

Critical illness insurance

To help employees through a difficult time 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. Critical illness insurance shows your employees and their families that you are there to support them and help cover the costs associated with these illnesses. You can offer this coverage to your employees, their spouses and their children on an optional or mandatory basis, or you can combine the two. You have a choice of two benefit options: our basic benefit, which covers the four most common critical illnesses, or our enhanced benefit, which covers 31 illnesses—one of the most comprehensive plans on the market today.

Their benefit, their choice

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 for spouse during treatment
- indulging in something special

Our critical illness insurance

Basic benefit		Enhanced benefit	
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			
Pays 10% of the insurance (up to \$25,000) for coronary angioplasty, prostate cancer, skin cancer or breast cancer			
Waiver of premium			
Conversion privilege			

Multiple benefit payments

Under our multiple occurrence coverage clause, an employee who has survived a critical illness, and is subsequently diagnosed with another critical illness, will be eligible for another benefit.

Sample benefit payments for a \$50,000 policy

Critical illness	Payment
Steve 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 for recurring cancer: we'll pay the full benefit amount again if a cancer recurs.



Desjardins
Insurance

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Covered illnesses

Plan member and spouse

Basic benefit:

- cancer (life-threatening)
- coronary artery bypass surgery
- heart attack
- stroke

Enhanced benefit 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

- 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

Child

Illnesses covered under the basic or the enhanced benefit, 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 our 360° solution—a comprehensive approach to workplace wellness and disability management that 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, it oversees 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.

Certain conditions, limitations and exclusions apply.

Please don't hesitate to contact us for additional information on our products and services.

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Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.