



Get Protected for the Unexpected

Optional *Benefits*





The majority of Canadians admit they would have to go into debt, delay retirement or downsize their home in order to cope with a critical illness.

Now is the time to protect you and your family

No one likes to think about it, but a serious illness or accident can strike anyone, anytime. And if you're not adequately insured, the financial impact can be devastating.

That's why your organization is offering Optional Benefits to your group plan. This gives you a unique opportunity to add to your insurance coverage for extra financial protection – and peace of mind – when you need it most.

- Critical Illness Insurance
- Life Insurance
- Accidental Death and Dismemberment
- Online Doctors

“I am so happy we purchased this benefit.”

Pat McLaughlin never expected to need to use the Critical Illness coverage her family purchased through their Medavie Blue Cross plan.

But with Pat's husband Daniel now suffering from kidney disease and on a waiting list for the Paired Exchange program, the couple is looking at major expenses when a donor becomes available.

“Once Daniel and I get the call that they have indeed found a match, I have to fly somewhere in Canada to donate one of my kidneys so he can get his kidney transplant,” explains Pat.

Critical Illness is designed for just this type of unforeseeable health challenge. Like Pat says: “Because of this coverage, we have less financial stress for the extra travel expenses and any other medical expenses that will come up.”





“We all like to think we will never need it.”

Judy Parks was initially skeptical about taking Critical Illness insurance offered by Medavie Blue Cross through her work.

“My initial thought was to not take the benefit, just to save a few dollars each month,” explains Judy. “However, I decided to apply for the coverage even though I had been healthy my entire life.”

“Since then, I have been faced with a life-threatening illness and I am so glad that I made that decision to take the coverage. Financial concerns should not have to be added to the pressures already being faced when a person is dealing with health concerns.”

The experience has given her a whole new perspective. “Insurance is one of many ways to help protect against life’s uncertainties. We all like to believe that the Critical Illness benefit is one that we will never see the need for. But it can provide financial security during a time when the last thing you need is another worry or barrier to recovery.”

Unexpected costs of Critical Illness

In Canada, government health care programs typically cover most medical costs. However, critical illnesses often result in extra costs including:

- Adaptive equipment or home modifications
- Alternative treatments and experimental drugs
- Travel and accommodations for treatments
- Child care expenses

Additionally, you may experience loss of income due to time away from work to recover from your illness or to care for a loved one.

In time of need, the Critical Illness benefit will put a tax-free, lump sum cash payment in your pocket to help pay unexpected costs or protect your hard-earned savings during your recovery. You can use the money however you want and no medical questions are asked during the open enrolment period for certain coverage amounts.



Choose the coverage that works for you



Critical Illness

Everyone is at risk of developing a critical illness, regardless of age. So what would happen if you were suddenly diagnosed with a life-changing condition and had to take time off work to recover? Would you be able to keep up with your mortgage payments? Could you afford medical expenses over and above those covered by government health care or private health insurance?

Critical Illness insurance can make an important difference to you and your family in time of need. Should a covered condition strike, this benefit provides a payment to help meet your financial obligations – and protect your hard-earned savings and dreams for the future.

A total of 36 conditions are covered, based on the same definitions commonly used in the insurance industry. These include:

- 25 covered conditions eligible for up to 2 full payments
- 4 covered conditions eligible for partial payment
- 7 covered childhood conditions

25 covered conditions eligible for up to 2 full payments

- | | | |
|-------------------------------------|--|---|
| • Cancer | • Loss of Speech | • Major Organ Failure on Waiting List |
| • Aortic Surgery | • Occupational HIV Infection | • Major Organ Transplant |
| • Coronary Artery Bypass Surgery | • Aplastic Anemia | • Motor Neuron Disease |
| • Heart Attack | • Bacterial Meningitis | • Multiple Sclerosis |
| • Heart Valve Replacement or Repair | • Benign Brain Tumour | • Paralysis |
| • Blindness | • Coma | • Parkinson's Disease and Atypical Parkinsonian Disorders |
| • Severe Burns | • Dementia including Alzheimer's Disease | • Stroke |
| • Deafness | • Kidney Failure | |
| • Loss of Limbs | • Loss of Independent Existence | |

4 covered conditions eligible for partial payment

- Coronary Angioplasty
- Ductal Carcinoma in Situ of the Breast
- Stage A (T1a or T1b) Prostate Cancer
- Stage 1A Malignant Melanoma

7 covered childhood conditions

- Autism
- Down Syndrome
- Cerebral Palsy
- Muscular Dystrophy
- Congenital Heart Disease
- Type 1 Diabetes Mellitus
- Cystic Fibrosis



Life Insurance

Life Insurance helps to pay for immediate expenses in the event of your death and gives your family added financial protection at a difficult and emotional time.



Accidental Death & Dismemberment (AD&D)

Accidental Death & Dismemberment provides added protection against financial hardship in the event of an accidental death or an accident resulting in a serious injury such as loss of a limb, loss of eyesight or paralysis.



Online Doctors

Online Doctors connects you in minutes with Canadian-licensed general practitioners for non-emergency issues from your phone, tablet, or computer.

Full details including exclusions and limitations available on the Optional Benefits website at medaviebc.ca/optional.

Optional Benefits - your questions answered

APPLICATION AND COVERAGE

Do I need to answer any medical questions when I apply?

