



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 (to pay off debts, try new treatment methods, make their home wheelchair accessible, travel, etc.).

Critical illness in numbers

- In 2017, an estimated 221 Canadians died from cancer every day.¹
- Every year, more than 350,000 Canadians are hospitalized for heart disease or stroke.²

Multiple payments possible

What makes our critical illness insurance stand out from the competition is that the coverage remains in effect as long as the premiums are paid. So, if an insured is diagnosed with more than one covered illness over the course of their lifetime, they can get multiple lump sum payments. The same goes for cancer recurrences – if their cancer comes back, they'll get the full benefit again.

Sample benefit payments for a \$50,000 policy

Critical illness	Payment
Dave has a heart attack	\$50,000
He is later diagnosed with stage A prostate cancer	One lifetime payment of \$5,000
Then, he finds out he has colon cancer	\$50,000

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—one of the most comprehensive offers on the market.



¹ Canadian Cancer Society; 2018.

² Canadian Institute for Health Information; 2013.

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 (myocardial infarction) • Stroke 	<ul style="list-style-type: none"> • Advanced-stage liver failure • Alzheimer's disease • Aortic surgery • Aplastic anemia • Bacterial meningitis • Benign brain tumour • Blindness • Cancer (life-threatening) • Coma • Coronary artery bypass surgery • Deafness • Dilated cardiomyopathy • Fulminant viral hepatitis • Heart attack (myocardial infarction) • Heart valve replacement • Kidney failure • Loss of independence • Loss of speech • Loss of limbs • Major organ failure (on waiting list) • Major organ transplant • Motor neuron disease • Multiple sclerosis • Muscular dystrophy • Occupational HIV infection • Paralysis • Parkinson's disease • Primary pulmonary hypertension • Progressive systemic sclerosis • Severe burns • Stroke
CHILDREN	<p>Same as adult coverage, plus:</p> <ul style="list-style-type: none"> • Cerebral palsy • Congenital heart disease requiring surgery • Cystic fibrosis • Down syndrome • Serious mental impairment • Severe brain injury • Spina bifida cystica 	<p>Same as adult coverage, plus:</p> <ul style="list-style-type: none"> • Cerebral palsy • Congenital heart disease requiring surgery • Cystic fibrosis • Down syndrome • Serious mental impairment • Severe brain injury • Spina bifida cystica
	Payment of 10% of the sum insured (up to \$25,000)	
	<ul style="list-style-type: none"> • Breast cancer • Coronary angioplasty • Stage 1A malignant melanoma • Stage A prostate cancer 	

Look to the future with confidence

Choose Desjardins Insurance

Choose the strength and stability of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

Choose Desjardins Group, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys excellent credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most solid financial institutions in the world.

Choose an organization that encourages its members and clients to make healthy lifestyle choices for good physical, mental and financial health.

Desjardins Group promotes these values through partnerships with groups such as the Heart & Stroke Foundation and the Canadian Cancer Society.

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1-800-667-6267

Winnipeg

204-989-4350
1-888-942-3383

Montreal

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1-800-363-3072

Halifax

902-466-8881
1-800-567-8881

Calgary

403-216-5800
1-800-661-8666

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1-877-828-7800

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1-800-567-8881

Edmonton

780-822-2293

Ottawa

613-224-3121
1-888-428-2485

desjardinslifeinsurance.com

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.

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