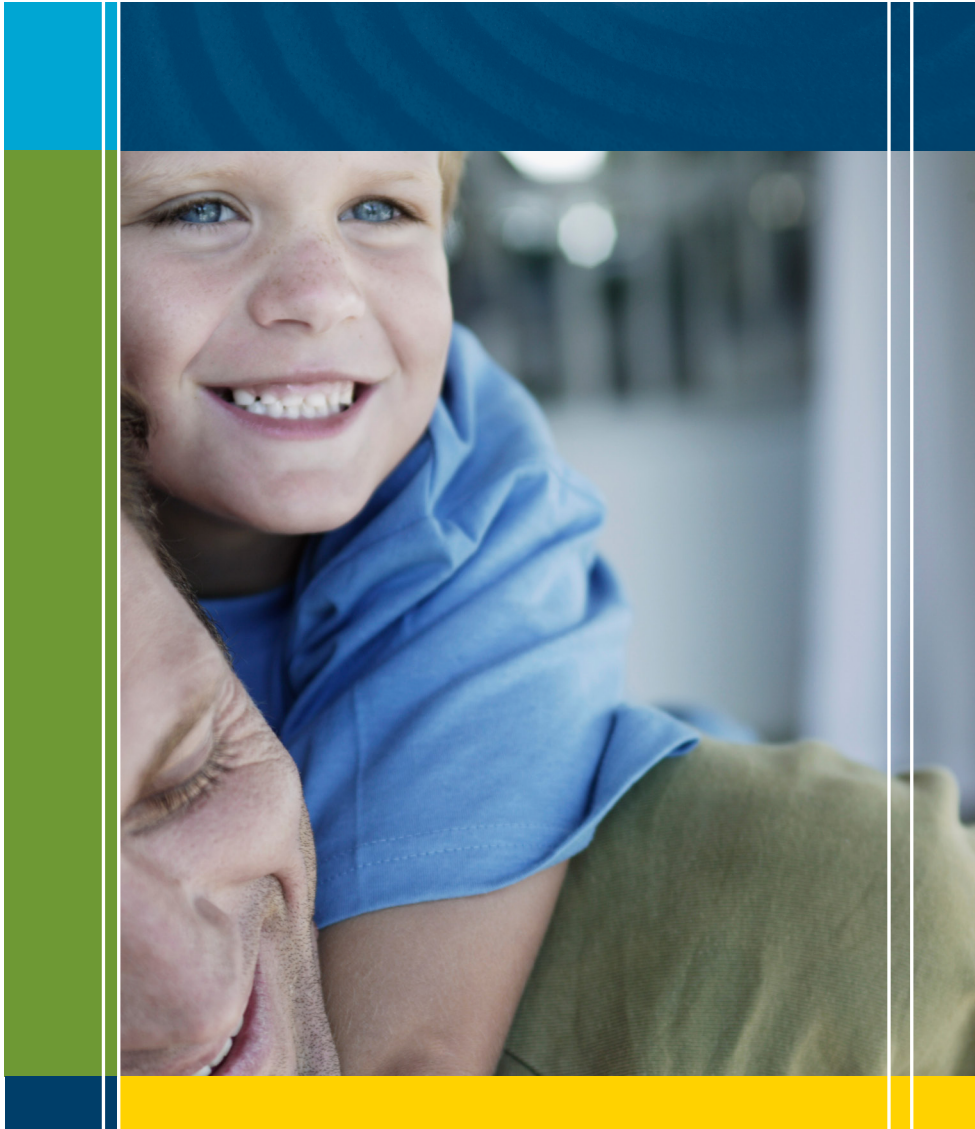


# Insurance for Professionals

Valuable protection designed for members of participating associations



Critical Illness Insurance

The Manufacturers Life Insurance Company

## Are you at risk for a critical illness?

### Cancer<sup>1</sup>

Almost half of all Canadians will develop cancer in their lifetime:

- Every hour of the day in 2019 in Canada, 25 Canadians are expected to be diagnosed with cancer.
- 220,400 Canadians were expected to be diagnosed with cancer in 2019.
- 45% of Canadian men will be diagnosed with cancer in their lifetime.
- 43% of Canadian women will be diagnosed with cancer in their lifetime.