It depends. There is coverage that you can purchase without completing a medical questionnaire, which is known as the 'Non-Evidence Limit' or NEL. You don't need to answer any medical questions if you apply for this amount or less during the initial enrolment period.

If you want even greater financial protection, you can apply for coverage amounts above the NEL but you will need to complete a medical questionnaire as part of your application.

NOTE: After the open enrolment period, you can still purchase Optional Benefits at preferred low rates; however, you will be required to answer medical questions for all coverage amounts.

How do I know my NEL amount?

The amount of coverage you can purchase without answering any medical questions (the NEL) was likely communicated to you by your employer or found in your Optional Benefits enrolment package. It is also indicated in the rate calculator at medaviebc.ca/optional.

If I apply for a coverage amount above the NEL, how will I know if my application has been accepted?

Medavie Blue Cross will notify you by email outlining whether your application for the coverage amounts has been approved or declined.

When is my coverage effective?

If you buy coverage for an amount that DOES NOT require answering any medical questions (for amounts up to and including the NEL), your coverage is effective on the first day of the month following receipt of your signed enrolment form by Medavie Blue Cross.

If you choose to apply for coverage for an amount that DOES require answering medical questions (for amounts over the NEL), your coverage for the amount over the NEL is effective on the same date your application is approved by Medavie Blue Cross. This only pertains to the amount over the NEL. Your coverage for the NEL amount will still be effective on the first day of the month following receipt of your signed enrolment form by Medavie Blue Cross.

For example:

You've applied for **\$100,000** coverage. If Medavie Blue Cross receives your signed application on January 15, your coverage amounts and effective dates would be as follows:

| Coverage Amount | Effective Date |
|-----------------------|--|
| \$20,000 (NEL Amount) | February 1 |
| \$80,000 | Effective on the date this additional amount is approved |

PAYMENT AND ADDITIONAL INFORMATION

How do I pay my premium?

You can pay your premium by credit card or Medavie Blue Cross will withdraw your payment from your bank account, each month, through Pre-authorized Debit (PAD). The application asks you which account and there is even an option to designate someone else to pay on your behalf.

How much does this coverage cost?

You can easily calculate your estimated payment by using the online calculator at medaviebc.ca/optional or the rate table found in this brochure. Please note that applicable provincial taxes will apply.

If you apply for coverage amounts over the NEL, your application for the additional amounts must first be approved by Medavie Blue Cross. If you are declined for this additional coverage you will still be covered for the NEL amount, which will determine your payment.

What happens to my Optional Benefits when I leave the company or retire?

For Critical Illness coverage, Life Insurance and AD&D, you and/or your spouse may qualify to convert your terminating plans to individual plans with Medavie Blue Cross if your coverage terminates on or before your respective 65th birthdays.

Subject to the terms and conditions of the conversion policy.

Find out more:

You can learn more about Optional Benefits, and conditions covered, at medaviebc.ca/optional or contact optionalbenefits@medavie.bluecross.ca.

Smart, easy and affordable

Adding Optional Benefits to your insurance coverage is a smart, easy and affordable way to secure your financial future.

1. **Choice** – You can choose Critical Illness, Life Insurance or both, Accidental Death & Dismemberment can be added when Life Insurance is chosen and Online Doctors can be added when Critical Illness and/or Life Insurance is chosen.
2. **Special Savings** – As a member of a preferred group plan, you qualify for rates that are typically lower than you might find on your own.
3. **Easy sign-up** – Using the access code that is unique to your group plan, you can choose the type of coverage that best meets your unique needs, calculate your rates, choose your payment method, and submit your application - all online!
4. **Convenient payment options** - Easily make payments by credit card or through pre-authorized deductions from your bank account.
5. **Flexibility** – All benefits put cash in your pocket to spend as you wish, allowing you to focus on your recovery – not your finances.
6. **Accessible** – No medical questions are asked during the open enrolment for Critical Illness and Life Insurance up to certain dollar amounts.
7. **Greater Coverage** – Our Critical Illness benefit covers 36 conditions – more than most products on the market.

Applying for Optional Benefits – We Make it Easy!

Everything you need to do to sign up for Optional Benefits can be done online.

- Go to medaviebc.ca/optional
- Enter your special Group access code
- Choose the coverage options that best meet your needs
- See your rates in real time
- Fill out your application
- Sign your completed application digitally and submit
- Once approved, pay by credit card or through pre-authorized debit deductions.

That's it! A user and eco-friendly application process – without any paperwork required.



Enrol today – for tomorrow

Don't wait until it's too late to purchase Optional Benefits.

The time to secure your financial future is now – when you're healthy.

And during the open enrolment period you can take advantage of guaranteed acceptance and special group rates – no medical questions asked!*

Secure your coverage today and then rest easy knowing you're financially prepared for whatever tomorrow may bring.

**You can purchase Optional Benefits at your special group rate anytime; however, after the open enrolment period ends you will be required to answer medical questions for all coverage amounts.*

Your Optional Benefits Provider

Thanks to your employer, you have exclusive access to Optional Benefits through Medavie Blue Cross - a trusted brand with over 75 years of benefit management experience in Canada.

Visit **medaviebc.ca** to learn more.

For more details and to
try our online rate calculator,
go to **medaviebc.ca/optional**

Questions? Call 1-844-949-3809

