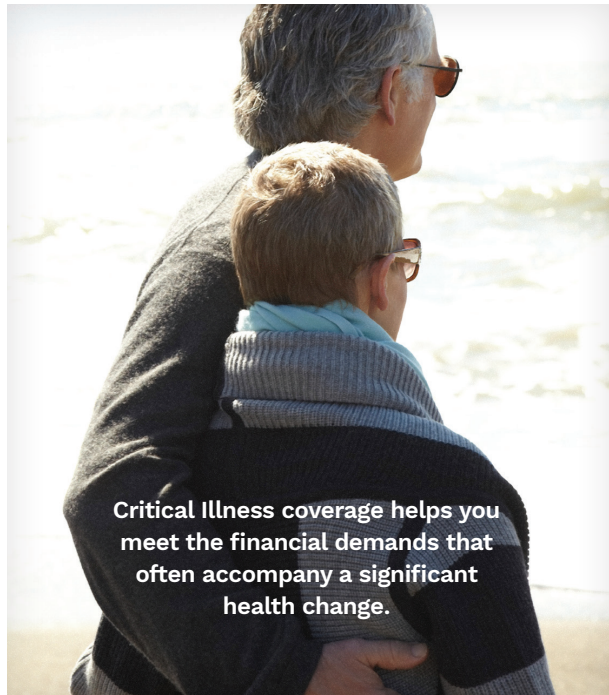


What if you had a serious illness... and survived?

When you recovered from the physical effects,
could you recover from the financial impact?



Critical Illness coverage helps you meet the financial demands that often accompany a significant health change.

In today's world, medical advances mean people routinely live through conditions we previously thought of as life threatening. But surviving a health crisis can involve on-going expenses.

That's where Critical Illness comes in.

Traditional disability insurance replaces lost income when you cannot work. With Critical Illness coverage, if you face one of the covered conditions, you receive a lump sum you can use any way you want, including paying...

- medical costs not covered by your provincial health plan,
- transportation to treatment,
- personal or dependent care costs,
- convalescence, in Canada or elsewhere,
- any other debts or expenses you face.

Maximum Benefit Critical Illness insurance pays a lump sum benefit up to \$250,000 following an initial diagnosis, and survival, of one of the following listed conditions.

COVERED CONDITIONS* FOR INSURED EMPLOYEES OR SPOUSE INCLUDES:

- Alzheimer's Disease • Aortic Surgery • Aplastic Anemia • Bacterial Meningitis • Benign Brain Tumour • Blindness • Cancer (life threatening) • Coma • Coronary Artery Bypass Surgery • Deafness • Dilated Cardiomyopathy • Fulminant Viral Hepatitis • Heart Attack • Heart Valve Replacement • Kidney Failure • Liver Failure of Advanced Stage • Loss of Independent Existence • Loss of Limbs • 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 • Primary Pulmonary Hypertension • Progressive Systemic Sclerosis • Severe Burns • Stroke (Cerebrovascular Accident)

CRITICAL ILLNESS CONDITIONS* COVERED FOR DEPENDENT CHILD INCLUDES:

- Blindness • Cancer (life threatening) • Cerebral Palsy • Coma • Congenital Heart Disease Requiring Surgery • Cystic Fibrosis • Deafness • Diabetes Mellitus Type 1 • Down's Syndrome • Loss of Speech • Major Organ Transplant • Mental Deficiency • Muscular Dystrophy • Paralysis • Severe Burns • Spina Bifida Cystica

Features of Maximum Benefit Critical Illness coverage

- ⇒ Three plan options: employee only, employee and spouse, or employee and dependents.
- ⇒ Plans can be mandatory or optional.
- ⇒ Plan covers **31 conditions** for employees and spouses and **16 conditions** for dependent children.
- ⇒ Plans are available from **\$10,000 to \$250,000** (based on the size of your group).
- ⇒ **Guaranteed Issue** amounts starting at \$10,000 for employees and spouses.
- ⇒ **Guaranteed Issue** amounts for dependent children are in units of \$5,000, up to a maximum of \$25,000.
- ⇒ Mandatory plans can include a **Waiver of Premium** provision.
- ⇒ Mandatory plans include a **Pre-Existing Condition** exclusion, with option to decrease or eliminate exclusion on larger groups.
- ⇒ Includes **Cancer Recurrence Extension of Coverage**. Payment of the full benefit amount upon subsequent diagnosis of cancer when over 60 months have passed since the previous cancer diagnosis; and no treatment relating directly or indirectly to cancer has been received within that 60 month period (treatment does not include preventative medications and follow up visits to the doctor).
- ⇒ Includes **Multiple Event Extension of Coverage**. When diagnosed with a covered critical illness for which a benefit has been paid and then diagnosed with another covered critical illness, another benefit is paid (subject to the limitations in the “re-entry” section of the contract).
- ⇒ Includes **Covered Early Diagnosed Conditions** which pays 15% of the benefit amount (up to \$25,000) if an employee or spouse is diagnosed with one of the following illnesses:
 - Coronary Angioplasty
 - Ductal Carcinoma in Situ of the Breast
 - Stage A (T1a or T1b) Prostate Cancer
 - Stage 1A Malignant Melanoma
- ⇒ Includes a **Second Medical Opinion** service, assisting insureds in accessing the opinions of additional doctors, and securing the best care and medical treatment when they need it most.
- ⇒ Coverage up to age 70.
- ⇒ Underwritten by Sutton Special Risk Inc.

ADD VALUE TO YOUR BENEFIT PROGRAM

Group Critical Illness benefits can attract and retain employees, and support employee health and loyalty in the workplace. Let our Maximum Benefit advisor show you how to add Critical Illness coverage as part of your progressive employee benefit program.

Visit us online at maximumbenefit.ca

