



# Pre-screening Guide

April 2017

## Important information (click on to consult it)

### Medical conditions (click on the condition to consult it)

Alcohol abuse/alcoholism	Diabetes type 1	Hyperthyroidism (Goiter)	Mental disorders:
Anemia	Diabetes type 2	Hypothyroidism	Minor depression
Aneurysm	Drug and narcotic abuse	Impaired glucose tolerance	Multiple sclerosis
Arthritis	Epilepsy	Leukemia	Muscle and joint conditions (bursitis, tendonitis, epicondylitis, carpal tunnel syndrome, sprain, patellofemoral syndrome)
Asthma	Family history	Mental disorders: Anxiety/ stress/ adjustment disorder	
Back pain	Gestational diabetes	Mental disorders: Attention deficit hyperactivity disorder (ADHD)	
Bariatric surgery	Height and weight	Mental disorders: Bipolar disorder/manic depressive disorder	Non-Hodgkin's lymphoma
Cancer	Hepatitis A	Mental disorders: Major depression	Pulmonary embolism
Cerebrovascular accident - CVA (Stroke)	Hepatitis B		Schizophrenia
Chronic obstructive pulmonary disease (COPD)	Hepatitis C	Mental disorders:	Sleep apnea
	Hodgkin's lymphoma (Hodgkin's disease)		Thrombophlebitis
Coronary artery disease	Hyperlipidemia (high cholesterol)	Mental disorders:	Transient ischemic attacks (TIA)
Crohn's disease	Hypertension (high blood pressure)		Ulcerative colitis

### Non-medical conditions (click on the condition to consult it)

Aviation	Flying (other than aviation)	Scuba diving
Backcountry skiing (including Heli-ski)	Motor vehicle racing	Travel abroad
Driving	Mountaineering and other types of climbing	

Desjardins Insurance refers to Desjardins  
Financial Security Life Assurance Company.



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**Insurance**

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# IMPORTANT INFORMATION

## To read before completing an insurance application form



This guide is designed to help you anticipate the decisions the insurer will make when an insurance application is submitted and the proposed insured presents a specific condition. It includes common medical and non-medical conditions.

For each condition, this guide indicates the factors that may influence the risk and presents an overview of the decisions you may expect. However, the final decision may differ once the file has been assessed.

For most of these condition, the decision applies for adult and may be different for children.

### TIPS AND TRICKS

#### Before completing an insurance application

- If an investigation is underway or test results have yet to be received:  
wait until completed and the results are available.  
If any follow-up exams or tests are recommended:  
wait until completed and the results are available.
- If travel to an at-risk country is planned in the near future:  
wait until the client returns.

#### General rules

- The longer the time since the last event or last episode, the lower the rated premium will be.
- The younger the insured is at the time of the event, the higher the rated premium will be.
- For disability insurance with longer benefit period, generally there is a higher rating and likelihood of an exclusion.
- For disability insurance with longer benefit period, generally there is a higher rating and likelihood of an exclusion.
- No exclusion apply for dangerous sports or activities when it is insured's occupation. A flat dollar per \$1,000 of insurance is applied.

# MEDICAL CONDITIONS

## ALCOHOL ABUSE/ALCOHOLISM

Excessive alcohol consumption that can lead to health problems including dependence, heart and liver problems, accidental injuries, and certain forms of cancer.

### Risk factors

- Current age
- Current and history of consumption
- Past history
- Treatment recommended or received
- Relapses
- Any history of relapse
- Driving while impaired
- Medical conditions
- Other substance use
- Occupation
- Member of a support group

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                                     |  |
|-------------------------------------|--|
| • After 2 to 3 years of abstinence: | rated + 50 to +150 may be offered  |
| • After 7 years of abstinence:      | generally standard   |
| • If 1 relapse:                     | generally declined   |
| • If more than 1 relapse:           | decline  |
| • If use of other substances:       | declined for a minimum of 7 years<br>individual consideration thereafter |

### CRITICAL ILLNESS

- |                                |   |
|--------------------------------|---|
| • After 3 years of abstinence: | rated +100 may be offered   |
| • After 5 years of abstinence: | generally standard  |
| • If 1 relapse:                | generally declined  |
| • If more than 1 relapse:      | decline   |
| • If use of other substances:  | declined for a minimum of 10 years<br>individual consideration thereafter |

### DISABILITY

- |                                |  |
|--------------------------------|--|
| • After 5 years of abstinence: | rated +50 to +100 and limitation on the waiting period of at least 90 days and/or benefit period of up to 5 years may be offered |
| • After 7 years of abstinence: | generally standard   |
| • If relapse:                  | decline  |
| • If use of other substances:  | declined for a minimum of 10 years<br>individual consideration thereafter  |

### HEALTHCARE

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# MEDICAL CONDITIONS

## ANEMIA

A red blood cell deficiency caused by one or a combination of reasons (eg. poor diet, blood loss, bone marrow problems, etc.)

### Risk factors

- Current age
- Type of anemia
- Cause
- Related conditions
- Type of treatment

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                              |                             |
|------------------------------|-----------------------------|
| • If iron deficiency anemia: | generally standard          |
| • Other types:               | standard, rated or declined |

### CRITICAL ILLNESS

- |                              |                             |
|------------------------------|-----------------------------|
| • If iron deficiency anemia: | generally standard          |
| • Other types:               | standard, rated or declined |

### DISABILITY

#### Iron deficiency anemia - present - mild

- |  |                  |
|--|------------------|
| • Waiting period of 90 days or more:   | standard         |
| • Waiting period of less than 90 days: | rated +25 to +50 |

<b>Iron deficiency anemia - present - moderate</b>	rated +25 to +75
--	------------------

<b>Iron deficiency anemia - present - severe</b>	decline
--	---------

<b>Iron deficiency anemia - full recovery</b>	generally standard
---	--------------------

<b>Other types</b>	individual consideration
--------------------	--------------------------

### HEALTHCARE

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## ANEURYSM

Abnormal dilation of an artery.

### Risk factors

- Current age
- Type of aneurysm
- Location of aneurysm
- Size of aneurysm
- Diagnosis date
- Treatment
- Sequelae
- Tobacco use
- Blood pressure control

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Cerebral

- |                                 |   |
|---------------------------------|---|
| • Very small:                   | standard may be offered if there are no other risk factor |
| • Large, no surgery:            | decline   |
| • With surgery and no sequelae: | standard may be offered                                   |
| • With surgery and sequelae:    | rated +50 to +175 or declined                             |

#### Abdominal or thoracic

- |                    |                                |
|--------------------|--------------------------------|
| • With surgery:    | rated +100 to +150 or declined |
| • Without surgery: | decline                        |

### CRITICAL ILLNESS

- |            |         |
|------------|---------|
| All cases: | decline |
|------------|---------|

### DISABILITY

#### Cerebral

- |                                       |  |
|---------------------------------------|--|
| • With surgery within the first year: | postpone   |
| • With surgery after 1 to 5 years:    | rated +50 to +75 and limitation on the waiting period and/or benefit period may be offered |
| • With surgery after 5 years:         | standard may be offered  |
| • Without surgery:                    | decline  |

#### Abdominal or thoracic

decline

### HEALTHCARE

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# MEDICAL CONDITIONS

## ARTHRITIS

Joint inflammation that leads to pain, redness, warmth and swelling. There are different types of arthritis, the most common being osteoarthritis, which typically worsens with age.

### Risk factors

- Current age
- Type
- Severity
- Affected joints
- Medication and dosage
- Physical limitations

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                                       |                    |
|---------------------------------------|--------------------|
| • Mild with little or no limitations: | generally standard |
| • Moderate:                           | rated +50 to +150  |
| • Severe:                             | decline            |

### CRITICAL ILLNESS

- |                                      |                    |
|--------------------------------------|--------------------|
| • Mild with little or no limitations | generally standard |
| • Moderate:                          | rated +50 to +100  |
| • Severe:                            | decline            |

### DISABILITY

#### Mild to moderate

- |   |  |
|---|--|
| • Within 2 years of the last flare-up or the last symptoms:       | decline  |
| • More than 2 years since the last flare-up or the last symptoms: | rated +25 to +50 with exclusion and waiting period minimum 90 days and benefit period 2 or 5 years |

**Severe** decline

### HEALTHCARE

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# MEDICAL CONDITIONS

## ASTHMA

Chronic inflammation of the airways that causes shortness of breath, wheezing and coughing. Allergens, irritants, some medications and exercise can cause an asthma attack.

