

FOUR CRITICAL POINTS TO CONSIDER



Did you know that one in three Canadians experiences serious illness or disease during their lifetime? Thankfully, modern medical advances will allow many to survive life-threatening conditions. In fact, Canadians are living with disease more often than dying from it.

Although many critical illness survivors continue to live productive and rewarding lives, the experience is difficult and presents many physical, emotional and financial challenges to them and to their families. These challenges often persist beyond the point of physical recovery and generate unexpected costs and lifestyle changes.

How would you and your family cope if a serious illness resulted in a long recovery period? Could you continue to pay your bills? Unexpected expenses such as child and personal care, special equipment and home adaptations add to the struggle. When a critical illness strikes, your financial security is threatened.

Blue Cross helps restore that security through LifeLink[®], an innovative addition to your group insurance coverage that provides a lump sum cash payment when you and your family members need it most. You can use the cash payment to pay for specific medical treatments, private nursing care, early retirement, a vacation - anything you want.

By easing the financial pressure, LifeLink leaves you better able to cope with the stresses a critical condition brings. You may not be able to prevent a serious illness, but LifeLink can help you through your recovery.

This brochure is intended to give you an overview of the benefits and critical conditions that are covered by LifeLink. For specific contract wording, please see your group administrator or call your local Blue Cross office.

BENEFIT SCHEDULES

Employee	\$20,000
Spouse	\$4,000
Dependent	\$2,000

WAITING PERIOD

LifeLink is a living benefit. This means the insured must survive for a period of 30 days from when the definition of the critical condition is met before the benefit will be paid. At the end of this 30-day period, the insured must still meet the definition of the critical condition as outlined in your group contract.

PRE-EXISTING CONDITIONS

Pre-existing conditions are any conditions for which, during the 24 months immediately prior to the effective date of coverage, the insured has been prescribed medication or has received medical treatment, consultation, care or services, including diagnostic measures, for any symptom or medical problem which leads to a diagnosis of, or treatment for, a critical condition.

The benefit is not payable as a result of any pre-existing condition unless the critical condition occurs after 24 consecutive months of coverage. This does not apply to a child born while family coverage is in force.

LifeLink is offered without medical underwriting (except for late applicants).

OVERVIEW OF CRITICAL CONDITIONS

The following 16 critical conditions are covered under LifeLink. All conditions, with the exception of severe burns, must be the result of illness or disease. Severe burns is the only medical condition resulting from accidental injury that is eligible for coverage under LifeLink.



A living benefit providing financial comfort to group employees facing a critical illness

Basic Benefit



An Inukshuk is a stone structure erected by the Inuit to provide direction and comfort in a desolate and lonely environment. The Inukshuk is a fitting image to represent the comfort LifeLink can bring to the desolate and lonely environment of a critical illness.

DEFINITIONS OF COVERED CONDITIONS

In the following three critical conditions, the LifeLink Graded Benefit allows for payment at either 100% or 40% of the coverage amount depending on the degree of severity of the condition. Please contact your group administrator for specific contract wording.

Cancer: 40% of the benefit is payable for some cancers that are not life-threatening (certain exclusions apply).

100% of the benefit is payable for most cancers that have metastasized as well as inoperable brain tumors. Metastasized means the cancer has spread to other parts of the body.

Heart attack: 40% of the benefit is payable for a Class III heart attack, which means significant limitation of physical activity.

100% of the benefit is payable for a Class IV heart attack, resulting in the inability to carry on any physical activity without discomfort.

Stroke: 40% of the benefit is payable for a stroke that produces evidence of neurological sequelae lasting more than 30 days.

100% of the benefit is payable for a stroke that produces evidence of neurological sequelae lasting more than 30 days, resulting in the inability to perform at least two of the five Activities of Daily Living without assistance.*

In the remaining 13 critical conditions, the LifeLink Graded Benefit is payable at 100%.

Alzheimer's disease: Definite diagnosis of a progressive degenerative disease of the brain where there is a significant reduction in mental and social functioning.

Blindness: Definite diagnosis of the permanent loss of sight in both eyes.

Burns: Third degree burns, as a result of a single event, covering at least 20 per cent of the body surface.

Coma: State of unconsciousness with no reaction to external stimuli or response to internal needs, for a continuous period of 30 days.

Deafness: Definite diagnosis of the permanent loss of hearing in both ears.

Loss of speech: Total and irreversible loss of speech as a result of a physical disease.

Major organ failure: Advanced or rapidly progressing incurable terminal kidney, liver, lung or heart failure where the insured is not a candidate for organ transplant.

Major organ failure requiring transplant: The irreversible failure of the kidneys, liver, lungs or heart requiring receipt of a transplant of that organ. Acceptance in a satisfactory transplant program is required.

Motor neuron disease: Includes conditions that result in the loss of voluntary muscle control, such as Lou Gehrig's disease. A definite diagnosis is required and the condition must be so severe that the insured is unable to perform at least two of the five Activities of Daily Living without assistance.*

Multiple Sclerosis: Definite diagnosis by a certified neurologist. The condition must be so severe that the insured is unable to perform at least two of the five Activities of Daily Living without assistance.*

Paralysis: The complete and permanent loss of use of two or more limbs resulting from a neurological deficit.

Parkinson's disease: Definite diagnosis by a certified neurologist. The condition must be so severe that the insured is unable to perform at least two of the five Activities of Daily Living without assistance.*

Senile dementia: Definite diagnosis of a progressive degenerative disease of the brain resulting in a significant reduction in mental and social functioning.

All diagnoses are to be made by an acceptable medical specialist.

* ACTIVITIES OF DAILY LIVING:

Four of the conditions outlined above make specific reference to the five Activities of Daily Living a person would normally perform without assistance. They are:

Eating: manipulating prepared food or liquid into the mouth.

Dressing: putting on and removing necessary articles of clothing that are normally worn, including leg braces.

Bathing: the ability to cleanse the entire body using soap and water, including turning on faucets and shower mechanisms, getting into and out of the bath itself and drying oneself.

Ambulation: the ability to move independently from place to place with or without the use of equipment.

Toileting: (including continence) the ability to use a toilet, bedside commode or urinal.



HOW TO REACH US

For more information about LifeLink please contact your Blue Cross group representative or office nearest you.

Alberta Blue Cross
Blue Cross Place
10009 - 108th Street NW
Edmonton, AB T5J 3C5
1-800-661-6995

Saskatchewan Blue Cross
516 - 2nd Avenue North
PO Box 4030
Saskatoon, SK S7K 3T2
1-800-667-6853

Manitoba Blue Cross
PO Box 1046
100 A Polo Park Centre
Winnipeg, MB R3C 2X7
1-888-596-1032

Medavie Blue Cross
185 The West Mall
Suite 600
Etobicoke, ON M9C 5P1
1-800-873-2583

*** Medavie Blue Cross**
550 Sherbrooke St. West
Suite B-9
Montreal, QC H3A 3S3
1-888-456-6595

Medavie Blue Cross
644 Main Street
PO Box 220
Moncton, NB E1C 8L3
1-800-667-4511

* Blue Cross Group Benefits sells a similar product under a different name in Quebec

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How would you and your family cope ...

