



## Family, Home, Career... and your Health

You have it all and want to protect it



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

# Does this sound like you?

More than ever before women are:

- Leaders, fully in-charge of their dreams and destinies
- Breadwinners, balancing career and family
- Decision-makers, especially when it comes to health and wellness
- Realists, aware that becoming seriously ill could lead to financial hardship

Your health is important to you. It's also important to those who love you and rely on you.

## Health Facts

**42%** of women and **45%** of men will be diagnosed with cancer at some point in their lives. **63%** of Canadians diagnosed with cancer are expected to survive for **5 years** or more.

- Canadian Cancer Society.
- Cancer Care Ontario: "Cancer in Young Adults in Canada", Toronto, Canada, 2006.

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**Every 7** minutes, someone has a heart attack in Canada. By adopting healthy behaviours, you can delay the onset of heart disease or stroke by as much as **14 years**.

- Heart & Stroke Foundation, 2011.
- Canadian Cancer Society.

# Building a Financial Safety Net

Sometimes an illness like cancer just happens. It doesn't discriminate. It doesn't play fair. But you can do something today that will enable you to take control of your financial destiny.

## Disability Insurance

You work hard and your earning ability is critical to your financial security. **Solo™ Disability Income** from Desjardins Insurance replaces your monthly salary if an illness or accident-related disability prevents you from working.

## Healthcare Insurance

Some people have group health care coverage that pays part of most drug and treatment costs related to a serious illness. However, if you are self-employed or work part-time you may not be covered.

**Solo™ Healthcare** extended medical coverage is an excellent way to offset the unexpected costs not covered by provincial health care programs.



## Critical Illness Insurance

Most people diagnosed with cancer or another serious illness will recover and go back to their daily lives. However, what they go back to may not be what it was. Serious illness can devastate your finances and it can be hard to recover.

**Critical Illness insurance** provides a substantial lump-sum payment tax-free, that can be used as you wish. For example, even the minimum \$25,000 benefit would allow you to make a year's worth of mortgage payments or travel outside the country to seek the best medical care available.



Desjardins Insurance has one of the most comprehensive lines of Critical Illness insurance in Canada:

**Harmony:** The most inclusive critical illness coverage on the market, covering 25 illnesses and 4 infectious diseases.

**Consumer's Critical Illness:** Affordable protection for the most common illnesses and conditions.

**Harmony New Generation:** The most innovative solution for children and grandchildren.

**Harmony Executive:** An option that provides tax advantages tailored to the business owner's needs.

## More than financial services...

Desjardins Insurance is more than an insurance company. While we provide coverage that protects you in the event of illness, you also get 24/7 access to world-class professional assistance services at no additional cost. Depending on the protection you select, the services can range from:

- Expert medical opinions to evaluate your diagnosis and determine the optimal treatment plan
- Access to the advice of a registered nurse
- Referrals to a lawyer and other local services

You work hard to build your life.  
Don't let the unforeseen ruin your dreams.  
It's not worth the risk.



If you were diagnosed with a serious illness...

Would your doctor tell you to... work more or less... to have more stress in your life or less?

With access to tax-free cash, you can focus on taking care of yourself and healing.

**91%** of households are financially impacted by a cancer diagnosis.

– Source: Hopkins, R.B., Goeree, R. and Longo, C.J. "Estimating the National Wage Loss from Cancer in Canada." *Current Oncology* v.17(2) 2010.

Provincial health insurance will help with treatment costs, but **you may need a lot more if you become seriously ill.**

You may need help with the following:

- Housekeeping
- Transportation to the hospital
- Childcare and schooling needs
- Ready-made meals or take-out food

You also need to consider:

- Loss of income, both your own and that of a spouse or family member taking time off to help
- Reduced earnings associated with a gradual return to work
- Prescription drugs that may not be covered
- Utility bills, mortgage payments and other debts
- Your long-term financial plans, including RRSPs

You may need personal care, such as:

- Access to the best care and support available including psychological, physical and occupational therapy
- Specialized skincare products and clothing appropriate for the changes brought about by illness and treatment
- Wigs, surgical sleeves and other medical devices

# About Desjardins Insurance

Desjardins Insurance is a subsidiary of Desjardins Group, the sixth largest financial institution in Canada. Desjardins Insurance ranks seventh among life and health insurers in Canada and first in Quebec. Desjardins Insurance provides life insurance, health insurance and retirement savings products to its employees, clients and partners. The company employs more than 3,800 people in offices across the country, including Vancouver, Calgary, Winnipeg, Toronto, Ottawa, Montreal, Quebec, Lévis, Halifax and St. John's.

**[desjardinslifeinsurance.com](http://desjardinslifeinsurance.com)**



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Desjardins Insurance refers to Desjardins  
Financial Security Life Assurance Company.



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