### Risk factors

- Current age
- Diagnosis date
- Frequency and severity of attacks
- Hospital stays and visits to the emergency room
- Treatment/medication, frequency and response
- Tobacco use

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Mild to moderate

- No tobacco use: standard
- With tobacco use: rated +50 to +200

#### Severe

decline

### CRITICAL ILLNESS

#### Mild to moderate

- No tobacco use: standard
- With tobacco use: rated +50

#### Severe

rated +75 or declined

### DISABILITY

#### Mild to moderate

- No tobacco use: standard or rated +25 to +50
- With tobacco use: rated +50 to +75 and/or waiting period may be increased and benefit period limited to 2 years

#### Severe

decline

### HEALTHCARE

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[BACK TO LIST](#)

# MEDICAL CONDITIONS

## BACK PAIN

### Risk factors

- Current age
- Location
- Acute or chronic pain
- Medication and dosage
- Surgery
- Occupation
- Length of disability leave
- Limitation
- Other related conditions
- Recurrence

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                       |                          |
|-----------------------|--------------------------|
| • Chronic and severe: | rated +50 may be offered |
| • Other:              | generally standard       |

### CRITICAL ILLNESS

- |                       |   |
|-----------------------|---|
| • Chronic and severe: | "Paralysis and Loss of independent existence" exclusion |
| • Other:              | generally standard                                      |

### DISABILITY

- |                       |  |
|-----------------------|--|
| • Chronic and severe: | may be declined  |
| • Other:              | generally accepted with exclusion and with possibility of limitation on the waiting period and/or benefit period |

### HEALTHCARE

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# MEDICAL CONDITIONS

## BARIATRIC SURGERY

Surgery to address obesity in patients who have been unable to lose weight through conventional methods. The goal is to limit food intake.

### Risk factors

- Current age
- Weight before surgery and current weight
- Date of surgery
- Type of surgery
- Complications
- Other related conditions

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |  |                    |
|--|--------------------|
| • Within 6 months of the surgery:                              | postpone           |
| • More than 6 months since the surgery, with no complications: | generally standard |

### CRITICAL ILLNESS

- |  |  |
|--|--|
| • Within the first year of the surgery:                      | postpone                               |
| • More than a year since the surgery, with no complications: | consideration depending on weight loss |
| • More than a year since the surgery, with complications:    | individual consideration               |

### DISABILITY

#### With no complications

- |   |  |
|---|--|
| • Within the first year of the surgery: | postpone   |
| • 1 to 3 years since the surgery:       | rated +50 and waiting period minimum 90 days             |
| • 3 to 5 years since the surgery:       | rated +25 and waiting period minimum 90 days             |
| • More than 5 years since the surgery:  | standard or rated +25 and waiting period minimum 90 days |

#### With minor complications

- |  |   |
|--|---|
| • Within 3 years of the surgery:       | postpone  |
| • More than 3 years since the surgery: | rated +25 to +50 and waiting period minimum 90 days |

Other	postpone
-------	----------

### HEALTHCARE

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# MEDICAL CONDITIONS

## CANCER

Development of abnormal cells that multiply in an organ or tissue.

### Risk factors

- Current age
- Type of cancer
- Diagnosis date
- Stage
- Invasive
- Type of treatment (surgery, chemotherapy, radiotherapy, other medications)
- Complications arising from treatments
- Date of last treatment
- Recurrence

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |  |                             |
|--|-----------------------------|
| • Depends on the type, stage and grade of the cancer, the length of time since the last treatment (surgery, chemotherapy, radiotherapy or other) and test results: | standard, rated or declined |
| • With recurrence:   | decline                     |
| • With metastasis:   | decline                     |

### CRITICAL ILLNESS

- |  |  |
|--|--|
| • Depends on the type, stage and grade of the cancer, the length of time since the last treatment (surgery, chemotherapy, radiotherapy or other) and test results: | standard, and/or exclusion or declined |
| • Within 5 years of the end of treatment:  | generally declined                     |
| • With recurrence:   | decline                                |
| • With metastasis:   | decline                                |

### DISABILITY

- |  |  |
|--|--|
| • Depends on the type, stage and grade of the cancer, the length of time since the last treatment (surgery, chemotherapy, radiotherapy or other) and test results: | rated and/or exclusion and possibility of limitation on the waiting period and/or benefit period or declined |
| • With recurrence:   | decline  |
| • With metastasis:   | decline  |

## HEALTHCARE

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## CEREBROVASCULAR ACCIDENT - CVA (STROKE)

An obstruction to blood flow to a part of the brain causing nerve cell degeneration which leads to a permanent neurological deficit of varying degrees.

### Risk factors

- Age at diagnosis and current age
- Number of episodes
- Type of treatment
- Sequelae
- Current and history of tobacco use
- Cholesterol and blood pressure

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |   |                               |
|---|-------------------------------|
| • Within 6 months of the episode:   | postpone                      |
| • More than 6 months since a unique episode, no or minimal sequelae and no other risk factor: | standard or rated +50 to +150 |
| • Multiple episodes:  | decline                       |
| • Significant sequelae:   | decline                       |

### CRITICAL ILLNESS

- |            |         |
|------------|---------|
| All cases: | decline |
|------------|---------|

### DISABILITY

- |  |   |
|--|---|
| • Within 5 years of the episode:   | decline   |
| • More than 5 years since a unique episode, no or minimal sequelae and no other risk factor: | rated +75 to +150 and limitation on the waiting period of at least 90 days and/or benefit period may be offered |
| • Other:   | decline   |

### HEALTHCARE

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# MEDICAL CONDITIONS

## CHRONIC OBSTRUCTIVE PULMONARY DISEASE (COPD)

A chronic progressive disease that affects the airways making it harder to breath.

### Risk factors

- Current age
- Height and weight
- Tobacco use
- Severity
- Type of treatment
- Hospital stays
- Limitation
- Other related conditions
- Pulmonary function test results

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |             |                                |
|-------------|--------------------------------|
| • Mild:     | rated +50 to +100              |
| • Moderate: | rated +100 to +200 or declined |
| • Severe:   | decline                        |

### CRITICAL ILLNESS

- |             |                                |
|-------------|--------------------------------|
| • Mild:     | rated +50 to +100              |
| • Moderate: | rated +100 to +200 or declined |
| • Severe:   | decline                        |

### DISABILITY

- |             |   |
|-------------|---|
| • Mild:     | rated +25 to +100 and possibility to limit the waiting period and/or benefit                    |
| • Moderate: | rated +75 to +100 and possibility to limit the waiting period and/or benefit period or declined |
| • Severe:   | decline   |

### HEALTHCARE

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## CORONARY ARTERY DISEASE

A condition in which the coronary artery becomes narrowed and cannot provide enough blood to the heart leading to a silent infarction (heart attack), angina or a myocardial infarction.

### Risk factors

- Current age
- Diagnosis date
- Severity (affected arteries)
- Type of treatment
- Recurrence
- Family history
- Tobacco use
- Test results (cholesterol, blood pressure, resting and exercise electrocardiogram)
- Other related conditions (obesity, diabetes)

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |  |                               |
|--|-------------------------------|
| • Diagnosis before 35 years old:               | decline                       |
| • If more than 1 heart attack:                 | decline                       |
| • Within 6 months of the diagnosis or surgery: | postpone                      |
| • Other:                                       | rated +50 to +300 or declined |

### CRITICAL ILLNESS

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### DISABILITY

- |   |  |
|---|--|
| • Diagnosis before 35 years old:              | decline  |
| • If more than 1 heart attack:                | decline  |
| • Tobacco use:                                | decline  |
| • Within 2 years of the diagnosis or surgery: | postpone   |
| • Other:                                      | rated +25 to +100 and waiting period minimum 90 days and benefit period 2 or 5 years |

### HEALTHCARE

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# MEDICAL CONDITIONS

## CROHN'S DISEASE

Chronic inflammatory disease that affects the small and large intestines but it may affect any part of the digestive tract. The disease is a chronic, relapsing condition and treatment often involves surgery.

