

Extens*i*A

CRITICAL ILLNESS  
INSURANCE



**The ideal complement  
to your group insurance**





Peace of mind  
within your reach



Today, progress in medicine and breakthroughs in research have significantly extended our life expectancy. Our chances of surviving a critical illness are now a lot better than they used to be. But being diagnosed with a critical illness can still take a major financial toll. Few people save enough money to cover unexpected expenses that are associated with such illnesses.

That's why iA Financial Group has developed Critical Illness insurance that enables you to maintain your quality of life and that of your family, while going through this difficult time.

## ExtensiA

ExtensiA provides tailor-made individual insurance products to group insurance plan members who are looking for extra coverage. ExtensiA offers Optional Term Life, Accidental Death & Dismemberment (AD&D) and Critical Illness insurance.

# What is Critical Illness Insurance?

**ExtensiA Critical Illness Insurance provides you with a lump-sum payment following the diagnosis of a covered critical illness or if you must undergo a covered surgery. It also offers a consultation service that provides you with a second medical opinion quickly.**

## A few statistics

Nobody wants to think about being diagnosed with a critical illness. However, the probability you may be diagnosed with one during your lifetime is higher than you may think:

- **2 in 5 Canadians** will develop cancer during their lifetime<sup>1</sup>
- Every year, **50,000 Canadians** suffer a stroke and some **315,000 Canadians** are currently living with the effects of a stroke<sup>2</sup>
- Every year, **70,000 Canadians** suffer a heart attack<sup>3</sup>
- **2.6 million Canadians** have kidney disease or are at risk<sup>4</sup>

## Eligibility

**Applicant:** You must be actively at work, be a member of a group insurance plan and be under 65 years of age at the time of enrolment. Your coverage decreases by 50% at age 65 and ends at age 70.

**Spouse:** Your spouse is eligible if he or she is under 65 years of age at the time of enrolment and if you are eligible for the ExtensiA insurance products. Additionally, he or she must meet the definition of a spouse according to the terms of the ExtensiA contract. Coverage decreases by 50% at age 65 and ends at age 70.

**Children:** Your children are eligible if they are under 21 years of age and if you are eligible for the ExtensiA insurance products. Additionally, they must meet the definition of a child according to the terms of the ExtensiA contract. The coverage is provided for all the children in the family. Coverage ends at age 21.

<sup>1</sup> Canadian Cancer Society, Public Health Agency of Canada, and Statistics Canada: 2013 Canadian Cancer Statistics

<sup>2</sup> Heart and Stroke Foundation.  
<http://www.heartandstroke.com/site/apps/nlnet/content2.aspx?c=iklQLcMWJtE&b=4016859&ct=13152157>

<sup>3</sup> Heart and Stroke Foundation.  
<http://www.heartandstroke.com/site/c.iklQLcMWJtE/b.3483991/k.34A8/Statistics.htm#heartattack>

<sup>4</sup> The Kidney Foundation of Canada.  
<http://www.kidney.ca/document.doc?id=1376>

# What are the benefits for me?

- **Financial support** to ease the financial burden during recovery.
- A **tax-free** lump sum to use any way you want. Here are some examples:
  - Make up lost income for informal caregivers
  - Hire a home care nurse
  - Cover travel expenses
  - Adapt your home to make it easier to live with your condition
  - Pay for treatment or drugs not covered by health insurance plans, such as government or private health care
- Coverage for you and your spouse at a **cost that is generally lower** than other similar individual insurance products.
- Coverage up to \$25,000 available for you and your spouse **without medical examination or having to fill out an evidence of insurability form.**\*
- Coverage of \$5,000 or \$10,000 available for your children **without medical examination or having to fill out an evidence of insurability form.**\*\*
- **Coverage that remains active** up to age 70, regardless of any changes to your group insurance coverage, such as plan termination or a change of employment since ExtensiA is individual coverage.
- Unlike disability insurance, you receive a benefit **regardless of your other sources of income**, or even if you remain at work.
- **Quick and easy** to enrol. All you have to do is determine the coverage amount that corresponds to your needs and enrol!
- Coverage that continues even following a first claim. The multiple event coverage allows you to file up to five claims!



## Available coverage

### FOR YOU AND YOUR SPOUSE

- Amounts from \$10,000 to \$250,000 (available in units of \$5,000)
- \$25,000 without evidence of insurability\*

### FOR YOUR CHILDREN

- \$5,000 or \$10,000 without evidence of insurability\*\*

In order for your coverage to be adapted to your needs, ExtensiA coverage amounts for you and your spouse can be modified at any time. To increase your coverage, you must fill out an evidence of insurability form.

\* No evidence of insurability is required provided that the application is submitted to iA Financial Group within 31 days of the eligibility date to the ExtensiA insurance products. If the amount selected exceeds the non-evidence amount, a completed evidence of insurability form will be required.

