Access Life



# PRODUCT GUIDE





# **TABLE OF CONTENTS**

IN	roduction	ON	3
AC	CESS LIFE A	AT A GLANCE	4
1.	ACCESS LI	IFE SIMPLIFIED ISSUE INSURANCE	5
	1.1 Market		5
	1.1.1.	Clients declined in underwriting	5
	1.1.2.	Children with a health condition	5
	1.1.3.	Seniors	5
	1.1.4.	Immigrants	5
2.	MAIN PRO	ODUCT FEATURES	6
	2.1 Access	s Life   Face amount	6
	2.2 Guarar	nteed Access	6
	2.3 Step 1	– Deferred (5 medical questions)	6
	2.4 Step 2	– Deferred Plus (+ 4 medical questions)	7
	2.5 Step 3	– Immediate Plus (+ 4 medical questions)	7
	2.6 Covera	age steps	7
3.	THE PROT	FECTION	8
	3.1 L100 perr	manent coverage	8
	3.2 T15, T20,	T25 term coverages	8
	3.3 Limitation	n of face amount	8
	3.4 Type of in	nsurance	g
	3.5 Term cov	erages renewal	g
	3.6 Term cov	erages conversion	10
	3.7 Type of fa	ace amount	10
	2 Q Ago at icc	use and navment period	10

	3.9 Joint or multilife coverage	10
	3.10 Rates	10
	3.11 Premium payments	11
	3.12 L100 coverage surrender value	11
	3.13 L100 coverage paid-up insurance	11
4.	POLICY LOANS	. 12
	4.1 Restrictions on policy loans	12
	4.2 Automatic loan advances	12
	4.3 Interest on policy loans	12
	4.4 Policy loan repayment	12
5.	TERMINATION	. 13
6.	POLICY FEES	. 13
7.	TRANSACTION FEES	. 13
8.	MEDICAL CONDITIONS – REFERENCE GUIDE	. 14

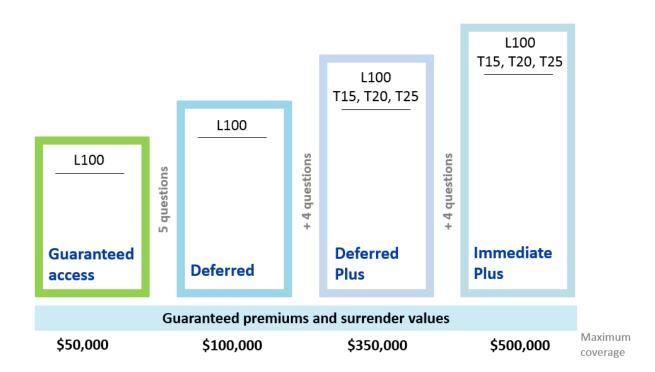
## **INTRODUCTION**

Access Life is a simplified issue life insurance product offering quick, comprehensive life insurance coverage for insureds between 6 months and 80 years of age, without any need for a medical exam or blood tests.

Access Life can provide basic coverage of \$10,000 to \$100,000 for clients finding it hard to get life insurance. And for clients who are healthier, coverage can be as high as \$500,000.

Clients complete a three-step questionnaire, qualifying for better premiums and coverage the further they advance. Each step offers more advantages than the one before, such as access to term insurance or eligibility for a higher face amount.

However, if the client's state of health does not allow him to qualify at one of these stages, his acceptance is still guaranteed and he can benefit from a protection up to \$50,000 (\$10,000 for children, \$25,000 for people over age 50).



# **ACCESS LIFE AT A GLANCE**

	Guaranteed access	Deferred	Deferred Plus	Immediate Plus
Coverage options	L100	L100	L100 T15, T20, T25	L100 T15, T20, T25
Age at issue T15 T20 T25 V100	N/A N/A N/A 6 months to 80 years	N/A N/A N/A 6 months to 80 years	20 to 65 years 20 to 60 years 20 to 55 years 6 months to 80 years	20 to 65 years 20 to 60 years 20 to 55 years 6 months to 80 years
Face amount				
Min.	\$10,000	\$10,000	\$10,000	\$10,000
Maximum: Under age 18 18 to 50 years 51 to 70 years Over age 70	\$10,000 \$50,000 \$25,000 \$25,000	\$25,000 \$100,000 \$100,000 \$100,000	\$25,000 \$350,000 \$350,000 \$150,000	\$25,000 \$500,000 \$500,000 \$150,000
Natural death	Return of premiums (ROP) without interest during first two years	Return of premiums (ROP) plus 3% (simple interest) during first two years	Return of premiums (ROP) plus 3% (simple interest) during first two years	Face amount
Accidental death	Face amount	Face amount	Face amount	Face amount
Suicide	RP <b>without interest</b> during first two years	RP without interest during first two years	RP without interest during first two years	RP without interest during first two years
Renewal	N/A	N/A	Yes	Yes
Conversion	N/A	N/A	Yes	Yes
L100 – Surrender value	Yes (5th year)	Yes (5th year)	Yes (5th year)	Yes (5th year)
L100 – Reduced paid- up insurance	Yes (8th year)	Yes (8th year)	Yes (8th year)	Yes (8th year)
Riders	N/A	N/A	Every coverage offered	can be added as a rider
Additional Benefits	No	No	No	No
Policy fee	\$60	\$60	\$60   \$0 on rider	\$60   \$0 on rider
Preferred Underwriting	No	No	No	No
Modal factor	Annual = 1.00 Monthly = 0.09	Annual = 1.00 Monthly = 0.09	Annual = 1.00 Monthly = 0.09	Annual = 1.00 Monthly = 0.09
L100 face amount paid-up	Age 100	Age 100	Age 100	Age 100

