

Critical illness insurance

To help employees through a difficult period in their lives

Thanks to advances in modern medicine, we now have a better chance of surviving a critical illness. But the additional expenses can take their toll. Offering critical illness insurance is a compassionate way of providing your employees with financial support to help them recover. You have a choice of two coverage options: our basic plan, which covers the four most common critical illnesses, or our enhanced plan, which covers 31 illnesses—one of the most comprehensive plans on the market today. You can make participation in the plan optional or mandatory, or a combination of both.

Their benefit, their decision on how to use it

When diagnosed with a covered critical illness, employees will receive the full lump-sum benefit, which they are then free to use as they see fit:

- private treatment, nursing care or daycare
- transportation costs associated with treatments
- mortgage or line of credit payments
- time off work taken by spouse during treatment
- indulging in something special

Our critical illness insurance

Basic plan		Enhanced plan	
Plan member and spouse 4 illnesses	Dependent children 11 illnesses (basic + 7 illnesses)	Plan member and spouse 31 illnesses	Dependent children 38 illnesses (enhanced + 7 illnesses)
Cancer recurrence			
Multiple occurrence coverage			
Payment of 10% of the amount of insurance (up to \$25,000) for coronary angioplasty, prostate cancer, skin cancer or breast cancer			
Waiver of premium			
Conversion privilege			

Multiple benefit payments

With multiple occurrence coverage, an employee who has already suffered a critical illness, and is subsequently diagnosed with another critical illness, will be eligible to receive another benefit.

Sample benefit payments for a \$50,000 policy

Critical illness	Payment
Phillip has a heart attack	\$50,000
He is later diagnosed with skin cancer	One lifetime payment of \$5,000
Shortly thereafter, he finds out he has Parkinson's disease	\$50,000

Cancer recurrence

Our critical illness insurance also includes a beneficial clause in the event of a cancer recurrence: the full benefit amount will be paid again if the cancer recurs.



Desjardins
Insurance

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Covered illnesses

Plan member and spouse

Basic plan:

- cancer (life-threatening)
- coronary artery bypass surgery
- heart attack
- stroke
- multiple sclerosis
- paralysis
- Parkinson's disease
- major organ transplant
- muscular dystrophy
- benign brain tumour
- motor neuron disease
- aortic surgery
- major organ failure (on waiting list)
- heart valve replacement
- loss of independent existence
- loss of limbs
- aplastic anemia
- bacterial meningitis
- dilated cardiomyopathy
- fulminant viral hepatitis
- primary pulmonary hypertension
- advanced liver failure
- progressive systemic sclerosis
- deafness

Enhanced plan covering 31 critical illnesses:

- cancer (life-threatening)
- coronary artery bypass surgery
- heart attack
- stroke
- Alzheimer's disease
- coma
- blindness
- occupational HIV infection
- loss of speech
- kidney failure
- severe burns

Child

Illnesses covered under the basic plan or the enhanced plan, plus:

- serious mental deficiency
- cystic fibrosis
- serious cerebral lesion
- congenital heart disease requiring surgery
- cerebral palsy
- spina bifida cystica
- Down's syndrome

A comprehensive approach to health and wellness

Critical illness insurance is part of the **360°** solution, our comprehensive approach to workplace wellness and disability management, which includes prevention strategies, timely intervention, and support and guidance for employees to help them achieve a safe and sustainable return to work.

ABOUT DESJARDINS INSURANCE

Desjardins Insurance has been offering a wide range of life and health insurance and retirement savings products to individuals, groups and businesses for more than a century. As one of Canada's five largest insurers, they oversee the financial security of over five million Canadians from offices across the country. Desjardins Insurance is part of Desjardins Group, the country's leading cooperative financial group.

Do not hesitate to contact us for additional information on our products and services.

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Visit our website:

desjardinslifeinsurance.com

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This document was printed on Cascades Rolland Enviro100 paper.



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