



Outpatient Essentials – Sickness

An insurance policy that pays cash directly to you to help pay out-of-pocket costs when you suffer a sickness and you require outpatient surgery or treatments.



Before we begin, let's see if you qualify.

What is your height and weight?

Have you received treatment, been diagnosed with, or sought medical advice for any of the following medical conditions within the past five (5) years?

Heart & Circulatory System

- Aneurysm
- Angina
- Atrial Fibrillation
- Congestive Heart Failure
- Coronary Artery Disease
- Heart Attack / Myocardial Infarction
- Heart Valve Replacement
- Peripheral Artery / Vascular Disease

Nervous System

- Alzheimers Disease
- Amyotrophic Lateral Sclerosis / Lou Gehrig's Disease
- Cerebral Palsy
- Cystic Fibrosis
- Dementia
- Downs Syndrome
- Multiple Sclerosis
- Muscular Dystrophy
- Parkinson's Disease
- Cerebral Vascular Accident-CVA / Stroke
- Transient Ischemic Attack (T.I.A.)



Blood, Glandular & Endocrine System

- Hemophilia
- Hyperthyroidism
- Diabetes Insipidus

Immune System

- Have you ever had any positive test, treatment for or exposure to human immunodeficiency virus (HIV) or acquired immune deficiency syndrome (AIDS) or aids related complex (ARC)?

Cancer

- Cancer Of Any Kind
- Basal Cell Carcinoma of the Skin
- Hodgkin's Disease
- Leukemia
- Lymphoma
- Melanoma
- Malignant Tumour

Diabetes Mellitus

- Type 1 & 2 - diagnosed before age 40 and/or insulin dependent

Lifestyle

- Within the past five (5) years, have you been arrested, charged, incarcerated, or been convicted of a criminal offence?
- Within the past two (2) years, have you been charged with careless driving or driving under the influence of alcohol or drugs?
- Within the past five (5) years have you been treated for or received medical advice or counseling for the use of drugs or alcohol?



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Because many sicknesses don't require hospitalization.

If you suddenly suffer a sickness and you receive outpatient medical treatment—even if you're never admitted to the hospital—you may need help paying for unexpected expenses and everyday bills.

The Outpatient Essentials Sickness Plan...



Pays up to **\$4,000** per year for outpatient surgeries based on four (4) occurrences per year.



Pays up to **\$800** per sickness for up to 20 prescribed rehabilitative treatments like speech, occupational, and physical therapy. Additionally, reimburses up to **\$200** as a lump sum for prescribed medical appliances.



Protects you during **any surgeries** due to sickness such as:

- Pacemaker procedure
- Upper gastrointestinal endoscopy
- Cataract surgery
- Skin graft



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Covers you regardless of your occupation or hobbies, 24 hours a day, 7 days a week, 365 days a year.



Pays cash benefits **in addition to benefits** provided by **any other insurance policy**, workers' compensation, or any government employment insurance program.

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The Outpatient Essentials Sickness Plan covers you in three important ways:

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Benefit	Plan 1	Plan 2	Plan 3
Outpatient Surgery (up to 4 surgeries per 12-month period, per insured)	\$500 per surgery	\$750 per surgery	\$1,000 per surgery

We will pay you **up to \$1,000** per surgery if you or a family member* requires outpatient surgery.

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Benefit	Plan 1	Plan 2	Plan 3
Rehabilitative Therapy (up to 20 visits per sickness)	\$20 per visit	\$30 per visit	\$40 per visit

We will pay you **up to \$800** for your doctor-prescribed rehabilitation therapy. This includes physical, speech, or occupational therapy treatments. TCN

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Benefit	Plan 1	Plan 2	Plan 3
Medical Appliance Reimbursement (only one per sickness)	Up to \$100	Up to \$150	Up to \$200

We will reimburse you in cash **up to \$200** for the purchase or rental of medical appliances like ventilators, crutches, wheelchairs, walkers, nebulizers, etc., if prescribed by a doctor.

*With Family Plan coverage.



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You select the Outpatient Surgery Essentials plan that's right for you.

Plan 1

\$500/surgery

Plan 2

\$750/surgery

Plan 3

\$1,000/surgery

Then, you choose who you need to protect.



You



You and your family

Save 20% when you cover yourself and your family *

* Based on a family of 4 with two adults between ages 25-34 with two children under age 16.

