

After diagnosis, life goes on

With the benefit you get from GetWell Insurance when you're diagnosed with a covered critical illness* for the first time, you can:

- Take care of any financial obligations your disability benefits don't cover
- Take an unpaid leave of absence
- Receive home health care and services
- Undergo treatment not offered by public health services or try a new drug not covered by insurance
- 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 better.

Don't wait. Call now!

1-877-647-5381

desjardins.com/getwellinsurance

*Some exclusions and restrictions apply.



Think ahead. Get coverage for your family today!

It's so easy to buy **GetWell Insurance**.
Just 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).

desjardins.com/getwellinsurance

GETWELL INSURANCE

Coverage against the
financial consequences
of a critical illness

 **Desjardins
Insurance**
LIFE • HEALTH • RETIREMENT

Cooperating in building the future

GetWell Insurance offers a number of advantages:

- No medical exam required—maximum of six health questions
- Tax-free benefit of up to \$25,000
- Quick and easy to buy over the phone
- Very affordable coverage with a family discount
- Full benefit paid on first diagnosis
- Children eligible for coverage at birth
- Premium refund if an insured dies
- Assistance services included

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 of the terms and conditions of GetWell Insurance. Some exclusions and restrictions may apply.

The Canadian Cancer Society (CCS) and Desjardins Insurance 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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Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.

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Fight the disease, not debt

If you had to fight cancer, would you be able to pay for private home care services, such as a nurse or a babysitter?

If your spouse were to become paralyzed after a stroke and could no longer work, would you be able to support your family on your salary alone?

If your child were to suffer from an infectious disease, would you be able to take an unpaid leave of absence so you can be with them while they're undergoing treatment or convalescing?

Sometimes it can take many months to treat a critical illness like cancer, heart disease or an infectious disease. And, in many cases, it can take a lot longer to recover.

During the convalescence period, **your family income will drop, while costs related to treatment will add up.**



GetWell Insurance: Affordable coverage for your whole family

On the first diagnosis of a covered critical illness, GetWell Insurance provides a tax-free lump-sum benefit. The benefit amount varies depending on the insured's age and the coverage you have:

Insured's age on diagnosis	BENEFIT PAYABLE		
	Cancer Coverage	Heart Coverage	Infectious Disease Coverage
54 or younger	\$25,000	\$25,000	\$12,500
55 to 74	\$12,500	\$12,500	\$6,250

GetWell Insurance is simple and easy to buy. It's available for individuals aged 64 or younger. You don't need to undergo a medical exam. You just have to answer a maximum of six questions to see if you're eligible.

This coverage is so affordable that your whole family can benefit from being insured. A family of two non-smoking adults in their late thirties and two children under the age of 18 would pay only \$31.70 a month for all of the coverages offered.

And if an insured dies while the contract is in force, all of the premiums (i.e., the cost of insurance) paid for this insured are refunded. An insured's coverage ends when they turn 75.

Some good reasons to get covered...

Cancer Coverage

When he was 39, Steve was diagnosed with intestinal cancer that required two years of treatment and convalescence. This two-year period was very trying from both an emotional and a financial standpoint for him and his wife, Annie. One year after Steve's diagnosis, Annie had to quit her job because she could no longer juggle working full time and caring for Steve.

With a lot less money coming in, they had to re-mortgage their home to cover their everyday expenses and all the extra expenses they had to pay out of pocket for commuting, home care, medication and treatment that weren't covered.

Heart Coverage

When Jocelyn was 48, she suffered a heart attack. The road to recovery was long and challenging. Her sister took time off work to care for her, but her convalescence period lasted a lot longer than expected.

She was forced to dip into her savings to meet her financial obligations and cover the extra expenses related to her condition. For instance, she needed private home care once her sister had used up all of her vacation and had to go back to work.

A critical illness affects everyone, not just the person who's sick

"My wife had a stroke and needs to re-learn how to do everything with her left hand because she's still partially paralyzed on her right side. Can you help me find someone to help around the house while I'm at work?"

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.



Infectious Disease Coverage

The Infectious Disease Coverage covers you in the event of the following diseases: bacterial meningitis, Lyme disease, flesh-eating disease, *E. coli* infection (hamburger disease) and West Nile virus. These diseases may have lasting impacts and lead to other health problems.

You can't get Infectious Disease Coverage on its own—it's available at no extra cost when you buy the Cancer Coverage and the Heart Coverage as a package or individually.