### Risk factors

- Current age
- Diagnosis date
- Severity
- Date of the last flare-up
- Frequency of flare-ups
- Type of treatment (medication, dosage, surgery)
- Complications or other related conditions

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Without surgery - Mild

- |   |   |
|---|---|
| • Within 6 months of the diagnosis:       | postpone                                |
| • More than 6 months since the diagnosis: | standard, rated +50 to +100 or declined |

#### Without surgery - Moderate

- |  |                   |
|--|-------------------|
| • Within 2 years of the last flare-up:       | decline           |
| • More than 2 years since the last flare-up: | rated +50 to +150 |

#### Without surgery - Severe

decline

#### With surgery

- |  |                    |
|--|--------------------|
| • Within 2 years of the surgery:                         | decline            |
| • More than 2 years since the surgery (total colectomy): | generally standard |
| • If 2 surgeries or more:                                | decline            |

## CRITICAL ILLNESS

#### Without surgery

rated and exclusion or declined

#### With surgery

- |                                       |                                 |
|---------------------------------------|---------------------------------|
| • Within 1 year of the surgery:       | postpone                        |
| • More than 1 year since the surgery: | rated and exclusion or declined |



DISABILITY AND HEALTHCARE RESPONSES ON THE NEXT PAGE

## CROHN'S DISEASE (CONTINUATION)

Chronic inflammatory disease that affects the small and large intestines but it may affect any part of the digestive tract. The disease is a chronic, relapsing condition and treatment often involves surgery.

### Risk factors

- Current age
- Diagnosis date
- Severity
- Date of the last flare-up
- Frequency of flare-ups
- Type of treatment (medication, dosage, surgery)
- Complications or other related conditions

## WHAT RESPONSE CAN YOU EXPECT?

### DISABILITY

#### Without surgery - Mild

- |  |   |
|--|---|
| • Within 2 years of the last flare-up:       | decline   |
| • More than 2 years since the last flare-up: | rated +25 to +50 with exclusion and possibility to limit the waiting period at 90 days and/or the benefit period to 5 years |

#### Without surgery - Moderate

- |  |   |
|--|---|
| • Within 3 years of the last flare-up:       | decline   |
| • More than 3 years since the last flare-up: | rated +25 to +50 with exclusion and possibility to limit the waiting period at 90 days and/or the benefit period to 5 years |

#### Without surgery - Severe

decline

#### With surgery

- |  |   |
|--|---|
| • Within 3 years of the surgery:       | decline   |
| • More than 3 years since the surgery: | rated +25 to +50 with exclusion and possibility to limit the waiting period at 90 days and/or the benefit period to 5 years |

### HEALTHCARE

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LIFE AND CRITICAL ILLNESS RESPONSES ON THE PREVIOUS PAGE

# MEDICAL CONDITIONS

## DIABETES TYPE 1

A condition in which the pancreas does not produce enough insulin. Also known as juvenile diabetes or insulin-dependent diabetes. Diagnosis typically occurs before the age of 20 and requires insulin injections.

### Risk factors

- Age at diagnosis and current age
- Medication and dosage
- Treatment and response
- Complications and other related conditions (*i.e.*, hypertension/high blood pressure, kidney disease, retinopathy, coronary artery disease)
- Tobacco use
- Height and weight

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

Depends on age at diagnosis, length of time since diagnosis, severity and other risk factors.

- |  |                                |
|--|--------------------------------|
| • Under age 20 at time of application: | decline                        |
| • Other:                               | rated +100 to +250 or declined |

### CRITICAL ILLNESS

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### DISABILITY

Depends on age at diagnosis, length of time since diagnosis, severity and other risk factors

- |   |  |
|---|--|
| • Under 30 years old at the request time: | decline  |
| • Other:                                  | rated +25 to +100 and possibility of limitation on the waiting period and/or benefit period of up to 2 years or declined |

### HEALTHCARE

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## DIABETES TYPE 2

A condition in which the pancreas does not produce enough insulin or the body does not respond appropriately to insulin. Also known as adult-onset or non-insulin dependant diabetes. Diagnosis typically occurs after the age of 40. Can be managed through diet and oral medication.

### Risk factors

- Age at diagnosis and current age
- Medication and dosage
- Treatment and response
- Complications and other related conditions (i.e., hypertension/high blood pressure, kidney disease, retinopathy, coronary artery disease)
- Tobacco use
- Height and weight

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

Depends on age at diagnosis, length of time since diagnosis, severity and other risk factors.

- All cases: rated +50 to +200 or declined



*possible standard offer for ages 60 and over, managed through diet or oral medication with excellent control and no complications*

### CRITICAL ILLNESS

Depends on age at diagnosis, length of time since diagnosis, severity and other risk factors.

- All cases: rated +50 to +150 or declined

### DISABILITY

Depends on age at diagnosis, length of time since diagnosis, severity and other risk factors.

- Under 30 years old at the request time: decline
- Other: rated +25 to +75 and possibility of limitation on the waiting period and/or benefit period of up to 5 years or declined

### HEALTHCARE

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# MEDICAL CONDITIONS

## DRUG AND NARCOTIC ABUSE

Use of illicit substances or medications (other than prescribed by a doctor) that can lead to serious mental and physical problems, and dependence. The combined use of different types of drugs and/or alcohol increases the risk.

### Risk factors

- Current age
- Type of consumption (current and past)
- Dosage and frequency
- Duration
- Current use
- Alcohol consumption
- Treatment
- Occupation

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Current use

- Marijuana - Consider dosage, frequency, age (without any other risk factors): standard, rated +50 to +100 or declined



*Non-smoking and preferential rates may be granted to marijuana users*

- Other substances: decline

#### Past use - consideration after 2 years of complete abstinence (depends on the type of use)

- 2 to 5 years: rated +50 to +200 or declined
- After 5 years: generally standard
- Multiple addictions: postponed for 7 years and individual consideration thereafter
- Relapse: decline

### CRITICAL ILLNESS

#### Current use

- Marijuana - Consider dosage, frequency, age (without any other risk factors): standard, rated +50 to +100 or declined
- Other substances: decline

#### Past use - consideration after 3 years of complete abstinence

- 3 to 5 years: rated +75 to +100
- After 5 years: standard or rated +50 to +75
- Multiple addictions: postponed for 5 years and individual consideration thereafter
- Relapse: decline



**DISABILITY AND HEALTHCARE RESPONSES ON THE NEXT PAGE**

# MEDICAL CONDITIONS

## DRUG AND NARCOTIC ABUSE (CONTINUATION)

Use of illicit substances or medications (other than prescribed by a doctor) that can lead to serious mental and physical problems, and dependence. The combined use of different types of drugs and/or alcohol increases the risk.

### Risk factors

- Current age
- Type of consumption (current and past)
- Dosage and frequency
- Duration
- Current use
- Alcohol consumption
- Treatment
- Occupation

## WHAT RESPONSE CAN YOU EXPECT?

### DISABILITY

#### Current use

- |   |   |
|---|---|
| • Marijuana - Consider dosage, frequency, age (without any other risk factors): | standard, rated +25 to +75 with possibility of limitation on the waiting period and/or benefit period or declined |
| • Other substances:   | decline   |

#### Past use

- |                        |  |
|------------------------|--|
| • Within 5 years:      | decline  |
| • After 5 to 7 years:  | rated +25 to +75 and possibility of limitation on the waiting period and/or benefit period |
| • After 7 years:       | standard   |
| • Multiple addictions: | postponed for 10 years and individual consideration thereafter                             |
| • Relapse:             | decline  |

### HEALTHCARE

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LIFE AND CRITICAL ILLNESS RESPONSES ON THE PREVIOUS PAGE

# MEDICAL CONDITIONS

## EPILEPSY

Neurological disorder caused by a disruption of cell activity in the brain. Seizures are caused by abnormal electrical impulses in certain parts of the brain. Symptoms vary widely from convulsions, loss of muscle tone, etc.

