

**CRITICAL ILLNESS** 

# Combined Critical Illness

An insurance policy that pays cash directly to you to cover out-of-pocket expenses so you can focus on recovery after a major illness strikes.



# Critical Illness Insurance plan can make a difference

While most of us think, “It will never happen to me,” critical conditions can touch anyone, anywhere, at any time—often without warning. Thanks to modern medicine, more people are surviving these events than ever before. However, you’re likely to lose income during treatment and recovery, and in addition, your family will need help paying out-of-pocket medical expenses, plus everyday costs.

## Here are the facts

### CANCER<sup>1</sup>

- Nearly **two in five Canadians** are expected to be diagnosed with cancer in their lifetime.
- An estimated **239,100 new cases** of cancer will be diagnosed this year in Canada (114,900 women and 124,200 men will be diagnosed).

### HEART ATTACK<sup>2</sup>

- There are an estimated **70,000 heart attacks** each year in Canada. That’s one heart attack every seven minutes.

### STROKE<sup>2</sup>

- There are over **108,000 strokes** in Canada each year. That’s one stroke every five minutes.

### KIDNEY FAILURE<sup>3</sup>

- More than **52,000 Canadians** are treated for kidney failure each year.

<sup>1</sup> Statistics from Canadian Cancer Society 2023.

<sup>2</sup> Heart and Stroke Foundation of Canada.

<sup>3</sup> The Kidney Foundation of Canada.

# Combined's Critical Illness Policy

We will pay you **100%** of your chosen face amount for any of the following covered conditions, depending on the type of plan selected:



- ∞ Cancer
- ∞ Heart attack
- ∞ Stroke
- ∞ Aortic surgery
- ∞ Aplastic anemia
- ∞ Bacterial meningitis
- ∞ Benign brain tumour
- ∞ Blindness
- ∞ Coma
- ∞ Coronary artery bypass graft (CABG) surgery
- ∞ Deafness
- ∞ Dementia, including Alzheimer's disease
- ∞ Dismemberment
- ∞ Heart valve replacement or repair
- ∞ Kidney failure
- ∞ Loss of independent existence
- ∞ Loss of speech
- ∞ Major organ failure on waiting list
- ∞ Major organ transplant
- ∞ Motor neuron disease
- ∞ Multiple sclerosis
- ∞ Occupational HIV infection
- ∞ Paralysis
- ∞ Parkinson's disease and specified atypical Parkinsonian disorders
- ∞ Severe burns
- ∞ Traumatic head injury

# We even provide partial benefits

- ∞ Carcinoma in situ\*
- ∞ Clinical stage T1 prostate cancer\*
- ∞ Ductal carcinoma in situ of the breast\*
- ∞ Grade 1 malignant neuroendocrine tumours (carcinoid)\*
- ∞ Stage 0 chronic lymphocytic leukemia (CLL)\*
- ∞ Stage 1 malignant gastrointestinal stromal tumours\*
- ∞ Stage T1 papillary thyroid cancer or follicular thyroid cancer\*
- ∞ Stage 1A malignant melanoma\*\*
- ∞ Coronary angioplasty\*\*\*

\* 25% of the chosen face amount is paid for those indicated with \*.

\*\* The benefit amount for Stage 1A malignant melanoma is \$250.

\*\*\* The benefit amount for coronary angioplasty is 15%.

**If an insured is diagnosed with another covered condition in the future, we will pay the remaining benefit percentage of your chosen face amount, provided you survive by the period outlined in your policy.**



**After full benefits are paid for a covered loss, your policy terminates, unless the subsequent diagnosis benefit rider is included.**