### Stroke<sup>2</sup>

- More than 62,000 strokes occur in Canada each year.
- Approximately 405,000 people in Canada are living with the effects of stroke (214,000 women/191,000 men).
- Women are less likely to go home after a stroke; almost twice as many women as men go to long-term care instead.

Sources:

<sup>1</sup> Canadian Cancer Statistics, 2019

<sup>2</sup> Heart & Stroke Foundation Statistics, 2018

### Being able to put aside financial concerns may be reason enough to buy a critical illness plan.

- **Beat government limitations.** Coverage makes up for what the government doesn't cover, including being able to seek treatment in the U.S. to avoid waiting lists here
- **Supplement employer health plans.** Many employer health plans are leaner than ever before, leaving the insured with more out-of-pocket responsibility
- **Help for the self-employed.** Coverage can help pay for the costs of co-pays and deductibles, especially if you don't have employer-provided coverage.
- **Overcome loss of income.** Persons with critical illness usually have to take time off work for treatment and recovery. Their spouse may have to do the same to care for them
- **Cover unanticipated costs.** Prescriptions, medical supplies, childcare, housecleaning, transportation to and from treatment, meals and many more expenses

## Critical Illness Insurance for Professionals

### How it can ease the financial burden for your family

- Covers 6 common critical illnesses and conditions:
  - ✓ **Life-threatening cancer**
  - ✓ **Heart attack (myocardial infarction)**
  - ✓ **Stroke**
  - ✓ **Kidney failure**
  - ✓ **Coronary artery bypass surgery**
  - ✓ **Major organ transplant**
- Your choice of coverage from \$25,000 to \$250,000, depending on your needs. The money is paid directly to you, to spend as you please
- Pay 10% less for coverage of \$125,000 or more
- All premiums refunded to your estate upon death, if no claim has been made
- Low rates for you and your spouse

### Health Service Navigator® (included at no extra cost)\*

*You and your eligible family members can quickly and easily get answers to your questions and access to support services.*

*Easily accessible online or with a simple call to a dedicated toll-free line, you can receive information, medical coordination services and resources on how to navigate the Canadian health care system.*

*Health Service Navigator can also help you get world-class medical second opinions.*

For more information, visit [manulifehealth.ca](http://manulifehealth.ca)

Health Service Navigator® is offered through Manulife (The Manufacturers Life Insurance Company).

\*Health Service Navigator may not be available indefinitely.

## MONTHLY PREMIUM PER \$25,000 OF CRITICAL ILLNESS BENEFIT

Age <sup>2</sup>	Non-Smokers <sup>1</sup>		Smokers		Age <sup>2</sup>	Non-Smokers <sup>1</sup>		Smokers	
	Male	Female	Male	Female		Male	Female	Male	Female
18 to 25	\$ 6.71	\$ 6.49	\$ 7.43	\$ 7.49	47	\$ 16.65	\$ 16.23	\$ 30.17	\$ 26.89
26	6.88	6.68	7.73	7.79	48	18.03	16.93	33.51	28.95
27	7.06	6.88	8.04	8.11	49	19.53	17.66	37.23	31.17
28	7.24	7.09	8.36	8.44	50	21.15	18.42	41.35	33.56
29	7.43	7.31	8.69	8.79	51	23.23	19.50	46.29	36.34
30	7.62	7.53	9.04	9.15	52	25.51	20.65	51.81	39.35
31	7.86	7.81	9.55	9.54	53	28.01	21.86	57.99	42.62
32	8.10	8.11	10.09	9.95	54	30.76	23.14	64.91	46.15
33	8.36	8.41	10.66	10.38	55	33.77	24.50	72.65	49.97
34	8.62	8.73	11.26	10.82	56	36.64	25.95	78.69	53.16
35	8.89	9.06	11.90	11.28	57	39.75	27.49	85.23	56.55
36	9.10	9.41	12.45	11.95	58	43.13	29.11	92.32	60.16
37	9.32	9.77	13.02	12.65	59	46.79	30.83	99.99	64.00
38	9.54	10.15	13.63	13.39	60	50.77	32.65	108.30	68.08
39	9.77	10.54	14.26	14.18	61	53.04	34.77	116.63	71.11
40	10.00	10.94	14.92	15.01	62	55.42	37.02	125.59	74.28
41	10.73	11.64	16.47	16.37	63	57.90	39.42	135.24	77.59
42	11.51	12.38	18.18	17.86	64	60.49	41.97	145.63	81.05
43	12.34	13.17	20.06	19.49	65	63.20	44.69	156.82	84.66
44	13.23	14.02	22.15	21.26	66 <sup>3</sup>	68.57	47.33	167.77	89.67
45	14.19	14.91	24.45	23.19	67 to 69 <sup>3</sup>	73.94	49.96	178.71	94.67
46	15.37	15.55	27.16	24.97					

