



Critical illness insurance



Desjardins

Insurance

Life • Health • Retirement

Crucial support at a difficult time

The unexpected expenses that come with a critical illness can really add up. Choosing to include critical illness insurance in your group plan is another way to show your employees that you care about their well-being. If an employee is diagnosed with a critical illness, it will help them deal with the additional financial demands.

Their benefit, to use as they choose

The idea behind our critical illness insurance is simple: if an insured is diagnosed with a covered critical illness, they'll receive a tax-free lump sum benefit they can use however they like (try new treatment methods, make their home wheelchair accessible, pay for homecare services and travel expenses, compensate for lost income if their spouse has to take time off to take care of them, etc.).



Multiple payments possible

If an insured is diagnosed with more than one covered illness while their coverage is in effect, they could get multiple lump sum payments*, as long as:

1. The illnesses are not related
2. The new diagnosis is made at least 90 days after the last payment
3. The illness meets all the other eligibility criteria.

The same goes for cancer – if they're diagnosed with another life-threatening cancer, they could get the full benefit again*, as long as:

1. The new diagnosis is made more than 60 months after the previous diagnosis
2. They have not received any cancer-related treatments during that 60-month period
3. Their cancer meets all other eligibility criteria.

Your options

If you decide to include critical illness insurance in your group plan, you have several options to choose from:

- You can offer critical illness insurance to your employees only, or you can extend it to spouses and dependents as well.
- You can make the coverage mandatory, optional or a combination of the two.
- You can offer our basic coverage which covers the four most common critical illnesses, or our enhanced coverage, which covers 31 critical illnesses.

*Does not apply to children's coverage

Covered illnesses and surgeries

	BASIC COVERAGE	ENHANCED COVERAGE
	100% payment	
PLAN MEMBER AND SPOUSE	<ul style="list-style-type: none"> • Cancer (life-threatening) • Coronary artery bypass surgery • Heart attack (acute myocardial infarction) • Stroke (cerebrovascular accident) 	<ul style="list-style-type: none"> • Aortic surgery • Aplastic anemia • Bacterial meningitis • Benign brain tumour • Blindness • Cancer (life-threatening) • Coma • Coronary artery bypass surgery • Deafness • Dementia, including Alzheimer's disease • Dilated cardiomyopathy • Fulminant viral hepatitis • Heart attack (acute myocardial infarction) • Heart valve replacement or repair • Kidney failure • Liver failure of advanced stage • Loss of independent existence • Loss of limbs • Loss of speech • Major organ failure (on waiting list) • Major organ transplant • Motor neuron disease • Multiple sclerosis • Muscular dystrophy • Occupational HIV infection • Paralysis • Parkinson's disease and specified atypical parkinsonian disorders • Primary pulmonary hypertension (idiopathic pulmonary arterial hypertension and familial pulmonary arterial hypertension) • Progressive systemic sclerosis • Severe burns • Stroke (cerebrovascular accident)
CHILDREN	<p>Same as adult coverage, plus:</p> <ul style="list-style-type: none"> • Cerebral palsy • Congenital heart disease • Cystic fibrosis • Down syndrome • Serious cerebral lesion • Serious mental deficiency • Spina bifida cystica 	<p>Same as adult coverage, plus:</p> <ul style="list-style-type: none"> • Cerebral palsy • Congenital heart disease • Cystic fibrosis • Down syndrome • Serious cerebral lesion • Serious mental deficiency • Spina bifida cystica
	Payment of 10% of the sum insured* (up to \$25,000)	
	<ul style="list-style-type: none"> • Coronary angioplasty • Ductal carcinoma in situ of the breast • Stage 1A malignant melanoma • Stage A (T1a or T1b) prostate cancer 	

*Does not apply to children's coverage

Limitations, exclusions and restrictions

Medical definitions

The covered illnesses, conditions and procedures are subject to limitations and exclusions and must meet precise medical definitions. For example, not all cancers and heart surgeries are covered, and illnesses must have progressed to a critical stage to be eligible.

Pre-existing condition clause

If your plan includes a pre-existing condition clause, illnesses related to a condition or symptoms that the insured consulted, or should have consulted, a healthcare professional about before are not eligible and will be excluded from coverage.

90-day waiting period for cancer

Once the plan member's insurance goes into effect, there is a 90-day waiting period before cancer coverage takes effect. That means that, if they (or one of their covered dependents) are diagnosed with or have signs or symptoms of cancer within the first 90 days of their insurance's effective date, it will not be covered.

Survival period

In the case of heart conditions and heart surgeries, the insured must survive at least 30 days following the date they are diagnosed with a critical illness or undergo surgery to be eligible for a payment.

This document summarizes the nature and conditions of critical illness insurance. It has no contractual value. For answers to any questions about the nature and conditions of critical illness insurance, refer to the insurance contract, which contains full details on the product's terms and conditions, as well as any exclusions and restrictions that may apply.

About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

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