Should you be diagnosed with one of the listed conditions

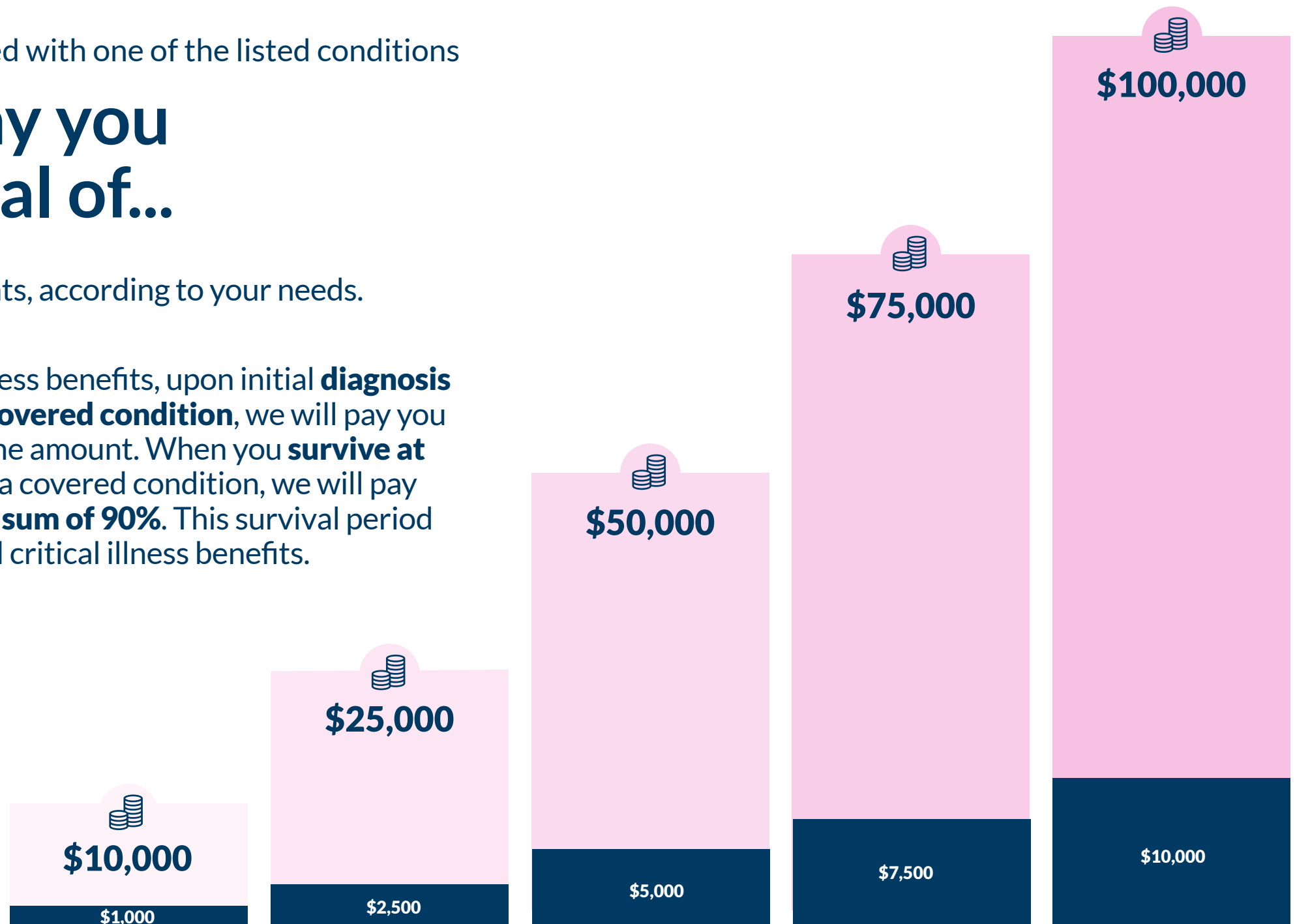
# We will pay you up to a total of...

In two separate payments, according to your needs.

## Here's how it works:

For standard critical illness benefits, upon initial **diagnosis** and/or **treatment** of a **covered condition**, we will pay you a **lump sum of 10%** of the amount. When you **survive at least 14 days** following a covered condition, we will pay you an **additional lump sum of 90%**. This survival period does not apply to partial critical illness benefits.

