

your

CRITICAL ILLNESS

ENHANCED BENEFITS

CRITICAL ILLNESS CAN STRIKE ANYONE, ANYTIME

are you protected?



FOR MORE DETAILS ABOUT YOUR COVERAGE, PLEASE REFER TO YOUR GROUP BENEFITS BOOKLET.



25 COVERED conditions ELIGIBLE FOR UP TO 2 full payments

CATEGORY 1

- Cancer

CATEGORY 2

- Aortic surgery
- Coronary artery Bypass surgery
- Heart attack
- Heart valve replacement

CATEGORY 3

- Blindness
- Deafness
- Loss of limbs
- Loss of speech
- Occupational HIV infection
- Severe burns

CATEGORY 4

- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Coma
- Dementia (including Alzheimer's disease)
- Kidney failure
- Loss of independent existence
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple Sclerosis
- Paralysis
- Parkinson's Disease and Specified Atypical Parkinsonian Disorders
- Stroke

When a benefit is paid for a condition within one category, other conditions in the same category are no longer eligible.



4 COVERED conditions ELIGIBLE FOR partial payment*

- Coronary angioplasty
- Ductal carcinoma in situ of the breast
- Stage A (T1a or T1b) Prostate Cancer
- Stage 1A malignant melanoma

One partial payment per lifetime for each partial payment condition.

*10% of coverage amount.



7 COVERED childhood CONDITIONS

(Applicable to family CI only)

- Autism
- Cerebral palsy
- Congenital heart disease
- Cystic fibrosis
- Down syndrome
- Muscular dystrophy
- Type 1 Diabetes mellitus

Child's coverage terminates after payment of one childhood condition.

50,000 CANADIANS

suffer a stroke each year, and 60% are left with a disability

(Heart and Stroke Foundation of Canada)

Please note that specific criteria must be met for each condition.

focus ON YOUR recovery NOT YOUR FINANCES



This is a living benefit. The benefit amount is payable provided the person is still living at the end of the survival period, and when Blue Cross receives the claim.