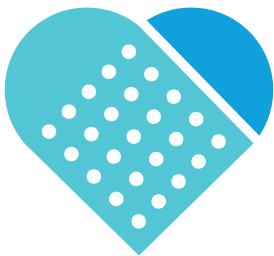




Critical Assist[®] - Head Start

Guide to understanding

Protecting you and your loved ones in the event of a serious illness.



Investments. Insurance. Advice.



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Investing in your future. Together.™

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What is Critical Assist - Head Start for?

Many of us know of families where a child has suffered a serious illness. And, more often than not, it happened unexpectedly, bringing emotional and financial stress to the family.

With improvements in healthy living and medical science, there's a good chance your child would recover and go on to lead a full life following a serious illness. But recovery costs money. Treating and coping with illness can mean significant expenses, given the disruptions to your family's work situation, income and lifestyle.

Critical Assist - Head Start from Co-operators is designed to support you and your child through the unexpected by providing coverage for 36 conditions. It offers either a full lump-sum payment or a one-time early-assistance partial payment, depending on the condition. All payments are tax-free¹ according to current Canada Revenue Agency regulations.

Critical Assist - Head Start covers your child for 32 Full Payout Conditions. After diagnosis and the child surviving the prescribed waiting period (usually 30 days), the entire policy benefit is paid in a lump-sum to the policyowner.

Critical Assist - Head Start also has an Early Assist Benefit to help those who are diagnosed with one of four Early Assist Conditions. This benefit will provide a one-time partial payout on an approved claim. This payout does not affect coverage for the 32 Full Payout Conditions on a Critical Assist-Head Start policy.

Your emotional well-being is important. And, if the unexpected happens, knowing that your child is covered and that your savings are protected can help. For even more peace of mind, Critical Assist includes a counselling benefit that will offer support through this difficult time: up to three hours of over-the-phone services with a licensed practitioner is available for the life insured or their family members, in the case of a death, a critical illness or other significant event.

Who needs Critical Assist - Head Start?

Critical Assist - Head Start from Co-operators is ideal for anyone wanting to be proactive about planning for a more secure financial future for their child.

Who can buy Critical Assist - Head Start for a child?

Parents and grandparents are eligible to purchase Critical Assist - Head Start for a child.

What does Critical Assist - Head Start cover?²

If your child is diagnosed with one of the following conditions and survives a specified waiting period (30 days in most cases), as the policyowner, you will receive either a lump-sum payment equal to the amount of coverage purchased or a partial payout, depending on the Covered Condition.

¹Income tax rules and regulations are subject to change at any time.

²Some conditions and limitations apply; see your Co-operators Advisor for full details.

Coverage is provided for:

Full Payout Covered Conditions (32)

Head Start Conditions

- Autism – coverage ends on the day prior to the child’s third birthday
- Cerebral Palsy
- Congenital Heart Disease
- Cystic Fibrosis
- Type 1 Diabetes Mellitus
- Muscular Dystrophy
- Rett Syndrome – coverage ends on the day prior to the child’s third birthday

Adult Conditions

- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour³
- Blindness
- Cancer (Life threatening)³
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia, including Alzheimer’s Disease
- Heart Attack
- 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 Disease⁴
- Severe Burns
- Stroke

Early Assist Covered Conditions (4)

- Coronary Angioplasty
- DCIS (ductal carcinoma in situ of the breast)
requires confirmation by biopsy³
- Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness)³
- Stage A prostate cancer³

³There is no coverage for Cancer (Life-Threatening or Non Life-Threatening) or Benign Brain Tumour during the first 90 days following issue or every reinstatement of the policy.

⁴No benefit will be payable for this condition if you have symptoms within the first policy year.

Types of Critical Assist - Head Start insurance plans

Critical Assist - Head Start plans are available in four premium forms, all providing coverage to insurance age 75:

- Critical Assist - Head Start 10 - 10-Year Renewals to Age 75, issued from insurance age 30 days to insurance age 17. Premiums increase every 10 years.
- Critical Assist - Head Start 25 - 25-Year with 20-Year Renewals to Age 75, issued from insurance age 30 days to insurance age 17. Premiums are level for the first 25 years, and then increase every 20 years thereafter.
- Critical Assist - Head Start 75 - Level to Insurance Age 75, issued from insurance age 30 days to insurance age 17. Premiums are level through the lifetime of the policy.
- Critical Assist - Head Start 20-Pay - Level 20-Pay with Coverage to Age 75, issued from insurance age 30 days to insurance age 17. Premiums are level for 20 years and then cease.

