

Voluntary Critical Illness Insurance

Everyone should plan for their financial security because no one is immune to illness. Critical Illness (CI) insurance is the payment of a lump-sum benefit when the insured person is diagnosed with one of the critical illnesses covered under the CI policy and survives for 14 days or more. Whether for individuals or families, CI insurance is designed for everyone at every stage of their lives.



Advantages of choosing CI coverage

- ✓ It is a living benefit
- ✓ It provides for a tax-free lump sum
- ✓ The benefit can be used at insured's discretion
- ✓ CI coverage is complementary to other group benefits
- ✓ Full recovery does not impact payment of the benefit

Our Critical Illness solution offers an extensive list of features at competitive rates along with the following benefits:

- ✓ A comprehensive stand alone benefit
- ✓ No Medical Underwriting
- ✓ 25 covered illnesses
- ✓ Multiple Event Coverage
- ✓ Cancer Recurrence Benefit
- ✓ Portability Option

AMOUNT OF INSURANCE

Eligible Member: \$10,000 - \$100,00

Eligible Spouse: \$10,000 - \$100,00

Eligible Dependents: \$10,000

25 Covered Critical Illnesses (insured employee and insured spouse)

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| 1. Aortic surgery | 9. Deafness | 16. Loss of speech | 23. Parkinson's and specified atypical Parkinsonian disorders |
| 2. Aplastic anemia | 10. Dementia, including Alzheimer's disease | 17. Major organ failure on waiting list | 24. Severe burns |
| 3. Bacterial meningitis | 11. Heart attack | 18. Major organ transplant | 25. Stroke |
| 4. Benign brain tumour | 12. Heart valve replacement or repair | 19. Motor neuron disease | |
| 5. Blindness | 13. Kidney failure | 20. Multiple sclerosis | |
| 6. Cancer (life-threatening) | 14. Loss of independent existence | 21. Occupational HIV infection | |
| 7. Coma | 15. Loss of limbs | 22. Paralysis | |
| 8. Coronary artery bypass surgery | | | |