

LIFELINK®

CRITICAL POINTS TO CONSIDER



GROUP CRITICAL
CONDITIONS INSURANCE

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, Basic LifeLink®, 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.

Basic LifeLink® 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



With every claim paid, Blue Cross will make a \$500 donation to the registered charity of the claimant's choice.



Did you know?

- One in four Canadians will suffer from heart disease during their lifetimes. Of the 75,000 heart attacks that occur each year, 80% of sufferers will survive.
- One in three 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 with three additional cases diagnosed every day.

**Alberta
Blue Cross**
Blue Cross Place
10009 - 108th Street NW
Edmonton, AB T5J 3C5
1-800-661-6995

**Saskatchewan
Blue Cross**
516 - 2nd Avenue North
PO Box 4030
Saskatoon, SK S7K 3T2
1-800-667-6853

**Manitoba
Blue Cross**
599 Empress Street
PO Box 1046
Stn Main
Winnipeg, MB R3C 2X7
1-888-596-1032

**Medavie Blue Cross
Ontario**
185 The West Mall
Suite 1200
Etobicoke, ON M9C 5P1
1-800-234-8881

**Medavie Blue Cross
Quebec**
550 Sherbrooke St. West
Suite L-15
Montreal, QC H3A 6T6
1-888-286-7778

**Medavie Blue Cross
Atlantic**
644 Main Street
PO Box 220
Moncton, NB E1C 8L3
1-888-227-3400

THE BENEFITS

Basic LifeLink® 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, Basic LifeLink® 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, Basic LifeLink® is offered without having to provide proof of good health (except for late applicants).

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



Lifelink provides coverage for the following critical conditions:

- LIFE THREATENING CANCER
- SEVERE HEART ATTACK
- * SEVERE STROKE
- ALZHEIMER'S DISEASE
- BLINDNESS
- BURNS
- COMA
- DEAFNESS
- LOSS OF SPEECH
- MAJOR ORGAN FAILURE
- MAJOR ORGAN FAILURE REQUIRING TRANSPLANT
- * MOTOR NEURON DISEASE
- * MULTIPLE SCLEROSIS
- * PARALYSIS
- PARKINSON'S DISEASE
- SENILE DEMENTIA

* These four conditions must also result in the inability to perform at least two of the five Activities of Daily Living without assistance. These activities are eating, dressing, bathing, ambulation and toileting.

* Benefits are underwritten by Blue Cross Life Insurance Company of Canada.

™ The Blue Cross symbol and name are registered trademarks of the Canadian Association of Blue Cross Plans, used under licence by Blue Cross Life Insurance Company of Canada, an independent licensee of the Canadian Association of Blue Cross Plans.

©Lifelink is a registered trademark of Blue Cross Life Insurance Company of Canada.



How would you and your family cope ...