



Serious Illness. Critical Coverage.



Affordable Critical Illness Insurance

Exclusively for new CISVA employees, their spouses and their dependent children

If serious illness interrupts your life, don't let worries about money get in the way of getting better. Critical illness insurance provides a tax-free cash payment to spend any way you need.

It is an unfortunate fact – even with the best extended health and disability plans, a serious illness can end up costing you money. Critical Illness Insurance is designed to give you some extra resources at a time when you need to focus on your health, not your finances. This plan, underwritten by Industrial Alliance Insurance and Financial Services provides coverage for 25 illnesses, as well as the AdvanceCare Benefit and OneWorld Assist Treatment Management Service. As a new employee you have a time-limited opportunity to purchase critical illness insurance for your entire family without having to answer any health or lifestyle questions. Your acceptance is guaranteed, regardless of your medical history.

Coverage for 25 life-changing illnesses:

- Alzheimer's Disease
- Aortic Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumour
- Blindness
- Cancer (Life-Threatening)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- 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
- Paralysis
- Parkinson's Disease
- Severe Burns
- Stroke

For definitions of all covered conditions and the AdvanceCare Benefit, please visit solutionsinsurance.com/CI25

What is critical illness insurance?

Critical illness insurance pays a lump sum benefit directly to you upon diagnosis of a covered condition. The benefit payment is tax-free, and you can spend it any way you wish. Benefit payments for your children will be paid to you.

OneWorld Assist

Should you choose to use private medical facilities, OneWorld Assist will help you make your money go considerably further than if you personally arrange medical treatment. You can find more information at www.oneworldassist.com/TMS. Note that utilization fees may apply.

AdvanceCare Benefit

The AdvanceCare Benefit will pay 10% of the total benefit amount for Coronary Angioplasty and several early stage cancers. Not available for dependent coverage.

Guaranteed acceptance for the entire family

Coping with a serious illness is one of the greatest challenges any family can face. Purchasing coverage for your spouse and dependent children gives you peace of mind knowing that you will have some extra financial resources to help your entire family through a difficult time. You and your spouse qualify for \$25,000 in coverage. And you can apply for \$5,000 in coverage for your children. Children will be protected for the same 25 illnesses as adults plus 6 child-specific conditions:

- Cerebral Palsy
- Down's Syndrome
- Congenital Heart Condition
- Muscular Dystrophy
- Cystic Fibrosis
- Type 1 Diabetes

All your children are protected for one low premium rate, and children born after your initial purchase are covered without the need for medical underwriting if you apply within 90 days. In order to cover your children under this plan you must also be insured.

Important Questions and Answers

How does critical illness insurance differ from health benefits?

Your existing health benefits pay for medical costs, but there are many other expenses associated with a serious illness that are not covered. Items such as home modifications, childcare or additional household assistance can play an important part in recovery. Critical Illness Insurance pays a lump sum, tax-free benefit on top of your other insurance plans to use any way you wish.

Does critical illness insurance duplicate or replace disability benefits?

No. The two products provide complementary, but different benefits and are important in creating a complete umbrella of insurance coverage. While disability benefits cover a much broader range of disabilities, payments are subject to ongoing review of your medical condition. Critical Illness Insurance pays a lump sum benefit that is not dependent on your ability or inability to work, or whether or not a full recovery is made.

Are there limitations or exclusions I should be aware of?

Yes, there are some important limitations and exclusions for you to be aware of before you apply for coverage:

- The insured person must survive for 30 days (90 days for Paralysis, Loss of Independent Existence or Bacterial Meningitis, 180 days for Multiple Sclerosis or Loss of Speech) after first being diagnosed for a benefit payment to be made.
- If the insured person is diagnosed with a benign brain tumour or cancer within the first 90 days of coverage, coverage will be void and all premiums will be refunded.
- Guaranteed Acceptance coverage is subject to a Pre-Existing Condition Exclusion. In general terms, this means that no benefit will be paid during the first 24 months after you purchase this insurance for any medical condition which was present in the 24 months previous to your purchase. However if you apply and are accepted for medically underwritten Critical Illness Insurance, the Pre-Existing Condition exclusion will be removed.
- Any Covered Condition or AdvanceCare Benefit Condition diagnosed prior to the effective date of coverage is excluded.
- No benefit will be paid if the Covered Condition or AdvanceCare Benefit Condition results from: attempted suicide, alcohol or drug abuse, war or armed forces service, self-inflicted injury, taking poison or inhaling gas, or participation in a criminal act. For blindness, coma, deafness, loss of limbs, severe burns, paralysis or stroke, no benefit will be paid if the condition is a result of participating in hazardous sports or activities. There is also an exclusion for certain pilots.

