

Critical illness insurance

To help your employees through a difficult period in their lives

Thanks to advances in modern medicine, we now have a better chance of surviving a critical illness. But the additional expenses can still take their toll. Offering Critical illness insurance to your employees is a compassionate way of providing financial support to help them recover. You have the choice of two coverage options: our basic plan, which covers the four most common critical illnesses, or our enhanced plan, which covers 31 illnesses—the most comprehensive coverage on the market today. You also have the choice of making participation in the coverage optional or mandatory, or a combination of both.

Their benefit, their decision on how to use it

If an insured is diagnosed with a covered critical illness, they will receive the full lump-sum benefit that they are then free to use as they see fit:

- Private treatment or nursing care
- Childcare
- Transportation costs associated with treatments
- Mortgage or line of credit payments
- Time off work taken by spouse during treatment
- Indulging in something special

Desjardins Financial Security's Critical illness insurance

Basic plan	Enhanced plan
4 illnesses	31 illnesses
Cancer recurrence	
Multiple occurrence coverage	
Payment of 10% of the amount of insurance (up to \$25,000) for coronary angioplasty, prostate cancer, skin cancer or breast cancer	
Waiver of premium	
Conversion privilege	

Multiple benefit payments

With Multiple occurrence coverage, an insured who has already suffered a critical illness and is later diagnosed with another covered critical illness will be eligible to receive another benefit.

Sample benefit payments for a \$50,000 policy

Critical illness	Payment
Phillip has a heart attack.	\$50,000
He is later diagnosed with skin cancer.	One lifetime payment of \$5,000
Shortly thereafter, he finds out he has Parkinson's disease.	\$50,000

Cancer recurrence

Our Critical illness insurance also includes a beneficial clause in the event of a cancer recurrence: the full benefit amount will be paid on any subsequent diagnosis of a covered cancer.



Cooperating in building the future

Covered illnesses

Plan member and spouse

Basic Plan:

- Cancer (life-threatening),
- Coronary artery bypass surgery,
- Heart attack,
- Stroke.

Enhanced Plan – covering 31 critical illnesses:

- Cancer (life-threatening),
- Coronary artery bypass surgery,
- Heart attack,
- Stroke,
- Alzheimer's disease,
- Coma,
- Blindness,
- Deafness,
- Occupational HIV infection,
- Loss of speech,

- Kidney failure,
- Severe burns,
- Multiple sclerosis,
- Paralysis,
- Parkinson's disease,
- Major organ transplant,
- Muscular dystrophy,
- Benign brain tumour,
- Motor neurone disease,
- Aortic surgery,
- Major organ failure on waiting list,
- Heart valve replacement,
- Loss of independent existence,
- Loss of limbs,
- Aplastic anemia,
- Bacterial meningitis,
- Dilated cardiomyopathy,

- Fulminant viral hepatitis,
- Primary pulmonary hypertension,
- Liver failure of advanced stage,
- Progressive systemic sclerosis.

Child

Illnesses covered under the Basic Plan or the Enhanced Plan, plus:

- Serious mental deficiency,
- Cystic fibrosis,
- Serious cerebral lesion,
- Congenital heart disease requiring surgery,
- Cerebral palsy,
- Spina bifida cystica,
- Down's syndrome.

A comprehensive approach to health and wellness

Critical illness insurance is part of **Contact 360^o**[™], our comprehensive approach to workplace wellness and disability management, which includes prevention strategies, timely intervention, and support and guidance for employees to help them achieve a safe and sustainable return to work.

About Desjardins Financial Security

Desjardins Financial Security is part of Desjardins Group, the largest financial cooperative group in Canada with assets of over \$172 billion. Desjardins Group has been in business for more than 100 years and ranks among the safest financial institutions in North America.

Desjardins Financial Security is a national leader in proactive disability management with a human touch. Nearly six million Canadians rely on us every day for their financial security.

Feel free to contact us for more information about our products or services.

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Visit our website:

desjardinsfinancialsecurity.com

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