



SPECTRUM Group Critical Illness Program

Insure your financial health through affordable Critical Illness Insurance - now available on an optional basis through ACE INA Life Insurance!

Why Critical Illness Insurance?

People are living longer due to healthier lifestyles and advances in medical science resulting in a greater number of people surviving illnesses that were once fatal. While we are beating the odds, an alarming number of Canadians will suffer a critical illness in their lifetime. For example:

- 1 in 9 women will develop breast cancer
- 1 in 21 women will develop lung cancer
- 1 in 8 men will develop prostate cancer
- 1 in 11 men will develop lung cancer
- 1 in 3 will develop a form of life threatening Cancer
- 3 of 4 families will be affected by Cancer
- 30% of those with Cancer are completely cured
- 1 in 2 will contract some form of heart disease
- 95% of Heart Attack victims survive the first attack
- 1 in 20 run the risk of having a Stroke before 70
- 75% of Stroke victims survive the first Stroke
- 1 in 4 will develop Kidney Disease

Source: Heart and Stroke Foundation, Canadian Cancer Society and Statistics Canada

Having survived a critical illness, many people are unable to quickly return to work and are in need of ongoing medical attention or other care. Until recently, coverage for such needs wasn't available and while disability insurance provides income protection, it doesn't adequately provide financial assistance for expenses such as:

- Convalescence
- Transportation
- Home Modification
- Supplementary Income
- Home Care
- Pension Supplement
- Dependent Care
- Medical Expenses (not covered by government or private health plans)

Solution

ACE INA Life Insurance's Critical Illness program was developed to address these needs and alleviate some of the stress and financial burden resulting from a critical illness.

Critical Illnesses Covered:

- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis
- Aorta Surgery
- Benign Brain Tumour
- Blindness
- Cancer
- Loss of Speech
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Heart Attack
- Major Organ Failure
- Occupational HIV
- Loss of Limbs
- Multiple Sclerosis
- Paralysis
- Parkinson's Disease
- Severe Burns
- Stroke
- Heart Valve Replacement
- Major Organ Transplant

Additional Coverage:

- Ductal Carcinoma in Situ*
- Early Prostate Cancer*
- Loss of Independence*
- Hip & Knee Replacement
- 2nd Event Coverage

**Partial Payment*

A **Single Sum Benefit** will be paid upon diagnosis of a covered illness *for the first time in your lifetime*, or injury, and survival after 30 days (365 days survival for Paralysis, and a 90 Waiting Period for Cancer applies).





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Coverage Choices:

Mandatory Flex Plan *

Employee: Select from \$5,000, \$10,000, \$15,000, \$20,000

Optional Plan **

Employee: Select from \$10,000 to \$100,000 in units of \$5,000

Spouse: Select from \$10,000 to \$100,000 in units of \$ 5,000

Child: Flat \$3,000

(available in conjunction with enrollment of employee and/or spouse)

**No Medical Evidence Required, 24 Month/ 24 Month Pre-Existing Medical Condition Provision/ **Satisfactory Medical Evidence required, no 24 Month/ 24 Month Pre-Existing Medical Condition Provision, First Occurrence Limitation*

OPTIONAL PLAN				
Monthly cost per \$5,000				
Age Band	Male		Female	
	Non Smoker	Smoker	Non Smoker	Smoker
Under 25	0.44	0.50	0.38	0.43
25 to 29	0.67	0.76	0.63	0.71
30 to 34	0.80	0.91	0.99	1.12
35 to 39	1.68	3.14	1.53	2.86
40 to 44	2.82	5.28	2.53	4.75
45 to 49	4.29	10.29	3.89	9.34
50 to 54	7.49	17.97	5.69	13.66
55 to 59	11.92	32.36	7.51	20.40
60 to 64	19.68	53.43	9.99	27.11
<i>Children's monthly cost for Flat \$3,000 Benefit - \$0.50</i>				