# 1. ACCESS LIFE SIMPLIFIED ISSUE INSURANCE

#### 1.1 Market

Access Life is an ideal option for people having trouble getting regular life insurance. Access Life is also a great product for people who don't want to go through medical exams, either because they don't have the time or because they think they won't qualify for regular life insurance.

#### 1.1.1. Clients declined in underwriting

Whether for medical or non-medical reasons, certain people have trouble getting regular life insurance coverage. Access Life is the perfect solution for these people. With Guaranteed Access coverage, Access Life is the perfect solution for them. No one is declined.

#### 1.1.2. Children with a health condition

Access Life is also a simplified issue life insurance that provides coverage for children under age 18. Unfortunately, too many children who get illnesses aren't eligible for life insurance through the normal underwriting process. Access Life provides a solution for parents seeking life insurance for these children. Coverage may also be declined or postponed due to more common medical problems, such as asthma or ADHD, for example. Access Life can be a great solution for these children, too!

#### **1.1.3.** Seniors

Seniors believe, often wrongly so, that they can't purchase life insurance due to their age or health. However, they often want to make sure their final expenses are taken care of before they pass away. Although most funeral homes offer pre-arrangements, nothing is better than a life insurance policy that will primarily cover these expenses and also provide an inheritance for the family.

# 1.1.4. Immigrants

People who have recently arrived in Canada often have limited life insurance protection. These clients are eligible for every step of coverage offered under Access Life, based on their responses to the medical questions on the application. Additional life insurance can help them pay for the costs of having a funeral in their home country or cover any other life insurance needs that may not be met.

#### 2. MAIN PRODUCT FEATURES

- Access Life **permanent** coverage is for people between 6 months and 80 years of age.
- Access Life **term T15** coverage is for people between 20 and 65 years of age.
- Access Life **term T20** coverage is for people between 20 and 60 years of age.
- Access Life **term T25** coverage is for people between 20 and 55 years of age.
- No medical exam is required.
- Premiums are fixed and guaranteed.
- Coverage under an Access Life policy can be permanent only, term only, or a combination of permanent and term.
- The \$60 policy fee applies per contract and not per coverage.

# 2.1 Access Life | Face amount

Step	Guaranteed Access	Deferred	Deferred Plus	Immediate Plus
Coverage	Permanent	Permanent	Permanent Term	Permanent Term
Minimum	\$10,000	\$10,000	\$10,000	\$10,000
Maximum				
<ul><li>Under age 18</li></ul>	\$10,000	\$25,000	\$25,000	\$25,000
• 18 to 50 years	\$50,000	\$100,000	\$350,000	\$500,000
• 51 to 70 years	\$25,000	\$100,000	\$350,000	\$500,000
<ul><li>Over age 70</li></ul>	\$25,000	\$100,000	\$150,000	\$150,000

# 2.2 Guaranteed Access

Simple L100 whole life coverage that meets basic life insurance needs.

- Face amount is limited to \$50,000.
- Maximum coverage is different for insureds under age 18 or over age 50 (see table 2.1).
- Term coverage is not available for this step.

# 2.3 Step 1 – Deferred (5 medical questions)

Simple and affordable L100 whole life coverage that meets basic life insurance needs.

- Face amount is limited to \$100,000.
- Maximum of \$25,000 if the insured is under age 18.
- Term coverage is not available for this step.

# 2.4 Step 2 – Deferred Plus (+ 4 medical questions)

L100 whole life coverage and/or T15, T20, T25 term coverage

- Coverage can be permanent only, term only, or a combination of permanent and term
- Face amount for a single insured cannot exceed \$350,000, whether coverage is individual or combined.
- Maximum coverage is different for insureds under age 18 or over age 70 (see table 2.1).

# 2.5 Step 3 – Immediate Plus (+ 4 medical questions)

L100 whole life coverage and/or T15, T20, T25 term coverage

- Coverage can be permanent only, term only, or a combination of permanent and term.
- Face amount for a single insured cannot exceed **\$500,000**, whether coverage is individual or combined.
- Maximum coverage is different for insureds under age 18 or over age 70 (see table 2.1).

