



**GUARANTEED
CRITICAL ILLNESS
COVERAGE**

Because Your Bills Don't Stop When The Unexpected Happens

The Problem

AN UNEXPECTED ILLNESS CAN OCCUR ANY TIME

Have you been affected directly or indirectly by heart attack or cancer? Many Canadians have.

Critical illness can occur at any time, to anyone. A serious illness such as cancer or heart attack affects one in four women and one in five men before retirement age. This can greatly impact your ability to work or even perform common tasks. Critical illness insurance is designed to ease the financial pressures by paying a tax-free lump sum in the event you are diagnosed with a covered illness.

As a BeneFitsMyWay client you will be guaranteed \$20,000 coverage for yourself, \$20,000 for your spouse as well as \$10,000 for your dependent children. Additional coverage is available based on your current health status.

FOR AFFORDABLE COVERAGE, CONSIDER THIS SCENARIO:

You (38 years old) and your spouse (42 years old) are non-smokers and each of you select one unit of \$20,000 coverage for yourselves and one unit of \$10,000 of coverage for your three children aged 8, 12 and 15:

WILL YOU HAVE TO CASH IN YOUR RETIREMENT SAVINGS? WILL YOU HAVE TO SELL YOUR HOUSE?

Expenses like home care, therapy, child care, out-of-country treatments, all while being out of work, can force your family into making some tough decisions.

If you are unable to work because of a critical illness, you may be paying out of pocket for expenses under the burden of a modified pay cheque. Don't find yourself struggling to pay medical expenses on top of your regular living expenses.

EXAMPLE:

	Benefit Amount	# of units	Rate	Cost
Member	\$20,000	1	\$12.50	\$12.50
Spouse	\$20,000	1	\$17.50	\$17.50
Children	\$10,000	1	\$10.00	\$10.00
Total Monthly Premium:				\$40.00

Every BeneFitsMyWay plan holder is guaranteed a minimum basic coverage amount of \$20,000 regardless of their ability to qualify under the health conditions stated in their application.



The Details

WHO IS ELIGIBLE?

BeneFitsMyWay plan holders and their employees are only eligible for Critical Illness Coverage.

WHY DO I NEED CRITICAL ILLNESS COVERAGE?

The expense of an unforeseen sickness or disease may be daunting. Critical Illness Coverage pays a lump-sum benefit directly to you, to use as you wish in the event that you are diagnosed with any of the covered conditions. Coverage is provided both on and off the job, 24 hours a day, anywhere in the world.

WHAT CAN I USE MY BENEFIT PROCEEDS FOR?

How you use your benefits is entirely up to you. You may choose to pay off a mortgage or outstanding debts. Your benefits can also help pay for child care, home care or out-of-country treatment. Most importantly, benefits from a critical illness policy give you time to come to terms with your condition and decide what changes you want or need to make in your life.

IF I HAVE LIFE INSURANCE, DO I REALLY NEED CRITICAL ILLNESS COVERAGE?

Life insurance is generally used to ensure your family will be able to survive financially if you should die. Critical Illness Insurance is like being paid to live – in the event that you are afflicted with a condition such as cancer, a heart attack or stroke.

IS THERE A WAITING PERIOD BEFORE I RECEIVE MY BENEFIT?

You will receive your entire benefit amount after a survival period of 30 days following the first diagnosis of a covered condition.

CAN I GO BACK TO WORK?

This is a non-taxable benefit so any income you make will not affect your lump-sum payment. If you feel up to it, you may return to work – you will still receive your benefit amount.

WILL MY COVERAGE CONTINUE AFTER I MAKE A CLAIM?

Yes, your coverage remains in place with the exception of the condition previously claimed.

IS THERE ANYTHING THE PLAN DOES NOT COVER?

The plan covers an extensive list of conditions and disease. However, the program does not cover a condition resulting directly or indirectly from any one or more of the following:

- cancer claims made within 90 days following the effective date of your coverage.
- pre-existing conditions for a period of 24 months prior to the effective date of your coverage.

For exact provisions of coverage, please refer to your policy.

Relax, We Have You Covered

As a BeneFitsMyWay Member you also have access to these valuable plans

- Travel and Catastrophic Medical Insurance
- Diagnostic and Specialist Access Insurance



The Benefits

WE HAVE YOU COVERED

- Aortic surgery
- Benign brain tumour
- Blindness
- Cancer (life-threatening)
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Dilated cardiomyopathy
- Fulminant viral hepatitis
- Heart attack
- Kidney failure
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Muscular dystrophy
- Occupational HIV infection
- Paralysis
- Parkinson's disease and specified atypical Parkinsonian disorders
- Primary pulmonary hypertension
- Severe burns
- Stroke

* Pre-existing conditions – please refer to policy

FOR YOUR DEPENDANT CHILDREN

- Blindness
- Cancer (life-threatening)
- Cerebral palsy
- Coma
- Congenital heart disease requiring surgery
- Cystic fibrosis
- Deafness
- Down's syndrome
- Loss of speech
- Major organ transplant
- Mental deficiency
- Muscular dystrophy
- Paralysis
- Severe burns
- Spina bifida cystica

This guaranteed benefit offers \$10,000 for each of the children in your household for only \$10 per month.

Protect yourself... and your family!

Visit www.benefitsmyway.ca or call one of our benefit specialists at 1-866-820-2188.

The clauses, exclusions and limitations outlined in this document are indicated for information purposes only. Benefits are paid only in accordance with the policy text. It is very important that you read your contract.

Coverage Provided by:



BENEFITS
MY WAY

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A Division of AGA Benefit Solutions