### Risk factors

- Current age
- Type of epilepsy
- Seizure severity and frequency
- Type of treatment (medication, dosage, surgery)
- Occupation

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

<b>Very infrequent seizures</b>	standard or rated +50 to +150 may be offered
<b>Frequent seizures</b>	rated +100 to +200 or declined

### CRITICAL ILLNESS

#### Very infrequent seizures

- |   |                   |
|---|-------------------|
| • Within 1 year of the last seizure:  | decline           |
| • More than 1 year since the last seizure, with a full investigation and good response to medication: | rated +50 to +150 |

<b>Frequent seizures</b>	decline
--------------------------	---------

<b>With surgery</b>	decline
---------------------	---------

### DISABILITY

#### Very infrequent seizures

- |   |   |
|---|---|
| • Within 2 years of the last seizure:       | generally declined  |
| • More than 2 years since the last seizure: | rated +25 to +100 and possibility of limitation on the waiting period and/or benefit period or declined |

<b>Frequent seizures</b>	decline
--------------------------	---------

### HEALTHCARE

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# MEDICAL CONDITIONS

## FAMILY HISTORY

Immediate family members (father, mother and siblings) **diagnosed with an illness before the age of 60** that may lead to an increased risk of the insured contracting the same illness or a similar condition.

### Risk factors

- Insured age and gender
- Nature of the condition
- Number of family members with the same condition. The higher the number, the stricter the decision
- Parent's age at diagnosis
- Degree of relationship
- Associated risk factors (e.g., smoker with a family history of coronary artery disease)

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Type of pathology

- |   |                    |
|---|--------------------|
| • 1 family member with history:           | generally standard |
| • More than 1 family member with history: | standard or rated  |

### CRITICAL ILLNESS

#### Type of pathology

- |   |   |
|---|---|
| • 1 family member with history:           | standard, rated or exclusion may be offered |
| • More than 1 family member with history: | rated, exclusion or declined                |

### DISABILITY

#### Type of pathology

- |   |   |
|---|---|
| • 1 family member with history:           | generally standard  |
| • More than 1 family member with history: | generally rated and/or exclusion and limitation on the waiting period and/or benefit period |

### HEALTHCARE

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# MEDICAL CONDITIONS

## GESTATIONAL DIABETES

Glucose intolerance diagnosed in pregnancy. Increases the risk of developing type 2 diabetes.

### Risk factors

- Current age
- Current and past pregnancies
- Blood test results
- Other related risk factors

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |  |                                      |
|--|--------------------------------------|
| • Pregnant or less than 3 months after giving birth: | postpone                             |
| • 3 months after giving birth:                       | standard or rated +50 may be offered |

### CRITICAL ILLNESS

- |  |  |
|--|--|
| • Pregnant or less than 3 months after giving birth: | postpone                                     |
| • 3 months after giving birth:                       | standard or rated +50 to +100 may be offered |

### DISABILITY

- |  |  |
|--|--|
| • Pregnant or less than 3 months after giving birth: | postpone                                   |
| • 3 months after giving birth:                       | standard or rated +25 to 75 may be offered |

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## HEIGHT AND WEIGHT

### Risk factors

- Current age
- Body Mass Index ([BMI](#)):
  - Metric: Weight (kg)/height<sup>2</sup> (m)
  - Imperial: Weight (lbs)/height<sup>2</sup> (in) X 703
- Other risk factors (i.e., diabetes, hypertension, coronary artery disease)
- Weight stability

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

16 years old or older at the time of application

- |                              |                   |
|------------------------------|-------------------|
| • BMI above 17 and below 37: | standard          |
| • Other:                     | rated or declined |

### CRITICAL ILLNESS

16 years old or older at the time of application

- |                             |                   |
|-----------------------------|-------------------|
| • BMI above 17 and below 34 | standard          |
| • Other:                    | rated or declined |

### DISABILITY

16 years old or older at the time of application

- |                             |                   |
|-----------------------------|-------------------|
| • BMI above 18 and below 34 | standard          |
| • Other:                    | rated or declined |

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## HEPATITIS A

Infectious disease caused by the hepatitis A virus (HAV), usually benign.

### Risk factors

- Diagnosis date
- Full recovery

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |  |                        |
|--|------------------------|
| • Current:   | postponed for 3 months |
| • After 3 months since the diagnosis, if liver enzymes are normal: | standard               |

### CRITICAL ILLNESS

- |  |                        |
|--|------------------------|
| • Current:   | postponed for 3 months |
| • After 3 months since the diagnosis, if liver enzymes are normal: | standard               |

### DISABILITY

- |  |                        |
|--|------------------------|
| • Current:   | postponed for 3 months |
| • After 3 months since the diagnosis, if liver enzymes are normal: | standard               |

### HEALTHCARE

[Learn more >](#)



## HEPATITIS B

Infectious disease caused by the hepatitis B virus (HBV) that can be characterized as acute or chronic. Some cases may go unnoticed but can be detected with blood tests.

### Risk factors

- Diagnosis date
- Acute or chronic
- Type of treatment
- Lab test results
- Drug use and dosage and/or alcohol consumption

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Acute

- |  |                         |
|--|-------------------------|
| • Within 1 year of the diagnosis:  | postpone                |
| • After 1 year since the diagnosis, subject to screening test results and liver enzymes: | standard may be offered |

#### Chronic

rated +50 to +150 or declined

### CRITICAL ILLNESS

#### Acute, subject to screening test results and liver enzymes

standard may be offered

#### Chronic

rated +25 to +75 with exclusion of liver cancer or declined

### DISABILITY

#### Acute

- |  |                         |
|--|-------------------------|
| • Within 1 year of the diagnosis:  | postpone                |
| • After 1 year since the diagnosis, subject to screening test results and liver enzymes: | standard may be offered |

#### Chronic

exclusion (some cases) or declined

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## HEPATITIS C

Infectious disease caused by the hepatitis C virus (HCV). Often asymptomatic, but may become chronic and cause liver damage over a number of years.

### Risk factors

- Diagnosis date
- Acute or chronic
- Type of treatment
- Biopsy results
- Lab test results
- Drug use and dosage and/or alcohol consumption

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- All cases: rated +50 to +200 or declined

### CRITICAL ILLNESS

- All cases: rated +25 to +75 and/or exclusion of liver cancer or declined

### DISABILITY

- No biopsy: generally declined
- Recent biopsy: exclusion or declined

### HEALTHCARE

[Learn more >](#)

## HODGKIN'S LYMPHOMA (HODGKIN'S DISEASE)

Cancer of the lymphatic system.

### Risk factors

- Current age
- Type
- Stage
- Type of treatment
- Date of last treatment
- Recurrence

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                                      |   |
|--------------------------------------|---|
| • Within 2 years of the diagnosis:   | decline   |
| • 2 to 6 years since the diagnosis:  | rated +50 a flat extra premium from \$10.00 to \$17.50 per \$1,000 of insurance or declined |
| • More than 6 years since diagnosis: | rated minimum +50 or declined   |

### CRITICAL ILLNESS

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### DISABILITY

- |  |                               |
|--|-------------------------------|
| • Within 6 years of the diagnosis:       | decline                       |
| • More than 6 years since the diagnosis: | rated +50 to +100 or declined |

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## HYPERLIPIDEMIA (HIGH CHOLESTEROL)

Elevated lipid (fat) levels in the blood (cholesterol, triglycerides)

### Risk factors

- Current age
- Type (familial/non-familial)
- Other related conditions (*i.e.*, obesity, hypertension/high blood pressure, diabetes, coronary artery disease, tobacco use, family history)
- Blood test results

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |   |                               |
|---|-------------------------------|
| • If properly managed with no major risk factors:     | generally standard            |
| • If not properly managed or with major risk factors: | rated +50 to +150 or declined |

### CRITICAL ILLNESS

- |   |                               |
|---|-------------------------------|
| • If properly managed with no major risk factors:     | generally standard            |
| • If not properly managed or with major risk factors: | rated +25 to +150 or declined |

### DISABILITY

- |   |  |
|---|--|
| • If properly managed with no major risk factors:     | generally standard   |
| • If not properly managed or with major risk factors: | rated +25 to +150 with possibility of limitation of the waiting period and/or benefit period or declined |

### HEALTHCARE

[Learn more >](#)

## HYPERTENSION (HIGH BLOOD PRESSURE)

The most common form, essential hypertension is characterized by elevated blood pressure and has no identifiable cause, but has been attributed to genetic, demographic or environmental factors. Secondary hypertension is caused by conditions that affect the kidneys and endocrine system.

