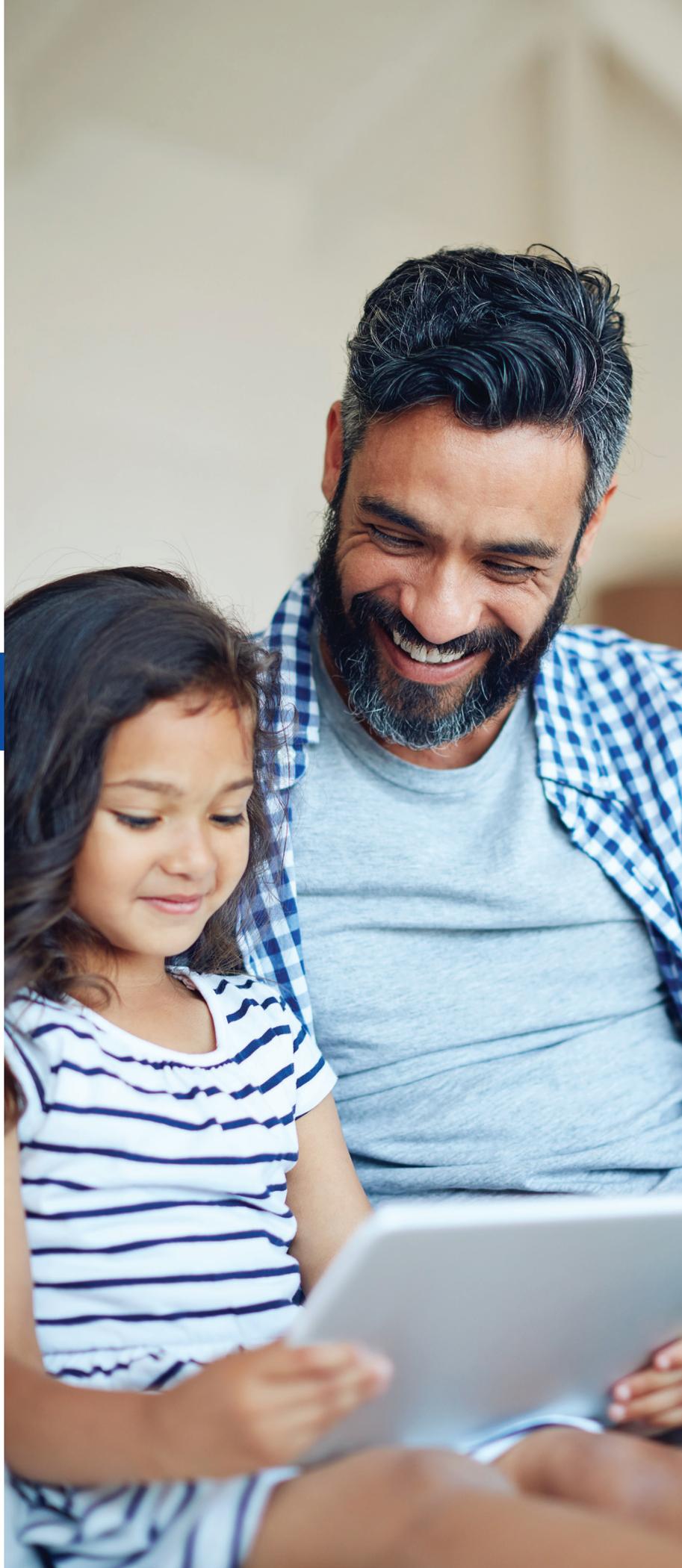


Critical Illness Insurance

Preparing for priority care

 **Manulife**

The Manufacturers Life Insurance Company





Engineers Canada-sponsored Critical Illness coverage may pay a lump-sum benefit of up to \$1 million upon first diagnosis of up to 18 covered conditions or procedures.

Following the diagnosis of a life-threatening illness, time can be of the essence. Delays in obtaining medical assessment, treatment and continuing therapy may result in a negative prognosis.

Even in cases where diagnosis and treatment begin within an appropriate time frame, the nature of the treatment covered under conventional insurance plans may not include alternative therapies or treatments that may already be commonplace in other parts of the world.

And the costs of pursuing fast or aggressive treatment through the private system can easily prove to be overwhelming. Those in the greatest need of such care will likely find it out of their reach.

The Critical Illness Plan can pay you a lump sum of up to \$1 million, which can allow you the time you need to help you recover, without worrying about your finances. The money is paid directly to you, to spend any way you choose.