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Benefits of a Family Plan

- ▶ Protects you, your spouse, and your eligible children.
- ▶ When you have more children, they are covered from the day they are born.
- ▶ Guaranteed coverage for your spouse and children. This means:
 - ▶ At age 25, when coverage ends for each child, your child may continue coverage by purchasing a new policy.
- ▶ If the primary insured dies, coverage continues for the surviving spouse and children.
- ▶ Saves you **20%** when you cover yourself and your family.*

* Based on a family of 4 with two adults between ages 25-34 with two children under age 16.



Like any insurance policy, it is important to understand what we don't cover.

No benefits will be payable for losses resulting from:

- ▶ An accident/injury
- ▶ A pre-existing condition, unless the loss caused by the pre-existing condition begins after 24 months from the effective date
- ▶ War or act of war, declared or undeclared
- ▶ Mental illness or substance use disorder
- ▶ Preventative invasive routine diagnostic screening or testing
- ▶ Normal pregnancy and childbirth
- ▶ Any loss related to pregnancy or childbirth when the expected due date is less than 5 months from the date you applied for coverage
- ▶ Cosmetic or elective surgery



Important Notes:

- This policy is **Guaranteed Renewable until age 85**, at which time it terminates, so your policy will not be cancelled due to the number of claims you file.
- The Company may increase your premium, but only if we change everyone within the same class (for example, all policyholders with this product in the province).

Note: This is a brief description of the policy. See the policy for complete details of benefits and exclusions/limitations.



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After seeing the many benefits and the plans available...

Benefit	Plan 1	Plan 2	Plan 3
Outpatient Surgery (limited to 4 surgeries per 12-month period, per insured)	\$500 per surgery	\$750 per surgery	\$1,000 per surgery
Rehabilitative Therapy (up to 20 visits per sickness)	\$20 per visit	\$30 per visit	\$40 per visit
Medical Appliance Reimbursement	Up to \$100	Up to \$150	Up to \$200



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Sickness Monthly Premiums - Individual Coverage

Issue Age	Plan 1	Plan 2	Plan 3
6 months - 15 years	\$9.00	\$13.50	\$18.00
16 - 24	\$11.00	\$16.50	\$22.00
25 - 34	\$14.00	\$21.00	\$28.00
35 - 44	\$16.00	\$24.00	\$32.00
45 - 49	\$20.00	\$30.00	\$40.00
50 - 54	\$24.00	\$36.00	\$48.00
55 - 59	\$28.00	\$42.00	\$56.00
60 - 64	\$36.00	\$54.00	\$72.00
65 - 69	\$42.00	\$63.00	\$84.00

Sickness Monthly Premiums - Family Coverage

Issue Age	Plan 1	Plan 2	Plan 3
18 - 24	\$31.00	\$46.50	\$62.00
25 - 34	\$37.00	\$55.50	\$74.00
35 - 44	\$41.00	\$61.50	\$82.00
45 - 49	\$49.00	\$73.50	\$98.00
50 - 54	\$57.00	\$85.50	\$114.00
55 - 59	\$65.00	\$97.50	\$130.00
60 - 64	\$81.00	\$121.50	\$162.00
65 - 69	\$93.00	\$139.50	\$186.00

Which plan best suits your needs?



How the Outpatient Essentials Sickness plan will work for you:

1. Pays **cash directly to you** when you need it most.
 2. Pays **cash in addition to other benefits** you receive.
 3. Pays you **a lump sum for outpatient surgery**.
 4. Pays for **doctor-prescribed rehabilitation therapy** as well as **reimbursement for medical appliances**.
 5. Your policy is **guaranteed renewable until age 85**, at which time it terminates, so your **policy will not be cancelled due to the number of claims you file**.
 6. **Gives you peace of mind** when you need it most.
 7. Benefits may be **tax-free**.
 8. Saves you **20%** when you purchase a family plan.*
 9. **The service, strength, and security of our company** has protected generations of satisfied customers since 1922.
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*Based on a family of 4 with two adults between ages 25-34 with 2 children under the age of 16.



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Cash is paid directly to you so you can use the cash as you wish to help pay for unexpected expenses like:

- ▶ Unpaid medical bills and medicines
- ▶ Childcare
- ▶ Utilities
- ▶ Groceries
- ▶ Gas

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