



Optional Critical Illness Insurance

Added protection for you and your family

Make recovery your priority

Optional Critical Illness Insurance offered as part of your group benefits plan complements the coverage you receive through health, life and disability benefits - giving you an extra layer of financial protection should you become critically ill.

More than just financial support, Critical Illness Insurance also provides you and your family with access to valuable health information and navigation services. These resources can help you navigate the Canadian health care system for the best medical, treatment and therapeutic information available for your health situation - whether it's a covered critical illness or not. There is even a second-opinion service for life-threatening illnesses.

Optional Critical Illness Insurance offers:

- ✓ **Affordable** group rates
- ✓ Flexibility - **you choose the amount** of coverage that's right for you
- ✓ Convenient **payroll deduction** for premium payments
- ✓ Optional coverage for your **spouse**
- ✓ A one-time, **lump-sum benefit** you can use in any way you wish:
 - Financial needs
 - Healthcare costs
 - Lifestyle choices

- ✓ Access to valuable **health information** and **navigation services**

Why purchase Optional Critical Illness Insurance?

Survival rates for critical illnesses have improved, but the risk of being affected by one remains high:

- 1 in 2.6 Canadian women and 2 in 5 men will develop some form of cancer during their lifetimes.
- More than 140,000 new cases of cancer occur each year.
- About 300,000 Canadians are living with the effects of stroke.
- More than 75,000 heart attacks occur every year.
- Canadians have one of the highest rates of multiple sclerosis in the world.

Group Critical Illness Insurance is generally more affordable than individual coverage.

Health statistics courtesy of the following websites:

- *Canadian Cancer Society*
- *Heart and Stroke Foundation*
- *The Multiple Sclerosis Society of Canada.*

Comprehensive Critical Illness Plan (22 covered conditions)

Cancer (Life-Threatening)	✓
Heart Attack	✓
Stroke (Cerebrovascular Accident)	✓
Coronary Artery Bypass Surgery	✓
Alzheimer's Disease	✓
Aortic Surgery	✓
Benign Brain Tumour	✓
Blindness	✓
Coma	✓
Deafness	✓
Heart Valve Replacement	✓
Kidney Failure	✓
Loss Of Limbs	✓
Loss Of Speech	✓
Major Organ Transplant	✓
Major Organ Failure and On Waiting List For Transplant	✓
Motor Neuron Disease	✓
Multiple Sclerosis	✓
Occupational HIV Infection	✓
Paralysis	✓
Parkinson's Disease	✓
Severe Burns	✓

Coverage for a critical illness applies only to those conditions that are defined within the terms of the group benefits contract.

Covered conditions are those recognized within the medical profession as being critical in nature. As medical advances and treatment of critical illnesses evolve, the contract definitions for conditions covered under your Critical Illness Plan may change.

Definitions for covered conditions are available in your enrolment package. You can check with your benefits administrator or Human Resources department for updates.



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Applying for coverage is easy:

We've done our best to make applying for Optional Critical Illness Insurance as convenient as possible:

1. Decide how much coverage you want to purchase (*see the question and answer document for details*).
2. Check the cost (*plus, any minimums or maximums that may apply under your plan*).
3. Complete and return an application form. (*For coverage over \$25,000, a completed Evidence of Insurability form is also required*).

Coverage will begin at the first of the month following the approval of your application. Premiums for Optional Critical Illness Insurance are paid by you, the plan member.

To cancel or reduce coverage, you will need to advise your benefits administrator or Human Resources department in writing.

As with most things, a few conditions apply:

- You must survive at least 30 days following the diagnosis of a covered condition in order to receive the benefit.
- No benefit will be paid for cancer within the first 90 days of your policy effective date.
- During the first 24 months of coverage, no benefit is payable for a condition that is directly or indirectly related to a pre-existing condition.
- Benefits are payable for the first diagnosis only.
- Critical Illness benefits are currently treated as non-taxable benefits. This status may change subject to a ruling by the Canada Revenue Agency (CRA).

Contact your benefits administrator, or NSAHO for a complete list of exclusions.

Questions?

If you have questions about Optional Critical Illness Insurance benefits, please contact NSAHO toll-free at 1-866-886-7246 or in Metro at 832-8500.

Visit NSAHO's website at www.nsafo.ns.ca

Application forms and definitions for covered conditions are available in your employee enrolment package.