Your spouse can also apply for up to \$1 million in coverage.

Plan ahead and act on your future. Protect yourself and your family from financial fallout due to unexpected life-threatening illness that may happen in your lifetime.

When recovery is your first priority, the option for some medical treatment may depend on your access to cash.

Your Critical Illness benefit potential uses:

- Consult specialists from top-ranked hospitals for your medical condition
- Purchase alternative medical options (therapies, medicines and vitamins)
- Fund travel and medical expenses to undergo treatment and surgery in other countries
- Hire private medical and nursing care
- Fund your convalescence
- Purchase or access medical equipment
- Pay accumulated deductibles or co-payments
- Refit your home and your car
- Replace and adjust to loss of income
- Pay down your mortgage, loans and other recurring expenses
- Go on vacation with family and friends
- Create a fund for your early retirement

IMPORTANT: Benefit Payment

1. **Lump-sum payment** – The full amount of the benefit will be paid directly to you, to spend as you wish (**see above for potential uses**); or
2. **Return of premiums** – If you die of any cause while your coverage is in force, and have not received (or were not eligible for) payment of the Critical Illness benefit under this Plan, your beneficiary will receive a death benefit equal to 100% of the premiums you paid for this coverage.

Up to 18 conditions covered under the Critical Illness Plan

Essential 6-Condition Coverage

1. Life-Threatening Cancer
2. Heart Attack (Myocardial Infarction)
3. Stroke
4. Coronary Artery Bypass Surgery
5. Kidney Failure
6. Major Organ

Enhanced 18-Condition Coverage

- | | |
|---|--------------------------|
| 1. Life-Threatening Cancer | 9. Coma |
| 2. Heart Attack (Myocardial Infarction) | 10. Burns |
| 3. Stroke | 11. Loss of Speech |
| 4. Coronary Artery Bypass Surgery | 12. Loss of Limbs |
| 5. Kidney Failure | 13. Multiple Sclerosis |
| 6. Major Organ Transplant | 14. Paralysis |
| 7. Blindness | 15. Motor Neuron Disease |
| 8. Deafness | 16. Aortic Surgery |
| | 17. Alzheimer's Disease |
| | 18. Parkinson's Disease |

This insurance coverage provides payment of the benefit sum upon the first diagnosis of a covered condition, if the insured survives the waiting period as identified in the Covered Conditions outlined in the policy definitions. Please refer to "Important information" for a summary of exclusions and waiting periods.

Since 1948, Engineers Canada has kept you and your family in mind
by adding outstanding protection plans

Engineers Canada-sponsored Critical Illness coverage can bridge a fundamental gap in your insurance portfolio.

To properly assess your need for Engineers Canada-sponsored Critical Illness coverage, consider where it fits in with other coverage you may have.

- Your government health insurance pays your basic health care bills.
- Any supplementary health insurance you may have may pay part of your basic health care.
- Disability income insurance may pay a portion of your income to cover your regular monthly expenses if a disability leaves you unable to work for a specific period.
- Life insurance may pay your beneficiary or estate if you die.

Critical Illness Insurance may pay you a lump-sum cash benefit while you are trying to overcome a life-threatening illness or operation. If you die, the benefit is paid to your estate or designated beneficiary on file. Likewise, if your spouse has Critical Illness coverage, he or she receives the benefit if diagnosed with a serious illness or condition; if your spouse dies, your spouse's estate or designated beneficiary on file receives the benefit.

The money you get from Engineers Canada-sponsored Critical Illness coverage can pay for the timely and effective treatment you may need to recover from your condition, and lessen the financial burden for you and your family.

Engineers Canada-sponsored Critical Illness coverage includes valuable features at no additional cost.

- 1. Flexible protection choices with Essential or Enhanced coverage.** Choose a benefit in an amount ranging from \$25,000 to \$1 million for Essential coverage of six life-threatening conditions, or purchase Enhanced insurance that provides coverage for an additional 12 conditions, for a total of 18.
- 2. Ten per cent lower rates on coverage of \$125,000 or more.** Save 10% on your premiums when you purchase \$125,000 or more of Critical Illness coverage.
- 3. Thirteen per cent to 61 per cent lower rates for non-smokers.** Provided you have not used tobacco or tobacco cessation products in the last 12 months and you meet Manulife's health standards, you may then apply for lower non-smoker rates.
- 4. Return of all premiums upon death.** If the insured individual dies of any cause while the coverage is in force, and has not received (or was not eligible for) payment of the Critical Illness benefit under this Plan, the beneficiary or estate of the individual will receive a death benefit equal to 100% of the premiums paid for this coverage.
- 5. Waiver of premiums if disabled.** If the insured individual becomes totally disabled before age 65, the coverage continues at no charge if the individual remains totally disabled for three continuous months, provided the insurer has received satisfactory proof of claim.
- 6. Medical Second Opinion.** See the description on page 5.