# 2.6 Coverage steps

The medical questions asked are therefore divided into three sections, from most restrictive to least restrictive. By answering "yes" to any question, the client becomes qualified for the preceding step only and is limited to the maximum insurance amount available for that step.

Eligibility	Maximum	Coverage	Yes response(s)
Guaranteed Access	\$50,000 <sup>1</sup>	L100	n/a
Deferred	\$100,000²	L100	Guaranteed Access
Deferred Plus	\$350,000 <sup>3</sup>	L100, T15, T20, T25	Deferred
Immediate Plus	\$500,000 <sup>4</sup>	L100, T15, T20, T25	Deferred Plus

<sup>&</sup>lt;sup>1</sup> A maximum coverage is different for insureds under age 18 or over age 50 (see table 2.1)

<sup>&</sup>lt;sup>2</sup> A maximum coverage is different for insureds under age 18 (see table 2.1)

<sup>&</sup>lt;sup>3-4</sup> A maximum coverage is different for insureds under age 18 or over age 70 (see table 2.1)

#### For all coverage steps:

The amount of insurance protection for Access Life is determined according to the primary insured's age and their answers to the questions and may not exceed the amount for which they qualify. In the event that the primary insured has several Access Life coverages with iA Financial Group and iA Excellence, the insurance amounts are combined. The total amount of all coverages cannot exceed the amount of insurance for which the primary insured qualified for at the effective date of their most recent Access Life contract.

#### 3. THE PROTECTION

# 3.1 L100 permanent coverage

Access Life permanent life insurance is an L100 whole life policy that offers guaranteed surrender values and paid-up insurance over time. The reduced face amounts are also guaranteed in the contract. This coverage type is available under all three steps and Guaranteed Access.

#### 3.2 T15, T20, T25 term coverages

Access Life 15-year, 20-year or 25-year term coverages are available for the following coverage steps: <u>Deferred Plus and Immediate Plus.</u>

These term protections can be used for the temporary needs, such as coverage for a mortgage or extra financial security while children are young, or any other client protection.

Term coverage is convertible and renewable.

#### 3.3 Limitation of face amount

#### Guaranteed access

- If a death, other than accidental, occurs within the first two years of the policy, the death benefit will equal the total amount of premiums paid, without interest.
   After the two-year waiting period, the death benefit is paid out in full regardless of the cause of death. If death is accidental, the face amount is paid out in full.
- If death caused by suicide occurs within the first two years of the policy, the company reimburses premiums paid without interest.

#### Deferred and Deferred Plus

- If a death, other than accidental, occurs within the first two years of the policy, the death benefit will equal the total amount of premiums paid, plus simple annual interest of 3%. After the two-year waiting period, the death benefit is paid out in full regardless of the cause of death. If death is accidental, the face amount is paid out in full.

- If death caused by suicide occurs within the first two years of the policy, the company reimburses premiums paid without interest.

#### Immediate Plus

 If death caused by suicide occurs within the first two years of the policy, the company reimburses premiums paid without interest.

#### 3.4 Type of insurance

Individual insurance only

#### 3.5 Term coverages renewal

Term coverage is renewable according to the age of the insured at the time of renewal.

- Renewal doesn't require evidence of insurability.
- Renewal premiums are guaranteed at issue and are calculated based on the insured's age at the time of renewal.

Renewal according to the chosen term:

#### Term T15

Coverage is renewed without evidence, for a period of 15 years, provided the insured is less than 66 years old. On the renewal date, if the insured is 66 years of age or older but less than 71 years of age, the coverage is renewed for a period which expires on the coverage anniversary in the year the insured turns 80 years of age.

#### Term T20

Coverage is renewed without evidence, for a period of 20 years, provided the insured is less than 61 years old. On the renewal date, if the insured is 61 years of age or older but less than 71 years of age, the coverage is renewed for a period which expires on the coverage anniversary in the year the insured turns 80 years of age.

#### Term T25

Coverage is renewed without evidence, for a period of 25 years, provided the insured is less than 56 years old. On the renewal date, if the insured is 56 years of age or older but less than 71 years of age, the coverage is renewed for a period which expires on the coverage anniversary in the year the insured turns 80 years of age.

# 3.6 Term coverages conversion

The T15, T20 and T25 coverages can be converted to permanent Access Life coverage of the same coverage step for an amount of coverage not exceeding the initial amount of coverage. The insured person must be under 71 years of age.

The coverage can be converted as early as the second anniversary of the coverage to be converted, without evidence of insurability.

When converting the coverage, the premiums are set based on the insured's age, the insured's coverage step and current premium rates, and are set using the insured's initial tobacco use status.

# 3.7 Type of face amount

Levelled face amount only.

