



Blue Cross Life® Critical Illness Insurance Policy Summary

Official Product Name:

Critical Illness Insurance

Insurer:

Blue Cross Life Insurance Company of Canada

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AMF Website: <https://lautorite.qc.ca/en/general-public>

Distributor:

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1. Product Overview

What is this product?

Critical Illness insurance can pay you a benefit if you are diagnosed with a covered condition. It offers financial protection for a specific set period (10, 15, 20, 25 and 30 years). Critical Illness Insurance offers financial support during serious illness, providing a lump-sum tax-free payout.

Below are some common uses for the Critical Illness insurance payout:

- Helps cover medical expenses when traditional health insurance isn't sufficient; or
- Helps cover lost income due to illness; or
- Helps cover change of lifestyle, childcare expenses, or home modifications.

Who can apply?

You must be between 18 and 75 years old and a Canadian Resident to be eligible to apply.

How do I apply?

You may apply for Critical Illness Insurance directly on <https://life.bluecross.ca/life/ci/intent> using the online website application. You are required to answer health and lifestyle questions as part of the application and you may need to complete a nurse visit or other medical requirements, if deemed necessary during the underwriting process.

Product Details

Issue Ages	18-75 years of age
Term Lengths	10, 15, 20, 25, 30 years
Benefit Amounts	\$10,000 to \$1,000,000
Premiums	Premiums are level – premiums do not change throughout the policy unless there is a change to the coverage amount or length.
Convertibility	You may convert your policy into a new policy with a longer-term length, within the first 5 years of your policy being active.
Lives Insured	Single (Individual Application)

Sample policies of the Critical Illness Insurance product can be found at: <https://bluecross.ca/life/sample-policies>

2. Benefits

Critical Illness Benefit

- If you are diagnosed with any of the 27 fully covered critical illness conditions, you'll receive a lump-sum payment equalling your benefit amount.
- There will only be one payout per policy.

Early Condition Benefit

- If you are diagnosed with any of the 17 early-stage conditions and the waiting period is met, you'll receive 15% of your policy's benefit amount up to a maximum of \$50,000 in critical illness benefit.
- If you require either of the 2 ablation surgeries and the waiting period is met, you'll receive 30% of your policy's benefit amount up to a maximum of \$100,000 in critical illness benefit.
- Payment of an early condition benefit does not reduce the total critical illness benefit payable.
- Only one claim is available per early condition, and up to 4 early conditions are available in total.

3. Covered Conditions

3.1. Fully Covered Conditions

Cancer

1. Cancer of specified severity

Heart Conditions

2. Heart attack
3. Heart valve replacement or repair
4. Aortic surgery
5. Cardiomyopathy
6. Coronary artery bypass surgery

Neurological Conditions

7. Stroke
8. Acquired brain injury
9. Bacterial meningitis
10. Benign brain tumour
11. Motor neuron disease (incl. ALS)
12. Paralysis

13. Parkinson's and other Parkinsonian disorders
14. Dementia/Alzheimers
15. Coma

Autoimmune Conditions

16. Aplastic anaemia
17. Occupational HIV infection
18. Multiple sclerosis

Sensory & Mobility Conditions

19. Blindness
20. Deafness
21. Severe burns
22. Loss of limbs
23. Loss of speech
24. Loss of independent existence

Transplant & Organ-Related Conditions

25. Kidney failure
26. Major organ transplant
27. Major organ failure on waiting list

3.2. Early Intervention Conditions (Partial Coverage)

The following conditions are partially covered and **pay out 15% of the policy's coverage amount** (up to a maximum of \$50,000):

Cardiovascular Conditions & Procedures

1. Aortic aneurysm
2. Coronary angioplasty
3. Endovascular treatment of aortic aneurysm or disease
4. Implantation of a permanent cardiac pacemaker
5. Implantation of a permanent implantable cardioverter-defibrillator (ICD)