\*\* No evidence of insurability is required for children. However, the application must be submitted to iA Financial Group within 31 days of the eligibility date for the ExtensiA insurance products in order to obtain coverage.

# Medical second opinion service

When a serious medical condition or critical illness is diagnosed, or if you must undergo a covered surgery, this service enables you to quickly get a second opinion from leading medical specialists who are connected to global resources and clinical expertise.

## Benefits

- Helps reduce stress by confirming an original diagnosis or providing treatment options
- May suggest treatment options preferable to surgery or invasive or high-risk treatment
- Reduces waiting time for a second specialist medical opinion
- Reduces (or avoids) travel in order to gain access to a specialist for a second medical opinion

Quick access to  
the opinion of leading  
medical specialists



# How does Critical Illness Insurance work for you and your spouse?

Your Critical Illness Insurance provides you with comprehensive coverage. In fact, you may claim for one benefit in each of the categories of critical illnesses listed below, provided you satisfy the 30-day survival period. Ten percent (10%) of the total coverage amount (to a maximum of \$25,000) is also payable for one of three non-life-threatening cancers and for a coronary angioplasty (see the table below).

<b>Multiple event coverage – applicant and spouse (23 covered conditions)</b>	
<b>Cancer category</b>	
Cancer (life-threatening)	
<b>Cardiovascular conditions category</b>	
Aortic surgery	Heart attack
Coronary artery bypass surgery	Stroke
Heart valve replacement	
<b>Other conditions category</b>	
Alzheimer’s disease	Major organ transplant
Benign brain tumour	Major organ failure on waiting list
Blindness	Motor neuron disease
Coma	Multiple sclerosis
Deafness	Occupational HIV infection
Kidney failure	Paralysis
Loss of independent existence	Parkinson’s disease
Loss of speech	Severe burn
Loss of limbs	
<b>10% of the total coverage amount (to a maximum of \$25,000) is payable upon diagnosis of one of three non-life-threatening cancers and for a coronary angioplasty.</b>	
Ductal carcinoma in situ of the breast (confirmation by biopsy required)	
Stage A (T1A or T1B) prostate cancer	
Stage 1A malignant melanoma (melanoma less than or equal to 1 mm in thickness)	
Coronary angioplasty	
The minimum coverage amount is \$10,000 and the maximum is \$250,000. Coverage is available in units of \$5,000. Coverage of \$25,000 is available without evidence of insurability provided that the application is submitted to iA Financial Group within 31 days of the eligibility date to the ExtensiA insurance products. If the amount selected exceeds the non-evidence amount, a completed evidence of insurability form is required.	
For complete definitions of the covered illnesses, please refer to the standard contract, which can be found in My Client Space, if you are already an iA group insurance plan member. If not, please contact our customer service department at 1-877-422-6487.	

**You can file up to five claims.**



#### Children – 10 covered conditions

Cancer (life-threatening)

Blindness

Deafness

Paralysis

Congenital heart disease

Cerebral palsy

Down's syndrome

Cystic fibrosis

Muscular dystrophy

Type 1 diabetes mellitus

Coverage per child: \$5,000 or \$10,000

No evidence of insurability is required for coverage amounts for children. This coverage is only available within 31 days of the eligibility date to the ExtensiA insurance products.

## How does Critical Illness Insurance work for children?

ExtensiA offers coverage specifically designed for children that covers conditions specific to them. We designed this insurance to alleviate the stress and financial concerns that arise when a child is diagnosed with a critical illness. A lump-sum payment will be issued to you following the diagnosis of a covered illness for your child, provided he or she satisfies the 30-day survival period. For example, the amount might be used to take time off work to care for your child and cover the cost of helping him or her recover.

## Limitations and exclusions for applicants, spouses and children

When coverage is provided without evidence of insurability, a benefit may not be eligible for payment if the covered condition for which the benefit is payable occurs within the first 24 months of becoming insured under this benefit and results directly or indirectly from a pre-existing condition. When coverage is approved with evidence of insurability this exclusion does not apply.

No benefit will be payable if the date of the diagnosis of the cancer or the date of the signs, symptoms, or medical consultations or tests that led to the diagnosis of the cancer is within the moratorium period, regardless of when the diagnosis is made. The moratorium period is

the first 90 days following the date the insured person became insured under this benefit.

For a complete list of exclusions and limitations applicable to your coverage, please refer to the standard contract, which can be found in My Client Space if you are already an iA group insurance plan member. If not, please contact our customer service department at 1-877-422-6487.

This guide only provides a brief summary of the product. For more information about Critical Illness insurance and applicable exclusions and limitations, please refer to the standard contract which can be found in My Client Space, if you are already an iA group insurance plan member. If not, please contact our customer service department at:

**1-877-422-6487**

and select the ExtensiA option



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1-877-422-6487

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