**Five-Year Premium Guarantee:** *These rates are guaranteed for 5 years. After 5 years, your rate will increase to reflect the rate of your age at that time. The new rate will be guaranteed for another 5 years.*

Note: Rates are subject to change without notice.

<sup>1</sup> Non-Smokers are those who have not smoked cigarettes within the past 12 months and who meet Manulife's health standards.

<sup>2</sup> "Age" means attained age. Any applicant must be a resident of Canada and between the ages of 18 and 65, inclusive, to apply.

<sup>3</sup> Premiums for renewals only. Coverage ends at age 70.

## Eligibility

You and your spouse are eligible to apply. All applicants must be between the ages of 18 and 65, inclusive, and resident in Canada. Once covered under the Plan, you can keep the Critical Illness coverage to age 70.

## Benefits

You and your spouse can each apply for coverage from \$25,000 to \$250,000, in \$25,000 increments. The amount of your coverage is payable after a 30-day survival period following the first diagnosis of a specified covered condition or such longer period as specified in the policy.

## Return of Premium

If the insured individual dies while his or her coverage is still in force, and has not received (or is not eligible for) a payment of the Critical Illness benefit, a return of premium on death benefit will be payable to the estate of that individual. This benefit will be equal to 100% of the premium paid for that individual's coverage under this Plan, up to the date of death.

## Exclusions and Limitations

No benefit is payable for a covered condition that results from: commission of a criminal offence; operation of a motor vehicle while intoxicated; self-inflicted injuries; use of alcohol, drugs or toxic substances; or acts of war. No benefit will be paid unless the insured individual survives for a period of 30 days following the first diagnosis of a covered condition or such longer period as specified in the policy. Cancer is not covered within the first 90 days. This 90-day waiting period begins on the date you are approved for coverage.

Certain forms of skin cancer, cancer in situ, T1A and T1B prostate cancer, or tumours in the presence of Human Immunodeficiency Virus (HIV) are not covered. Stroke is not covered if it results from external trauma.

Refer to your policy for further details of the Covered Conditions, Exclusions and Limitations, and the coverage period. 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.



### **YOUR 30-DAY NO-RISK GUARANTEE**

*Once you receive your policy, you are guaranteed 30 days in which to review it. If you decide that you are not completely satisfied with your coverage, write to Manulife within 30 days of receipt to cancel it and receive a complete refund of the premiums you have paid to that date.*

# Critical Illness Insurance

## How to apply:

Send your completed application, with your payment, to:

Affinity Markets, Manulife,  
P.O. Box 670, Stn Waterloo  
Waterloo, ON N2J 4B8

Additional information may be obtained  
from Manulife by calling toll-free:

**1 800 668-0195**

Monday through Friday  
from 8:00 a.m. to 8:00 p.m. E.T.

Or you can e-mail us at:  
[am\\_info@manulife.com](mailto:am_info@manulife.com)

**[www.manulife.com/professional](http://www.manulife.com/professional)**

Coverage underwritten by:



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