

CRITICAL
ILLNESS
INSURANCE

Child Oasis™

Critical illness insurance
for children



THE
Great-West Life
ASSURANCE  COMPANY

A child with a critical illness

You may not want to even think about the possibility of your child becoming critically ill, but what if it does happen? Would you want financial resources to:

- Take time off work and be with your child?
- Choose the best care available?
- Focus on your child's recovery and not other financial concerns?



How can Child Oasis critical illness insurance help?

Child Oasis features and options

- One-time benefit of \$10,000 to \$250,000
- Optional return of premium riders
- Conversion option to adult critical illness insurance
- Guaranteed, level premiums to age 25

A one-time benefit when you need it most

Child Oasis™ critical illness insurance from Great-West Life pays a one-time benefit if the insured child is diagnosed with and meets the defined criteria of any of the 26 critical conditions. This includes five insured childhood-related conditions in the policy. The one-time benefit is usually payable 30 days after the diagnosis of a covered critical condition as defined in the policy.

Child Oasis critical conditions

- Acquired brain injury
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cerebral palsy*
- Coma
- Congenital heart disease*
- Coronary artery bypass surgery
- Cystic fibrosis*
- Deafness
- Heart attack
- Heart valve replacement
- Kidney failure
- Life-threatening cancer
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Multiple sclerosis
- Muscular dystrophy*
- Paralysis
- Severe burns
- Stroke
- Type 1 diabetes mellitus*

*Childhood-related conditions

With Child Oasis, you may also have access to additional benefits:

✔ **Supplementary benefit**

- Provides you with a one-time benefit of 15 per cent of the critical illness benefit up to a maximum of \$37,500, if the insured child receives a written diagnosis and meets the defined criteria for any of the following:
 - Ductal breast cancer in-situ
 - Early chronic lymphocytic leukemia
 - Early thyroid cancer
 - Early prostate cancer
 - Superficial malignant melanoma
 - Undergoes coronary angioplasty
- The supplementary benefit is payable a maximum of two times, provided each payment occurs for a different supplementary condition.
- Payment of the supplementary benefit will not cause the policy to terminate.
- The amount of the supplementary benefit payable will not reduce the critical illness insurance benefit.**

✔ **Advance payment for coronary artery bypass surgery**

Provides you with an advance of 10 per cent of the critical illness benefit up to a maximum of \$10,000, if the insured child is diagnosed with coronary artery bypass surgery critical condition as defined in the policy, and requires surgery.

✔ **Conversion option upon policy expiration – coverage for now, coverage for life**

The policy expires on the insured child's 25th birthday.

Two months prior to the expiry date, the owner may apply to convert all or a portion of the coverage without underwriting to a critical illness insurance policy available for conversion, which policy will be effective on the day immediately following the Child Oasis critical illness policy expiry date.

**Unless within 90 days of payment of the supplementary benefit, further investigations or procedures confirm the diagnosis of a related critical condition.

Child Oasis optional benefit riders

You also have the option to add a return-of-premium rider to the policy, providing you with a benefit if no claim is made for any of the critical conditions.

- **Return-of-premium at expiry rider**
Returns up to 100 per cent of eligible premium to you on expiry of the policy at age 25.
- **Return-of-premium at death rider**
Returns 100 per cent of eligible premium to you if the insured child dies.

Note on ownership: Child Oasis critical illness insurance policies must be owned by an adult with an insurable interest in the insured child. For example, parents, grandparents and legal guardians would qualify as owners.

To help ensure Child Oasis critical illness insurance is part of an overall financial plan, one or both parents or legal guardians may choose to have their own critical illness insurance plan as well as all eligible children.





Beyond financial support

A critical illness diagnosis can affect many areas of your life. You'll likely need more than just financial support, which is why we offer access to medical support provided by Best Doctors™, and emotional support through Shepell. These services may help reduce the stress of a critical illness so you can focus on recovery.



Best Doctors

This service provides you access to Best Doctors' network of over 53,000 peer-nominated physicians to help you obtain the right diagnosis and treatment information. Best Doctors can review your medical records and help you find specialists both locally and internationally to help ensure that your medical questions are being answered by the top specialists in that condition.***



Shepell

The stress of a critical illness can be a lot to handle. Shepell offers professional counseling, family support services, registered dietitians, and more, to help you deal with the emotional impact of your condition.***

Let's keep your plans on track

We can help you stay on track financially even if the unexpected happens. If your child becomes ill, worrying about your finances is a stress you don't need. Child Oasis, the critical illness insurance from Great-West Life, can provide financial support through a one-time payment and gives you the freedom to use that money however you'd like. You can focus on your child's recovery and on them becoming mentally and physically well again.

For more information, talk to your advisor.

For more information about Great-West Life and its products, visit greatwestlife.com. For more information about how Oasis or Child Oasis critical illness insurance may fit your needs, ask your advisor for an illustration.

Great-West Life, a subsidiary of The Great-West Life Assurance Company and a member of the Power Financial Corporation group of companies, provides insurance and wealth management products and services.

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Best Doctors and Shepell will not charge for the services they provide. Best Doctors does not make appointments for members. The costs of any travel, lodging and medical treatment are not part of the services provided by Best Doctors. Provision of certain services provided by Best Doctors may be conditionally based on a demonstrated ability to pay for all such costs. We recommend that you inform the insured's physician that these services are available.

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