### Risk factors

- Age at diagnosis and current age
- Medication
- Blood pressure stability
- Other related conditions (*i.e.*, kidney, vascular and coronary artery disease, diabetes, height and weight, tobacco use)

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                                       |                   |
|---------------------------------------|-------------------|
| • Properly managed, no complications: | standard          |
| • Managed, non-optimal:               | rated +50 to +125 |
| • Unmanaged:                          | postpone          |

### CRITICAL ILLNESS

- |                                       |                   |
|---------------------------------------|-------------------|
| • Properly managed, no complications: | standard          |
| • Managed, non-optimal:               | rated +25 to +100 |
| • Unmanaged:                          | postpone          |

### DISABILITY

- |                                       |                   |
|---------------------------------------|-------------------|
| • Properly managed, no complications: | standard          |
| • Managed, non-optimal:               | rated +25 to +125 |
| • Unmanaged:                          | postpone          |

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## HYPERTHYROIDISM (GOITER)

Condition in which the thyroid gland accelerates the body's metabolism, causing a rapid pulse, elevated body temperature, etc.

### Risk factors

- Current age
- Cause
- Nature of treatments
- Complications

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

<b>Present – untreated</b>	decline
----------------------------	---------

#### Treated – with no symptoms or complications

- |   |                    |
|---|--------------------|
| • Within 6 months of the diagnosis:       | postpone           |
| • More than 6 months since the diagnosis: | generally standard |

### CRITICAL ILLNESS

<b>Present – with no symptoms or complications</b>	generally standard
--	--------------------

- |          |          |
|----------|----------|
| • Other: | postpone |
|----------|----------|

#### History (medication or surgery) – with no symptoms or complications

- |   |          |
|---|----------|
| • Within 6 months of the surgery, end of treatment or medication:       | rated+50 |
| • More than 6 months since the surgery, end of treatment or medication: | standard |
| • Other:  | postpone |

### DISABILITY

<b>Present – untreated</b>	decline
----------------------------	---------

#### Treated – with no symptoms or complications

- |  |   |
|--|---|
| • Within 2 years of the diagnosis:       | depending on waiting period chosen: standard or rated +25 or with exclusion |
| • More than 2 years since the diagnosis: | generally standard  |

### HEALTHCARE

[Learn more >](#)

## HYPOTHYROIDISM

Condition in which there is a lack of thyroid hormones resulting from an underactive thyroid gland, causing symptoms including fatigue, muscle weakness, increased sensitivity to cold, etc.

### Risk factors

- Current age
- Cause
- Nature of treatments
- Complications

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Untreated

- |                           |                    |
|---------------------------|--------------------|
| • Minimal or no symptoms: | generally standard |
| • Other:                  | postpone           |

#### Treated and properly managed

standard

### CRITICAL ILLNESS

#### Untreated

- |                  |           |
|------------------|-----------|
| • No symptoms:   | standard  |
| • Mild symptoms: | rated +75 |
| • Other:         | postpone  |

#### Treated

- |                                     |          |
|-------------------------------------|----------|
| • No symptoms and no complications: | standard |
| • Other:                            | decline  |

### DISABILITY

#### Untreated

- |                           |                       |
|---------------------------|-----------------------|
| • Minimal or no symptoms: | standard or rated +25 |
| • Other:                  | postpone              |

#### Treated and properly managed

standard

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## IMPAIRED GLUCOSE TOLERANCE

Abnormally high blood sugar, associated with an increased risk of Diabetes Mellitus.

### Risk factors

- Age at diagnosis
- Other related conditions (*i.e.*, obesity, hypertension, coronary artery disease, tobacco use, family history)
- Blood test results
- Height and weight

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- All cases: standard or rated +50 to +75

### CRITICAL ILLNESS

- 30 years old or less at the time of application: decline
- Over 30 years old: rated +50 to +100 or declined

### DISABILITY

- All cases: standard or rated +25 to +50

### HEALTHCARE

[Learn more >](#)



## LEUKEMIA

A form of cancer in which the bone marrow produces abnormal white blood cells. There are several types of leukemia that can be acute or chronic.

### Risk factors

- Age at diagnosis and current age
- Type of leukemia
- Stage
- Type of treatment
- Date of last treatment
- Recurrence

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Acute - diagnosed before adulthood

- |                                       |   |
|---------------------------------------|---|
| • Within 5 years of the diagnosis:    | decline   |
| • 5 to 10 years since the diagnosis:  | a flat extra premium from \$15.00 to \$20.00 per \$1,000 of insurance |
| • More than 10 years since diagnosis: | standard may be offered   |

#### Acute - diagnosed in adulthood

decline

#### Chronic

generally declined

### CRITICAL ILLNESS

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### DISABILITY

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## MENTAL DISORDERS: ANXIETY/STRESS/ ADJUSTMENT DISORDER

Excessive fears or worry that can lead to generalized anxiety disorder, phobias or obsessive-compulsive disorder. Condition can also involve physical symptoms.

### Risk factors

- Current age
- Severity
- Medication and dosage
- Response to medication
- Length of time on disability
- Recurrence
- Stability
- Hospital stays
- Suicidal thoughts or suicide attempt
- Occupation
- Habits (drugs, alcohol)
- Environment

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                               |                        |
|-------------------------------|------------------------|
| • Best cases:                 | standard               |
| • Other:                      | rated +50              |
| • If currently on disability: | postponed for 6 months |

### CRITICAL ILLNESS

- |                               |                        |
|-------------------------------|------------------------|
| • Best cases:                 | generally standard     |
| • If currently on disability: | postponed for 6 months |

### DISABILITY

- |  |   |
|--|---|
| • Best cases:                            | standard with possibility of limitation of the waiting period and/or benefit period |
| • Within 3 years of the diagnosis:       | exclusion   |
| • More than 3 years since the diagnosis: | standard or exclusion   |

### HEALTHCARE

[Learn more >](#)

## MENTAL DISORDERS: ATTENTION DEFICIT HYPERACTIVITY DISORDER (ADHD)

A neurological disorder in which a person cannot control their thoughts and behaviour. The disorder is generally diagnosed in childhood and can persist into adulthood.

### Risk factors

- Current age
- Medication and dosage
- Response to medication
- Stability
- Other related mental illnesses
- Habits (drugs, alcohol)
- Environment

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Child

- |                     |                           |
|---------------------|---------------------------|
| • Mild to moderate: | standard                  |
| • Severe:           | postponed until adulthood |

#### Adult

generally standard

### CRITICAL ILLNESS

#### Child

- |                     |                           |
|---------------------|---------------------------|
| • Mild to moderate: | standard                  |
| • Severe:           | postponed until adulthood |

#### Adult

generally standard

### DISABILITY

- |              |   |
|--------------|---|
| • All cases: | rated +25 to +50 and/or exclusion with possibility of limitation on the waiting period of at least 90 days and/or benefit period of up to 5 years or declined |
|--------------|---|

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## MENTAL DISORDERS – BIPOLAR DISORDER/MANIC DEPRESSIVE DISORDER

Extreme mood swings with emotional highs (mania) and lows (depression) separated by periods of stability.

