

Group Critical Illness Details*

NO MEDICAL EVIDENCE IS REQUIRED FOR ALL SMARTCHOICE BENEFITS

- ✓ **Mandatory Benefit:** this benefit is mandatory for all employees who are members of any employee class for which the plan has been selected.
- ✓ **Benefit Amount:** A **Tax-Free**, Lump Sum Benefit based on the coverage amount (or '**Principal Sum**') provided by the selected plan.

For **Dependent Coverage**, if in force, the Principal Sum will be \$15,000 for a spouse and \$5,000 for each dependent child.

- ✓ **When Payable:** The Principal Sum or Partial Benefit Percentage of the Principal Sum will be paid for any of the Covered Conditions regardless of ability to work, as follows:
 - a) After suffering Heart Attack, Stroke, Major Organ Failure, Multiple Sclerosis, Motor Neuron Disease, Alzheimer's Disease, Coma, Deafness, Parkinson's Disease, Severe Burns, Blindness, Dismemberment, Occupational HIV Infection or Loss of Speech, or undergoing Coronary Artery Bypass Surgery, Major Organ Transplant, Heart Valve Replacement, and surviving a period of **30 days** or;
 - b) After suffering Paralysis and surviving a period of **365 days**, or;
 - c) After being diagnosed with Cancer, Ductal Carcinoma in Situ, or undergoing Early Stage Prostate Cancer (T1a or T1b) Treatment, after coverage has been in effect for 90 days, and surviving a further period of **30 days**.

✓ **Covered Conditions:**

FULL BENEFIT CONDITIONS (100% OF THE PRINCIPAL SUM)

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| <ul style="list-style-type: none"> • Alzheimer's Disease • Aorta Surgery • Benign Brain Tumour • Blindness • Cancer • Coma • Coronary Artery Bypass Surgery • Deafness • Dismemberment • Heart Attack • Heart Valve Replacement • Loss of Speech • Major Organ Failure: <ul style="list-style-type: none"> ○ Bone Marrow ○ Heart ○ Kidneys ○ Liver | <ul style="list-style-type: none"> ○ Lungs ○ Pancreas • Major Organ Transplant: <ul style="list-style-type: none"> ○ Bone Marrow Transplant ○ Heart Transplant ○ Kidney Transplant ○ Liver Transplant ○ Lung Transplant ○ Pancreas Transplant • Motor Neuron Disease (including ALS) • Multiple Sclerosis • Occupational HIV Infection • Paralysis: Hemiplegia, Paraplegia, Quadriplegia • Parkinson's Disease • Severe Burn • Stroke |
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PARTIAL BENEFIT CONDITIONS (PERCENTAGE OF PRINCIPAL SUM)

- **Early Stage Prostate Cancer (T1a or T1b) Treatment:** 20% of the Principal Sum insured to a maximum of \$20,000
- **Hip or Knee Replacement Surgery:** 10% of the Principal Sum insured to a maximum of \$10,000
- **Ductal Carcinoma in Situ of the Breast:** 20% of the Principal Sum insured to a maximum of \$20,000.
- **Loss of Independence Benefit:** 25% of the Principal Sum insured.

Covered Conditions Cont'd...

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...Covered Conditions (cont'd):

SECOND EVENT BENEFIT (100% OF THE PRINCIPAL SUM)

If a covered individual is:

- ✓ diagnosed and paid a full Principal Sum CI benefit for any of these "First Event" condition categories:
 - **Cancer**, or
 - **Cardiovascular Condition (Heart Attack, Stroke, Coronary Artery Bypass, Aorta Surgery or Heart Valve Replacement)**, and
- ✓ has fully recovered and returned to work for at least 90 days, and
- ✓ is not actively receiving treatment, and
- ✓ is then diagnosed with another Insured Condition that does not fall into the same condition category as the First Event condition, then

the **Second Event Benefit will pay another amount equal to the Principal Sum** (less any partial payment benefit paid after the first full Principal Sum payment).

- ✓ **Termination:** earlier of Age 70, Retirement, or Termination of Employment (see "Conversion" below).
- ✓ **Age 65 Coverage Reduction:** the Benefit Amount ("Principal Sum") reduces by 50% upon turning age 65

Other Plan Features:

- ✓ **Guaranteed Issue**
- ✓ **No Pre-Existing Medical Condition Exclusion** (note: there may be a 'moratorium', or temporary exclusion, for certain conditions, such as cancer, which have occurred prior to the plan coverage effective date, or which occur within a limited period after the plan coverage effective date. Any such moratorium would only apply to the affected condition and does not impact coverage for any other Covered Condition. Please contact SmartChoice Benefits for details).
- ✓ **No Medical Questions**
- ✓ **Waiver of Premium:** upon total disability, premiums will be waived and the Group Critical Illness benefit will be kept in force, while total disability continues, until Age 65.
- ✓ **Coverage Continuance:** coverage can be continued on a premium-paying basis for temporary lay-off, temporary absence due to short-term disability, leave of absence, or maternity leave.
- ✓ **Conversion:** available within 31 days of termination of employment to an individual critical illness policy with ACE Life Insurance, which would cover the top 4 critical illnesses: Cancer, Heart Attack, Kidney Failure and Stroke, up to an all policies combined maximum of \$25,000. Premium will be determined on the basis of the new policy.

**PLEASE NOTE: this document is intended as an outline of the benefits and features of SmartChoice Benefits Critical Illness plans and is not a contract or policy. For actual policy terms and conditions please contact SmartChoice Benefits.*

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Critical Illness (covers 21 Critical Illnesses and Pays
\$15000, \$25000, \$50000, \$75000, or \$100000
tax free) underwritten by