# 3.8 Age at issue and payment period

For all coverage steps:

Coverage	Issue Age	Payment Period
L100	6 months to 80 years	Up to age 100
	20 to 55 years	15 years, renewable
T15	56 to 65 years	15 years, non-renewable
T20	20 to 50 years	20 years, renewable
T20	51 to 60 years	20 years, non-renewable
TOF	20 to 45 years	25 years, renewable
T25	46 to 55 years	25 years, non-renewable

Remember that the term coverages are not available in step 1 – Deferred or Guaranteed access.

## 3.9 Joint or multilife coverage

Not available for this product.

#### **3.10 Rates**

Premium rates are established based on age, sex, tobacco use and answers to medical questions. Premiums are guaranteed and level for the duration of the coverage.

Rates are available on the Access Life insurance application (paper form F35A).

# 3.11 Premium payments

- Annual
- Monthly (pre-authorized cheque PAC). The modal factor for monthly payment is 0.09.

# 3.12 L100 coverage surrender value

Access Life permanent coverage includes guaranteed surrender values, starting at the beginning of the fifth policy year. This is an important advantage for your clients!

**Note:** The insurance coverage for the insured terminates if the insured collects the full surrender value.

## 3.13 L100 coverage paid-up insurance

Access Life L100 permanent coverage also includes paid-up insurance values. The policy owner may stop payment of premiums on the policy and keep a reduced face amount for the remaining duration of the coverage. As with the surrender value, the paid-up insurance is guaranteed and available starting at the beginning of the eighth-policy year.

For Access Life L100, the policy is fully paid-up when the ensured reaches 100 years of age. The face amount is maintained to be transferred to the beneficiary, tax-free, on the insured's death.

Once the reduced paid-up insurance is used, the Access Life L100 coverage no longer includes any surrender value.

#### 4. POLICY LOANS

Access Life offers the possibility of obtaining policy loans, given that the L100 permanent coverage includes a guaranteed surrender value.

#### 4.1 Restrictions on policy loans

Policy loans are subject to the following conditions:

- Policy loans may not:
  - Be for less than the minimum amount set in accordance with our administrative rules in force at the time the loan is requested.
  - Exceed the maximum amount set on the date the loan is carried out, calculated as follows:

90% of the guaranteed surrender value less amounts owing to the company

 An automatic loan advance must not result in the balance of policy loans exceeding the guaranteed surrender value.

If the balance of policy loans exceeds the guaranteed surrender value, the policy will lapse and will be terminated without notice.

#### 4.2 Automatic loan advances

If premiums are payable but have not been paid by the due date, we will carry out an automatic loan advance to cover them.

#### 4.3 Interest on policy loans

Policy loans carry interest at the policy loan rate. The rate applied during any calendar year is determined by the company.

Interest on policy loans is calculated daily and capitalized on each policy anniversary.

## 4.4 Policy loan repayment

The insured may make reimbursement payments at any time when there is an outstanding loan balance. Policy loan repayment amounts are applied as follows:

- First, to reduce any accrued and unpaid policy loan interest;
- Then, to reduce the remainder of the policy loan balance.

# 5. TERMINATION

Coverage terminates upon the first of the following dates:

- The date of the death of the insured
- The date of full surrender of the L100 coverage
- The policy termination date
- The date the T15, T20 or T25 term coverages expire

# 6. POLICY FEES

Policy fees of \$60 are payable under a contract regardless of the type or number of coverage issued under the latter.

If an insured is covered under two Access Life policies, two policy fees apply.

The fees are guaranteed and are charged annually as long as the policy includes non-paid-up insurance coverage.

# 7. TRANSACTION FEES

You can find the service charges in the Policies and Procedures Guide available in the Advisor Centre (Extranet) document centre.

