

Critical illness insurance



Could you cover the costs of a critical illness?

Critical illnesses can generate all kinds of costs that aren't covered by your group insurance plan. For example, you could have to pay for travel expenses and homecare services, or compensate for lost income if your spouse takes time off to take care of you. People who are diagnosed with a critical illness or need to have major surgery often have to dip into their savings, go into debt or go without special treatments. With critical illness insurance, **you can avoid that kind of financial stress and focus on more important things.**

How it works

It's simple. If you're diagnosed with a covered critical illness, you'll receive a **tax-free lump sum payment** that you can use however you like (try new treatment methods, make your home wheelchair accessible, etc.).

What's the difference between life, disability and critical illness insurance?

Critical illness insurance is not the same as life insurance. Life insurance is paid out to your beneficiaries when you die. Critical illness insurance is **paid out to you while you're alive** to make it easier for you to deal with your illness.

And unlike disability insurance, **you get a single lump sum payment.**

Can I submit more than one claim?

Yes. If you're diagnosed with more than one covered illness while your coverage is in effect, you could get multiple lump sum payments* as long as:

1. The illnesses are not related.
2. The new diagnosis is made at least 90 days after the last payment.
3. The illness meets all the other eligibility criteria in your insurance booklet.

The same goes for cancer; if you're diagnosed with another life-threatening cancer, you could receive the full benefit again* as long as:

1. The new diagnosis is made more than 60 months after the previous diagnosis
2. You have not received any cancer-related treatments during that 60-month period
3. Your cancer meets all the other eligibility criteria in your insurance booklet

Can I convert my group coverage into individual coverage?

Yes. You can convert your group critical illness coverage to individual coverage* without providing evidence of insurability or medical tests if:

- You leave or lose your job
- You retire
- You reach the age limit specified in your contract

Individual critical illness insurance only covers four illnesses:

- Cancer (life-threatening)
- Coronary artery bypass surgery
- Heart attack (myocardial infarction)
- Stroke

*Does not apply to children's coverage

To be eligible for individual coverage:

- You must be 65 or younger
- Your group insurance plan must be ending
- You must apply within 31 days of when your group insurance ends
- You must have had critical illness insurance coverage under your group plan
- You must not be on disability leave when you apply
- You must live in Canada

To convert your group coverage to individual coverage just fill out the Request for conversion application form and mail it to the address indicated on the form. You can find the form at desjardinslifeinsurance.com/forms.

Covered illnesses and surgeries

Our critical illness insurance covers the most common illnesses and surgeries. In some cases, your dependents may also be eligible.

Consult your insurance booklet or talk to your plan administrator for more information.



PLAN MEMBER AND SPOUSE	CHILDREN
100% payment <ul style="list-style-type: none">• Cancer (life-threatening)• Coronary artery bypass surgery• Heart attack (acute myocardial infarction)• Stroke (cerebrovascular accident)	Same as adult coverage, plus: <ul style="list-style-type: none">• Cerebral palsy• Congenital heart disease• Cystic fibrosis• Down syndrome• Serious cerebral lesion• Serious mental deficiency• Spina bifida cystica
10% payment* (up to \$25,000) <ul style="list-style-type: none">• Coronary angioplasty• Ductal carcinoma in situ of the breast• Stage 1A malignant melanoma• Stage A (T1a or T1b) prostate cancer	

*Does not apply to children's coverage

Limitations, exclusions and restrictions

Medical definitions

The covered illnesses, conditions and procedures are subject to limitations and exclusions and must meet precise medical definitions. For example, not all cancers and heart surgeries are covered, and illnesses must have progressed to a critical stage to be eligible.

Pre-existing condition clause

If your plan includes a pre-existing clause, illnesses related to a condition or symptoms that the insured consulted, or should have consulted, a healthcare professional about before are not eligible and will be excluded from coverage.

90-day waiting period for cancer

Once the insurance goes into effect, there is a 90-day waiting period before cancer coverage takes effect. That means that, if the insured is diagnosed with or has signs or symptoms of cancer within the first 90 days of the insurance's effective date, it will not be covered.

Survival period

In the case of heart conditions and heart surgeries, the insured must survive at least 30 days following the date they are diagnosed with a critical illness or undergo surgery to be eligible for a payment.

This document summarizes the nature and conditions of critical illness insurance. It has no contractual value. For answers to any questions about the nature and conditions of critical illness insurance, refer to your insurance booklet, which contains full details on the product's terms and conditions, as well as any exclusions and restrictions that may apply.

About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

Vancouver
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1-800-667-6267

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1-800-363-3072

Calgary
403-216-5800
1-800-661-8666

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1-877-828-7800

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1-800-263-9641

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1-800-567-8881

Ottawa
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1-888-428-2485

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