



Talk to Your Employee Benefit Specialist About this Valuable Addition to Your CustomCare Plan

Visit our website at [www.customcare.ca](http://www.customcare.ca) or call **1-866-820-2188** and we'll have your plan set-up in a couple minutes.

Coverage Provided by:



**WILL YOU HAVE TO CASH IN YOUR RETIREMENT SAVINGS? WILL YOU HAVE TO SELL YOUR HOUSE?**

Expenses like home care, therapy, child care, out-of-country treatments, all while being out of work, can force your family into making some tough decisions.

If you are unable to work because of a critical illness, you may be paying out of pocket for expenses under the burden of a modified pay cheque. Don't find yourself struggling to pay medical expenses on top of your regular living expenses.

The clauses, exclusions and limitations outlined in this document are indicated for information purposes only. Benefits are paid only in accordance with the policy text. It is very important that you read your contract.

**EXAMPLE:**

	Benefit Amount	# of units	Rate	Cost
Member	\$20,000	1	\$12.50	\$12.50
Spouse	\$20,000	1	\$17.50	\$17.50
Children	\$10,000	1	\$10.00	\$10.00

Total Monthly Premium: **\$40.00**

Every CustomCare plan holder is guaranteed a minimum basic coverage amount of \$20,000 regardless of their ability to qualify under the health conditions stated in their application.



Phone: (403) 640-6620 Fax: (403) 252-3020  
 Toll-free: 1-866-820-2188  
 Email: [info@customcare.ca](mailto:info@customcare.ca)  
[www.customcare.ca](http://www.customcare.ca)

# Protect Yourself and Your Family

## GUARANTEED CRITICAL ILLNESS COVERAGE

**Because Your Bills Don't Stop When the Unexpected Happens**



Serving over 12,000 clients across Canada.



**AN UNEXPECTED ILLNESS CAN OCCUR AT ANY TIME**

**Have you been affected directly or indirectly by heart attack or cancer? Many Canadians have.**

Critical illness can occur at any time, to anyone. A serious illness such as cancer or heart attack affects one in four women and one in five men before retirement age. This can greatly impact your ability to work or even perform common tasks. Critical illness insurance is designed to ease the financial pressures by paying a tax-free lump sum in the event you are diagnosed with a covered illness.

As a CustomCare client you will be guaranteed \$20,000 coverage for yourself, \$20,000 for your spouse as well as \$10,000 for your dependent children. Additional coverage is available based on your current health status.

**FOR AFFORDABLE COVERAGE, CONSIDER THIS SCENARIO:**

You (38 years old) and your spouse (42 years old) are non-smokers and each of you select one unit of \$20,000 coverage for yourselves and one unit of \$10,000 of coverage for your three children aged 8, 12 and 15:

# Critical Illness Coverage

# Protect Yourself... and Your Family



## WHO IS ELIGIBLE?

Only CustomCare plan holders and their employees are eligible for CustomCare's Critical Illness Coverage.

## WHY DO I NEED CRITICAL ILLNESS COVERAGE?

The expense of an unforeseen sickness or disease may be daunting. Critical Illness Coverage pays a lump-sum benefit directly to you, to use as you wish in the event that you are diagnosed with any of the covered conditions. Coverage is provided both on and off the job, 24 hours a day, anywhere in the world.

## WHAT CAN I USE MY BENEFIT PROCEEDS FOR?

How you use your benefits is entirely up to you. You may choose to pay off a mortgage or outstanding debts. Your benefits can also help pay for child care, home care or out-of-country treatment. Most importantly, benefits from a critical illness policy give you time to come to terms with your condition and decide what changes you want or need to make in your life.

## IF I HAVE LIFE INSURANCE, DO I REALLY NEED CRITICAL ILLNESS COVERAGE?

Life insurance is generally used to ensure your family will be able to survive financially if you should die. Critical Illness Insurance is like being paid to live – in the event that you are afflicted with a condition such as cancer, a heart attack or stroke.

## IS THERE A WAITING PERIOD BEFORE I RECEIVE MY BENEFIT?

You will receive your entire benefit amount after a survival period of 30 days following the first diagnosis of a covered condition.

## CAN I GO BACK TO WORK?

This is a non-taxable benefit so any income you make will not affect your lump-sum payment. If you feel up to it, you may return to work – you will still receive your benefit amount.

## WILL I CONTINUE TO PAY PREMIUMS AFTER I MAKE A CLAIM?

Your plan covers the first diagnosis of a covered illness. Your coverage stops after you make a claim so your premiums stop as well.

## IS THERE ANYTHING THE PLAN DOES NOT COVER?

The plan covers an extensive list of conditions and disease. However, the program does not cover a condition resulting directly or indirectly from any one or more of the following:

- cancer claims made within 90 days following the effective date of your coverage.
- pre-existing conditions for a period of 24 months prior to the effective date of your coverage.

For exact provisions of coverage, please refer to your policy.

## WE HAVE YOU COVERED

- Life-threatening cancer
- Heart attack
- Coronary artery bypass surgery
- Stroke
- Parkinson's disease
- Alzheimer's disease
- Kidney failure
- Multiple sclerosis
- Paralysis
- Blindness
- Deafness
- Loss of speech
- Benign brain tumor
- Coma
- Major burns
- Major organ transplant
- Major organ failure, requiring transplant
- Motor neuron disease

\* Pre-existing conditions – please refer to policy

## FOR YOUR DEPENDANT CHILDREN

- Life-threatening cancer
- Blindness
- Major burns
- Coma
- Deafness
- Major organ transplant
- Paralysis
- Loss of speech
- Cerebral palsy
- Congenital heart disease
- Cystic fibrosis
- Down syndrome
- Cognitive impairment
- Muscular dystrophy
- Spina bifida
- Cystica

This guaranteed benefit offers \$10,000 for each of the children in your household for only \$10 per month.

  
**CustomCare™**  
Take Health Care Coverage into Your Own Hands!

Register online at [www.customcare.ca](http://www.customcare.ca)