

**CHOICES BENEFITS PLAN  
CRITICAL ILLNESS INFO SHEET**

**BASIC CRITICAL ILLNESS BENEFIT OPTIONS**

Option	Benefit Amount
Option 0	No Coverage
Option 1	\$10,000

**BASIC CRITICAL ILLNESS PLAN HIGHLIGHTS**

Features	Description
Eligibility	All exempt employees and union members who have ratified their collective agreements to include the CHOICES plan
Number of Critical Illnesses	24 covered critical illnesses
Pre-Existing Condition Exclusion	Exclusion applies for a pre-existing condition during the period of: <ul style="list-style-type: none"> <li>the existence of symptom(s) within a 24 month period preceding the effective date of coverage, or</li> <li>an illness or condition for which, during 24 months prior to the effective date of coverage, the covered person incurred medical expenses, received medical treatment, took prescribed or non-prescribed drugs or consulted a Physician.</li> </ul>
Waiver of Premium	Not included
Conversion Option	Not included
Termination of Coverage	Earlier of retirement or age 70
Cost of Benefit	Purchased using Flex Credits

**VOLUNTARY CRITICAL ILLNESS PLAN HIGHLIGHTS**

Features	Description
Eligibility	Employee – All exempt employees and union members who have ratified their collective agreements to include the CHOICES plan who are under the age of 70 Spouse – Under the age of 70 Dependent Children – Under the age of 21 or under 25 years of age for full time students
Number of Critical Illnesses	Employee & Spouse: 24 Covered Critical Illnesses Dependent Children: 15 Covered Critical Illnesses
Amount of Insurance	Employee & Spouse: Units of \$10,000 to a maximum of \$150,000 Dependent Children: \$5,000

<b>Guaranteed Issue</b>	\$10,000 that does not require medical evidence of good health. Above \$10,000 will require medical evidence of good health approved by SSQ.
<b>Pre-existing Condition Exclusion</b>	Exclusion applies for a pre-existing condition during the period of: <ul style="list-style-type: none"> <li>the existence of symptom(s) within a 24 month period preceding the effective date of coverage, or</li> <li>an illness or condition for which, during 24 months prior to the effective date of coverage, the covered person incurred medical expenses, received medical treatment, took prescribed or non-prescribed drugs or consulted a Physician.</li> </ul>
<b>Waiver of Premium</b>	Not included
<b>Conversion Option</b>	Not included
<b>Cost of Benefit</b>	100% Employee Paid

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## KEY BENEFITS

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<b>Multiple Event Coverage</b>	<p>Allows for multiple claims on unrelated illnesses.</p> <p>If the insured employee is diagnosed with a covered critical illness for which a benefit has been paid and is then diagnosed with another covered critical illness another full benefit is paid, subject to the Re-Entry Exclusions.</p> <p>In order to receive a benefit payment under the Multiple Event Coverage, the subsequent diagnosis must be made at least 90 days after payment of a benefit for a covered critical illness was made.</p>
<b>Second Medical Opinion Program</b>	<p>Second Medical Opinion program is available to any insured person who is diagnosed with a covered critical illness.</p> <p>This program allows the insured person to obtain a second medical opinion from a highly qualified practitioner. It provides a thorough medical review that rigorously analyzes the insured person's file to confirm the initial diagnosis and make recommendations on appropriate treatment.</p>

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## COVERED CRITICAL ILLNESSES

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|-----------------------------------|---|
| 1. Alzheimer's disease            | 13. Loss of speech                      |
| 2. Aortic surgery                 | 14. Major organ transplant              |
| 3. Benign brain tumor             | 15. Major organ failure on waiting list |
| 4. Blindness                      | 16. Motor neuron disease                |
| 5. Cancer (life-threatening)      | 17. Multiple sclerosis                  |
| 6. Coma                           | 18. Muscular dystrophy                  |
| 7. Coronary artery bypass surgery | 19. Occupational HIV infection          |
| 8. Deafness                       | 20. Paralysis                           |
| 9. Dilated cardiomyopathy         | 21. Parkinson's disease                 |
| 10. Fulminant viral hepatitis     | 22. Primary pulmonary hypertension      |
| 11. Heart attack                  | 23. Severe burns                        |
| 12. Kidney failure                | 24. Stroke (cerebrovascular accident)   |

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**VOLUNTARY CRITICAL ILLNESS – COVERED CRITICAL ILLNESSES FOR DEPENDENT CHILDREN**

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1. Blindness
2. Cancer (life-threatening)
3. Cerebral palsy
4. Coma
5. Congenital heart requiring surgery
6. Cystic fibrosis
7. Deafness
8. Down's syndrome
9. Loss of speech
10. Major organ transplant
11. Mental deficiency
12. Muscular dystrophy
13. Paralysis
14. Sever burns
15. Spina bifida cystica