

Enhanced Critical Conditions

Group Insurance



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Did you know?

- > 1 in 4 Canadians will suffer from heart disease during their lifetime.
- > In Canada, 75,000 heart attacks occur each year and more than 80% survive.
- > 1 in 3 Canadians will contract some form of life-threatening cancer.
- > 50,000 Canadians suffer a stroke every year.
- > Canadians have one of the highest rates of Multiple Sclerosis in the world.
- > Every day 3 more people in Canada are diagnosed with Multiple Sclerosis.



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Four critical points to consider



A focus on survival

Most of us know someone who has suffered from a critical condition such as **cancer**, **heart attack** or **stroke**. Fortunately, we also know of many who have survived.

One in three Canadians will suffer a serious condition during their lives. Thankfully, modern medical advances and treatments allow for earlier detection of such conditions, giving us all a better chance of survival. In fact, we are surviving critical conditions more often than dying from them.

A life-changing experience

Although we may survive a critical condition and continue to live productive and rewarding lives, the experience presents **physical, emotional and financial challenges** that often persist beyond the point of physical recovery.



In addition to ongoing everyday living expenses and financial commitments, **new or unexpected out-of-pocket expenses** usually occur as a result of a critical condition. You could face costs for experimental drugs, out-of-province treatment, alternative treatment, nursing or home care. Experiencing a critical condition could result in a temporary or permanent inability to work, in a reduction or loss of income or in being forced to retire earlier than planned.

Critical conditions insurance

Blue Cross's group critical conditions insurance product, Enhanced Critical Conditions, helps restore **financial security**. If you or your spouse or child suffer a covered critical condition and meet the survival period requirement, you could receive a lump sum benefit.

Enhanced Critical Conditions can help with physical and financial recovery and offers two benefit plan options.

	OPTION A	OPTION B
EMPLOYEE	\$50,000	\$100,000
SPOUSE	\$10,000	\$20,000
CHILD	\$5,000	\$10,000

You may use the payment in any way – there are **no restrictions on how the money is spent**. For example, you may choose to use the money to:

- > pay for the costs of bringing home friends or family members in your time of need
- > pay off outstanding debts
- > help with home renovations required to accommodate new physical limitations

The benefits

Enhanced Critical Conditions is an excellent complement to an existing benefit plan because it does what life and disability insurance can't: it protects against the financial impact of unexpected events and puts cash in hand for the extra expenses associated with a critical condition.

Unlike disability insurance that provides monthly installments to replace a portion of your income, Enhanced Critical Conditions provides **a lump sum cash payment**. The benefit is paid regardless of ability to work or of expenses incurred.

And, unlike most critical conditions products, Enhanced Critical Conditions is offered without having to provide proof of good health (except for late applicants).

COMPREHENSIVE COVERAGE FOR THE FOLLOWING 18 CRITICAL CONDITIONS:

CANCER
HEART ATTACK
STROKE
AORTA SURGERY

BENIGN BRAIN TUMOUR
BLINDNESS
BURNS
COMA

CORONARY ARTERY
BYPASS SURGERY
DEAFNESS
KIDNEY FAILURE

LOSS OF SPEECH
MAJOR ORGAN FAILURE
REQUIRING TRANSPLANT
MOTOR NEURON DISEASE

MULTIPLE SCLEROSIS
PARALYSIS
PARKINSON'S DISEASE
SENILE DEMENTIA

Pre-existing medical condition restrictions and some exclusions apply to the covered conditions.