# 8. MEDICAL CONDITIONS – REFERENCE GUIDE

CONDITIONS	DEFINITIONS	ELIGIBILITY			QUESTIONS TO
CONDITIONS	DEFINITIONS	FACTO	DRS AFFECTING DECISIONS	COVERAGE	MONITOR
AIDS/HIV Positive	AIDS: Acquired Immunodeficiency Syndrome HIV: Human Immunodeficiency Virus.			Guaranteed access	Step 1 - Q. 1a
Alcohol abuse	Alcohol consumption considered as alcohol abuse and/or	Advised to reduce, treated,	Within the last 5 years	Deferred	Step 2 - Q. 2d
Alcohol abuse	dependence. Individual was told to cut back or reduce on alcohol.	or joined a support group	Over 5 years	Immediate Plus	3ιερ 2 - Q. 2u
Alcoholic hepatitis	Inflammation of the liver caused by excessive alcohol consumption.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b
Alzheimer's disease	Chronic, progressive and degenerative brain disease affecting memory and behaviour.			Guaranteed access	Step 1 - Q. 1c
Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's disease)	Degenerative chronic disease that attacks nerve cells in the brain and spinal cord. ALS is characterized by progressive paralysis of muscles and atrophy.			Guaranteed access	Step 1 - Q. 1c
Anguniam	Abnormal dilatation of a portion of an artery. Common locations: brain, abdomen, leg, thorax, spleen.	Surgery	Within the last 12 months or awaiting surgery	Deferred	Step 2 - Q. 4b
Aneurysm			Over 12 months or not awaiting surgery	Immediate Plus	
Angina	Chest pain caused by reduced blood flow to the heart due to coronary artery disease (CAD).	Diagnosed or treated with anticoagulant, had or awaiting surgery (bypass,	Within the last 3 years	Deferred	Step 2 - Q. 3a
Alighiu .		angioplasty, insertion of a stent or a prosthesis)	Over 3 years	Immediate Plus	310p 2 Q. 30
	Minor surgery (coronary) requiring hospitalization in which a	Had or awaiting	Within the last 3 years	Deferred	Step 2 - Q. 3a
Angioplasty	narrowed or obstructed coronary artery is dilated.	rida er awaiting	Over 3 years	Immediate Plus	310F 2 Q. 30
	Also referred to as blood thinner, an anticoagulant is a prescribed drug that prevents or slows down the forming of		Within the last 3 years	Deferred	
Anticoagulant	blood clots. The most common types of anticoagulants are Coumadin, Plavix, Warfarin, Clopidogrel and Heparin. For Access Life, Aspirin is not considered an anticoagulant.	Treated with	Over 3 years	Immediate Plus	Step 2 - Q. 3a/3b
Ataxia	Neurological condition consisting of lack of voluntary coordination of muscle movements that includes gait abnormality. There are different types.			Guaranteed access	Step 1 - Q. 1c

CONDITIONS	DEFINITIONS	ELIGIBILITY			QUESTIONS TO
CONDITIONS	DEFINITIONS	FACTO	ORS AFFECTING DECISIONS	COVERAGE	MONITOR
Autism/Autism Spectrum Disorder (ASD)	Autism Spectrum Disorder is a serious neuro-developmental disorder that impairs a child's ability to communicate and interact with others. It also includes restricted repetitive	For individ	duals under age 18	Guaranteed access	Step 1 - Q. 1e
Disorder (ASD)	behaviours, interests, and activities. It includes, but is not limited to, Autism, Asperger's syndrome, and Rett syndrome.	For individ	uals age 18 or over	Immediate Plus	No question
Basal Cell Carcinoma (BCC)	Slow-growing type of common skin cancer resulting from a regular exposure to the sun and ultraviolet radiation. It generally grows slowly and tends not to spread to distant areas. It can be easily treated.			Immediate Plus	No question
	Mood disorder characterized by mood swings (periods of depression and periods of high spirit).	Hospitalized, change in medication (addition,	Within the last 12 months	Deferred	
Bipolar disorder		replacement or interruption of a medication, increase or decrease of dosage)	Over 12 months	Immediate Plus	Step 2 - Q. 4a
Bone marrow	Transplant of bone marrow cells to treat severe diseases of the bone marrow, including some forms of cancer.	Had or advised to have surgery	Within the last 5 years or still awaiting	Deferred	Step 2 - Q. 2c
transplant			Over 5 years	Immediate Plus	
	Growth of abnormal cells in the body. There are many different types of malignant tumours and cancer.  Melanoma (a severe form of skin cancer) is included, but	Had or been treated for	Within the last 3 years	Guaranteed access	Step 1 - Q. 2 Step 3 - Q. 1
Cancer/Malignant tumour			Within the last 5 years	Deferred Plus	
	basal cell carcinoma (a mild form of skin cancer) is not.		Over 5 years	Immediate Plus	
	Coronary artery surgery consisting of diverting the blood flow		Within the last 3 years	Deferred	
Cardiac bypass surgery	beyond the partially or totally obstructed coronary artery.	Had or awaiting Over 3 years		Immediate Plus	Step 2 - Q. 3a
Cardiomyopathy	Group of medical conditions affecting the heart muscle.  Cardiomyopathy can result in heart failure and sudden death.			Guaranteed access	Step 1 - Q. 1b
Carabashashas	Group of permanent movement disorders that appear in	For individuals under age 18		Guaranteed access	Step 1 - Q. 1e
Cerebral palsy	early childhood.	For individu	uals age 18 or over	Immediate Plus	No question
Chest pain	Pain in the chest not related to cardiovascular disease.			Immediate Plus	No question
Chronic hepatitis	All types of hepatitis, inflammation of the liver, active for more than 6 months (excluding carriers).			Deferred	Step 2 - Q. 2b

