

Are you and your family financially prepared to survive a critical illness?



Protect yourself against life's uncertainties with critical illness insurance.



Could it really happen to me?



80% of heart attack victims survive¹

- There are an estimated 63,200 heart attacks each year in Canada.¹
- There are 34.6 million visits each year to a physician for the management of cardiovascular disease.¹
- 1.6 million Canadians reported having heart disease diagnosed by a health professional.¹
- 90% of Canadians over age 20 have at least one risk factor for heart disease.^{1*}



One third of stroke victims are under age 65³

- More than 62,000 strokes occur in Canada each year.³
- 80% of victims of a stroke will survive.³
- 405,000 Canadians are living with the effects of stroke.³



Alzheimer's Disease is on the rise⁴

- 76,000 Canadians are diagnosed with Alzheimer's or related dementias every year.
- 1 in 20 Canadians over age 65 and 1 in 4 over the age of 85 is affected by Alzheimer's disease.⁵
- 564,000 Canadians are living with Alzheimer's or related dementias.⁴
- This number is expected to increase by 66% to 937,000 by 2031.⁴



225,000 new cancer cases in Canada for 2020²

- Nearly 1 in 2 Canadians (45% of men and 43% of women) is expected to develop cancer during their lifetime.²
- Lung, breast, colorectal and prostate cancer are the most commonly diagnosed types of cancer in Canada (excluding non-melanoma skin cancer).²
- Prostate cancer accounts for one-fifth (20%) of all new cancer cases in men.²
- Breast cancer accounts for one-quarter (25%) of all new cancer cases in women
- The 5-year survival rate after diagnosis of cancer is 63%.²



An estimated 90,000 Canadians have Multiple Sclerosis⁶

- Women are three times more likely to be diagnosed with MS than men.
- 60% of adults diagnosed with MS are between the ages of 20 and 49 years old.⁶
- On average, 12 Canadians are diagnosed with MS everyday.⁶



Loss of Independence can be costly⁸

- 18% of the total Canadian population are seniors, the highest proportion in Canadian History.⁷
- The demand for long-term and home care was over 1.5M in 2019. By 2031 this will rise by 55% to over 2.3M.⁸
- The cost of providing long-term and home care is expected to rise significantly over the next 10 years.⁸

*Risk factors include smoking, alcohol, physical inactivity, obesity, high blood pressure, high blood cholesterol and diabetes

What is critical illness insurance?

Critical illness insurance is a form of insurance protection that provides immediate funds to you upon diagnosis and survival of a covered condition, such as life-threatening cancer, stroke or a heart attack. Unlike other types of insurance that provide income replacement if you are seriously ill, critical illness insurance provides a lump sum benefit that can be used any way you choose, often with no restrictions or claw-backs to benefits.

You may know someone affected by a critical illness

You probably know colleagues, relatives or friends, who have undergone chemotherapy or radiation treatment for cancer, or who have had heart surgery. They have survived a critical illness and may be working, traveling and enjoying life again. But their lives, including those of their families and business associates, have often been profoundly affected.

There are immediate financial consequences when you suffer from a critical illness

- Extended absence from work
 - You may have a disability insurance program to cover a portion of your income, but a critical illness could be life altering. Receiving only a portion of your income may not be enough. Critical illness insurance can help fill the gap.
- The costs for home care during a period of illness and recovery
 - With shorter hospital stays, you may find that home and private nursing care services are required to speed recovery. Critical illness insurance can help cover these expenses.
- Treatment outside of Canada or other medical costs not fully covered under your provincial health plan
 - Critical illness insurance can enable you to obtain treatment outside of Canada or pay for experimental treatment not covered under a health care plan.
- Children's Education
 - Will you be able to continue to fund your children's education? A life altering critical illness can impact your ability to save for your children's education. Critical illness insurance can fund your children's education and if you don't claim, money-back options can also help fund these expenses.
- Early Retirement
 - If a critical illness results in early retirement or even a change in careers or reduced number of hours, your Retirement Savings Plans may not be enough to support you. Critical illness insurance benefits can be used to purchase an annuity to supplement your retirement income.

BMO Insurance offers the Living Benefit series

Choose the right critical illness insurance plan for you.

- Guaranteed renewable – Living Benefit 10 or 20
- Guaranteed level to age 75 – Living Benefit 75
- Guaranteed level to age 100 – Living Benefit 100 or 15-Pay Living Benefit 100

Age to qualify

Critical illness insurance is available to individuals between the ages of 18 to 65.