INITIAL LUMP  
SUMS OF 10%



# These benefits are paid in addition to all other insurance

## You select the plan type that is right for you:

- Cancer Only (1 standard benefit)
- Critical Illness Only (25 standard benefits)
- Critical Illness Plus Cancer (26 standard benefits)
- Critical Six (6 standard benefits)

## Return of premium upon death

In the event of the insured's death for any reason other than a covered condition, initial premium paid for the policy and the initial premium paid for the return of premium upon good health rider, if applicable, will be returned, less any benefits paid under the policy. If the insured's death occurs at the same time as the diagnosis of a covered condition, the greater of 10% of the critical illness benefit payable or the return of premium upon death benefit will be paid.

**As an additional feature provided with your Critical Illness Policy, you are eligible for...**

## Teladoc medical experts service

Teladoc brings together the best medical minds in the world to help you get the right diagnosis, treatment and information when you're facing any type or degree of medical uncertainty for any medical condition, even if it the condition is not covered in your Combined Critical Illness Policy.

## Teladoc will help you:

- Get the right diagnosis, treatment and information for you, your spouse, your child(ren), your parents, and/or your parents-in-law
- Obtain an expert opinion
- Find a specialist within or outside Canada
- Navigate the health care system and
- Understand your medical condition

**One call to Teladoc and a Member Advocate (a registered nurse) becomes your personal health ambassador, reaching out to the medical community on your behalf and in complement of the care you receive from your own physician.**







At time of application, you may choose to add the following benefits to your policy:



### **Return of premium upon good health**

If the insured has not been paid any standard 100% critical illness benefits, they may request that initial premiums paid for the policy and this rider be returned, less any partial benefits paid.

#### **The three options that can be selected for this rider are:**

- 100% return of initial premiums after age 65
- Either 50% return of initial premiums after 10 years or 100% return of initial premiums after 20 years or
- 100% return of initial premiums after 20 years

Return of premium upon good health must be selected at time of sale to be included in the policy.



### **Subsequent diagnosis benefit**

If 100% of the scheduled benefit amount is paid, the insured is eligible to receive up to an additional 100% of the scheduled benefit amount upon diagnosis of a different and unrelated critical illness. The diagnosis of each of the critical illnesses must be separated by at least 6 months.

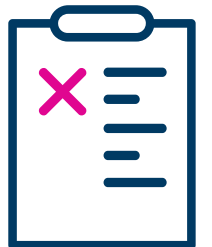


### **Paid-up benefits**

If Lifetime coverage is selected, premium payment options are: payable for 20 years, payable to age 65, or payable for the lifetime of the policy.

# Exclusions

This policy is not Life or Disability Insurance.



**No benefit will be payable if a loss results either directly or indirectly from any one or more of the following causes:**

- ∞ An intentionally self-inflicted injury or attempted or committed suicide, whether the covered person is sane or insane
- ∞ Committing or attempting to commit a criminal offence whether inside or outside Canada, under the laws of the jurisdiction where the offence took place
- ∞ The use of any drug, poisonous substance, intoxicant (including alcohol) or narcotic other than as prescribed and administered by or in accordance with the instruction of a legally licensed Physician
- ∞ War or act of war whether such war is declared or undeclared or
- ∞ Act of terrorism or
- ∞ Operating a motor vehicle while the concentration of alcohol in one hundred (100) millilitres of blood exceeds eighty (80) milligrams



# Additional exclusions and limitations



## Pre-existing condition limitation

A diagnosis caused by a pre-existing condition is not covered unless the diagnosis begins 24 months after the policy effective date. Pre-existing condition means a condition for which a covered person received medical advice or treatment, or showed symptoms, within the 12 months preceding the effective date.

- ∞ Also, any benign brain tumour or covered cancer conditions appearing during the first 90 day waiting period after the policy effective date will not be covered
- ∞ If a covered person is hospitalized due to a specified covered condition, the hospital must be located in Canada or the United States and does not include a nursing home or convalescent care facility, whether such facility is independent or associated with a hospital
- ∞ The policy will terminate after payment of full benefits for a covered loss, unless the subsequent diagnosis benefit rider is included
- ∞ The Company may increase your premium, but only if we change everyone of the same class in the province

