



# Optional Group Critical Illness Insurance

Added protection for you  
and your family



NBTF  
GROUP INSURANCE  
TRUSTEES



FIDUCIAIRES  
DE L'ASSURANCE  
COLLECTIVE DE LA FENI

# Make recovery your priority

It can begin in an instant – a diagnosis. Then shock and suddenly life starts to spin out of control.

Most of us know someone who's been diagnosed with or suffered from a critical illness. The effects can be far-reaching – worry, treatments, time away from work and the financial burden of unexpected expenses.

That's where your Group Critical Illness benefit comes into focus. It supplements the coverage provided through your health, life and disability plans – giving an extra layer of financial protection.

Your Group Benefits plan provides you with \$10,000 of critical illness coverage. In addition, with Optional Group Critical Illness you may decide to purchase an additional coverage amount that is right for your family. If you, your spouse or your dependent children are medically diagnosed with a covered condition defined within your plan, your Optional Critical Illness benefit will pay a lump-sum cash benefit that you can use in any manner you wish. You could use your lump-sum payment to: seek other treatment options, make mortgage or credit card payments, hire a caregiver, buy specialized equipment, or take time for family or other interests.

## **Optional Group Critical Illness Insurance offers:**

- affordable group rates,
- flexibility – you choose the amount of coverage that’s right for you,
- optional coverage for your spouse and dependent children,
- coverage for you and your spouse that can be purchased in increments of \$10,000 to a maximum of \$300,000,
- \$50,000 of coverage is available for you and your spouse without providing medical information,
- a flat \$10,000 of coverage for your child(ren), a lump-sum benefit you can use in any way you wish,
- and a multiple event coverage benefit that extends protection to you and your spouse in the unfortunate event that you are diagnosed with more than one of the covered critical conditions.

## **Why purchase Optional Group Critical Illness Insurance?**

Critical Illness Insurance was developed more than 20 years ago by a South African physician to help heart patients avoid financial hardship after surgery. The risk of experiencing a serious illness is high and many serious illnesses are already considered or may become critical illnesses:

- 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.



## Health statistics courtesy of the following websites:

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

The statistics quoted reflect broad-based incidence and do not reflect the incidence rates associated with the specific covered conditions.

# Multiple Event Coverage Benefit

The multiple event coverage benefit is designed to provide a payout in the unfortunate event that you or your eligible spouse are diagnosed with two or more of the covered critical illness conditions. Each condition is assigned to one of four multiple event coverage groups, and while you and your spouse cannot claim in one coverage group more than once, you are eligible to claim in any of the other coverage groups. Child critical illness coverage does not include the multiple event coverage benefit.

## Covered conditions:

Coverage for a critical illness applies only to those conditions that are defined within the terms of the group benefits contract. Definitions for covered conditions are available by contacting Johnson Inc.

The specific covered conditions are 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 and the multiple event coverage groups under this benefit may change. Your Group Critical Illness benefit currently provides coverage for the following conditions:

Group Critical Illness Covered Conditions	Member and spousal coverage	Child coverage	Multiple Event Coverage Group*
Alzheimer's Disease	√	√	B
Aortic Surgery	√	√	B
Aplastic Anemia	√	√	C
Autism		√	
Bacterial Meningitis	√	√	B
Benign Brain Tumour	√	√	A
Blindness	√	√	C

Group Critical Illness Covered Conditions	Member and spousal coverage	Child coverage	Multiple Event Coverage Group*
Cancer (Life-Threatening)	√	√	A
Cerebral Palsy		√	
Coma	√	√	B
Congenital Heart Disease (for which corrective surgery has been performed)		√	
Coronary Artery Bypass Surgery	√	√	B
Cystic Fibrosis		√	
Deafness	√	√	D
Dilated Cardiomyopathy	√	√	B
Down Syndrome		√	
Fulminant Viral Hepatitis	√	√	C
Heart Attack (Myocardial Infarction)	√	√	B
Heart Valve Replacement	√	√	B
Kidney Failure	√	√	C
Loss of Independent Existence (2 of 6 activities)	√	√	B
Loss Of Limbs	√	√	D
Loss Of Speech	√	√	B
Major Organ Failure on Waiting List	√	√	C
Major Organ Transplant	√	√	C
Motor Neuron Disease	√	√	B
Multiple Sclerosis	√	√	B
Muscular Dystrophy	√	√	B
Occupational HIV Infection	√	√	D
Paralysis	√	√	B
Parkinson's Disease	√	√	B
Primary Pulmonary Hypertension	√	√	B
Severe Burns	√	√	D
Stroke (Cerebrovascular Accident)	√	√	B
Type 1 Diabetes Mellitus		√	

\* Multiple Event Coverage does not apply to Child Critical Illness Coverage

As with most insurance, a few conditions apply:

- You must survive at least 30 days following the diagnosis of a covered condition in order to receive the benefit.
- A pre-existing medical conditions exclusion applies to coverage that is provided without completion of a detailed medical questionnaire. If you are diagnosed with a condition for which you have exhibited signs or symptoms, received or should have received medical treatment, consulted a physician, or been prescribed medication during the 12 months prior to the effective date of coverage then during the first 12 months of coverage, no benefit is payable. In addition, no benefit is payable for a condition that is directly or indirectly related to a pre-existing condition.



- Within the first 90 days of coverage no benefit will be paid for cancer or benign brain tumour if the insured exhibits or receives any of the following:
  - a. signs or symptoms that lead to a diagnosis of cancer or benign brain tumour, regardless of the date when the diagnosis is made; or
  - b. medical consultations, tests or any form of clinical evaluation, that lead to a diagnosis of cancer or benign brain tumour, regardless of when the diagnosis is made; or
  - c. a diagnosis of cancer or benign brain tumour.
- In order to be eligible for a multiple event benefit payment, you or your spouse must be declared stable and have been actively at work, for a period of at least 60 consecutive calendar days following the date of diagnosis of the initial critical illness diagnosis. If your spouse is not employed, then he/she must not have any physical or mental conditions that would prevent him/her from being employed if he/she chose to engage in an occupation.

## **Applying for coverage is easy:**

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

1. Decide how much coverage you want to purchase (note the minimums and maximums that apply under your plan).
2. Check the cost (please see rate sheet for details).
3. Complete and return an application form (Evidence of Insurability will be required for amounts over \$50,000).

Premiums for Optional Group Critical Illness Insurance are paid by you, the plan member and will be deducted from your payroll.

To cancel or reduce coverage, you will need to advise Johnson Inc. in writing.



## Questions?

For more information about your Group Critical Illness benefit, to access claim forms or to receive a copy of the definitions for the covered conditions, please contact Johnson Inc. at **(506) 458-1981** or **1-888-851-5500**.



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