Amounts available

Critical illness benefits range from \$25,000 up to \$2,000,000.

Who receives the Benefit?

Most critical illness benefits are paid directly to the individuals insured under the plan and they decide how they wish to use the benefit. Payment of benefits is based on the medical diagnosis of a certified Canadian physician or specialist for the specific condition. Payment is not dependent on your inability to work.

Coverage terms

Most plans cover you until age 75. BMO Insurance also has a plan that provides coverage to age 100!

When are benefits payable?

Most often a critical illness benefit is paid when you are diagnosed with a critical condition covered by the insurance policy and you survive the survival period, normally 30 days.

Unique feature with BMO Insurance

BMO Insurance also offers a unique return of premium on surrender benefit with some critical illness policies. This gives you the option to surrender all or a portion of your critical illness coverage and receive a refund of the premiums you paid for the surrendered critical illness coverage amount.

How much critical illness insurance do I need?

Surviving a critical illness is costly. Many of the expenses incurred aren't covered under provincial plans. Plus, there's lost income due to an inability to work, and payments on mortgages and other loans that must still be met.

Need some help on assessing how much coverage you need? Use our simple 3-step Critical Illness Calculator or talk to your insurance advisor.



What BMO Insurance Living Benefit plans cover

25 critical illness conditions** covered under BMO Insurance plans:

- Aortic Surgery
- Aplastic Anaemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer (Life-Threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia, including Alzheimer's Disease
- Heart Attack
- Heart Valve Replacement or Repair
- Kidney Failure
- Loss of Independent Existence
- Loss of Limbs
- Loss of Speech
- Major Organ Failure on Waiting List
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease and Specified Atypical Parkinsonian Disorders
- Severe Burns
- Stroke

Plus an "Early Discovery Benefit," that advances 15% of the critical illness benefit up to \$50,000 for the following covered conditions that can be claimed up to four times**:

- Coronary Angioplasty
- Early Prostate Cancer
- Early Stage Blood Cancer
- Early Thyroid Cancer
- Early Breast Cancer
- Early Skin Cancer
- Early Stage Intestinal Cancer

**See policy contract for complete definitions

BMO Insurance advantage

Make your health and wellness a priority with the BMO Insurance Health Advocate™ Plan

Innovative and comprehensive assistance services designed exclusively for eligible BMO Insurance policyholders – Plan Members. Every Living Benefit policy includes – at no additional cost – the **BMO Insurance Health Advocate™** Plan. This program includes access to medical information and services as well as personal assistance programs.

Medical Information and Advisory Services


This component of the BMO Insurance Health Advocate Plan offers your clients unlimited access to medical information and services from Teladoc Medical Experts®† – a leader when it comes to delivering world class medical advice and support. These services include:

Expert Medical Opinion: Teladoc Medical Experts will conduct a in-depth analysis of medical records and re-test pathology to establish or confirm a diagnosis and treatment plan. They will receive a comprehensive medical summary from Teladoc Medical Experts with a recommendation(s) that your client can share with their doctor.

Find a Doctor: Teladoc Medical Experts will conduct a customized search guided by your criteria and geographic preference and recommend top-rated Canadian physicians that specialize in a medical condition. They will also contact the specialists to ensure they are accepting new patients.

Care Finder: Should your client need treatment outside of Canada, Teladoc Medical Experts will locate specialists or facilities outside of Canada for their treatment/condition-specific needs.⁹

Personal Health Navigator: Teladoc Medical Experts will help your clients navigate the Canadian health care system by providing them with medical information and resources, one-on-one support, and customized health coaching for a wide range of health related concerns – not only for a serious illness or condition. One simple phone call connects your client to a Member Advocate, who can provide them with the information they need to make informed healthcare decisions.

 Your clients and their immediate family members, including their spouse and children, have access to these services any time. In addition, once every three years their extended family members, including their parents, their siblings and their spouse's parents and siblings, get to access these services for FREE¹⁰, without compromising your access.

Personal Assistance Services

This component of the **BMO Insurance Health Advocate** Plan offers your clients personal assistance services provided by TELUS Health, one of Canada's leading providers of these programs and includes:

Health Coaching: Health Coaches are Registered and Occupational Health Nurses who offer practical and personalized support for a variety of health conditions and health risks. Health coaches can assist your clients by answering questions, work with them to create a risk reduction action plan and to motivate them to reach their goals.

