

The Critical Illness Recovery Plan policy, helping you maintain your family's lifestyle



Getting diagnosed with a critical illness isn't something anyone wishes to have happen to them, and many of us don't even want to think about it. The truth is, more people are recovering from critical illnesses and living longer lives, making it more important than ever to have the right protection in place.

Getting the right treatment can be costly

Tom and Suzanne had been married for over 12 years when, at age 42, Tom unexpectedly suffered a stroke. The effects of the stroke left Tom without the energy to continue his responsibilities of work and family. With two children in school and Tom unable to continue at his job while recovering, Tom and Suzanne needed to make some changes.

Fortunately, both Tom and Suzanne had purchased the RBC Insurance® Critical Illness Recovery Plan™ policy a few years earlier under the guidance of their financial advisor. They both owned \$50,000 of critical illness insurance, which would help them supplement their household income, now reduced to Tom's group disability insurance benefits and Suzanne's regular salary.

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With Tom's lump sum critical illness insurance benefit in place, they knew that they had the freedom to use it any way they chose, so it made it easier for them to pay, not only normal expenses like the mortgage, credit cards and other household expenses, but also expenses related to his illness and recovery.

The Critical Illness Recovery Plan policy in action

Tom played an active role in his family, but now he was unable to contribute as much as he had been. In order to help maintain their family routines, they decided they needed the extra help of a homemaker for at least two hours a day, transportation to and from Tom's rehabilitation treatment, home modifications and other related expenses to help Tom's recovery.

Costs associated with recovery

Tom's loss of income from his job, taking into account his group disability from his employer, which applied to the last four months of his eight-month recovery	<p>Group long term disability (four months):</p> <p>Full salary of \$5,000 gross monthly less 22% tax = \$3,900 (net)</p> <p>70% of \$5,000 full salary = \$3,500 less 22% tax = \$2,730 (net)</p> <p>Tom lost \$3,900 – \$2,730 or \$1,170 per month for four months for a total of \$4,680</p>
Adding a ramp to their home	\$3,500
Cost of a homemaker for eight months for two hours a day at \$22 per hour	\$10,560
Transportation at \$50 per week for eight months	\$1,600
Medical equipment and medications at \$2,000 per month for eight months	\$16,000

These costs brought expenses related to his illness to over \$31,000 in an eight-month period, and resulted in lost income of more than \$4,000. The numbers above are examples and do not necessarily reflect actual costs or tax rates.

Tom and Suzanne felt secure knowing that these expenses, not covered under their provincial health plan, were covered with the financial help of the Critical Illness Recovery Plan, making it easier for Tom to focus on getting well.

More than a claim cheque

It takes more than a claim cheque to get better. That's why, for Tom and Suzanne, the lump sum payment gave them the financial assistance they needed, but Tom's policy also gave them access to the valuable *assistance services* that helped to keep their family strong.

With his Critical Illness Recovery Plan policy, Tom was able to access our unique suite of *assistance services*, which provided him with additional support to help in his recovery:

- **Best Doctors[†] Services:** Access to diagnostic and treatment insight related to his condition from the world's top medical experts and specialists.
- **Daily living assistance:** Assistance with finding resources for day-to-day activities that become challenging during an illness; for example, child care, transportation and routine activities such as lawn care or shopping.
- **Healing the Whole Person:** Support for recovery through The Healing Journey, a program to assist with the stress associated with a critical illness. Books, videos and access to a website and chat room designed to teach specific skills and help people gain more control over their feelings.

For Tom, *assistance services* helped him find the best rehabilitation treatment specialist, arrange transportation to and from his appointments, as well as decide on the best medical equipment for his particular situation.

How the Critical Illness Recovery Plan policy helped

Tom and Suzanne were able to meet their monthly expenses, while at the same time pay for expenses related to Tom's recovery. They stayed on track, making their required monthly payments to their mortgage and other financial commitments, all while they continued to save for their future. Plus, they were able to fund a well deserved vacation when Tom was ready.

Ask your insurance advisor to help you design a plan that fits your needs and budget. And don't forget to ask for more information on our *assistance services* and other unique policy features available to you.

To get the Critical Illness Recovery Plan policy working for you, call your insurance advisor today.



RBC Insurance

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