### Risk factors

- Current age
- Severity
- Medication and dosage
- Response to medication
- Length time on disability
- Recurrence
- Stability
- Hospital stays
- Suicidal thoughts or suicide attempt
- Occupation
- Habits (drugs, alcohol)
- Environment

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |   |  |
|---|--|
| • Within 1 year of the diagnosis:             | postpone                               |
| • Between 1 and 10 years since the diagnosis: | rated +50 to +100 or declined          |
| • More than 10 years since the diagnosis:     | standard may be offered for best cases |

### CRITICAL ILLNESS

- |  |                       |
|--|-----------------------|
| • Within 2 years of the diagnosis:       | decline               |
| • More than 2 years since the diagnosis: | rated +50 or declined |

### DISABILITY

- |  |  |
|--|--|
| • Within 3 years of the diagnosis:       | decline  |
| • More than 3 years since the diagnosis: | exclusion with possibility of limitation of the waiting period of at least 90 days and/or benefit period of up to 5 years for best cases |

### HEALTHCARE

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## MENTAL DISORDERS – MAJOR DEPRESSION

Feelings of sadness, unhappiness, worthlessness and guilt, excessive fatigue, apathy, loss of confidence, poor concentration, loss of interest or happiness, sleep disturbances, changes in appetite and weight gain or loss. Suicidal thoughts are also sometimes a symptom.

### Risk factors

- Current age
- Severity
- Medication and dosage
- Response to medication
- Length of time on disability
- Recurrence
- Stability
- Hospital stays
- Suicidal thoughts or suicide attempt
- Occupation
- Habits (drugs, alcohol)
- Environment

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### 1 episode

- |                                       |                       |
|---------------------------------------|-----------------------|
| • Within 1 year of the diagnosis:     | postpone              |
| • More than 1 year since the episode: | standard or rated +50 |

#### Recurring episodes

- |   |                             |
|---|-----------------------------|
| • Within 2 years of the last episode:       | postpone                    |
| • More than 2 years since the last episode: | generally rated +50 to +100 |
| • Best cases:                               | standard may be offered     |

### CRITICAL ILLNESS

- |   |                     |
|---|---------------------|
| • Within 1 year:                            | generally postponed |
| • 1 to 5 years since the last episode:      | rated +50 to +100   |
| • More than 5 years since the last episode: | generally standard  |

### DISABILITY

- |   |  |
|---|--|
| • Within 2 years of the last episode:       | decline  |
| • 2 to 7 years since the last episode:      | exclusion and possibility of limitation of the waiting period of at least 90 days and/or benefit period of up to 5 years |
| • More than 7 years since the last episode: | generally exclusion  |
| • Best cases:                               | standard may be offered  |

### HEALTHCARE

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# MEDICAL CONDITIONS

## MENTAL DISORDERS – MINOR DEPRESSION

Similar to anxiety disorders, but with physical symptoms such as poor concentration, fatigue, sadness, etc. The intensity and duration of the symptoms help determine the severity of the depression.

### Risk factors

- Current age
- Severity
- Medication and dosage
- Response to medication
- Length of time on disability
- Recurrence
- Stability
- Hospital stays
- Suicidal thoughts or suicide attempt
- Occupation
- Habits (drugs, alcohol)
- Environment

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                               |                        |
|-------------------------------|------------------------|
| • Best cases:                 | standard               |
| • If currently on disability: | postponed for 6 months |
| • Other:                      | rated +50              |

### CRITICAL ILLNESS

- |  |                        |
|--|------------------------|
| • Within 1 year of the diagnosis, depending on the severity: | standard or postponed  |
| • 1 to 5 years since the diagnosis:                          | standard or rated      |
| • More than 5 years since the diagnosis:                     | generally standard     |
| • If currently on disability:                                | postponed for 6 months |

### DISABILITY

- |  |  |
|--|--|
| • Within 1 year of the diagnosis:        | generally declined   |
| • 1 to 5 years since the diagnosis:      | exclusion and possibility of limitation of the waiting period of at least 90 days and/or benefit period of up to 5 years |
| • More than 5 years since the diagnosis: | generally standard   |

### HEALTHCARE

[Learn more >](#)

## MULTIPLE SCLEROSIS

Disease that affects the central nervous system resulting in varying symptoms (numbness, weakness, heightened sensitivity, lack of coordination, vision problems, etc.). The disease is a relapsing condition that is more common among women and sequelae can be debilitating.

### Risk factors

- Diagnosis date
- Age at diagnosis
- Symptoms
- Number of relapses
- Severity
- Degree of disability

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                                       |                                |
|---------------------------------------|--------------------------------|
| • Within 2 years of the last relapse: | decline                        |
| • More than 2 years in remission:     | rated +100 to +150 or declined |

### CRITICAL ILLNESS

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### DISABILITY

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## MUSCLE AND JOINT CONDITIONS

(BURSITIS, TENDONITIS, EPICONDYLITIS, CARPAL TUNNEL SYNDROME, SPRAIN, PATELLOFEMORAL SYNDROME)

Set of painful disorders of soft tissues: muscles, ligaments, tendons and nerves.

### Risk factors

- Current Age
- Location
- Acute or chronic
- Medication and dosage
- Surgery
- Occupation
- Length of disability leave
- Limitation
- Other related conditions (*i.e.*, mental illness)
- Recurrence

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- All cases: generally standard

### CRITICAL ILLNESS

- All cases: generally standard

### DISABILITY

- Chronic and severe: may be declined
- Other: generally exclusion with possibility of limitation of the waiting period and /or benefit period

### HEALTHCARE

[Learn more >](#)



## NON-HODGKIN'S LYMPHOMA

Cancer of the lymphoid tissue. There are many subtypes of non-Hodgkin's lymphoma.

### Risk factors

- Current Age
- Type
- Stage
- Type of treatment
- Date of last treatment
- Recurrence

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |  |                          |
|--|--------------------------|
| • Within 3 years of the diagnosis:       | decline                  |
| • More than 3 years since the diagnosis: | individual consideration |

### CRITICAL ILLNESS

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### DISABILITY

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## PULMONARY EMBOLISM

Blockage of an artery in the lungs caused by a blood clot.

### Risk factors

- Cause
- Other related conditions
- Recurrence
- Type and duration of treatments

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |   |                    |
|---|--------------------|
| • Within 6 months of the episode:       | postpone           |
| • More than 6 months since the episode: | generally standard |

### CRITICAL ILLNESS

#### 1 episode

- |  |                    |
|--|--------------------|
| • Within 6 months of the episode:        | postpone           |
| • 6 months to 2 years since the episode: | rated +50 to +75   |
| • More than 2 years since the episode:   | generally standard |

#### 2 episodes

- |  |                   |
|--|-------------------|
| • Within the first year of the last episode: | postpone          |
| • 1 to 3 years since the last episode:       | rated +75 to +100 |
| • More than 3 years since the last episode:  | rated +50         |

#### More than 2 episodes

decline

### DISABILITY

#### 1 episode

- |   |                    |
|---|--------------------|
| • Within 6 months of the episode:       | postpone           |
| • More than 6 months since the episode: | generally standard |

#### More than one episode:

decline

### HEALTHCARE

[Learn more >](#)

## SCHIZOPHRENIA

Brain disorder that affects a person's thoughts, feelings, emotions, perceptions and behaviours. Symptoms often include delusions, hallucinations and social withdrawal.

### Risk factors

- Current age
- Severity
- Type of medication and dosage
- Patient compliance with medication
- Duration of disability periods
- Recurrence
- Stability
- Hospitalization
- Suicidal thoughts or attempted suicide
- Occupation
- Habits (drug or alcohol consumption)
- Environment

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### 1 mild-to-moderate episode, full recovery

- |   |                    |
|---|--------------------|
| • Within 1 year of the diagnosis:         | postpone           |
| • 1 to 2 years since the diagnosis:       | rated minimum +200 |
| • 2 to 5 years since the diagnosis:       | rated +100 to +200 |
| • 5 to 10 years since the diagnosis:      | rated +75          |
| • More than 10 years since the diagnosis: | generally standard |

#### Recurring episodes or under treatment

- |  |                    |
|--|--------------------|
| • Within 2 years of the last episode:        | postpone           |
| • 2 to 5 years since the last episode:       | rated minimum +200 |
| • 5 to 10 years since the last episode:      | rated +150         |
| • More than 10 years since the last episode: | rated +100         |

### CRITICAL ILLNESS

- |                     |         |
|---------------------|---------|
| • Age - under 25:   | decline |
| • Age - 25 and over |         |

#### 1 episode, full recovery, under medication and actively working

- |   |            |
|---|------------|
| • Within 10 years of the diagnosis:       | postpone   |
| • More than 10 years since the diagnosis: | rated +150 |

**More than one episode since the last diagnosis:** decline



DISABILITY AND HEALTHCARE RESPONSES ON THE NEXT PAGE

# MEDICAL CONDITIONS

## SCHIZOPHRENIA (CONTINUATION)

Brain disorder that affects a person's thoughts, feelings, emotions, perceptions and behaviours. Symptoms often include delusions, hallucinations and social withdrawal.

