

# Employee Benefits: 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 the victim and their 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.



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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

© 2017 Heart and Stroke Foundation  
of Canada

## 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



## Connect

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# Group Critical Illness

## 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)

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Canadians will be diagnosed with cancer in their lifetime.

# 60%

will survive

© Canadian Cancer Society

## Pick from three plans:

1. \$5,000

*Premiums per person \$35/year*

2. \$10,000

*Premiums per person \$70/year*

3. \$15,000

*Premiums per person \$105/year*



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