

Your guide to optional critical
illness insurance

Protect
yourself and
your family



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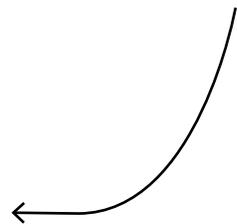


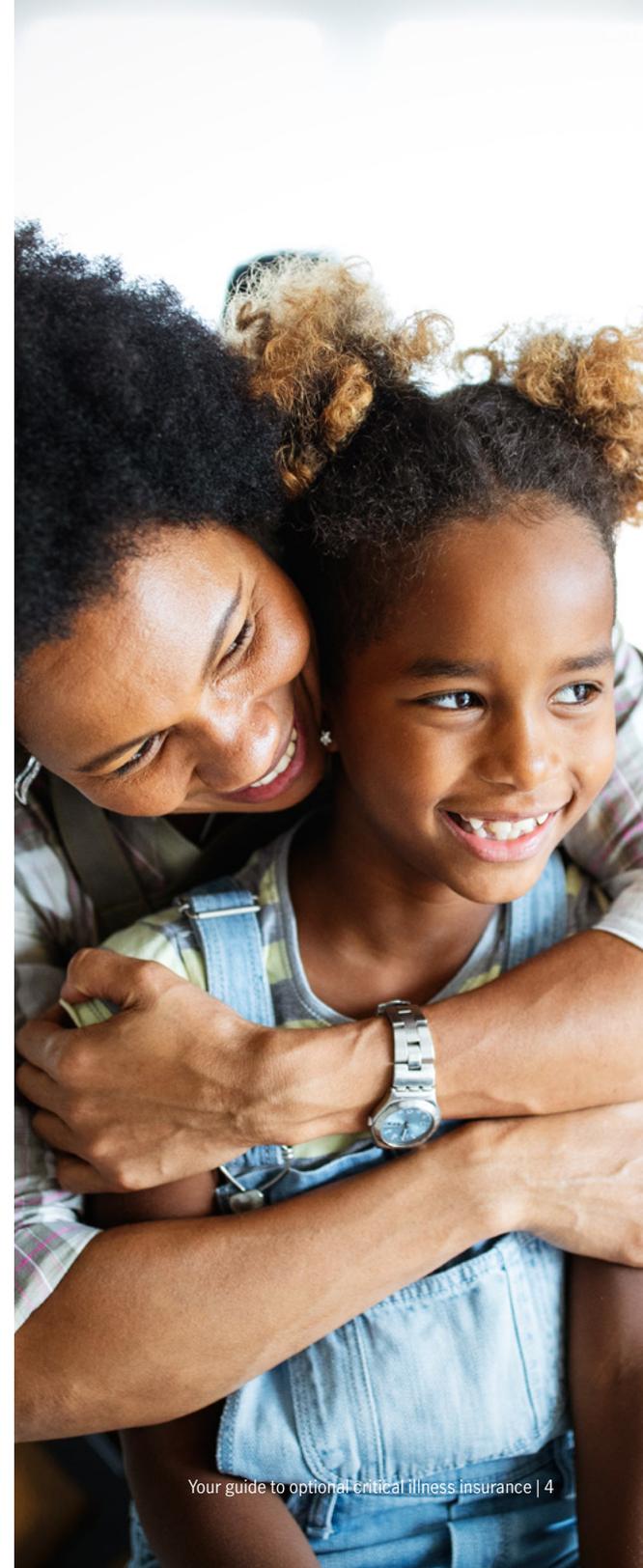
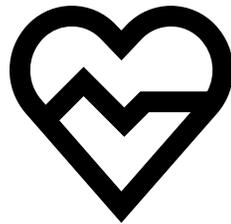
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What is optional critical illness insurance?

The group benefits you get from your employer are an important part of your total compensation. Coverage like life and health insurance helps to protect you and your loved ones.

Did you know that your plan also includes critical illness insurance that you can purchase as an optional add-on? It's a convenient, cost-effective way to add an extra layer of financial protection in case of the unexpected.