Medical Second Opinion (included at no extra cost)¹

You and your eligible family members have access to an **expert Medical Second Opinion through WorldCare²**.

If you are diagnosed with a serious illness, a medical second opinion can help you understand your unique medical situation, support you in navigating the journey, and provide you and your physician(s) with the latest medical insights from specialists at top ranked hospitals and institutions.

The goal is to get you the best advice possible so you can make optimal decisions about your immediate and ongoing treatment. It will answer many questions, such as:

Is my diagnosis correct?

Is this the best treatment plan?

Are there other treatment options?

How can I stay healthy after treatment?

One in four WorldCare Medical Second Opinions result in a change of diagnosis and **three in four** WorldCare Medical Second Opinions result in changes to the original treatment plan.

¹ Non-contractual and offering can change at any time.

² Medical Second Opinion is provided by WorldCare. WorldCare and The WorldCare Consortium are trademarks of WorldCare Limited, used under license.

For more information,
visit manulife.ca/mso or call **1-800-875-1264**
Monday to Friday 8 a.m. to 6 p.m. ET

Determining member and spouse eligibility to apply

Participation is reserved for members of provincial or territorial associations of engineering professionals and their spouses.

Eligibility for application is granted to any Canadian resident who is 65 years of age or less and is able to answer “No” to the questions in the pre-screening questionnaire on the application, and who is:

1. A member of the engineering regulators that license the country's 300,000 members of the profession (including members-in-training); also, an engineering student who is registered in an engineering program accredited by the Canadian Engineering Accreditation Board;
2. A member of the Ontario Society of Professional Engineers or Genium360;
3. A member of the Association of Professional Geoscientists of Ontario, Geoscientists Nova Scotia or the Ordre des géologues du Québec;
4. A member of one of the participating provincial associations of professional technicians and technologists;
5. A member of the Manitoba Association of Architects, the Architects' Association of New Brunswick, the Nova Scotia Association of Architects or the Architects Association of Prince Edward Island;
6. A full-time employee of Engineers Canada or one of the engineering regulators that license the country's 300,000 members of the profession or one of the participating organizations or of The Youth Science Foundation of Canada; or
7. A limited licensee or a provincial licensee.

Members and employees are eligible to apply for Critical Illness coverage for their spouse, regardless of whether they participate in the Critical Illness Plan or not.

Please note that, based on your health information, Manulife may offer insurance on an alternative basis, or may decline to offer coverage.

Are you at risk for a critical illness?

Cancer

- On average, **641 Canadians** are diagnosed with cancer every day¹
- **121,100 Canadian men** will be diagnosed with cancer in 2022¹
- **112,800 Canadian women** will be diagnosed with cancer in 2022¹
- **2 in 5 Canadians** are expected to develop cancer in their lifetime¹

Heart and stroke

- **9 in 10 Canadians** have at least one risk factor for heart conditions, stroke or vascular cognitive impairment²
- **More than one in 10 hospitalizations in Canada** are for heart conditions, stroke and vascular cognitive impairment²
- **An estimated 1.6 million Canadians** are living with heart disease and stroke³

¹ cancer.ca. "Cancer statistics at a glance," 2022.

² heartandstroke.ca. "Connected by the numbers," 2022.

³ heartandstroke.ca. "What we do," 2022.

Engineers Canada-sponsored Critical Illness coverage can also offer valuable support for your lifestyle in recovery.

Once your recovery is under way, the Critical Illness benefit can be of further assistance to aid your adjustment by empowering you to:

- Supplement income you could have normally earned
- Take time off work to be with your family and friends
- Pay down your mortgage or other debts
- Refit your home and your car
- Cover specialized medical treatments or equipment
- Pay for home care or extended long-term care

Use the application to take full advantage of this valuable membership benefit.

Online tools are available to you to help determine your insurance needs, to get a free quote and to apply directly online.

manulife.ca/EngineersCI

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. All rights with respect to the benefits of a member will be governed solely by the Policy issued by The Manufacturers Life Insurance Company to you. Premium rates may change at any policy anniversary in accordance with the terms of the Policy.

