



## Alumni Insurance Plans

# Critical Illness Insurance

Focus on your *recovery*, not your finances.

## Why Critical Illness Insurance?

No one should have to face the fight of their life empty-handed. With Alumni Critical Illness Insurance, you won't. This valuable coverage offers a financial cushion of up to \$250,000 in a single lump-sum payment to help you maintain your lifestyle while you focus on recovering.

### 10% savings

Receive a rate reduction on premiums for coverage amounts from \$125,000 and up.

### Coverage amount

Choose coverage in increments of \$25,000, up to \$250,000 per person.

### Benefit amount paid to you in a lump sum

Unlike life insurance, Alumni Critical Illness Insurance benefits are paid directly to you while you are alive, rather than to a beneficiary. And unlike disability payments that you receive monthly while disabled, Critical Illness Insurance is paid to you in a single lump sum.

### Includes Medical Second Opinion\*

Receiving a serious or complex medical diagnosis can feel overwhelming and it can be helpful to get another specialist's perspective on a diagnosis or treatment plan. Medical Second Opinion (MSO), provided by WorldCare Inc., easily connects you with a team of specialists who can evaluate diagnoses and treatment plans confidentially.

\*Manulife cannot guarantee its availability. Reasonable efforts will be made to provide a similar benefit if necessary.

### Return of premium on death

If the insured dies while the coverage is in force and has not received or was not eligible for a Critical Illness payment, a death benefit equal to 100% of the premiums paid will be payable to the beneficiary or the estate of the insured.

### Lower rates for non-smokers

If you haven't used tobacco or tobacco cessation products in the last 12 months and meet Manulife's health standards, you'll also pay less.

### Eligibility

You and your spouse are eligible to apply if you reside in Canada and are 65 years old or under. Coverage terminates at age 70.



### When coverage begins

Your coverage will become effective on the date the completed application and required premium are received by Manulife, subject to final approval of the Company's underwriters.

### Easy payment options

Choose the option that best suits your family budget — pay monthly through pre-authorized debit or by credit card (Visa or MasterCard), or annually by credit card.

### 30-day money-back guarantee

Apply with confidence. Once your coverage is issued, you'll have 30 days to review your coverage and be sure that it meets your needs. If, for any reason, you wish to cancel, return your insurance document within the 30 days for a full refund of any premium paid.

## Advantages of Critical Illness Insurance



**Benefits are paid to you while you are alive** vs. **life insurance benefits**, which are paid to your beneficiary or estate if you die



**Benefits can be used any way you choose** vs. **provincial/territorial health insurance**, which pays only your basic health care bills



**Benefits are paid in addition to any other coverage you have** vs. **private health insurance**, which pays only the balance of your basic health costs minus deductibles and co-payments



**Benefits are paid in a lump sum regardless of your income or ability to work** vs. **disability insurance**, which pays a portion of your income if a disability leaves you unable to work for a set amount of time

## Covered conditions

- 1 Life-Threatening Cancer.** A tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue as confirmed by histological examination of tissue samples. The following cancers are excluded from coverage:
  - carcinoma in situ;
  - Stage 1A malignant melanoma (melanoma less than or equal to 1.0 mm in thickness, not ulcerated and without level IV or V invasion);
  - any non-melanoma skin cancer that has not become metastatic (spread to distant organs);
  - Stage A (T1a and T1b) prostate cancer;
  - any tumour in the presence of any human immunodeficiency virus (HIV).
- 2 Heart Attack (Myocardial Infarction).** The death of a portion of the heart muscle due to atherosclerotic heart disease. The diagnosis must be based on all of the following criteria occurring at the same time:
  - new episode of typical chest pain or equivalent symptoms; and
  - resulting from the blockage of one or more coronary arteries; and
  - new electrocardiographic changes indicative of myocardial infarction; and
  - biochemical evidence of myocardial necrosis including elevated cardiac enzymes and/or troponin; and
  - excluding minor heart attacks that do not meet all of these criteria.
- 3 Stroke.** A cerebrovascular incident causing infarction of your brain tissue, due to intracranial hemorrhage, thrombosis or embolism, producing a new measurable permanent clinical neurological deficit persisting for at least 30 days following the occurrence of the stroke. Transient ischemic attacks (TIA) and neurological deficit caused by external trauma are specifically excluded.
- 4 Coronary Bypass.** You have undergone heart surgery to correct the narrowing or blockage of one or more coronaries.
- 5 Major Organ Transplant.** Receiving a human heart, liver, lung or bone marrow transplant, due to irreversible failure of such organ.
- 6 Kidney Failure.** End-stage renal disease, due to whatever cause or causes, resulting in regular peritoneal dialysis, hemodialysis or receiving a transplanted human kidney.

For more information, visit

**Manulife.com/infoalumni**

or call us toll-free at

**1 888 913-6333**

8 a.m. to 8 p.m. ET, Monday to Friday

or email [am\\_info@manulife.com](mailto:am_info@manulife.com)

## INFORMATION ABOUT MIB, INC.

We consider the information contained in your application to be confidential. However, Manulife or reinsurers involved with your policy may make a report to MIB, Inc. based on your application, or to other insurance companies to which you apply for life, health or critical illness insurance, or to which a claim for benefits has been made. MIB, Inc. is a not-for-profit organization set up by life insurance companies to share information among its members. If you apply for insurance or submit a claim to a member company, MIB, Inc. will share any information it has on file. You may review the information in your file, and request a correction if necessary, by contacting MIB, Inc. at:

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## NOTICE ON PRIVACY AND CONFIDENTIALITY

The specific and detailed information requested on the application form is required to process the application. To protect the confidentiality of this information, Manulife will establish a financial services file from which this information will be used to process the application, offer and administer services, and process claims. Access to this file will be restricted to those Manulife employees, mandataries, administrators or agents who are responsible for the assessment of risk (underwriting), marketing and administration of services and the investigation of claims, and to any other person you authorize or as authorized by law. These people, organizations and service providers may be in jurisdictions outside Canada, and subject to the laws of those foreign jurisdictions. Your consent to the use of personal information to offer you products and services is optional and if you wish to discontinue such use, you may write to Manulife at the address shown below. Your file is secured in our offices. You may request to review the personal information it contains and make corrections by writing to: Privacy Officer, Manulife, P.O. Box 1602, Del. Stn 500-4-A, Waterloo, ON N2J 4C6.

## PLEASE NOTE

This brochure is not a contract, but only an outline of the coverage, designed to explain the benefits and conditions of the insurance plan. The insurance policy, which you will receive when you join the insurance plan, will govern as to the specific details. Please read it carefully.



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