

PERSONAL INSURANCE

Critical Illness



INSURER:	Beneva
TYPE OF INSURANCE:	Level Benefit Term
ELIGIBILITY:	Members of the Ordre des CPA du Québec
PERIOD OF COVERAGE:	Renewable to age 75
MAXIMUM AVAILABLE:	\$500,000

THE PERFECT COMPLEMENT TO DISABILITY INCOME INSURANCE

Critical Illness insurance provides for a lump-sum payment, following the diagnosis of one of the plan's covered illnesses. This amount can be used, as you see fit, to gain access to medical treatment in a private medical facility, to pay down your mortgage or to modify your residence.

COVERAGE

The coverage is offered in \$10,000 units, subject to a maximum coverage of \$500,000 per insured.

The program provides for multiple payouts as well as benefits in the event of recurrence of cancer and certain other illnesses (check policy for full details).

The insured must survive a 14-day waiting period following the diagnosis of a covered illness before payment is made.

YOUR SPOUSE CAN ALSO BENEFIT

Your spouse benefits from the same privileged access as you do, provided you are insured for at least one unit of \$10,000.

COVERED AFFLICTIONS (40)

- Cancer (life-threatening)
- Loss of speech
- Aortic surgery
- Coronary artery bypass surgery
- Heart attack
- Stroke
- Blindness
- Coma
- Deafness
- Major organ transplant
- Muscular dystrophy
- Paralysis
- Severe burns
- Benign brain tumor
- Kidney failure
- Major organ failure on waiting list
- Dementia, including Alzheimer's disease
- Dilated cardiomyopathy
- Fulminant viral hepatitis
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Parkinson's disease and specified atypical parkinsonian disorders
- Primary pulmonary hypertension
- Aplastic anemia
- Bacterial meningitis
- Crohn's disease requiring surgery
- Coronary angioplasty
- Ductal carcinoma in situ of the breast
- Heart valve replacement or repair
- Hip replacement surgery
- Knee replacement surgery
- Liver failure of advanced stage
- Loss of independent existence
- Loss of limbs
- Progressive systemic sclerosis
- Severe rheumatoid arthritis
- Stage 1A malignant melanoma
- Stage A (T1a or T1b) prostate cancer
- Systemic lupus erythematosus



COVERED AFFLICTIONS¹

ADULT (40)

- Cancer (life-threatening)
- Loss of speech
- Aortic surgery
- Coronary artery bypass surgery
- Heart attack
- Stroke
- Blindness
- Coma
- Deafness
- Major organ transplant
- Muscular dystrophy
- Paralysis
- Severe burns
- Benign brain tumor
- Kidney failure
- Major organ failure on waiting list
- Dementia, including Alzheimer's disease
- Dilated cardiomyopathy
- Fulminant viral hepatitis
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CHILD (18)

- Cancer (avec risque de décès)
- Perte de l'usage de la parole
- Cécité
- Coma
- Surdit 
- Greffe d'un organe vital
- Dystrophie musculaire
- Paralyse
- Br lures graves
- Tumeur c r brale b nigne
- Insuffisance r nale
- D faillance d'un organe vital avec inscription sur une liste d'attente en vue d'une greffe
- Paralyse c r brale
- Maladie cong nitale du coeur n cessitant une chirurgie
- Fibrose kystique
- Syndrome de Down
- D ficience mentale
- Spina bifida cystica

¹We invite you to view the policy specimen [on our website](#). You will find definitions of the illnesses giving right to compensation, diseases specific to this Critical Illness insurance contract, as well as the list of exclusions that apply.



ANNUAL PREMIUMS PER \$1,000 OF INSURANCE COVERAGE

No administrative fees are charged for the monthly payment method.

AGE	MALE		FEMALE	
	Non-Smoker ¹	Smoker	Non-Smoker ¹	Smoker
Under 20	\$0.95	\$0.95	\$0.67	\$0.67
20 to 24	\$1.22	\$1.48	\$1.22	\$1.22
25 to 29	\$2.03	\$2.56	\$2.16	\$2.56
30 to 34	\$2.30	\$3.38	\$2.84	\$4.19
35 to 39	\$2.84	\$5.00	\$3.65	\$5.81
40 to 44	\$4.19	\$9.73	\$5.00	\$10.00
45 to 49	\$7.44	\$19.19	\$7.16	\$16.36
50 to 54	\$10.95	\$31.76	\$9.86	\$25.14
55 to 59	\$17.03	\$51.23	\$12.17	\$33.38
60 to 64	\$27.43	\$80.96	\$20.28	\$54.60
65 to 69	\$45.26	\$133.57	\$33.45	\$90.10
70 to 74	\$74.08	\$218.58	\$55.76	\$150.15
75	The insurance terminates on the renewal date following the member's 75 th birthday.			

DEFINITIONS

Eligible spouse:

Legally married spouse or common law spouse of the member. Common law spouse means the person with who the member has cohabited for the past 12 months and who the member represents as his legally married spouse.

¹ Non-Smoker

Person who haven't used, in the past 12 months, any tobacco or nicotine products including, cigarettes, cigarillos, colts, cigars, pipes, chewing tobacco, snuff, gum or patches, electronics cigarettes, shisha/hookah (waterpipe), marijuana or hashish.



FAQ

1. What needs does the Critical Illness Insurance Plan meet?

All insurance needs which are limited in time, such as:

- › personal Insurance: the plan allows you to purchase, at an affordable cost, the insurance coverage necessary to protect your loved ones in the event of a critical illness;
- › mortgage Insurance: ensures that you don't have to worry about mortgage payments;
- › business Insurance: this is the ideal plan with respect to a buy-sell agreement or key-person insurance.

2. How much coverage should I purchase?

Needs vary greatly, but it is generally recommended that you subscribe an amount equal to one year's net income plus any outstanding balance on your mortgage.

3. Do I have to provide evidence of good health in order to participate in the plan?

Yes. Required evidence varies from a simple questionnaire to a complete medical examination, depending on your age and the amount of coverage requested. If required, a medical professional will visit your home or office according to your schedule and all related costs are assumed by the insurer.

4. Can the insurer request evidence of good health after the policy is issued?

No, as long as your premium is received within the allotted grace period, no further evidence can be requested.

5. Can I increase or decrease my coverage at a later date?

Yes, however any increase will be subject to the insurer's approval.

6. Are premium rates guaranteed?

Premium rates are established for all participating members as a whole, based on the experience of the group, and can increase or decrease at renewal.

7. Are premiums level to age 75?

No, premium rates are set by five-year age brackets and your premiums will increase every time you attain a new age category.

8. Is my spouse eligible for coverage?

Yes, provided that you are legally-married or living in a common-law relationship for more than one year and that you, as member, are covered for at least one unit. His protection will end on the first of the following events, the renewal that follows the date on which he ceases to meet the definition of spouse or the renewal that immediately follows your 75th birth anniversary.

9. What happens to my spouse's coverage should I die?

Your spouse will be offered the opportunity to maintain the coverage at the same conditions.

10. What happens if I am no longer a member in good standing of the Ordre?

Your coverage will end at the following renewal. We therefore advise you to contact a VIGILIS advisor as soon as possible, in order to assess your needs and determine, together, the strategy to adopt in the pursuit of your financial security.