

## Group Critical Illness Insurance

*Financial support for your plan  
members at a critical time*



*lump sum payment*

*two types of plans*

*non-taxable benefit*

**Great-West Life**  
*your Benefits Solutions People*





### ***A critical illness can strike without warning.***

Statistics show the chance of contracting a serious illness is more common than most people think. For example, in Canada\*:

- More than 50,000 strokes and 75,000 heart attacks occur each year
- Approximately 186,400 new cases of cancer occur each year

The good news is people now often recover or live longer. In fact, over 80 per cent of hospitalized heart attack patients survive, and 80 per cent of stroke patients survive the initial event. However, people who are critically ill are usually unable to work for extended periods of time, face extra costs for maintaining their lifestyle, or seek expensive treatments outside Canada.

*\*Sources: Heart and Stroke Foundation, 2009; Canadian Cancer Society, 2012*

## ***What critical illness insurance offers***

The financial support offered by *Group Critical Illness Insurance* allows plan members who become critically ill to focus on recovering and managing their illness.

Your plan members may already have life insurance, which pays a benefit upon death, or disability insurance, which replaces lost income. Their healthcare plan may also reimburse medical expenses. But *Group Critical Illness Insurance* does more – it provides a lump sum payment that plan members can use in any way they want, such as private nursing or medical care, modifications to a home, or childcare costs. Payment is dependent upon meeting clear medical definitions.

## ***What is covered?***

Our **standard plan** covers these common major illnesses:

- Heart Attack
- Stroke
- Coronary artery bypass surgery
- Cancer\*

*\*Some exclusions apply to cancer based on the severity of the condition and the diagnosis provided by the attending physician.*

Our **enhanced plan** covers the same four major illnesses, plus:

- Alzheimer's Disease
- Aortic surgery
- Benign brain tumour
- Blindness
- Coma
- Deafness
- Heart valve replacement
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ transplants
- Motor neuron disease
- Multiple Sclerosis
- Occupational HIV
- Paralysis
- Parkinson's Disease
- Severe burns

You can provide standard or enhanced *Group Critical Illness Insurance* to plan members and their dependants as a core benefit. You can also offer them the opportunity to purchase *Optional Group Critical Illness*, which provides the enhanced plan coverage as an optional benefit. Benefits for both plans can be structured as either a flat amount or a multiple of the plan member's salary.

*To find out more about how *Group Critical Illness Insurance* can enhance your benefits plan, please contact your benefits advisor or Great-West group representative.*

*Exceptional service.*

*Customer-focused solutions.*

*Innovative products, services and technology.*

*At Great-West, it's all our business.*

***We are your Benefits Solutions People.***



[www.greatwestlife.com](http://www.greatwestlife.com)

Great-West Life and the key design are trademarks of The Great-West Life Assurance Company.

©The Great-West Life Assurance Company, all rights reserved. Any modification of this document without the express written consent of Great-West Life is strictly prohibited.