



## **CRITICAL ILLNESS INSURANCE**

### **CIMCA GROUP BENEFITS PROGRAMS**

Living with a serious illness can mean major changes to lifestyle and serious financial challenges.

Critical Illness Insurance is a lump-sum benefit, designed to provide the financial resources that will allow employees to adjust to changes in their way of life as a result of having suffered a critical illness or injury. It strives to bridge the gap between life insurance and disability insurance.

This insurance plan, underwritten by Industrial Alliance Pacific, gives employees the benefit of time and money to receive treatment and recover comfortably, without financial worries or lifestyle compromises. Additionally, employees have access to One World Medicare Treatment Management. Further details below.

#### **Plan Features:**

- It is a living benefit
- Unlike life insurance, the benefit is payable to the employee, not their dependents
- Benefit payment is not contingent on ability or inability to work during recovery
- Full recovery will not affect payment
- Benefit is paid independent of other medical insurance plans
- Payment may be used in any way the employee wishes and without restrictions
- Employees receive a lump-sum benefit 30 days (180 days for paralysis, MS or loss of speech) after diagnosis of a covered condition

#### **Employee Benefits:**

- 100% Employer paid premium
- Guaranteed acceptance of eligible employees under age 65
- No medical questions or testing required (some limitations apply)
- Benefit is tax-free



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COVERED CONDITIONS		
Cancer	Heart Attack	Stroke
Paralysis	Blindness	Kidney Failure
Organ Transplant	Multiple Sclerosis	ALS
Coronary Surgery	Brain Tumour	Coma
Parkinson's	Alzheimer's	Dismemberment
Deafness	Loss of Speech	Major Burns

#### One World Medicare Treatment Management

Under the BCBS Group Critical Illness Program, employees have access to One World Medicare's Treatment Management service, which provides assistance in obtaining specialized, private medical treatment.

With access to treatment centres around the world, One World Medicare:

- Links the employee with physicians at medical centres of excellence, most appropriate for his/her condition and course of treatment.
- Books the employee's surgery, pre and post-operative visits and coordinates medical appointments and procedures with specialists and surgeons
- Makes travel arrangements and books accommodations for the employee and his/her traveling companions, at special discounts
- Coordinates any other details connected with the employee's medical procedure
- Ensures that the employee's money goes considerably further than if they had arranged treatment personally

#### For more information, please contact BCBS:

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