

Could you cover the costs of a critical illness?

Critical illnesses can generate all kinds of costs that aren't covered by your group insurance plan. For example, you could have to pay for travel expenses and homecare services, or compensate for lost income if your spouse takes time off to take care of you.

People who are diagnosed with a critical illness or need to have major surgery often have to dip into their savings, go into debt or go without special treatments. With critical illness insurance, **you can avoid that kind of financial stress and focus on more important things.**

Look to the future with confidence

Choose Desjardins Insurance

Choose the strength and stability of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

desjardinslifeinsurance.com/planmember

This document summarizes the nature and conditions of critical illness insurance. It has no contractual value. For answers to any questions about the nature and conditions of critical illness insurance, refer to the insurance contract, which contains full details on the product's terms and conditions, as well as any exclusions and restrictions that may apply.

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For plan members

Critical illness insurance

ENHANCED
COVERAGE



 **Desjardins**
Insurance
Life • Health • Retirement

How it works

It's simple. If you're diagnosed with a covered critical illness, you'll receive a **tax-free lump sum payment** that you can use however you like (to pay off debts, try new treatment methods, make your home wheelchair accessible, travel, etc.).

Critical illness in numbers

- In 2017, an estimated 221 Canadians died from cancer every day.¹
- Every year more than 350,000 Canadians are hospitalized for heart disease or stroke.²

What's the difference between life, disability and critical illness insurance?

Critical illness insurance is not the same as life insurance. Life insurance is paid out to your beneficiaries when you die. Critical illness insurance is **paid out to you while you're alive** to make it easier for you to deal with your illness.

And unlike disability insurance, **you get a single lump sum payment** that's not tied to your income or your recovery.

¹ Canadian Cancer Society; 2018.
² Canadian Institute for Health Information; 2013.

Can I submit more than one claim?

Yes. What makes our critical illness insurance stand out is that the coverage remains in effect as long as the premiums are paid. So, if you're diagnosed with more than one covered illness over the course of your lifetime, you can get multiple lump sum payments. The same goes for cancer recurrences; if your cancer comes back, you'll receive the full benefit again.

Sample benefit payments for a \$50,000 policy

Critical illness	Payment
Dave has a heart attack	\$50,000
He is later diagnosed with stage A prostate cancer	One lifetime payment of \$5,000
Then, he finds out he has colon cancer	\$50,000

How much does it cost?

There are a number of factors that go into calculating the cost of critical illness insurance: your age, gender and smoking status, and also the size of the organization you work for and the group plan options your employer has chosen.

How do I apply for it?

For more information about your plan's critical illness insurance coverage, and to find out how to apply for it, consult your insurance booklet or talk to your plan administrator.

Covered illnesses and surgeries

Your group plan offers **one of the most comprehensive** optional critical illness insurance products available on the market. Our critical illness insurance covers the most common illnesses and surgeries. In some cases, your dependents may also be eligible. Consult your insurance booklet or talk to your plan administrator for more information.

PLAN MEMBER AND SPOUSE		CHILDREN
100% payment		
• Advanced-stage liver failure • Alzheimer's disease • Aortic surgery • Aplastic anemia • Bacterial meningitis • Benign brain tumour • Blindness • Cancer (life-threatening) • Coma • Coronary artery bypass surgery • Deafness • Dilated cardiomyopathy • Fulminant viral hepatitis • Heart attack (myocardial infarction) • Heart valve replacement	• Kidney failure • Loss of independence • Loss of limbs • Loss of speech • Major organ failure (on waiting list) • Major organ transplant • Motor neuron disease • Multiple sclerosis • Muscular dystrophy • Occupational HIV infection • Paralysis • Parkinson's disease • Primary pulmonary hypertension • Progressive systemic sclerosis • Severe burns • Stroke	Same as adult coverage, plus: • Cerebral palsy • Congenital heart disease requiring surgery • Cystic fibrosis • Down syndrome • Serious mental impairment • Severe brain injury • Spina bifida cystica
10% payment (up to \$25,000)		
• Breast cancer • Coronary angioplasty • Stage 1A malignant melanoma • Stage A prostate cancer		