Early Stage Blood Cancers

6. Chronic lymphocytic leukemia - stage 0

Early Stage Breast Cancer

7. Breast Cancer: Ductal carcinoma in situ of the breast or lobular carcinoma in situ of the breast

Early Stage Intestinal Cancer

8. Gastrointestinal stromal tumours (GIST)

Early Stage Prostate Cancer

9. Prostate cancer - stage T1a or T1b

Early Stage Skin Cancers

10. Malignant melanoma
11. Dermatofibrosarcoma
12. Primary cutaneous lymphoma

Early Stage Thyroid Cancer

13. Papillary thyroid cancer or follicular thyroid cancer - stage 1

Other Forms of Cancer

14. Neuroendocrine tumours (including carcinoid tumours)
15. Carcinoma in situ (non-invasive cancer)

The following ablation surgeries are also **partially covered and pay out 30% of the policy's coverage amount** (up to a maximum of \$100,000):

Mastectomies

16. Carcinoma in-situ (CIS) of the breast treated with total mastectomy

Prostatectomies

17. Prostate cancer treated with radical prostatectomy

4. Exclusions & Limitations

Exclusions

Critical Illness Insurance includes the following terms:

- The coverage for cancer applies to new cancers developed after the first 90 days of this policy being active.
- The coverage for Parkinson's and Multiple Sclerosis only applies to these conditions if they are developed after the first year of this policy being active.

Critical Illness Insurance doesn't cover conditions due to:

- intentional self-inflicted injuries,
- committing or attempting to commit a criminal offense,
- operating a motor vehicle while blood-alcohol concentration exceeds 80 milligrams of alcohol in 100 millilitres of blood,
- intentional use or intake of any drug, intoxicant, narcotic or poisonous substance except as prescribed by a physician or as directed by the manufacturer in the case of non-prescribed medication,
- war, or any act or incident of war, whether declared or not, or any conflict between the armed services of countries or international organizations,
- No Critical Illness Benefit or Early Intervention Benefit will be paid by the policy for any cancer condition if the policyholder has any signs, symptoms or investigations that lead to the diagnosis of cancer, or the diagnosis itself, occur within the first 90 days of the Effective Date or the most recent Effective Date of Reinstatement.

In addition, covered conditions will come with their own condition-specific exclusions that will follow the industry standard.

Waiting Periods

The required waiting period will vary depending on a given condition. Half of the covered conditions do not require a waiting period. Most cardiovascular conditions will have 30-day waiting periods. The remaining conditions

covered have waiting period criteria included within their definition. Please refer to a sample policy for more details.

Misstatement

If your date of birth or gender at birth has been misstated, the Critical Illness benefit will be adjusted to the amount that would have been provided for the premiums paid based on your correct age or gender at birth.

If you would have been ineligible for coverage had the correct information been provided in the application at the time coverage became effective, the policy will be void and Blue Cross Life will return all the premiums paid.

5. Additional Information

How are my premiums calculated?

The cost of your monthly premium is determined by a variety of factors including your age, gender, smoking status and medical history.

What is the timeline for making a claim?

You should make a claim to Blue Cross Life as soon as is reasonably possible following the date of diagnosis, and in no event later than 1 year from the date you meet all requirements for a covered condition.

How do I make a claim?

You may visit <https://bluecross.ca/life/make-a-claim> for instructions on how to submit a claim.

What is the insurer's timeline for paying a claim?

Blue Cross Life will issue the benefit as soon as is reasonably possible after all required documentation is received and claim eligibility has been confirmed.

What if I want to appeal a claims decision?

If a claim is denied, you may appeal the decision by writing to Blue Cross Life, within 2 years of the date of denial.

What if I want to cancel my policy?

The Critical Illness Insurance product has a 30-day trial period from the effective date of the original policy. If you cancel within 30 days of the effective date, you will receive a full refund of any premiums paid.

If you cancel after this 30-day period, you will only receive a prorated refund of any premiums you have prepaid, if applicable.

Premium refunds will be calculated as such:

- Refund = premium paid for the current cycle * (number of days remaining in cycle/days in the cycle)
- e.g. if you paid your monthly premium of \$50.00 on January 1st, 2024 and submit a cancellation request on January 15th, 2024, the refund made will be $\$50.00 * (16/31) = \25.80

You may request to cancel your policy by sending an email to service@life.bluecross.ca with your policy number. You will not be charged any cancellation fees or penalties.

How do I file a complaint?

Visit <https://bluecross.ca/life/complaints> to learn about Blue Cross Life's complaint handling process.

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