Guarantee of satisfaction

If you are not completely satisfied with your coverage, simply return your policy to Manulife within 30 days of receiving it and any premium paid for the coverage will be promptly refunded.

Critical Illness Plan Monthly Premiums for each \$25,000 unit of coverage

Choose up to \$1,000,000 of coverage, in \$25,000 increments (units). To determine the monthly premiums that apply to you and your spouse, find the amount below that corresponds to each individual's age, sex and smoking status, and multiply by the number of \$25,000 increments (units) you choose. Choose coverage of \$125,000 or more, and take 10% off the total of your premiums.

NON-SMOKER³

Age ¹	Male		Female	
	Essential	Enhanced	Essential	Enhanced
18 to 25	\$4.84	\$5.73	\$4.23	\$5.16
26	5.01	5.93	4.40	5.37
27	5.18	6.14	4.58	5.59
28	5.36	6.29	4.76	5.82
29	5.54	6.52	4.96	6.05
30	5.73	6.74	5.15	6.29
31	5.97	7.01	5.40	6.58
32	6.21	7.23	5.66	6.89
33	6.45	7.51	5.93	7.20
34	6.71	7.76	6.22	7.54
35	6.98	8.07	6.51	7.88
36	7.21	8.33	6.83	8.28
37	7.44	8.60	7.16	8.69
38	7.68	8.87	7.51	9.12
39	7.93	9.16	7.87	9.58
40	8.19	9.45	8.25	10.05
41	8.88	10.26	8.87	10.86
42	9.63	11.12	9.54	11.74
43	10.45	12.06	10.25	12.69
44	11.34	13.09	11.03	13.71
45	12.30	14.20	11.86	14.81
46	13.38	15.45	12.54	15.69
47	14.56	16.81	13.26	16.62
48	15.84	18.29	14.01	17.61
49	17.24	19.74	14.82	18.65
50	18.76	21.48	15.67	19.75
51	20.67	23.67	16.63	21.00
52	22.77	26.07	17.66	22.33
53	25.09	28.73	18.74	23.74
54	27.65	31.65	19.90	25.24
55	30.46	34.88	21.12	26.83
56	33.11	37.91	22.41	28.52
57	36.00	41.56	23.78	30.31
58	39.13	45.18	25.24	32.21
59	42.53	49.52	26.78	34.23
60	46.23	53.83	28.42	36.38
61	48.34	56.28	30.31	38.86
62	50.54	58.85	32.32	41.50
63	52.84	62.04	34.47	44.33
64	55.25	64.86	36.76	47.34
65	57.76	67.81	39.20	50.57
66 ²	62.50	73.38	41.50	53.61
67 ²	67.63	79.40	43.93	56.83
68 ²	73.17	85.91	46.50	60.25
69 ²	79.17	92.95	49.21	63.87
70 ²	85.67	100.58	52.09	67.71
71 ²	90.42	106.15	55.56	72.44
72 to 74 ²	95.44	112.04	59.25	77.17

SMOKER

Age ¹	Male		Female	
	Essential	Enhanced	Essential	Enhanced
18 to 25	\$5.55	\$6.59	\$5.02	\$6.10
26	5.81	6.89	5.28	6.40
27	6.09	7.21	5.55	6.70
28	6.38	7.54	5.84	7.02
29	6.69	7.89	6.15	7.35
30	7.01	8.25	6.47	7.70
31	7.47	8.77	6.81	8.09
32	7.95	9.33	7.17	8.50
33	8.47	9.92	7.54	8.93
34	9.03	10.55	7.93	9.38
35	9.61	11.22	8.35	9.85
36	10.11	11.80	8.92	10.51
37	10.63	12.41	9.53	11.21
38	11.18	13.05	10.18	11.96
39	11.76	13.72	10.88	12.76
40	12.37	14.43	11.62	13.60
41	13.89	16.21	12.92	15.12
42	15.61	18.20	14.37	16.80
43	17.53	20.43	15.98	18.66
44	19.69	22.95	17.78	20.74
45	22.11	25.77	19.77	23.04
46	24.68	28.67	21.39	24.78
47	27.53	31.91	23.14	26.65
48	30.72	35.50	25.04	28.66
49	34.28	39.50	27.09	30.81
50	38.26	43.96	29.31	33.13
51	42.94	49.08	31.85	36.00
52	48.19	54.81	34.61	39.11
53	54.09	61.20	37.60	42.49
54	60.71	68.33	40.86	46.16
55	68.14	76.30	44.40	50.15
56	73.89	82.53	47.32	53.59
57	80.13	89.27	50.43	57.25
58	86.89	96.57	53.75	61.17
59	94.22	104.46	57.29	65.35
60	102.18	112.99	61.06	69.82
61	110.11	121.92	63.84	73.47
62	118.66	131.56	66.75	77.30
63	127.87	141.96	69.80	81.34
64	137.80	153.18	72.98	85.58
65	148.50	165.29	76.31	90.04
66 ²	158.62	176.49	80.78	95.28
67 ²	169.41	188.45	85.53	100.82
68 ²	180.95	201.23	90.54	106.69
69 ²	193.27	214.86	95.86	112.89
70 ²	206.43	229.42	101.48	119.45
71 ²	215.85	239.86	107.60	126.59
72 to 74 ²	225.70	250.76	114.09	134.17