Dependent Care Consultation Services: Dependent Care Consultants provide personalized, caring advice as well as resources and community referrals for questions and concerns related to childcare, elder care and family related issues. From prenatal care, parenting advice, and assistance with securing daycare to gathering information related to home care services, seniors' accommodations, caregiver support groups and palliative care options, a Dependent Care Consultant partners with your clients to find answers to their unique needs.

Nutrition Support: Diet can strongly affect mood, energy levels and overall health. Your clients can connect with a registered dietician to assist them with establishing and maintaining a healthy, well-balanced diet, to focus on disease prevention and disease management, and get support with weight management and to support them with achieving their nutrition related goals.

Professional Counselling Support Services: Caring professional counsellors are dedicated to supporting your clients through the issues that may be impacting their lives. 24/7 access to confidential, short-term clinical support is available, at no cost to them.⁹ This virtual counselling service can support your clients and their immediate dependents with concerns related to mental health, grief and loss, addictions, relationships and life changing events.

Online Health and Wellness Resources: Your clients can find answers fast, with the online wellbeing resources library including hundreds of articles, toolkits, audio recordings, wellness assessments, behavioral change programs and more. They can navigate wellbeing content, produced by industry experts, on topics related to family, health, life, money and work.



Our Commitment

You can always get your money back if you never make a claim and have purchased a return of premium rider!***

BMO Insurance Living Benefit plans offer Return of Premium options that will return your paid premiums to you when you surrender the policy or in the event of death.

Return of Premium at Death Rider (available on all Living Benefit Plans)¹¹

If purchased, this rider begins with your first premium payment and will return 100% of all eligible premiums¹¹ should you die without making a claim for your critical illness benefit.

Return of Premium on Surrender (available on Living Benefit 75 or 100 Plans)

If purchased, this rider will return 100% of all eligible premiums,¹¹ should you wish to terminate your coverage for any reason, after your policy has been in force for a specific amount of time. Various options are available depending on the Living Benefit Plan you choose.

So why not help financially protect yourself with an innovative insurance product that pays cash to you either way.

BMO Life Assurance Company, a part of BMO Financial Group, appreciates the opportunity to help you meet your financial needs. We are committed to respecting and protecting your privacy and confidentiality of the personal information you have entrusted to us. It is important for you to understand what information we will collect, how we will use it, and who may see it.

To view our full privacy policy, please visit the privacy section at bmoinsurance.com

***If you purchase a return of premium on surrender, death, or expiry rider. Subject to any Beneficiary designation or Direction to Pay, if applicable.

Let's connect

For more information about our products, please consult with your insurance advisor or contact us at:



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bmoinsurance.com



¹ University of Ottawa Heart Institute, 2021 and statistics from canada.ca - Heart disease in Canada: Highlights from the Canadian Chronic Disease Surveillance System accessed October 11, 2021

² Cancer Statistics, www.cancer.ca (2021)

³ 2018 Stroke Report, Heart and Stroke Foundation and statistics from www.heartandstroke.com accessed on October 11, 2021

⁴ Prevalence and Monetary Costs of Dementia in Canada (2016)

⁵ Risk Factors, Alzheimer Society of Canada (2021)

⁶ MS Society of Canada (2021), www.mssociety.ca

⁷ In Focus 2020: Caregiving to Older Canadians, Vanier Institute

⁸ Canada's Elder Care Crisis: Addressing the doubling demand, Canadian Medical Association (March 25, 2021)

⁹ Expenses associated with medical treatment, travel and lodging relating to these services are the responsibility of the member.

¹⁰ BMO Insurance offers the services on a referral basis only and will not charge you for the services provided. TELUS Health (Canada) Ltd. and Teladoc Health, Inc. will not charge you for the services they provide. You may, however, incur additional costs for services or for providers that may be referred to you by TELUS Health or Teladoc Medical Experts. These additional charges are incurred at your sole discretion and BMO Insurance will not be liable for their payment.

¹¹ See policy contract for complete details.

[†] Teladoc Medical Experts, Expert Medical Opinion, Find a Doctor, Care Finder and Personal Health Navigator are service marks or registered trademarks of Teladoc Health, Inc.

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Insurer: BMO Life Assurance Company

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