How it works

Critical illness insurance pays out a lump-sum benefit if you are diagnosed with any of the conditions covered by your policy, and if your claim is approved. You can use the benefit any way you like. For example, you might use it to:



Replace lost income



Seek out alternative treatment



Pay down debt



Hire a caregiver



Buy specialized equipment



Take time for family or other interests

Critical illness is more common than you might think



2 in 5

Canadians are expected to develop cancer at some point in their life¹



9 in 10

have at least one risk factor for a heart condition or stroke²

¹ Canadian Cancer Society. Cancer statistics at a glance.

² Heart & Stroke. (Dis)connected: How unseen links are putting us at risk.

The benefits

When a person is diagnosed with a critical illness, it affects their whole family. And the impact is financial and emotional as well as physical.

Critical illness insurance can help to ease the financial strain. If you were to become ill, you and your family would be better able to focus on recovery.

Purchasing through your group plan offers some additional advantages:

- **Group rates.** Purchasing through your employer allows you to take advantage of preferred pricing.
- **Flexibility.** You can choose the amount of coverage you want, starting at \$10,000. Depending on the specifics of your plan, coverage may also be available for your spouse and children.
- **Convenience.** Premiums are conveniently deducted from your paycheque.
- **Portability.** If you leave your job, you may be able to take your critical illness coverage with you.



Recent enhancements

Recent changes to Manulife critical illness insurance make it better than ever!

More conditions covered.

We've added three more illnesses (aplastic anemia, bacterial meningitis and loss of independent existence) to the list of covered conditions, bringing the total to 25.

Second-event cancer coverage.

If you make a claim for cancer and are treatment-free for five years, you may be able to make a second claim for a different type of cancer.*

Faster eligibility.

A claim can be filed anytime once a covered condition is diagnosed, however, a survival period of 14 days is required for benefit payment. This is half the time that used to be required. Shorter survival period means faster benefit payment (unless survival period is otherwise stated).

Multiple-event payments.

If you make a claim for a covered condition, you remain eligible for additional payments for other covered conditions.*

Higher coverage.

We've increased both the maximum coverage available and the maximum available without providing medical evidence.

* Conditions, limitations, and exclusions may apply. See policy for details.

Covered conditions

Your optional critical illness benefit currently provides coverage for the following conditions:

Group critical illness covered conditions	You and your spouse	Your child
Cancer critical illness conditions		
Cancer (life-threatening)	✓	✓
Cardiovascular critical illness conditions		
Aortic surgery	✓	✓
Coronary artery bypass surgery	✓	✓
Heart attack (myocardial infarction)	✓	✓
Heart valve replacement	✓	✓
Congenital heart disease (for which corrective surgery has been performed)		✓
Stroke (cerebrovascular accident)	✓	✓
Other critical illness conditions		
Alzheimer's disease	✓	✓
Aplastic anemia	✓	✓
Bacterial meningitis	✓	✓
Benign brain tumour	✓	✓
Blindness	✓	✓
Coma	✓	✓
Deafness	✓	✓
Kidney failure (end-stage renal disease)	✓	✓
Loss of independent existence	✓	✓

Group critical illness covered conditions	You and your spouse	Your child
Loss of limbs	✓	✓
Loss of speech	✓	✓
Major organ or bone marrow failure and on waiting list for transplant	✓	✓
Major organ or bone marrow transplant	✓	✓
Motor neuron disease	✓	✓
Multiple sclerosis	✓	✓
Occupational HIV infection	✓	✓
Paralysis	✓	✓
Parkinson's disease	✓	✓
Severe burns	✓	✓
Autism		✓
Cerebral palsy		✓
Cystic fibrosis		✓
Down syndrome		✓
Muscular dystrophy		✓
Type 1 diabetes mellitus		✓

The specific covered conditions are recognized within the medical profession as being critical in nature. As medical advances and treatment of critical illnesses evolve, the contract definitions for conditions covered under this benefit may change. Definitions for covered conditions are available on Manulife's plan member site at manulife.ca/planmember under Tools and Resources, Covered conditions or by contacting our Customer Service Centre.

Buying is easy!

Adding critical illness insurance to your Group Benefits plan is as easy as **1, 2, 3!**

- 1** Decide how much coverage you want to purchase.
- 2** Check the cost (plus any minimums or maximums that may apply under your plan).
- 3** Complete and return an application form (evidence of insurability may be required). Forms are available under the forms section on the plan member site at manulife.ca/signin.



Questions?

For coverage information, application forms and contract definitions for covered conditions, sign in to the plan member site at manulife.ca/signin.