¹ Age means attained age at the policy anniversary date. The policy anniversary date is the first of the month following the date your application is received. This rate is guaranteed for five years. After five years, your rate will increase to reflect the rate for your age at that time. The new rate will then be guaranteed for another five years.

² Premiums for renewals only. Coverage ends at age 75.

³ Non-smokers are those who have not used tobacco or tobacco cessation products within the past 12 months and who meet Manulife's health standards. Note: Premiums are subject to change without notice.

Important information

What should I know about the conditions covered under this Plan?

- Life-Threatening Cancer diagnosed within the first 90 days of coverage is not covered. Certain forms of skin cancer, cancer in situ, T1a and T1b prostate cancer, or tumours in the presence of HIV are not covered.
- Stroke is not covered if it results from external trauma or does not persist for 30 days. Transient ischemic attack (TIA) is not covered.
- Coronary Artery Bypass Surgery excludes non-surgical techniques such as balloon angioplasty or laser relief of an obstruction.
- Blindness and Deafness must be total, permanent and uncorrectable.
- Multiple Sclerosis must persist for a continuous period of at least 180 days.
- Paralysis is limited to complete and permanent loss of use of at least two limbs, continuing for at least 90 days. All psychiatric-related causes are not covered.
- Coma must continue for at least four days.
- Burns are limited to third-degree burns covering at least 20% of the body.
- Loss of Speech must be total, permanent and uncorrectable. All psychiatric-related causes are not covered.
- Loss of Limbs is limited to loss of at least two limbs resulting from an accident or a medically required amputation.
- Motor Neuron Disease is limited to amyotrophic lateral sclerosis (A.L.S. or Lou Gehrig's disease), primary lateral sclerosis, progressive spinal muscular atrophy, progressive bulbar palsy or pseudobulbar palsy.
- Aortic Surgery excludes surgery for diseases of the branches of the thoracic or abdominal aorta, and aortic valve surgery.
- Alzheimer's Disease excludes all other dementing organic brain disorders and psychiatric illnesses.
- Parkinson's Disease is limited to primary idiopathic Parkinson's Disease, characterized by two or more of: muscle rigidity, tremor and bradykinesis.

What exclusions and limitations apply?

Important exclusions and limitations that apply to this coverage include the following:

- No benefit will be paid for any covered condition that results from intentional self-inflicted injuries, abuse of alcohol or drugs, committing or attempting to commit a criminal offence, or operating a motor vehicle with more than 80 mg of alcohol per 100 ml of blood.
- No benefit will be paid unless the insured individual survives for a period of 30 days following the first diagnosis of a covered condition.

This brochure briefly summarizes the policy provisions. Refer to your policy for complete definitions, exclusions and limitations applicable to your coverage. If you are not completely satisfied with your coverage, simply return your policy to Manulife within 30 days of receiving it and any premium paid for the coverage will be promptly refunded.



The Engineers Canada-sponsored Critical Illness Insurance Plan is just one of the many insurance choices available to you at special low rates:

-  Disability Income
-  Term Life
-  Health and Dental
-  Manulife One

Visit manulife.ca/EngineersCI

- ✓ Explore coverage details
- ✓ Quick premium calculation
- ✓ Simple online application

 **1 877 598-2273**
(Monday through Friday from 8 a.m. to 8 p.m. ET)

 Email us any time at
am_info@manulife.ca

 Or visit us at
manulife.ca/EngineersCI

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