



# Critical Illness Insurance Protection For You and Your Family

Critical Illness Insurance provides a lump sum benefit following the diagnosis of a covered condition that can be used any way the insured wishes.

Coverage is available to all eligible employee members and spouses under age 70, as well as eligible dependent children.

## What Is The Risk?

Despite the staggering increase of incidents of the most common critical conditions - cancer, heart attack and stroke - we continue to see a DECREASE in mortality rates. This is GREAT NEWS, but it can come with a hefty price tag.

Provincial plans do not take care of all that is needed when an individual is diagnosed with a critical condition. At a time when incomes are potentially reduced, and expenses increase (due to medical needs), a critical illness plan is the best way to fund a possibly lengthy recovery period.

When an individual receives the news that they have been diagnosed with a critical condition and are bracing themselves for a long recovery battle, the emotional impact is immeasurable. Critical illness coverage provides the kind of financial assistance that allows an individual to focus on the important things during recovery, like getting better!

## Did You Know?

- An estimated 239,100 new cases of cancer occurred in Canada in 2023<sup>1</sup>
- 2 in 5 Canadians will develop cancer in their lifetime<sup>1</sup>
- In 2023, there were 124,200 new cancer cases for males and 114,900 new cancer cases for females<sup>1</sup>
- Over 108,000 strokes occur each year in Canada<sup>2</sup>

## When Does The Policy Pay?

Benefits become payable if you are diagnosed with a listed condition and you survive 30 days (180 days for Loss of Speech and paralysis).

Coverage must be in effect for 90 days before a diagnosis of cancer is eligible. This benefit payment does not replace or reduce disability coverage.

## Pre-Existing Medical Condition

If an insured suffers a sickness or sustains an injury for which medical advice, consultation, investigation, or diagnosis was sought or received, or for which treatment was required or recommended by a doctor, during the 12 months immediately prior to the effective date of coverage, or prior to any increase in the amount of coverage and, which directly or indirectly causes the specified covered condition to occur within the first 12 months from the effective date of coverage, or from any increase in the amount of insurance, a benefit will not be payable.

## What Conditions Are Covered?

- Aorta Surgery
- Aplastic Anemia
- Bacterial Meningitis
- Benign Brain Tumor
- Blindness
- Cancer (including reoccurrence/partial payment/second event/cancer moratorium)
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dementia, including Alzheimer's Disease
- Dismemberment
- Heart Attack
- Heart Valve Replacement or Repair
- Loss of Independence
- Loss of Speech
- Major Organ Failure
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV Infection
- Paralysis
- Parkinson's Disease including Specified Atypical Parkinsonian Disorders
- Severe Burns
- Stroke

## Additional Conditions for Dependent Children

- Cerebral Palsy
- Cystic Fibrosis
- Down's Syndrome
- Muscular Dystrophy

## Can I Convert My Coverage?

On the date of termination of employment, or during the 31 day period following termination of employment, you may convert your insurance to an individual insurance policy of Chubb Life. The individual policy will be effective the 1st of the month following the date of application. The premium will be the same as a person would ordinarily pay when applying for an individual policy at that time.

## If I Quit Smoking Can My Premium Change?

If you are covered on the basis that you are a smoker and subsequently cease smoking for 12 consecutive months, then you may notify Chubb Life.

## Can I Continue Coverage During A Leave?

If you are...

- laid-off on a temporary basis,
  - temporarily absent from work due to short-term disability,
  - on leave of absence or,
  - on maternity or paternity leave,
- coverage will be extended for 12 months following the beginning of any such absence (18 months for maternity or paternity leave), provided premiums continue to be paid.

## When Does Coverage Take Effect?

Coverage begins on the first day of the month after Johnstone's Benefits receives your application, subject to premium payment.

## Where Does Critical Illness Fit?

Critical illness is a tax-free lump sum benefit (based on current CRA guidelines) paid when you are diagnosed with one of listed covered conditions after you have satisfied the survival period. It is insurance that helps fill the gap between life and disability insurance by providing coverage for conditions that are life altering.

## When Does Coverage Terminate?

Coverage ends when...

- your employment is terminated
- you reach age 70
- you request termination of this coverage
- you reach the date of payment of the second event benefit
- you reach the date the grace period expires following non-payment of required premium
- the master policy is terminated

## When Will Coverage Not Pay?

The Policy does not provide benefits for any claim caused directly or indirectly by or resulting from the following:

- Injury or Sickness, other than as defined under the Insured Conditions;
- A complication of Human Immunodeficiency Virus (HIV) infection or any variance thereof including AIDS and AIDS Related Complex;
- Intentionally self-inflicted injury or attempted suicide;
- Injuries as a result of declared or undeclared war or any act thereof;
- Injuries resulting from the commission or attempted commission by the Insured of any act which if adjudicated by a court would be an illegal act under the laws of jurisdiction where the act was committed;
- Misuse of medication or the abuse of drugs or intoxicants;
- Any Pre-existing Medical Condition (if applicable);
- Any Cancer diagnosed (including DCIS and Early Stage Prostate Cancer (ncluding T1a or T1b) within the Cancer Moratorium period shown in the Benefit Schedule.

## How Much Can I Purchase And What Will It Cost?

You and your spouse may each purchase up to \$100,000 of coverage in units of \$25,000 without medical evidence. Medical evidence is required for all amounts above \$100,000.

You can also add \$5,000 or \$10,000 of coverage for your dependent children to either yours or your spouse's coverage.

Premium rates are 5-year age-banded and increase with age. In order to qualify for non-smoker rates you must not have smoked tobacco products 12 months prior to the date of enrollment.

Age	Monthly Rate per \$25,000			
	Non-Smoker		Smoker	
	Male	Female	Male	Female
<b>Under 25</b>	4.35	3.75	4.95	4.20
25-29	5.70	4.85	6.40	5.50
30-34	7.40	6.30	8.35	7.15
35-39	7.75	7.10	14.55	13.35
40-44	11.65	11.35	21.85	21.35
45-49	19.10	16.50	45.85	39.55
50-54	32.50	24.70	77.95	59.35
55-59	53.75	35.80	145.70	97.05
60-64	80.65	50.15	218.60	135.85
65-69	115.65	75.95	362.88	225.51
Monthly Rate for \$5,000 Dependent Children Coverage \$1.40/month				
Monthly Rate for \$10,000 Dependent Children Coverage \$2.80/month				

Because you are being provided with coverage without answering any medical questions, a pre-existing medical condition limitation is applied to this coverage.

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1. Canadian Cancer Society ([https://cdn.cancer.ca/-/media/files/research/cancer-statistics/2023-statistics/2023\\_PDF\\_EN.pdf](https://cdn.cancer.ca/-/media/files/research/cancer-statistics/2023-statistics/2023_PDF_EN.pdf))  
 2. Heart And Stroke (<https://www.heartandstroke.ca/-/media/pdf-files/what-we-do/news/hsf-stroke-month-background-2025.pdf>)

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