

Exclusive
Critical Illness Insurance offer,
without proof of good health



This special offer was designed especially for QMA members and their spouses, under the age of 65.

Though you may be insured against disability, there is nothing protecting you from the unexpected expenses that result from a serious illness.

Consider the following two scenarios:

- You are suddenly diagnosed with a serious illness and must face a very difficult battle to overcome it;
- or you become ill with a disease that changes your life permanently, as in the case of a degenerative illness.

> **In the first scenario**, you need all of your strength and energy to battle the illness. This makes it very difficult to manage the decrease in your income, and may in fact slow down your recovery process.

> **In the second scenario**, your lifestyle changes abruptly and you have to deal with new expenses to adapt to your new situation and make your day-to-day living more comfortable.



Imagine financial worries preventing you from having your spouse close by should a cancer be diagnosed.

And, what if you were hit by Parkinson's disease or multiple sclerosis?

Wouldn't you want to live in the comfort of your own home, adapted to your new situation?



We are pleased to introduce you to the
**CRITICAL ILLNESS
INSURANCE PROGRAM**



developed exclusively for members (Contract No. 50124).

It consists of **coverage against 25 illnesses** with the most dramatic consequences.

Available to you and your spouse, Critical Illness Insurance provides a one-time, lump-sum benefit, if you are diagnosed after the effective date of coverage with one of the conditions covered under the plan. You must complete a survival period (usually 30 days), and the Group Critical Illness Insurance claim must be approved by the insurer. It does not matter if you continue to work, or if you fully recover.

You are free to use the amount as you see fit.

Some of the most serious illnesses covered:

- Life-threatening cancers
- Cardiac illnesses, including heart attacks and certain major heart surgeries
- Degenerative diseases such as:
 - › Parkinson's disease,
 - › Alzheimer's disease,
 - › Multiple sclerosis.
- Other illnesses, such as a stroke.

The plan also offers protection against loss of independent existence.

For a list of covered illnesses and their definitions, eligibility, exclusions and terminations, we invite you to consult the plan information available on our website.

www.vigilis.ca/qma

04/2010

Fax : 1 888 682-8299

SPECIAL OFFER

You and your spouse are eligible for \$25,000 of Critical Illness Insurance coverage, without having to provide medical evidence of good health, if the request is made within 60 days of becoming a QMA member.*

To learn more about the different insurance plans available to you as a member of the QMA, such as:

- **Life insurance;**
 - **Disability insurance;**
 - **Extended Health Care and Dental insurance;**
 - **Office Overhead Expenses insurance;**
 - **Group insurance.**
- ▶ contact one of our representatives at **1 888 682-5218**;
- ▶ visit **www.vigilis.ca/qma**.

This brochure provides the highlights but not all the details of the Critical Illness Insurance. The complete terms, conditions, exclusions and limitations governing the coverage are found in the insurance policy issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

VIGILIS  **QMA** INSURANCE

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QMA

Doctors
IN ACTION

*This offer is for new members only. If you have been reinstated as a member or have already received this offer in the past you are not eligible.

10/2011

QUESTIONS ABOUT THE PLAN (policy No. 50124)**■ This offer seems unbelievable. Is it true that the insurer will not require proof of good health or a medical questionnaire?**

That's right. If our office receives your application within 60 days of becoming a QMA member, Sun Life Financial will provide coverage of \$25,000 against 25 critical illnesses, with no health questions asked and no medical exam.

This offer is for new members only. If you have been reinstated as a member or have already received this offer in the past, you are not eligible.

■ It's difficult to make a decision so fast. What if I change my mind?

This offer is completely risk-free; that is, if no claims have been paid you have up to 10 days from the time you receive your policy to change your mind and obtain a full refund of the premiums paid.

■ Is my spouse also eligible?

Yes. As long as you accept the insurer's offer yourself, your spouse can also benefit.

■ Are there any restrictions on the coverage offered?

Other than the usual restrictions for this type of policy, no benefit will be paid for any Insured Condition that occurs within 24 months of the Insured's or the Insured Spouse's effective date of insurance coverage, and that resulted from any injury, sickness or medical condition (whether or not they were diagnosed) for which the Insured had symptoms, consulted a Physician or other health care practitioner or was provided any health related care, advice or treatment, or that a reasonably prudent person with such injury, sickness or medical condition would have consulted a Physician or any other health care practitioner, during the 24 months prior to the effective date of the Insured's or the Insured Spouse's insurance coverage.

■ In the case of a critical illness, I will receive benefits as part of my disability insurance. Why subscribe for insurance against critical illnesses?

Disability insurance benefits compensate for lost revenue in the case of disability, allowing you to meet your usual obligations. However, they tend to represent somewhere between half or two thirds of your normal salary, and are only paid following a waiting period that can reach up to a few months.

If you are affected by cancer for example, the accompanying decrease in revenues occurs right as you are getting ready for the battle of your life. Having to spend even just a part of your energy on managing a cash crunch under these circumstances can only have a negative impact on your recovery.

Likewise, if you suffer from a degenerative disease such as Multiple Sclerosis or Parkinson's disease, you will need this amount more than ever to compensate for decreased funds and allow you to pay for the care necessary to improve your quality of life.

**For example:**

if your disability insurance provides coverage of \$5000 per month, the gap in income to compensate for will reach \$15,000, following a 90-day waiting period.



10/2011

QUESTIONS ABOUT THE PLAN (policy n° 50124)

■ **How do I subscribe?**

Simply complete and return the attached application form with your payment.

■ **What if I would like to apply for more than \$25,000 of coverage now?**

You must provide proof of good health for any amounts above \$25,000.

■ **If I request additional coverage, but my request is rejected because of poor health, will I lose the coverage obtained as part of this special offer?**

No. Your \$25,000 coverage remains in force even if your medical history prevents you from obtaining additional coverage.

■ **What is the cost of this insurance?**

The table below provides the monthly cost of \$25,000 of coverage according to your age, gender and tobacco use.

Monthly premiums, per \$25,000 of coverage, before tax

Age	Man		Woman	
	non-smoker	smoker	non-smoker	smoker
Under 30	\$3,13	\$3,85	\$2,83	\$3,41
From 30 to 34	\$4,37	\$5,83	\$5,27	\$7,19
From 35 to 39	\$5,29	\$7,75	\$6,63	\$10,62
From 40 to 44	\$7,75	\$13,65	\$9,02	\$17,09
From 45 to 49	\$13,27	\$26,92	\$13,09	\$27,31
From 50 to 54	\$21,55	\$50,56	\$17,49	\$38,16
From 55 to 59	\$34,13	\$83,60	\$23,55	\$49,74
From 60 to 64	\$56,14	\$134,21	\$33,37	\$64,95
From 65 to 70	\$97,15	\$205,86	\$54,62	\$90,62

SPECIAL OFFER :
\$25,000
 without medical evidence of good health
 if the request is made within 60 days of becoming a QMA member.

Premiums increase with age. Insurance terminates on the first of the month following the date you attain age 70.

Return your application form today!