

Critical illness

At a glance

Types of protection	Basic – 3 illnesses	Enhanced – 25 illnesses	Child – 28 illnesses
Concepts	Individual Multi-life	Individual Multi-life	Individual Multi-life
Plans	T10 T20 T75 T100 T100 paid-up 20 years	T10 T20 T75 T100 T100 paid-up 20 years	T75 T100 T100 paid-up 20 years
Issue ages	18 to 65 (T10, T75, T100) 18 to 55 (T20) 18 to 50 (T100 paid-up 20 years)	18 to 65 (T10, T75, T100) 18 to 55 (T20) 18 to 50 (T100 paid-up 20 years)	30 days to 17 years old
Rate bands	\$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$2,000,000	\$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$2,000,000	\$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000
Insurance amount	Minimum: \$25,000 Maximum: \$2,000,000	Minimum: \$25,000 Maximum: \$2,000,000	Minimum: \$25,000 Maximum: \$250,000
Renewal	T10 and T20 plans are renewable up to age 75.	T10 and T20 plans are renewable up to age 75.	Not available with child protection
Conversion	Before age 65, T10 and T20 plans are convertible under the same type of protection, without evidence of insurability, into T75 or T100 plans.	Before age 65, T10 and T20 plans are convertible under the same type of protection, without evidence of insurability, into T75 or T100 plans.	Not available with child protection
Supplementary benefit 10% of the insurance amount up to \$50,000 (included)	Not available with basic protection	Coronary angioplasty Ductal carcinoma in situ of the breast Stage A (T1a or T1b) prostate cancer Stage 1A malignant melanoma Payable once per insured, the supplementary benefit is not deducted from the insurance amount and the policy remains in force.	Coronary angioplasty Ductal carcinoma in situ of the breast Stage A (T1a or T1b) prostate cancer Stage 1A malignant melanoma Payable once per insured, the supplementary benefit is not deducted from the insurance amount and the policy remains in force.
Assistance benefit (included)	Second medical opinion, Medical referral, Administrative services, Hospital admission and accommodation assistance outside the province or country, Psychological assistance, Medical assistance, Convalescence assistance, Concierge services, Legal assistance including assistance in the event of identity theft		
Return of premiums (available at policy issue only)	Return of premiums on death (available with all plans) Return of premiums at expiry (available with T10, T20 and T75 plans) Return of premiums on cancellation or at expiry (available with T75, T100 and T100 paid-up 20 years plans)		
Additional benefits	Children's endorsement – 15 covered illnesses (available with basic and enhanced protections only) Waiver of premium in case of total disability (waiting period: 4 or 6 months) Benefit in case of fracture		
Complementary protection	Critical illness insurance can be combined with permanent life, universal life insurance and Term Plus products.		
Policy fees	\$60		

Types of protection	Basic – 3 illnesses	Enhanced – 25 illnesses	Child – 28 illnesses
Cancer (life-threatening)	✓	✓	✓
Heart attack	✓	✓	✓
Stroke (cerebrovascular accident)	✓	✓	✓
Alzheimer's disease		✓	✓
Aortic surgery		✓	✓
Aplastic anemia		✓	✓
Bacterial meningitis		✓	✓
Benign brain tumour		✓	✓
Blindness		✓	✓
Coma		✓	✓
Coronary artery bypass surgery		✓	✓
Deafness		✓	✓
Heart valve replacement		✓	✓
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		✓	✓
Severe burns		✓	✓
Autism			✓
Cystic fibrosis			✓
Muscular dystrophy			✓

The purpose of this document is to provide a summary description of an insurance product offered by Beneva Inc. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or to a specific insurance policy. For a complete description of the provisions, exclusions and limitations, please refer to the policy.

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