Premium rate classes

Rates will vary by age and gender.

Premium payment modes

Premiums are accepted on an annual, semi-annual, or monthly pre-authorized debit basis.

Number of lives insured

Only one life can be insured under a single policy. If a family wants to protect all eligible children, a separate policy must be purchased for each child. Ownership of a policy can be transferred to a child by the original policyowner at the child's age of majority.

Minimum and maximum benefit amounts

Minimum benefit = \$25,000
Maximum benefit = \$250,000

Guarantees

- Your coverage cannot be cancelled by us.
- Premiums are fully guaranteed.
- Definitions of the Covered Conditions are guaranteed for the life of the policy.
- Guaranteed convertibility to Critical Assist - Head Start 75 or Critical Assist - Head Start 20-Pay without underwriting.

Medical underwriting (Evidence of Insurability)

Evidence of insurability is required to determine if your child qualifies for the insurance requested. The type of evidence varies with the amount of insurance requested and the child's age. Your Co-operators Financial Advisor can explain the nature of the evidence we are likely to require.

It may be necessary to establish a financial need for the coverage, and your Co-operators Financial Advisor will be pleased to assist with this.

Embedded Premium Payback at Death benefit

If an insured child dies while the Critical Assist - Head Start policy is in force or during the days of grace, and no Critical Assist - Head Start benefit has been paid for that coverage, we will pay the child's beneficiary the premiums for that coverage, without interest, that have been paid from the policy effective date to the date of death, less any indebtedness (overdue premium and accrued interest) owed to us by the policyowner. No Automatic Waiver of Premium benefit premiums will be refunded. This is an embedded benefit automatically issued with a Critical Assist - Head Start policy in all cases.

The Co-operators will require proof of death acceptable to us, which must be provided at the cost of the claimant.

Optional Critical Assist - Head Start benefits

Automatic Waiver of Premium on Owner's Death and Disability

- If the policyowner dies while this benefit is in force, the premiums for the Critical Assist - Head Start policy as well as for the Automatic Waiver of Premium benefit falling due after the death and prior to the policy anniversary nearest the child's 21st birthday will be waived
- In addition to waiving the premiums upon the policyowner's death, this benefit will also waive the premiums for the Critical Assist - Head Start policy as well as for the Automatic Waiver of Premium benefit after the policyowner has become totally disabled for six consecutive months
- Disability coverage terminates at the earlier of the policy anniversary nearest the child's 21st birthday or the policyowner's 60th birthday. The death coverage portion of this benefit continues to the policy anniversary nearest the child's 21st birthday, regardless of policyowner age
- Satisfactory evidence of insurability and medical evidence may be requested to determine the policyowner's eligibility

This rider is available on the CA - Head Start 10, CA - Head Start 25, CA - Head Start 75 and CA - Head Start 20-Pay insurance plans.

Critical Assist - Head Start Premium Payback at Expiry (PPE)

This optional benefit is available on Critical Assist - Head Start 75 and Critical Assist - Head Start 20-Pay policies only. If a claim has not been made when a policy expires, the premiums paid by the policyowner will be returned.

This payment:

- includes all premiums paid for the Critical Assist - Head Start policy and the PPE benefit;
- is without interest and is less any premium indebtedness; and
- excludes any premiums paid for the Automatic Waiver of Premiums benefit, if applicable.

Critical Assist - Head Start Premium Payback at Surrender (PPS)

This optional benefit provides the policyowner with the following two options on the later of the 15th policy anniversary or the child reaching insurance age 18:

- The policyowner may cancel the policy to receive a return of all premiums paid on the base plan and the PPS benefit, excluding interest, any premium indebtedness and any Automatic Waiver of Premiums benefit premium
- The policyowner may change the policy to a reduced, paid-up policy. Any benefits attached to the policy will be terminated and the Premium Payback at Death benefit will no longer be payable

The rider is only available on the CA - Head Start 75 and Critical Assist - Head Start 20-Pay plans. It is not available if the Critical Assist - Head Start Premium Payback at Expiry (PPE) benefit has been selected, given that Premium Payback at Surrender (PPS) has PPE embedded within it. If the policy expires at age 75 and the PPS has not been used, you get your premiums back.

