

## Group Critical Illness insurance for small business



Manulife now offers your small business clients the option to include basic, comprehensive Group Critical Illness coverage as part of their core benefits program.

### Coverage highlights

- No medical underwriting required
- 22 covered conditions
- A variety of coverage amounts available based on the size of the group:

|                  |                          |
|------------------|--------------------------|
| 2 to 4 lives     | flat \$10,000            |
| 5 to 9 lives     | \$10,000 up to \$25,000* |
| 10 or more lives | \$10,000 up to \$50,000* |

\*\$10,000 minimum increasing by increments of \$5,000

### An extra layer of financial protection

Most of us know someone who has encountered one of the 22 illnesses covered. And that means most of us are also aware of how devastating that news can be.

### Help your clients protect their employees and their businesses

This coverage can greatly reduce the financial burden that a diagnosis will cause for the patient and his or her family. For the small employer, providing plan members with access to this kind of coverage goes a long way towards satisfying his desire to do as much as possible to help a member of his workplace “family” who has fallen ill.

### A simple plan that provides money when it’s needed most

If a plan member is diagnosed with one of the 22 covered conditions, he or she will receive a one-time, lump-sum cash payment that can be used in any way the plan member wishes:

- seeking other treatment options,
- making mortgage and credit card payments,
- buying special equipment or hiring a caregiver for the patient,
- renovating the home to meet the patient’s needs, and more.

With Group Critical Illness insurance the plan member does not need to have incurred a health care expense in order to receive the coverage.





### Important things to know

- Coverage is mandatory for all plan members.
- Coverage for dependants (spouse, children) is available through our Personal Benefits CI offering.
- Conversion and waiver of premium options are available.
- Benefits are payable for the first diagnosis only. This means that coverage terminates once a claim has been paid.

### Value beyond protection: Health Service Navigator®

Health Service Navigator is an excellent complement to our Critical Illness offering, providing plan members access to world-class doctors to obtain a medical second opinion for life-threatening illnesses. This service is delivered through our second opinion provider, WorldCare Inc.

In addition, this unique solution provides plan members with integrated health tips and tools, medical condition information, and resources on how to find their way through the Canadian health care system. Health Service Navigator is available to all small business plans at no additional charge.

By recommending Group Critical Illness insurance to your smaller clients, you are helping them build employee loyalty and provide their plan members with the comfort that comes from knowing they are well-protected.

## Covered conditions

Critical Illness insurance is intended to provide financial support at the time of a critical illness. Covered conditions are those which are recognized within the medical profession as being critical in nature. As medical advances and treatment of critical illnesses evolve the contract definitions may change.

Review the definitions for covered conditions by visiting [manulife.ca](http://manulife.ca).

As with most insurance, a few conditions apply: In addition to the definitions for covered conditions, our Group Critical Illness coverage includes a 24 month pre-existing medical condition exclusion, a 90 day moratorium for cancer and benign brain tumours, and insured members must survive at least 30 days following the diagnosis to receive the benefit. Please ask your account executive for a full list of exclusions.

### Covered conditions

1. Alzheimer's Disease
2. Aortic Surgery
3. Benign Brain Tumour
4. Blindness
5. Cancer (Life Threatening)
6. Coma
7. Coronary Artery Bypass Surgery
8. Deafness
9. Heart Attack (Myocardial Infarction)
10. Heart Valve Replacement
11. Kidney Failure (End Stage Renal Disease)
12. Loss Of Limbs
13. Loss Of Speech
14. Major Organ
15. Major Organ or Bone Marrow Transplant
16. Motor Neuron Disease
17. Multiple Sclerosis
18. Occupational HIV Infection
19. Paralysis
20. Parkinson's Disease
21. Severe Burns
22. Stroke (Cerebrovascular Accident)

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**For more information or to request a quote, please speak to your Manulife representative.**

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