



COMBINED HOSPITALIZATION 

Sickness

An insurance policy that pays cash directly to you to help pay out-of-pocket costs when you face an unexpected sickness.



Before We Continue, Let's See If You Qualify

COMBINED HOSPITALIZATION SICKNESS

What is your height and weight?

Have you had or received any medical advice or treatment within the last five years for the following:

- ∞ Heart attack, angina, atrial fibrillation, congestive heart failure, coronary artery disease that required bypass surgery, a stent or angioplasty, or a heart valve replacement?
- ∞ Stroke or transient ischemic attack (TIA)?
- ∞ Cancer, melanoma, Hodgkin's disease, or leukemia?
- ∞ Multiple sclerosis, cystic fibrosis, muscular dystrophy, or Down's syndrome?
- ∞ Alcoholism or drug addiction?
- ∞ Diabetes that requires insulin or diabetes that was diagnosed prior to age 40?
- ∞ HIV or AIDS?

Because Everybody Gets Sick

When you suffer a sickness, you shouldn't have to worry about how you'll pay for added expenses or everyday bills.

The Combined Sickness Hospitalization Plan:



This policy pays up to \$12,000 a month, with daily benefits starting the first day you are hospitalized* due to a sickness. Plus pays you a recovery benefit following hospitalization for a minimum of 10 days.



Protects you from any sickness such as:

- Appendicitis
- Kidney stones
- Asthma
- Tonsillitis
- Pneumonia
- Arthritis
- Crohn's disease
- Ulcers

And most importantly, it protects you against the big three:

- Heart attack, cancer and stroke



Protects you 24 hours a day, 7 days a week, 365 days a year.



Pays cash directly to you in addition to benefits provided by any other insurance policy, Workers' Compensation, or any government employment insurance program.

* Admitted to a hospital or confined to a hospital for a minimum of 20 hours.

The Combined Sickness Hospitalization Plan Covers You in Five Important Ways

01

BENEFIT	PLAN 1	PLAN 2	PLAN 3
Daily Hospital Confinement	\$100 per day	\$200 per day	\$400 per day

We will pay you starting with the very first day you are hospitalized, anywhere in Canada or the United States, for up to 365 days per sickness.

02

BENEFIT	PLAN 1	PLAN 2	PLAN 3
Daily Intensive Care	\$400 per day	\$800 per day	\$1,600 per day

We will pay you if you are confined to an intensive care unit in Canada or the United States for up to 365 days per sickness. This benefit is paid in addition to the Daily Hospital benefit.

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03

BENEFIT	PLAN 1	PLAN 2	PLAN 3
Recovery Benefit Following Hospital Confinement	\$100 per day	\$200 per day	\$400 per day

Following hospitalization, we will pay you for a minimum of 10 days, regardless of whether or not you are disabled. That’s \$4,000 if you select Plan 3. If you are hospitalized for more than 3 days, we will pay you up to 3 times the number of days you were hospitalized while you are unable to work or perform your usual activities (if you are not employed) due to disability.

For example:

DAYS OF HOSPITALIZATION	RECOVERY BENEFIT	BENEFIT AMOUNT PLAN 1	BENEFIT AMOUNT PLAN 2	BENEFIT AMOUNT PLAN 3
1–3	10 days	\$1,000	\$2,000	\$4,000
7	Up to 21 days	Up to \$2,100	Up to \$4,200	Up to \$8,400
14	Up to 42 days	Up to \$4,200	Up to \$8,400	Up to \$16,800
365 (maximum)	Up to 1095 days	Up to \$109,500	Up to \$219,000	Up to \$438,000

This recovery benefit is payable to you while you are recovering at home or anywhere.

04

BENEFIT	PLAN 1	PLAN 2	PLAN 3
Benefit Following Outpatient Surgery	\$1,000	\$2,000	\$4,000

Even if you are not hospitalized, if you suffer a sickness that requires outpatient surgery, we will pay you the benefit amount for each covered sickness while you recover.

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05

BENEFIT	PLAN 1	PLAN 2	PLAN 3
Ambulance Reimbursement	Up to \$200	Up to \$400	Up to \$800

Even if you are not hospitalized, we will reimburse you for the cost of your ambulance services based on the plan you choose.

You Select the Sickness Plan That's Right for You

Plan 1
\$100/day



Plan 2
\$200/day



Plan 3
\$400/day



Then, You Choose Who You Need to Protect

You



You and Your Family

Save 20% when you cover
yourself and your family*.



* Discount based on 2 adults, ages 25-34, with 2 children under the age of 16.