### Risk factors

- Current age
- Severity
- Type of medication and dosage
- Patient compliance with medication
- Duration of disability periods
- Recurrence
- Stability
- Hospitalization
- Suicidal thoughts or attempted suicide
- Occupation
- Habits (drug or alcohol consumption)
- Environment

## WHAT RESPONSE CAN YOU EXPECT?

### DISABILITY

- Age – under 30: decline

- Age - 30 and over:

#### **Present, stable and compliant with medication**

- Within 10 years of the diagnosis: postpone
- More than 10 years since the diagnosis: rated +100 and exclusion with a waiting period of at least 90 days and benefit period of up to 2 years

#### **1 episode only, with no medication or psychotherapy**

- Within 10 years of the diagnosis: postpone
- More than 10 years since the diagnosis: rated +25 and exclusion with a waiting period of at least 90 days and benefit period of up to 2 years

### HEALTHCARE

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LIFE AND CRITICAL ILLNESS RESPONSES ON THE PREVIOUS PAGE

## SLEEP APNEA

Pauses in breathing while sleeping.

### Risk factors

- Current Age
- Type of apnea
- Severity based on the polysomnogram (sleep study) results
- Nature and effectiveness of the treatment
- Height and weight
- Treatment response
- Other related conditions (*i.e.*, coronary artery disease, cardiac arrhythmia, chronic obstructive pulmonary disease)
- Occupation

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Obstructive apnea (without any other risk factors)

- |   |                                |
|---|--------------------------------|
| • Mild:                                   | standard                       |
| • Moderate, treated and properly managed: | standard                       |
| • Severe:                                 | rated + 50 to +150 or declined |

<b>Central apnea</b>	decline
----------------------	---------

### CRITICAL ILLNESS

#### Obstructive apnea (without any other risk factor)

- |               |                   |
|---------------|-------------------|
| • Controlled: | standard or rated |
|---------------|-------------------|

<b>Central apnea</b>	decline
----------------------	---------

### DISABILITY

#### Obstructive apnea (without any other risk factor)

- |   |   |
|---|---|
| • Mild:   | standard or rated +25 to +50  |
| • Moderate:   | standard or rated +50   |
| • Severe within 2 years of the last flare-up:       | decline   |
| • Severe more than 2 years since the last flare-up: | rated +50 and limitation on the waiting period and/or benefit period of up to 5 years or declined |

<b>Central apnea</b>	decline
----------------------	---------

### HEALTHCARE

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[BACK TO LIST](#)

# MEDICAL CONDITIONS

## THROMBOPHLEBITIS

Inflammation of a vein due to a blockage caused by a blood clot.

### Risk factors

- Cause
- Other related conditions
- Recurrence
- Type and duration of treatments
- Complications

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |   |                    |
|---|--------------------|
| • Within 3 months of the episode:       | postpone           |
| • More than 3 months since the episode: | generally standard |

### CRITICAL ILLNESS

- |                          |                    |
|--------------------------|--------------------|
| • 1 episode:             | generally standard |
| • More than one episode: | decline            |
| • Currently pregnant:    | postpone           |

### DISABILITY

#### 1 episode

- |   |                        |
|---|------------------------|
| • Within first year of the episode:     | rated +50 or exclusion |
| • More than one year since the episode: | generally standard     |

#### More than one episode

- |   |                                    |
|---|------------------------------------|
| • Within 2 years of the last episode:       | postpone                           |
| • 2 to 3 years since the last episode:      | rated+50 or exclusion or postponed |
| • More than 3 years since the last episode: | generally standard                 |

### HEALTHCARE

[Learn more >](#)

## TRANSIENT ISCHEMIC ATTACKS (TIA)

A loss of blood flow to a part of the brain causing a temporary episode of neurological dysfunction. Sometimes referred to as a “mini-stroke”.

### Risk factors

- Age at diagnosis and current age
- Number of attacks
- Type of treatment
- Sequelae
- Current and history of tobacco use
- Cholesterol
- Blood pressure

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                                       |                               |
|---------------------------------------|-------------------------------|
| • Within 6 months of the attack:      | postpone                      |
| • More than 6 months since the attack | standard or rated +50 to +125 |

### CRITICAL ILLNESS

- |              |         |
|--------------|---------|
| • All cases: | decline |
|--------------|---------|

### DISABILITY

#### 1 attack

- |                                       |   |
|---------------------------------------|---|
| • Within 2 years of the attack:       | decline   |
| • 2 to 5 years since the attack:      | rated +50 to +100 and limitation on the waiting period of at least 90 days with limitation on the benefit period may be offered or declined |
| • More than 5 years since the attack: | rated +50 to +125 or declined   |

#### More than 1 attack

decline

### HEALTHCARE

[Learn more >](#)

# MEDICAL CONDITIONS

## ULCERATIVE COLITIS

Chronic inflammatory bowel disease that causes ulcers in the rectum and colon.

### Risk factors

- Current age
- Diagnosis date
- Severity
- Frequency of flare-ups
- Type of treatment (medication, dosage and surgery)
- Complications and other related conditions

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

#### Without surgery - Mild

- |   |                    |
|---|--------------------|
| • Within 1 year of the last flare-up:       | postpone           |
| • More than 1 year since the last flare-up: | generally standard |

#### Without surgery - Moderate

- |   |                   |
|---|-------------------|
| • Within 1 year of the last flare-up:       | postpone          |
| • More than 1 year since the last flare-up: | rated +50 to +100 |

#### Without surgery - Severe

rated +100 minimum or declined

#### With surgery

- |   |                               |
|---|-------------------------------|
| • Within 6 months of the surgery:       | postpone                      |
| • More than 6 months since the surgery: | standard or rated +50 to +100 |

### CRITICAL ILLNESS

#### Without surgery

- |  |  |
|--|--|
| • Within 2 years of the last flare-up:       | rated and exclusion or declined  |
| • More than 2 years since the last flare-up: | rated +100 with exclusion or colon cancer and metastases or declined         |
| • More than 2 years since the last flare-up: | rated +50 to +100 with exclusion for colon cancer and metastases or declined |

#### With surgery

- |   |  |
|---|--|
| • Within 1 year of the surgery:   | postpone   |
| • More than 1 year since the surgery, depending on the type of intervention | generally rated +50 to +100 and exclusion colon cancer |



DISABILITY AND HEALTHCARE RESPONSES ON THE NEXT PAGE



## ULCERATIVE COLITIS (CONTINUATION)

Chronic inflammatory bowel disease that causes ulcers in the rectum and colon.

### Risk factors

- Current age
- Diagnosis date
- Severity
- Frequency of flare-ups
- Type of treatment (medication, dosage and surgery)
- Complications and other related conditions

## WHAT RESPONSE CAN YOU EXPECT?

### DISABILITY

#### Without surgery - Mild

- |   |   |
|---|---|
| • Within 1 year of the last flare-up:       | postpone  |
| • More than 1 year since the last flare-up: | exclusion and possibility of limitation on the waiting period and/or benefit period |

#### Without surgery - Moderate

- |   |  |
|---|--|
| • Within 1 year of the last flare-up:       | postpone   |
| • More than 1 year since the last flare-up: | rated +25 with exclusion and possibility of limitation on the waiting period and/or benefit period |

#### Without surgery - Severe:

- |  |                          |
|--|--------------------------|
| • Within 2 years of the last flare-up:       | postpone                 |
| • More than 2 years since the last flare-up: | individual consideration |

#### With surgery

- |   |           |
|---|-----------|
| • Within 6 months of the surgery:       | postpone  |
| • More than 6 months since the surgery: | exclusion |

### HEALTHCARE

[Learn more >](#)



LIFE AND CRITICAL ILLNESS RESPONSES ON THE PREVIOUS PAGE

## Healthcare



Unlike other types of coverage, we do not rate for Healthcare.

