

THINK AHEAD. BUY TODAY!

There are two quick and easy ways to buy **GetWell Insurance**.

Call us at:

1-877-647-5381

Our specialists are available Monday through Friday from 8:00 a.m. to 9:00 p.m., and Saturdays from 8:30 a.m. to 4:30 p.m. EST (except holidays)

or go to:

getwellinsurance.ca

This document summarizes the nature and some of the advantages of GetWell Insurance. It does not have any contractual value. The insurance contract contains all the terms and conditions of GetWell Insurance. Other exclusions and restrictions may apply.

The Canadian Cancer Society (CCS) and Desjardins Financial Security have joined forces to minimize the financial consequences of cancer treatment. The CCS does not specifically endorse any products or services of a commercial nature. For each GetWell Insurance policy sold, the CCS receives a percentage of the annual premium. These funds are used to offer financial assistance and material support to cancer victims.



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du cancer Canadian
Cancer
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www.cancer.ca



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POUR POSITIONNEMENT
SEULEMENT

GETWELL INSURANCE

COVERAGE AGAINST
THE FINANCIAL CONSEQUENCES
OF CANCER



Desjardins
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Money working for people



Life, health, retirement

This year alone, an estimated **171,000** new cases of cancer will be diagnosed in Canada. **30%** of these cases will occur in young and middle-aged adults between the ages of **20** and **59**¹.

Since cancer can take many months, or even years, to treat, this period will have financial consequences for the person suffering from cancer and their whole family.

If you had to fight cancer, would you be able to pay for things like treatments that aren't covered or private home care services, such as a nurse, a babysitter or someone to help you around the house?

And, what if the person suffering from cancer was your child or spouse, would you be able to take an unpaid leave of absence so you can be with them while they're undergoing treatment or convalescing?

FIGHT CANCER, NOT DEBT

If cancer is diagnosed, your health becomes your top priority and your financial responsibilities are one of the last things on your mind. Even though disability income or disability insurance benefits replace a portion of your income for a limited period of time, they are rarely enough to cover the significant expenses related to the consequences of an illness, like private care, help with housekeeping and commuting. Plus, not all workers and retirees have group insurance.

This means that **your income will drop while costs related to treatment will add up**. You may also have to pay out of your own pocket for any special treatment or equipment you need that isn't covered.



When he was 46, Michael was diagnosed with intestinal cancer that required three years of treatment and convalescence. These three years were very hard both from an emotional and financial standpoint for him and his wife, Deborah. One year after Michael's diagnosis, Deborah had to quit her job because she could no longer juggle working full time and caring for Michael. With a lot less money coming in, they had to re-mortgage their home to cover all the expenses they had to pay out-of-pocket for commuting, home care, medication and treatment that weren't covered.



¹ Source: Canadian Cancer Statistics 2009.



GETWELL INSURANCE: AFFORDABLE COVERAGE FOR EVERYONE

On the first diagnosis of cancer, GetWell Insurance provides a tax-free lump-sum benefit of \$25,000 for insureds aged 54 or under, and \$12,500 for insureds aged 55 to 69.

It's simple and easy to buy GetWell Insurance. You don't need to undergo a medical exam. You just need to answer four questions to see if you're eligible.

This coverage is available up to age 59. The premiums are so reasonable you'll want to insure your whole family. For example, the monthly premium for a young family with two non-smoking adults in their thirties and two children under the age of 18 would only be \$29.80.

Monthly premiums – FEMALES		
Age	Non-smoker	Smoker
0-17	\$5.95	
18-39	\$8.95	\$10.95
40-44	\$14.35	\$20.50
45-49	\$20.15	\$32.80
50-59	\$25.95	\$49.35

Monthly premiums – MALES		
Age	Non-smoker	Smoker
0-17	\$5.95	
18-44	\$8.95	\$10.95
45-49	\$13.50	\$21.30
50-54	\$19.85	\$47.95
55-59	\$25.95	\$69.95

Note: Age categories differ according to gender.

Plus, if the insured dies while the contract is in force, all premiums paid will be refunded. Coverage ends when the insured turns 70.

AFTER DIAGNOSIS, LIFE GOES ON.

With the \$25,000 or \$12,500 lump-sum benefit you get from GetWell Insurance when cancer is diagnosed for the first time, you can:

- Cover any financial obligations because your disability benefits just aren't enough;
- Take an unpaid leave of absence;
- Receive home health care and services;
- Undergo treatment not offered by public health services or take a new drug;
- Protect your quality of life and savings, such as your RRSPs.

You're free to use this amount as you see fit so you or one of your family members can concentrate on getting well.

Don't wait. Call now!
1-877-647-5381

getwellinsurance.ca



CANCER AFFECTS EVERYONE, NOT JUST THE PERSON WITH CANCER

"My teenaged daughter is not taking my cancer diagnosis very well. She's afraid that the treatment won't work. She's distancing herself from me when I need her the most."



GetWell Insurance includes a confidential active listening service and convalescence assistance that will refer you to various care and service resources and help you make arrangements for the professional and home care services you need to get well again.

"I live alone, my family is far away and I need home care and help around the house while I'm undergoing treatment. I don't know where to find help."

GetWell Insurance offers a wide range of advantages to help you in your fight against cancer:

- Covers the first diagnosis of cancer*;
- No medical exam required. Only four eligibility questions;
- Easy to buy on line or by phone;
- Tax-free benefit of \$25,000 or \$12,500;
- Benefit paid in full on first diagnosis of cancer;
- Eligible at birth;
- Full premium refund in the event of death;
- Includes the following assistance services: Convalescence Assistance, Psychological Assistance and Estate Settlement Assistance.

* Certain exclusions and restrictions apply.