Benefits of a Family Plan



- ∞ Protects you, your spouse, and ALL your children in 5 important ways
- ∞ When you have more children, they are covered from the day they are born. Just let us know so we can add them to your family policy at no additional cost to you
- ∞ Guaranteed coverage for your spouse and children. This means:
 - At age 25, when coverage ends for each child, your child may continue to be covered by purchasing a new policy, regardless of changes in health
 - If the primary insured dies, coverage continues for the surviving spouse and children, regardless of changes in health
- ∞ Saves you 20% when you cover yourself and your family*

* Discount based on 2 adults, ages 25-34, with 2 children under the age of 16.

Like any insurance policy, it is important to understand what we don't cover

No benefits will be payable for losses resulting from:

- ∞ An accident/injury
- ∞ Loss caused by a pre-existing condition is not covered for the first 24 months the policy is in force
- ∞ War or act of war, declared or undeclared
- ∞ Mental illness or substance use disorder
- ∞ Any pregnancy and childbirth, unless the pregnancy or childbirth begins after 10 months from the effective date. After 10 months from the effective date, any sickness that results directly or indirectly from any pregnancy or childbirth, including complications of pregnancy, will be treated as any other sickness.
- ∞ Preventative routine diagnostic procedures, screening or testing
- ∞ Any palliative care treatment, including but not limited to palliative care treatment provided in a hospital setting

**IMPORTANT
NOTES**

- This policy is guaranteed renewable until age 85, at which time it terminates, so your policy will not be cancelled due to the number of claims you file.
- Pre-existing conditions are covered after the policy has been in force for 24 months.
- The Company may increase your premium, but only if we change everyone within the same class (for example, all policyholders with this product in the province).

Note: This is a brief description of the policy. See the policy for complete details of definitions, benefits and exclusions/limitations.

Which Plan Works Best for You?

BENEFIT	PLAN 1	PLAN 2	PLAN 3
Daily Hospital Confinement	\$100 per day	\$200 per day	\$400 per day
Daily Intensive Care	\$400 per day	\$800 per day	\$1,600 per day
Recovery Benefit Following Hospital Confinement (minimum 10 days)	\$100 per day	\$200 per day	\$400 per day
Benefit Following Outpatient Surgery	\$1,000	\$2,000	\$4,000
Ambulance Reimbursement	Up to \$200	Up to \$400	Up to \$800

Monthly Premiums - Individual

ISSUE AGE	PLAN 1	PLAN 2	PLAN 3
6 months - 15 years	\$20	\$40	\$80
16-24	\$21	\$42	\$84
25-34	\$29	\$58	\$116
35-44	\$45	\$90	\$180
45-49	\$53	\$106	\$212
50-54	\$61	\$122	\$244
55-59	\$69	\$138	\$276
60-64	\$85	\$170	\$340
65-69	\$99	\$198	\$396

Monthly Premiums* - Family









ISSUE AGE	PLAN 1	PLAN 2	PLAN 3
18-24	\$62	\$124	\$248
25-34	\$78	\$156	\$312
35-44	\$110	\$220	\$440
45-49	\$126	\$252	\$504
50-54	\$142	\$284	\$568
55-59	\$158	\$316	\$632
60-64	\$190	\$380	\$760
65-69	\$218	\$436	\$872

Plus provincial sales tax, if applicable.

*Discount based on 2 adults, ages 25-34, with 2 children under the age of 16.









How Combined Sickness Hospitalization Plans Will Work for You



-  Pays cash directly to you to help pay added expenses when you suffer a sickness, such as hospital room upgrades, transportation, hotel, childcare, and more
-  Pays you for a minimum of 10 days after you are hospitalized to help with items such as loss of income whether or not you are disabled
-  Pays you starting with the very first day you are sick
-  Your policy is guaranteed renewable until age 85, at which time it terminates, so your policy will not be cancelled due to the number of claims you file
-  Gives you peace of mind when you need it most so you can focus on getting better
-  Benefits may be tax-free
-  Saves you 20% when you purchase a family plan*
-  The service, strength and security of our company has protected generations of satisfied customers since 1922

*Discount based on 2 adults, ages 25-34, with 2 children under the age of 16.

Cash is paid directly to you so you can use the cash as you wish to help pay for unexpected expenses like:

-  Semi-private or private hospital rooms
-  Unpaid medications
-  Your family's transportation to and from the hospital
-  Hotel expenses for your family
-  Meals
-  Childcare
-  Parking
-  Loss of income while you are recovering yourself or caring for a covered family member



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