

The financial toll of a critical illness can be devastating for employees, often with daunting changes required, ranging from months off work while managing personal care or the care of a family Member to broader, longer-term lifestyle adjustments. Critical illness insurance does what life and disability insurance can't – it protects against the financial impact of unexpected events and puts cash in hand for the extra expenses associated with a critical illness.

Did you know?

- 1.6 million Canadians are living with heart disease and stroke
- 1,700 people are hospitalized for stroke every year in Saskatchewan
- 15 new cancer cases are diagnosed each day in Saskatchewan
- 3,700 people are living with MS in Saskatchewan
- 257,000 (23%) of Saskatchewan residents live with at least one chronic illness

Providing Members with critical illness insurance that helps restore financial security and guarantees peace of mind is vital. Saskatchewan Blue Cross is committed to providing your clients with competitive coverage aligned with market trends.



| Benefit | Specific Covered Conditions |
|---|--|
| <p>Multiple Event Coverage – Covered Critical Illness Conditions</p> <p><i>A full benefit amount will be paid for up to two unrelated Covered Critical Illness Conditions for Multiple Event Coverage. Once a benefit has become payable for a Covered Critical Illness Condition in one category (Category 1, 2, 3 or 4), the Participant will not be covered under this benefit for any future Covered Critical Illness Condition specified under the same category.</i></p> | <ul style="list-style-type: none"> • Category 1 <ul style="list-style-type: none"> • Cancer (Life-Threatening) • Category 2 <ul style="list-style-type: none"> • Aortic Surgery, Coronary Artery Bypass Surgery, Heart Attack, Heart Valve Replacement • Category 3 <ul style="list-style-type: none"> • Blindness, Severe Burns, Deafness, Loss of Limbs, Loss of Speech, Occupational HIV • Category 4 <ul style="list-style-type: none"> • Aplastic Anemia, Bacterial Meningitis, Benign Brain Tumour, Coma, Dementia including Alzheimer's Disease, Kidney Failure, Loss of Independent Existence, Major Organ Failure on Waiting List, Major Organ Transplant, Motor Neuron Disease, Multiple Sclerosis, Paralysis, Parkinson's Disease, Stroke |
| <p>Partial Benefit – Covered Critical Illness Conditions</p> <p><i>A benefit of 10% to a maximum of \$25,000 is payable with any of the following non-life-threatening Covered Critical Illnesses Conditions. The Participant is eligible for one partial payment per non-life-threatening Covered Critical Illness Condition.</i></p> | <ul style="list-style-type: none"> • Coronary Angioplasty • Ductal Carcinoma In Situ Of The Breast • Stage 1A Malignant Melanoma • Stage A (T1a or T1b) Prostate Cancer |
| <p>Full Benefit – Covered Childhood Conditions</p> <p><i>A full benefit amount will be paid for one Covered Childhood Condition. Once a benefit has become payable for a Covered Childhood Condition, the Participant will no longer be covered under this benefit.</i></p> | <ul style="list-style-type: none"> • Cerebral Palsy • Congenital Heart Disease • Cystic Fibrosis • Muscular Dystrophy • Type 1 Diabetes Mellitus • Autism • Down Syndrome |

Enhanced Critical Illness (Continued)

| Provision | Explanation |
|---------------------------------------|--|
| Coverage Amounts Available for Groups | <ul style="list-style-type: none">• \$10,000 employee/\$2,000 Partner/\$1,000 childOR• \$25,000 employee/\$5,000 Partner/\$2,500 childOR• \$50,000 employee/\$10,000 Partner/\$5,000 child |
| Payment of Covered Conditions | <ul style="list-style-type: none">• Single Coverage or Family Coverage• Lump-sum payment in the amount of coverage chosen to help cope with a severe critical illness or disease |
| Waiver of Premium (Total Disability) | <ul style="list-style-type: none">• Approved for Waiver of Premium when a Member is approved for a Group Life Waiver Disability claim |
| Pre-existing Conditions | <ul style="list-style-type: none">• Benefits are not payable as a result of any Pre-Existing Condition unless the covered critical illness occurs after 24 consecutive months of coverage |

Please contact your Account Executive with any questions or for more information about Enhanced Critical Illness.

