



Optional
critical illness
insurance

Financial support at a critical time



Visit canadalife.com    @CanadaLifeCo

This is an outline for general guidance of the optional group critical illness insurance product. The group policy issued by Canada Life explains the applicable terms and conditions of coverage, including a complete list of exclusions, and will govern. The provisions of the group policy are outlined in the benefits plan booklet that you'll receive upon enrolment.

Canada Life and design are trademarks of The Canada Life Assurance Company.

70-0201-01/20



Why should I get critical illness insurance?

Did you know that the chance of being diagnosed with a critical illness is not all that uncommon?

When people have a critical illness, they usually can't work for long periods. Optional critical illness insurance helps with the extra expenses that life insurance or disability insurance might not cover. Best of all, it lets you focus on getting better.

Here's how it helps. It's a tax-free, one-time payment for you to use however you need.

Whether it's related to your illness or not, it's there for you to use.

You can use it:

- To cover the cost of medications, medical devices or treatment not covered by provincial health plans or your group benefits plan
- To bring in extra help at home for you and your family
- Other expenses unrelated to medical care (vacations, moving residences, buying a new car, etc.)

You can add extra coverage through group critical illness insurance, which provides financial support should you be diagnosed with a critical illness.



Am I eligible?

You can apply for coverage if you're a full-time employee between the ages of 18 and 64.

You must apply for coverage before being diagnosed with a critical illness.

Your spouse may also be eligible for coverage.



How much coverage can I get?

Coverage is available up to a maximum of \$250,000:

- For one to five times your annual salary or
- In units of \$10,000

What's covered?

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

Good to know

- Each covered illness has its own set of terms to qualify.
- If you have a pre-existing condition, your coverage may be limited for the first two years after it takes effect.
- If you have a diagnosis for bacterial meningitis, you must provide documentation within 90 days.

Let us help get you covered

- Ask your plan administrator for an application form and health questionnaire.
- Fill it out and share it with Canada Life.
- The address is at the bottom of the second last page.

*Some exclusions apply to specific cancer diagnoses (e.g., the severity of the condition).

When will I receive my critical illness payment?

You've received your diagnosis of a covered critical illness and reached out to your plan administrator – what now? It depends on the illness, but generally, payments are made available based on the following:



- Date of diagnosis
- 30 days after a cardiac condition
- 90 days after paralysis or loss of independent existence