

# CRITICAL ILLNESS

GROUP INSURANCE

**Valuable protection...**  
when your employees  
need it most



# VALUABLE PROTECTION... WHEN EMPLOYEES NEED IT MOST

If you're like most Canadians, you know someone who has had their world shattered by serious illness. Take Suzanne, for example. She was diagnosed with cancer, but thanks to advances in medicine and her healthy lifestyle, the doctors predict a full recovery. They can't say, however, when she'll be ready to return to work. Suzanne is lucky to have a disability benefit. And while it might cover most of the essentials, it may not be enough to take care of unexpected medical expenses not covered by her health benefits. The result? Instead of resting to regain her health, Suzanne could be fretting about family finances.

Critical illness insurance helps protect employees' financial health, so they can focus on recovery. It supplements health and income replacement benefits, filling gaps in coverage. It pays a tax-free lump sum once the claim is approved. And it's not dependent on the employee returning to work or making a full recovery.

## More relevant and appealing than ever

Employees can use the benefit however they wish, without restrictions. For example, they can:

- Pay for medical expenses not covered by their health benefits
- Pay for home care and other living expenses
- Pay down mortgage and other debt to free up cash flow

The medical breakthroughs that are helping people like Suzanne live longer and survive major illnesses also make critical illness insurance more relevant and appealing than ever before. Employers who value offering complete and competitive benefits are adding critical illness insurance to their plans. In fact, the traditional group critical illness market has doubled since 2010.\*

Group critical illness insurance can benefit employers too, by helping:

- Demonstrate that employee health and wellbeing are a priority, which boosts employee loyalty and engagement
- Keep benefits competitive, by adding an element of protection that's becoming standard
- Decrease presenteeism and maintain productivity

\* Munich Re 2014

# UPGRADE YOUR BENEFITS WITH THE TYPE OF PROTECTION THAT MEETS YOUR NEEDS

With three product options to choose from, Empire Life CI has lots of flexibility so you can protect your employees your way

Empire Life Group Critical Illness Product Portfolio			
	Vital Assist Critical Illness Simplified Core Coverage	Traditional Critical Illness Complete Coverage	Enhanced Critical Illness Multiple Event Coverage
<b>Covered conditions</b>	Covers the 4 most prevalent conditions: cancer, heart attack, stroke and coronary artery bypass surgery  These account for close to 90% of group critical illness claims today*	31 conditions: <ul style="list-style-type: none"> <li>Includes the 4 most prevalent conditions and 27 others to provide additional protection</li> <li>15 conditions for dependent children</li> </ul>	
<b>Benefit amount</b>	\$10,000, \$20,000 or \$30,000  Payable in two parts: \$5,000, \$15,000, or \$25,000 lump sum plus a \$5,000 medical expense benefit  You can select optional coverage from our Traditional CI or Enhanced CI, which employees pay for	<ul style="list-style-type: none"> <li>\$10,000 to \$250,000</li> <li>No-evidence maximum based on group size</li> <li>Coverage for spouse and dependent children available: \$25,000 for spouse and \$5,000 for each dependent child, no medical evidence required. When you add family coverage it is mandatory</li> <li>Optional coverage in units of \$1,000 available for employee and spouse up to \$250,000 and in units of \$1,000 for eligible dependants up to \$25,000</li> <li>Medical evidence required for all optional coverage</li> </ul>	
<b>Waiver of premium</b>	Not available	Available for employee and dependant coverage	
<b>Pre-ex exclusions</b>	No	Yes: 24/24 on basic employee and dependant coverage	
<b>Illness definitions</b>	Based on 2013 CLHIA definitions where applicable	Based on 2013 CLHIA definitions where applicable	
<b>Partial</b>	No	No	Yes
<b>Multiple</b>	No	No	Yes
<b>Cancer recurrence</b>	No	No	Yes
<b>Termination age</b>	65	70	70

\* Munich Re 2014

# POWERFUL, PERSONALIZED ASSISTANCE BEFORE, DURING, AND AFTER DIAGNOSIS

Being diagnosed with a life threatening condition can be like suddenly landing in a foreign country. You don't speak the language, don't have a map. You're lost. At times like this, everyone needs an expert guide.

From the moment an employee enters the world of hospitals, specialists, and advanced medicine, they have access to our complementary Health Concierge Service provided by MedExtra Inc.\* Their experienced team of doctors and nurses provide expert medical and emotional support. They can:

- Draw on a network of specialists in some of North America's leading institutions
- Arrange testing to get to an accurate diagnosis, quickly
- Arrange high quality medical second opinions
- Help facilitate treatment

MedExtra staff are native to this foreign land called illness. They know their way around our Canadian healthcare system—so they can lead the way, help employees understand their specific health condition, answer questions, provide emotional support, make arrangements, involve them in planning — and speed things along. Because the sooner the right treatment plan is established, the sooner employees can feel they're being well cared for.

Our Health Concierge Service is complementary to Empire Life critical illness insurance. It's available to all employees and their dependants who are covered by any one of our group critical illness products.

\*Access to this benefit is provided on a non contractual basis and delivered by a third party and can be discontinued at any time.

**We'd love to tell you more. Speak to your advisor to learn more about what Empire Life Critical Illness insurance can do for your business.**

The information in this document is for general information purposes only and is not intended to provide you with any advice. Please speak with your Group Advisor or Empire Life Account Executive before making any decision.

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GRP-1076-04/15

