

Critical Illness Insurance

CHUBB®



What is the Risk?

Despite the staggering increase of incidents of the most common critical conditions; cancer, heart attack and stroke, we continue to see a decrease in mortality rates. This is GREAT NEWS, but it can come with a hefty price tag.

Provincial plans do not take care of all that is needed when an individual is diagnosed with a critical condition.

At a time when incomes are potentially reduced, and expenses increase (due to medical needs), a critical illness plan is the best way to fund a possibly lengthy recovery period.

Did You Know?

- An estimated 196,900 new cases of cancer occurred in Canada in 2015¹.
- There are an estimated 70,000 heart attacks each year in Canada. That's one heart attack every 7 minutes².
- Up to 40,000 cardiac arrests occur each year in Canada. That's one cardiac arrest every 12 minutes².
- There are estimated 62,000 strokes in Canada each year. That's one stroke every 10 minutes².

How to Protect Yourself

When an individual receives the news they have been diagnosed with a critical condition and are bracing themselves for a long recovery battle the emotional impact is immeasurable.

Chubb's Critical Illness program provides the kind of financial assistance that allows an individual to focus on the important things during a recovery time: like getting better.

This program offers a lump sum pay-out following the diagnosis of a covered condition³, that can be used any way the insured wishes.

Chubb's Critical Illness program provides coverage for 23 covered conditions, as well as the following additional benefits⁴:

- Ductal Carcinoma in Situ (early stage breast cancer)
- Early Prostate Cancer Treatment
- 2nd Event Coverage

Covered Conditions

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

Coverage Options

Guaranteed Issue

You and your spouse are eligible for a flat amount of \$25,000 with NO MEDICAL EVIDENCE*.

*A pre-existing medical condition limitation provision is applied.

Medical Evidence

You and your spouse are eligible for benefits from \$30,000 to \$100,000 with the completion of a short-form medical questionnaire.

Premium Rate Charts

Rates per month per \$5,000				
Age	Male		Female	
	Non-Smoker	Smoker	Non-Smoker	Smoker
18 to 29	\$0.56	\$0.74	\$0.56	\$0.74
30 to 34	\$0.78	\$1.13	\$0.97	\$1.32
35 to 39	\$1.06	\$1.62	\$1.26	\$1.89
40 to 44	\$1.59	\$2.69	\$1.78	\$3.12
45 to 49	\$2.66	\$5.19	\$2.76	\$5.10
50 to 54	\$4.97	\$9.46	\$3.90	\$8.40
55 to 59	\$7.35	\$15.97	\$5.07	\$12.71
60 to 64	\$11.19	\$26.11	\$6.59	\$14.53

How to Calculate Rates?

Use the rate in the chart provided that corresponds with your gender and smoking status.

Multiply that rate by the number of units you wish purchase.

For example: \$50,000 for a non-smoking male at age 40 (10 x 1.59 = \$15.90 per month).

The total amount of coverage cannot exceed \$100,000 per insured person.

Child Benefit

You may also purchase \$5,000 of coverage for your children (in conjunction with enrollment of an employee and/or spouse). This covers all eligible dependent children you have.

Monthly Premium: \$0.75.

What is a Pre-Existing Condition Limitation?

This means that we won't pay for a critical condition diagnosed in the first 12 months of coverage if that diagnosis was directly or indirectly caused by an injury or sickness you've received treatment, advice or a diagnosis on, in the 12 months just prior to your effective date of coverage.

For application forms please see your Plan Administrator.

1. Canadian Cancer Society. 2 Heart and Stroke Foundation. 3 A single sum benefit is paid upon diagnosis of one of the listed covered illness, or injury, and survival after 30 days (180 days survival for Paralysis, and a 90 day waiting period for Cancer applies). 4 Additional benefits paid at a percentage of the lump sum benefit.

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