# Discover why Combined's Critical Illness product stands out:



- ∞ **Flexible term options:**
  - 20 year term
  - To age 65
  - To age 75
  - Lifetime
- ∞ **Flexible benefit amounts for primary insured:**  
Ability to elect benefit amounts from \$10,000 up to \$100,000 in \$5,000 increments
- ∞ **Coverage for the whole family:** Primary insured can choose to include coverage for their spouse and/or child(ren). Child coverage includes the following specific childhood conditions: autism, cerebral palsy, congenital heart disease, cystic fibrosis, muscular dystrophy, Rett syndrome, sickle cell disease, and Type 1 diabetes.
- ∞ **Benefits are payable in addition** to all other insurance policies.
- ∞ **Teladoc medical experts service included**
- ∞ **Guaranteed renewable**
- ∞ **Return of premium upon death included**
- ∞ **Up to 26 standard covered conditions** paid at 100% and other partial critical illness benefits covered.



# Applicable benefits



## CANCER ONLY (1 STANDARD BENEFIT)

Cancer (life-threatening)  
 Carcinoma in situ\*  
 Clinical stage T1 prostate cancer\*  
 Ductal carcinoma in situ of the breast\*  
 Grade 1 malignant neuroendocrine tumours (carcinoid)\*  
 Stage 0 chronic lymphocytic leukemia (CLL)\*  
 Stage 1 malignant gastrointestinal stromal tumours\*  
 Stage T1 papillary thyroid cancer or follicular thyroid cancer\*  
 Stage 1A malignant melanoma\*\*

## CRITICAL ILLNESS ONLY (25 STANDARD BENEFITS)

Aortic surgery	Loss of independent existence
Aplastic anemia	Loss of speech
Bacterial meningitis	Major organ failure on waiting list
Benign brain tumour	Major organ transplant
Blindness	Motor neuron disease
Coma	Multiple sclerosis
Coronary artery bypass graft (CABG) surgery	Occupational HIV infection
Deafness	Paralysis
Dementia, including Alzheimer's disease	Parkinson's disease and specified atypical Parkinsonian disorders
Dismemberment	Severe burns
Heart attack	Stroke
Heart valve replacement or repair	Traumatic head injury
Kidney failure	Coronary angioplasty***

\* 25% of the chosen face amount is paid for those indicated with \*.

\*\* The benefit amount for Stage 1A malignant melanoma is \$250.

\*\*\* The benefit amount for coronary angioplasty is 15%.

**CRITICAL SIX (6 STANDARD BENEFITS)**

Cancer (life-threatening)  
Coronary artery bypass graft  
(CABG) surgery  
Heart attack  
Kidney failure  
Major organ failure on waiting list  
Stroke

**CRITICAL ILLNESS PLUS CANCER (26 STANDARD BENEFITS)**

Aortic surgery	Motor neuron disease
Aplastic anemia	Multiple sclerosis
Bacterial meningitis	Occupational HIV infection
Benign brain tumour	Paralysis
Blindness	Parkinson's disease and specified atypical Parkinsonian disorders
Cancer (life-threatening)	Severe burns
Coma	Stroke
Coronary artery bypass graft (CABG) surgery	Traumatic head injury
Deafness	Carcinoma in situ*
Dementia, including Alzheimer's disease	Clinical stage T1 prostate cancer*
Dismemberment	Ductal carcinoma in situ of the breast*
Heart attack	Grade 1 malignant neuroendocrine tumours (carcinoid)*
Heart valve replacement or repair	Stage 0 chronic lymphocytic leukemia (CLL)*
Kidney failure	Stage 1 malignant gastrointestinal stromal tumours*
Loss of independent existence	Stage T1 papillary thyroid cancer or follicular thyroid cancer*
Loss of speech	Stage 1A malignant melanoma**
Major organ failure on waiting list	Coronary angioplasty***
Major organ transplant	

\* 25% of the chosen face amount is paid for those indicated with \*

\*\* The benefit amount for Stage 1A malignant melanoma is \$250

\*\*\* The benefit amount for coronary angioplasty is 15%

NOTE: This document contains a brief description of policy benefits. See your policy for complete details of benefits and exclusions/limitations.