CONDITIONS	DEFINITIONS	ELIGIBILITY			QUESTIONS TO	
CONDITIONS	DEFINITIONS	FACTORS AFFECT	ING DECISIONS	COVERAGE	MONITOR	
Chronic kidney disease	Any chronic disorder that affects the function of the kidneys.  Severe cases could lead to kidney failure and dialysis.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b	
Chronic liver disease	The many diseases and disorders that cause the liver to malfunction without any remission, such as cirrhosis and fibrosis. Fatty liver is not included.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b	
Chronic Obstructive	Umbrella term describing progressive, irreversible lung	Has required daily	administration of oxygen	Guaranteed access	Stop 1 0 1d	
Pulmonary Disease (COPD)	diseases associated with smoking, including chronic bronchitis and emphysema.	Has not required dai	ly administration of oxygen	Immediate Plus	Step 1 - Q. 1d	
Chronic respiratory	Chronic respiratory diseases are chronic diseases of the airways and other parts of the lung, such as asthma, chronic bronchitis, emphysema, and other forms of Chronic		administration of oxygen	Guaranteed access	Step 1 - Q. 1d	
disease	Obstructive Pulmonary Diseases (COPD). Sleep apnea is excluded.	Has not required daily administration of oxygen		Immediate Plus		
Cirrhosis	Chronic and irreversible disease affecting the liver.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b	
	Problem with the structure and function of the heart that is present at birth, such as, but not limited to, atrial or ventricular septal defect and disorder of the valves.	For individuals under age 18		Guaranteed access	Step 1 - Q. 1e	
Congenital heart disease		For individuals age 18 or over		Immediate Plus	No question	
Coronary Artery Disease	Disorder of the blood vessels that supply blood and oxygen to the heart (narrowed or obstructed coronary artery(ies)). It could lead to a heart attack, angina, angioplasty, or cardiac bypass.	Diagnosed or treated with anticoagulants, had or	Within the last 3 years	Deferred	Step 2 - Q. 3a	
(CAD)		awaiting surgery (bypass, angioplasty, insertion of a stent or a prosthesis)	Over 3 years	Immediate Plus	Зієр 2 <sup>-</sup> Q. За	
Crohn's disease/ Ulcerative colitis	Chronic inflammatory disease of the intestines.			Immediate Plus	No question	
	An inherited disease that leads to the building up of thick,	For individuals with this condition		Guaranteed access	Step 1 - Q. 1c	
Cystic fibrosis	sticky mucus in the lungs and digestive tract.	For individuals, less than 3 years old Family history	One family member diagnosed	Deferred Plus	Step 3 - Q. 4b	
Dementia/Senility	It is a category of brain diseases that affect the cognitive functions. Often associated with Alzheimer's Disease.			Guaranteed access	Step 1 - Q. 1c	

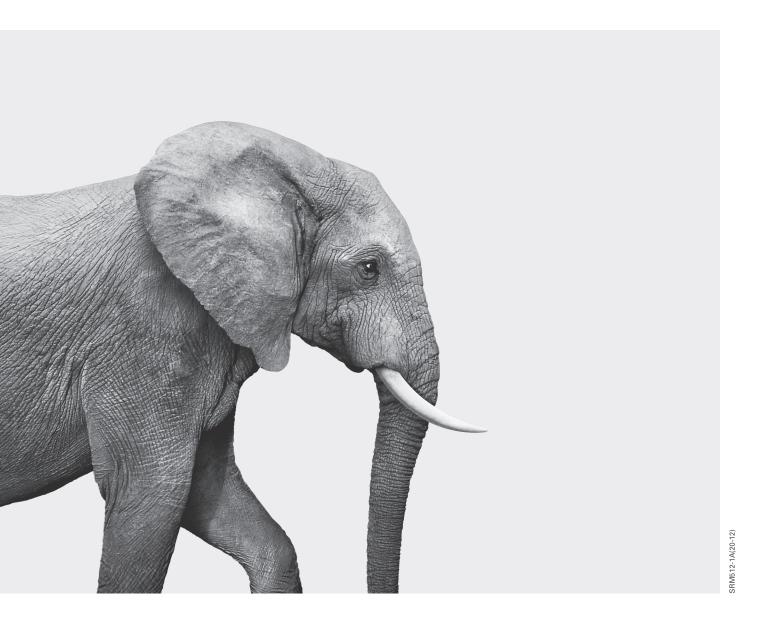
CONDITIONS	DEFINITIONS	ELIGIBILITY			QUESTIONS TO
CONDITIONS	DEFINITIONS	FACTO	RS AFFECTING DECISIONS	COVERAGE	MONITOR
Depression	Mental or nervous disorder typically characterized by mood	Hospitalized, change in medication (addition, replacement or interruption	Within the last 12 months	Deferred	Ston 2 0 40
	disorder such as feelings of sadness loss or lack of interest	of a medication, increase or decrease of dosage)	Over 12 months	Immediate Plus	Step 2 - Q. 4a
Diabetes Type 1	Chronic, lifelong condition characterized by high levels of sugar	For individ	uals under age 18	Guaranteed access	Step 1 - Q. 1e
Diabetes Type 1	in the blood - Diabetes insulin-dependent (type 1) only.	For individu	uals age 18 or over	Immediate Plus	No question
Diabetes - All	Chronic, lifelong condition characterized by high levels of sugar in the blood - All types.	Change in medication as advised by a physician (addition, replacement or	Within the last 12 months	Deferred	Step 2 - Q. 4c
types		interruption of a medication, increase or decrease of dosage)	Over 12 months	Immediate Plus	
Dialysis	The procedure aimed at removing wastes and excess of water from the body when the kidneys stop working properly (end stage of a chronic kidney disease).		Within the last 5 years	Deferred	Step 2 - Q. 2b
Down syndrome/ Trisomy	Genetic disorder typically associated with physical growth	For individuals under age 18		Guaranteed access	Step 1 - Q. 1e
21	delays and mild to moderate intellectual disability.	For individuals age 18 or over		Immediate Plus	No question
Drug abuse	Compulsive use of a substance, including marijuana.	Advised to reduce,	Within the last 5 years	Deferred	Step 2 - Q. 2d
Drug abuse	compulsive use of a substance, including manjuana.	treated for, or joined a support group	Over 5 years	Immediate Plus	
Emphysoma	A long term, progressive and irreversible disease of	Has required daily administration of oxygen		Guaranteed access	Step 1 - Q. 1d
Emphysema	the lungs.	Has not required daily administration of oxygen		Immediate Plus	step 1 - Q. 10
Epilepsy/Seizures	Neurological disorder involving repeated seizures of any type or absences.	///////////////////////////////////////		Immediate Plus	No question

