aren't satisfied, you may cancel for a full refund by returning the policy within 10 business days of its delivery to the owner.

Premium — Policy premiums will be payable for the policy term. The features and benefits are guaranteed not to change once the policy is issued.

Survival Period — For all critical conditions, the insured person must be alive and not have ceased all functions of the brain for a period of 30 days upon diagnosis. Policy terms and conditions apply.

The benefits of Membership with Pacific Blue Cross

Healthy Coverage

Pacific Blue Cross provides coverage to 1 in 3 British Columbians, offering group and personal health and dental plans that empower health and wellbeing. As a not-for-profit, we invest back into the health of you and your community.

Healthy Savings

From 10% off travel plans, to lower costs at the till with our Preferred Pharmacy Network. Pacific Blue Cross Members save on health and wellness products and services.

Healthy Service

Pacific Blue Cross Members have access to more than 700 health care experts working right here in Burnaby, BC. Take comfort knowing you'll get the local expertise you need — by phone, email or in person at our walk-in centre.





Phone **604 419-2000**
Toll-free **1 877 PAC-BLUE**
Website **pac.bluecross.ca/individual/ci**

Mailing Address
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Vancouver, BC V6B 4E1

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