If the proposed insured has a pre-existing medical condition, the application may be approved with an exclusion.

The exclusion would apply to all healthcare treatments and medications that the person would need “for the pre-existing condition”.

### **Example: Exclusion for a spinal cord condition**

The person cannot be covered for treatment received from a health professional such as a physiotherapist or chiropractor, or for medications received “for the pre-existing condition”.

However, for another condition, the expenses will be eligible.

# NON MEDICAL CONDITIONS

## AVIATION

### Risk factors

- Current age
- Experience and qualifications
- Type of aircraft
- Private or commercial
- Purpose of the flight
- Destination
- Medical history
- Lifestyle

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                          |   |
|--------------------------|---|
| • Depending on the case: | standard, a flat extra premium from \$2.50 to \$7.50 per \$1,000 of insurance or declined |
|--------------------------|---|

### CRITICAL ILLNESS

- |                          |                       |
|--------------------------|-----------------------|
| • Depending on the case: | exclusion or declined |
|--------------------------|-----------------------|

### DISABILITY

- |                          |                       |
|--------------------------|-----------------------|
| • Depending on the case: | exclusion or declined |
|--------------------------|-----------------------|

### HEALTHCARE

[Learn more >](#)

# NON MEDICAL CONDITIONS

## BACKCOUNTRY SKIING (INCLUDING HELI-SKI)

### WHAT RESPONSE CAN YOU EXPECT?

#### LIFE

- |                          |  |
|--------------------------|--|
| • Depending on the case: | a flat extra premium of \$3,00 per \$1,000 of insurance, exclusion or declined |
|--------------------------|--|

#### CRITICAL ILLNESS

- |                          |                       |
|--------------------------|-----------------------|
| • Depending on the case: | exclusion or declined |
|--------------------------|-----------------------|

#### DISABILITY

- |                          |                       |
|--------------------------|-----------------------|
| • Depending on the case: | exclusion or declined |
|--------------------------|-----------------------|

#### HEALTHCARE

[Learn more >](#)

# NON MEDICAL CONDITIONS

## DRIVING

### Risk factors

- Current age
- Type of violation
- Speeding
- Dates
- Suspended license
- Date of license reinstatement
- History of accidents
- Habits (drugs/alcohol)
- Occupation

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                                     |   |
|-------------------------------------|---|
| • Small number of minor violations: | standard  |
| • Impaired driving:                 | postponed for 1 year  |
| • Other:                            | a flat extra premium \$2.50 to \$10.00 per \$1,000 of insurance or declined |

### CRITICAL ILLNESS

- |                                     |                      |
|-------------------------------------|----------------------|
| • Small number of minor violations: | standard             |
| • Impaired driving:                 | postponed for 1 year |
| • Other:                            | rated or declined    |

### DISABILITY

- |                                     |   |
|-------------------------------------|---|
| • Small number of minor violations: | standard  |
| • Impaired driving:                 | postponed for 1 year  |
| • Other:                            | rated and possibility of limitation on the waiting period and/or benefit period or declined |

## HEALTHCARE

[Learn more >](#)

# NON MEDICAL CONDITIONS

## FLYING (OTHER THAN AVIATION)

### Risk factors

- Current age
- Type of sport
- Type of aircraft (motorized or not)
- Amateur or factory-built
- Experience
- Location sport practice
- Permit
- Club membership
- Medical history
- Lifestyle

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                          |   |
|--------------------------|---|
| • Depending on the case: | standard, a flat extra premium \$2.50 to \$7.50 per \$1,000 of insurance, exclusion or declined |
|--------------------------|---|

### CRITICAL ILLNESS

- |                          |                       |
|--------------------------|-----------------------|
| • Depending on the case: | exclusion or declined |
|--------------------------|-----------------------|

### DISABILITY

- |                          |                       |
|--------------------------|-----------------------|
| • Depending on the case: | exclusion or declined |
|--------------------------|-----------------------|

### HEALTHCARE

[Learn more >](#)

# NON MEDICAL CONDITIONS

## MOTOR VEHICLE RACING

### Risk factors

- Current age
- Experience
- Type of race
- Type of vehicle
- Type of track
- Competition
- Frequency
- Speed
- Amateur or professional
- History of accidents
- Medical history
- Lifestyle

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                          |   |
|--------------------------|---|
| • Depending on the case: | a flat extra premium from \$2.50 to \$15 per \$1,000 of insurance or declined |
|--------------------------|---|

### CRITICAL ILLNESS

- |                          |                       |
|--------------------------|-----------------------|
| • Depending on the case: | exclusion or declined |
|--------------------------|-----------------------|

### DISABILITY

- |                          |                       |
|--------------------------|-----------------------|
| • Depending on the case: | exclusion or declined |
|--------------------------|-----------------------|

### HEALTHCARE

[Learn more >](#)

# NON MEDICAL CONDITIONS

## MOUNTAINEERING AND OTHER TYPES OF CLIMBING

### Risk factors

- Current age
- Type of climbing
- Location and altitude
- Level of difficulty
- Training and experience
- Club membership
- Medical history
- Lifestyle

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |                          |  |
|--------------------------|--|
| • Depending on the case: | standard, a flat extra premium from \$2.50 to \$7.50 per \$1,000 of insurance, exclusion or declined |
|--------------------------|--|

### CRITICAL ILLNESS

- |                          |                                 |
|--------------------------|---------------------------------|
| • Depending on the case: | standard, exclusion or declined |
|--------------------------|---------------------------------|

### DISABILITY

- |                          |                                 |
|--------------------------|---------------------------------|
| • Depending on the case: | standard, exclusion or declined |
|--------------------------|---------------------------------|

### HEALTHCARE

[Learn more >](#)



# NON MEDICAL CONDITIONS

## SCUBA DIVING

### Risk factors

- Current age
- Training and certification
- Depth
- Type of diving (cave, wreck, ice, etc.)
- Location (lakes, oceans, etc.)
- Frequency
- Medical history
- Lifestyle

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- |   |   |
|---|---|
| • Recreational with no hazardous diving to a maximum of 100 feet: | standard  |
| • Other:  | a flat extra premium from \$2,50 to \$7,50 per \$1,000 of insurance, accepted with an exclusion or declined |

### CRITICAL ILLNESS

- |  |                       |
|--|-----------------------|
| • Recreational, no dangerous dives and 100 feet maximum depth: | standard              |
| • Other:   | exclusion or declined |

### DISABILITY

- |  |                       |
|--|-----------------------|
| • Recreational, no dangerous dives and 100 feet maximum depth: | standard              |
| • Other:   | exclusion or declined |

### HEALTHCARE

[Learn more >](#)

# NON MEDICAL CONDITIONS

## TRAVEL ABROAD

With the world situation changing so rapidly, we suggest you [consult the Government of Canada website](#) for information on destinations that may pose specific risks.

A destination for which the Canadian government has issued travel advisories generally represents an increased risk for the insurer. Destinations for which no travel advisories have been issued are generally approved at the standard rates.

### Risk factors

- Current age
- Purpose of trip
- Country and city
- Duration
- Date of last trip
- Frequency
- Future intentions
- Amount of insurance applied for
- Country's political situation and/or sanitation status

**IMPORTANT:** Include a foreign travel questionnaire when submitting the application.

## WHAT RESPONSE CAN YOU EXPECT?

### LIFE

- Depending on the case: standard, rated, exclusion or declined

### CRITICAL ILLNESS

- Depending on the case: standard, rated, exclusion or declined

### DISABILITY

- Depending on the case: standard, exclusion or declined

### HEALTHCARE

[Learn more >](#)

## Healthcare



Unlike other types of coverage, we do not rate for Healthcare or exclude.

Depending on the case: standard or declined