CONDITIONS	DEFINITIONS			QUESTIONS TO	
CONDITIONS	DEFINITIONS	FACTORS AFFECT	ING DECISIONS	COVERAGE	MONITOR
Hard drug use	Use of heroin, narcotics (marijuana excluded), speed, mushrooms, cocaine or similar substances.	Use of hard drugs not prescribed by a doctor or use of methadone prescribed by a doctor or not	Within the last 12 months	Guaranteed access	Step 1 - Q. 3b
		Any hard drugs use, including methadone	Over 12 months	Immediate Plus	
Heart attack/ Myocardial Infarction	It occurs when an area of the heart muscle is permanently	Diagnosed or treated with anticoagulants, had or	Within the last 3 years	Deferred	Ston 2 0 20
(MI)	damaged due to inadequate supply of oxygen.	awaiting surgery (bypass, angioplasty, insertion of a stent or a prosthesis)	Over 3 years	Immediate Plus	Step 2 - Q. 3a
Heart failure/ Congestive heart failure	Severe condition characterized by the heart's inability to pump enough blood in the body.			Guaranteed access	Step 1 - Q. 1b
Heart rhythm	Any disorder of the heart rhythm, including but not	Has required the insertion of a pacemaker		Guaranteed access	
disorder/ Arrhythmia	limited to, atrial or ventricular tachycardia, fibrillation, or flutter.	Has not required th	e insertion of a pacemaker	Immediate Plus	Step 1 - Q. 1b
	Group of dysfunctions affecting the heart valves.	Diagnosed or treated with	Within the last 3 years	Deferred	
Heart valve disease		anticoagulants, had or awaiting surgery (bypass, angioplasty, insertion of a stent or a prosthesis)	Over 3 years	Immediate Plus	Step 2 - Q. 3a
Hemochromatosis	Genetic disorder leading to an accumulation of iron in the body.			Immediate Plus	No question
Hepatic fibrosis	Inflammation of the liver leading to important complications such as cirrhosis.	Had or been treated for	Within the last 5 years	Deferred	Step 2 - Q. 2b
Hepatitis C	Inflammation of the liver due to the Hepatitis C virus.	Acut	e or chronic	Deferred	Step 2 - Q. 2b
High blood pressure/ Hypertension	Chronic medical condition in which the pressure of the blood circulating in the arteries is elevated enough to necessitate treatment.			Immediate Plus	No question