What happens to my coverage if I am no longer a member of this group?

Because this is group insurance, you must be an eligible employee to join the plan, and to maintain coverage for yourself and your family. However, conversion to a separate policy is available to you and your spouse before age 65, within 31 days of ceasing to be eligible, provided coverage has been in force for at least 24 months. A maximum of \$100,000 may be converted.

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of an insured will be governed solely by the Master Group Policy issued by Industrial Alliance Insurance and Financial Services Inc.

Here's How Little Monthly Premiums Cost

Employee and Spouse Critical Illness Insurance Monthly Premium per \$25,000				
Age* at September 1 st	Male		Female	
	Non-Smoker**	Smoker	Non-Smoker**	Smoker
Under 25	\$2.60	\$3.00	\$2.65	\$2.95
25 - 29	\$2.90	\$3.50	\$3.15	\$3.55
30 - 34	\$3.70	\$4.85	\$4.45	\$5.20
35 - 39	\$4.90	\$7.65	\$6.40	\$8.10
40 - 44	\$7.80	\$13.40	\$9.75	\$12.95
45 - 49	\$13.10	\$22.80	\$15.05	\$20.65
50 - 54	\$22.00	\$38.25	\$22.60	\$32.20
55 - 59	\$35.70	\$63.00	\$32.65	\$49.45
60 - 64	\$55.10	\$93.60	\$45.40	\$70.50
65 - 69	\$90.20	\$143.90	\$75.20	\$110.55
70 - 74 [†]	\$151.50	\$232.45	\$110.65	\$163.40

* Premiums are calculated each year, based on your age at the group's renewal month and will increase as you enter a new age band.

** Non-smoker rates apply to individuals who, at the time of application, have not used any form of tobacco (except an average of one cigar a month), including nicotine products, marijuana, hashish, smoking cessation products, betel nuts or leaves, supari, paan, gutka or shisha, within the last 12 months and who have provided satisfactory evidence of insurability.

† For renewal only. Last age to apply is 69.
Plus taxes where applicable.

Rates are subject to annual review.

Dependent Children Critical Illness Insurance Monthly Premium for all Eligible Children	
Benefit Amount	Monthly Premium
\$5,000	\$1.95

Who can apply?

New CISVA employees and their spouses are eligible to apply.

Applicants must be under age 70 and residing in Canada.

Dependent children are also eligible to apply provided they are under age 21 (up to 24 if they are enrolled full-time at a post-secondary school) and the employee also applies for coverage.

How do I apply?

Please complete an Application for Guaranteed Acceptance Critical Illness Insurance.

Send your completed application to:

Special Markets Solutions
Industrial Alliance Insurance and Financial Services Inc.
2165 Broadway W., PO Box 5900
Vancouver BC V6B 5H6

Questions? We're here to help.

Contact a Client Service Specialist at:

1.800.266.5667 (toll free)

604.737.3802 (Vancouver)

solutions@inalco.com

Monday to Friday 6:30 a.m. - 4:30 p.m. Pacific Time

60 Day Money Back Guarantee

Your protection and satisfaction are top priorities, so you can apply right now with confidence in this important guarantee. Once your coverage is issued, you will have 60 days to review your Certificate of Insurance to be sure it meets your needs. If, for any reason, you wish to cancel your coverage, simply write "CANCEL" on your Certificate and return it within 60 days of the effective date to receive a full, unquestioned refund of any premiums paid.

Insurance from a company you can trust.

As a customer of Industrial Alliance Insurance and Financial Services Inc. you can enjoy the peace of mind that comes with sound financial backing, dependable corporate integrity and years of dedicated service.

Strength

As one of the top four insurance companies in Canada, we owe our growth and financial strength to a conservative investment portfolio, sound capital management and a strong risk management culture.

Longevity

Our tradition of value and service goes back to 1892.

Reliability

A.M. Best Company, an independent financial rating agency responsible for assessing the financial strength of Canadian insurance companies, gives Industrial Alliance an "A" rating. This rating is assigned to companies that have achieved excellent overall performance and a strong ability to meet their obligations to policyholders over a long period of time.

Special Markets Solutions, a division of Industrial Alliance, serves the special risk and group insurance markets across Canada. Our ability to customize programs to the needs of each of our clients sets us apart from traditional insurance carriers. Our strength is based on underwriting expertise, value-added benefit packages, innovative marketing and exceptional customer service.

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