Payment of Policy Benefits

Claims Reporting Requirements

A policyowner must submit a claim on behalf of the insured child for the Critical Assist - Head Start benefit on the appropriate claim forms within 120 days of the onset of the covered condition before any policy benefits are payable.

- The forms are to be completed by the policyowner on behalf of the insured child and the child's medical practitioner(s).
- Any expenses incurred by the policyowner to prove the claim will be the responsibility of the policyowner
- Co-operators may request additional information prior to making a decision

Critical Assist - Head Start benefits payable upon claim

Once a Critical Assist - Head Start claim is submitted, the Critical Assist benefit amount is payable to the policyowner only after all of the following conditions have been satisfied:

- The insured child is diagnosed with a Covered Condition, as defined in the policy
- The insured child has satisfied the criteria for the Covered Condition
- The policy is in effect on the date of diagnosis (as defined in the Covered Condition) of the Covered Condition
- The insured child survives for the survival period or such longer qualifying period as is described in the Covered Conditions
- The insured child has not experienced irreversible cessation of all functions of the brain; for example, an individual cannot be kept alive artificially just to claim the benefit

There are specific conditions under which no Critical Assist benefit shall be paid. Consult the policy contract for descriptions of these exclusions.

Full Payment Conditions

Only one Critical Assist - Head Start full benefit will be paid under each policy. Coverage for Critical Assist - Head Start on an insured child is terminated after a full benefit is paid.

Early Assist Conditions

A partial benefit equal to 10% of the face amount of the policy to a maximum of \$50,000 is payable. The policy will continue in force after the partial payment is made. The insured child is eligible for only one Early Assist payment. The policy face amount is not reduced when a partial benefit is paid.



The Critical Assist - Head Start policy will provide the policyowner with access to Teladoc Medical Experts (services formerly known as Best Doctors), which provides personalized medical advice and recommendations from leading experts in their specialties. Using its world-renowned network of medical experts in over 450 specialties and sub-specialties, Teladoc Medical Experts provides access to the best medical knowledge and peace of mind to thousands of people around the world faced with a serious illness. This service is included with all Critical Assist - Head Start policies.

Overview of Teladoc Medical Experts services

Teladoc Medical Experts provides the following services, at no cost to you:

- Answers to medical questions without having to leave home.
- Support to help you make informed health care decisions.
- Confirmation of a diagnosis.
- Access to a world-renowned network of medical experts across over 450 specialties and subspecialties.
- Wellness support and recommendations.
- Support in navigating the healthcare system.

Accurately diagnosing and applying the most appropriate treatment regimen can significantly improve your overall care, recovery time and outcomes for patients.

How the Teladoc Medical Experts service works

Teladoc Medical Experts stands ready to assist you and your family with any of your medical concerns, 24 hours a day, seven days a week. Contact the Teladoc Medical Experts toll-free number at 1-877-419-2378 from 8:00 a.m. to 8:00 p.m. EST or email canclientmembersupport@teladochealth.com. A Teladoc Medical Experts member advocate contact you to perform an intake to gather your child's medical, social and family history and have you sign a medical records release form so Teladoc Medical Experts can collect his/her medical records and retest any pathology, if necessary.

Teladoc Medical Experts' clinicians will create a comprehensive clinical summary and select a leading expert in your child's condition. The expert will review the complete case, provide written answers to any questions you may have and either confirm the diagnosis and treatment plan or recommend a change. The clinical summary and expert's findings are compiled into an easy-to-understand report, which your member advocate will share with you and, with your permission, your child's treating physician.

Additionally, if you need assistance finding a physician for your child, you can utilize Teladoc Medical Experts to identify a specialist or general practitioner near you. You will receive a personalized recommendation based on your preference for gender, language, location, etc. which you can then take to your family doctor to obtain a referral.

If you are planning to travel out of the country, Teladoc Medical Experts can also help you find a leading international expert from our global network of medical experts in over 450 specialties and subspecialties. Teladoc Medical Experts does not make referrals or appointments for members or arrange or cover the cost of travel, lodging or treatment.

This guide

This guide is intended to assist you in understanding the Critical Assist - Head Start plan issued by Co-operators Life Insurance Company. This document is not a contract of insurance or an offer to insure. While every effort has been made to ensure accuracy, if there is a difference between this document and the contract, the terms of the contract will apply.

Critical Assist



cooperators.ca **1-800-454-8061 / Co-operators Life Insurance Company**

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