CONDITIONS	DEFINITIONS	ELIGIBILITY			QUESTIONS TO
CONDITIONS	DEFINITIONS	FACTORS AFFECT	ING DECISIONS	COVERAGE	MONITOR
	Type of lymphoma that attacks mostly young adults and		Within the last 3 years	Guaranteed access	Step 1 - Q. 2
Hodgkin's disease	elderly people.	Had or been treated for	Within the last 5 years	Deferred Plus	Step 3 - Q. 1
			Over 5 years	Immediate Plus	
Hospitalized	Condition that necessitated a hospitalization for treatment, observation and/or surgery, for a duration of at least 18 hours.				
		For individuals suf	fering from this condition	Guaranteed access	
Huntington's chorea/ Huntington's disease	Neurodegenerative genetic disorder that affects muscle coordination and leads to mental decline and behavioural symptoms.		One family member diagnosed < 60 years old	Deferred Plus	Step 1 - Q. 1c
		Family history	One family member diagnosed ≥ 60 years old	Immediate Plus	Step 3 - Q. 4a
	Increase in abnormal white blood cells. It is a form of blood cancer.	Had or been treated for	Within the last 3 years	Guaranteed access	Step 1 - Q. 2 Step 3 - Q. 1
Leukemia			Within the last 5 years	Deferred Plus	
			Over 5 years	Immediate Plus	
Lupus	Chronic inflammatory disease in which the immune system mistakenly attacks healthy tissues and organs. Symptoms can go from mild to severe.			Immediate Plus	No question
	Group of blood cell tumours that develop from lymphatic cells. The two main categories of lymphoma are Hodgkin's lymphoma and non-Hodgkin's lymphoma.	Had or been treated for	Within the last 3 years	Guaranteed access	Step 1 - Q. 2 Step 3 - Q. 1
Lymphoma			Within the last 5 years	Deferred Plus	
			Over 5 years	Immediate Plus	
	Serious form of skin cancer associated with a greater		Within the last 3 years	Guaranteed access	Step 1 - Q. 2 Step 3 - Q. 1
Melanoma	likelihood of spreading to other parts of the body.	Had or been treated for	Within the last 5 years	Deferred Plus	
			Over 5 years	Immediate Plus	
	Mental, psychological or psychiatric disorder; a mental or behavioural pattern that causes poor ability to function in ordinary life. It includes depression, bipolar disease, manic-	Hospitalized, change in medication (addition, replacement or interruption of a medication, increase or decrease of dosage)	Within the last 12 months	Deferred	Step 2 - Q. 4a
Mental health disorder	depressive disease, anxiety, schizophrenia, borderline personality, etc.  NOTE: Attention Deficit Hyperactivity Disorder (ADHD) is not included.		Over 12 months	Immediate Plus	

CONDITIONS	DEFINITIONS	ELIGIBILITY			QUESTIONS TO
		FACTORS AFF	ECTING DECISIONS	COVERAGE	MONITOR
Multiple sclerosis	Autoimmune disease of the central nervous system (brain, spinal cord) which leads to interruptions in the transmission of nerve impulses in the body.			Immediate Plus	No question
Muscular/Myotonic dystrophy	Group of disorders characterized by progressive muscle weakness and loss of muscle tissue.			Guaranteed access	Step 1 - Q. 1c
Nursing facility/ centre/home	A place of residence for people who require continual nursing care and have significant difficulty coping with the required activities of daily living.	Currently		Guaranteed access	Step 1 - Q. 4a
Organ transplant	A graft of an organ from a donor to replace the recipient's damaged or absent organ.	Had or advised to have surgery	Within the last 5 years or still awaiting	Deferred	Step 2 - Q. 2c
			Over 5 years	Immediate Plus	
Parkinson's disease	Disorder of the brain characterized by shaking (tremor), poverty of movement, and impaired postural reflexes.			Guaranteed access	Step 1 - Q. 1c
Polycystic kidney disease	Genetic disorder in which abnormal cysts develop and grow in the kidneys.	Family history	One family member diagnosed < 60 years old	Deferred Plus	Step 3 - Q. 4a
			One family member diagnosed ≥ 60 years old	Immediate Plus	
Schizophrenia	Chronic brain disorder that can lead to delusions, hallucinations, incoherent speech and behaviours.	Hospitalized, change in medication (addition, replacement or	Within the last 12 months	Deferred	Step 2 - Q. 4a
		interruption of a medication, increase or decrease of dosage)	Over 12 months	Immediate Plus	
Sleep apnea	Sleep disorder characterized by pauses in breathing.	Although it is a breathing disorder, it is not included in chronic respiratory disease.		Immediate Plus	No question
Stroke or Cerebrovascular Accident (CVA)	Interruption of the blood supply to any part of the brain, or a cerebral hemorrhage.	Diagnosed or treated with anticoagulant, had or awaiting surgery	Within the last 3 years	Deferred	Step 2 - Q. 3b
			Over 3 years	Immediate Plus	

	DEFINITIONS	ELIGIBILITY			QUESTIONS TO
CONDITIONS		FACTO	COVERAGE	MONITOR	
Superficial phlebitis	Inflammation of a vein, usually in the legs. It most commonly occurs in superficial veins.	Although it is a disorder of blood vessels, it is not included in vascular disease.		Immediate Plus	No question
Transient Ischemic Attack (TIA)	Temporary disruption of cerebral blood flow.	Diagnosed or treated with anticoagulant, had or	Within the last 3 years	Deferred	Step 2 - Q. 3b
		awaiting surgery	Over 3 years	Immediate Plus	
Treated	Condition that necessitated treatment by medication or surgery.				
Varicose veins	Veins that have become enlarged and twisted.	Although it is a disorder of blood vessels, it is not included in vascular disease.		Immediate Plus	No question
Vascular disease (Peripheral Vascular or Arterial Disease (PVD/PAD))	Disorder of the blood vessels (arteries and veins) that typically pertains to the legs and arms. Includes deep vein thrombosis, atherosclerosis, and arteriosclerosis.	Diagnosed or treated with anticoagulant, had or awaiting surgery	Within the last 3 years	Deferred	Step 2 - Q. 3b
			Over 3 years	Immediate Plus	



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