



Introducing your New Optional Group Critical Illness Benefit

It can begin in an instant – a diagnosis. Then shock – deafening in its disbelief – and suddenly life starts to spin out of control.

Most of us know someone who's been diagnosed with or suffered from a critical illness. The effects, as we know, can be far-reaching – worry, treatments, time away from work and the financial burden of unexpected expenses.

That's where the Association's Employee Benefits Plan Optional Group Critical Illness benefit comes into focus. This new optional benefit responds to the needs identified by our plan members by supplementing the coverage provided through our health, life and disability plans – providing an extra layer of financial protection should you, your spouse or dependant children become critically ill.

The Optional Group Critical Illness benefit is simple. If you, your spouse or your dependant children are medically diagnosed with a covered condition, your critical illness benefit will pay a one-time, lump-sum cash benefit that you can use in any manner you wish, for example: seeking other treatment options, making mortgage or credit card payments, hiring a caregiver, buying specialized equipment, or taking time for family or other interests.

Why Purchase Critical Illness Insurance?

Advances in modern medicine have improved our chances of surviving a critical illness, but the risk of being affected remains high:

- 1 in 2.6 Canadian women and 2 in 5 men will develop some form of cancer during their lifetimes.
- More than 140,000 new cases of cancer occur each year.
- About 300,000 Canadians are living with the effects of stroke.
- More than 75,000 heart attacks occur every year.
- Canadians have one of the highest rates of multiple sclerosis in the world.

Health statistics courtesy of the following websites:

- Canadian Cancer Society • Heart and Stroke Foundation
- The Multiple Sclerosis Society of Canada

Covered Conditions

The Association's Optional Group Critical Illness benefit provides coverage for 22 conditions recognized within the medical profession as being critical in nature.

Your Comprehensive Critical Illness Plan (covered conditions)	You and your spouse	Your child
Cancer (Life-Threatening)	✓	✓
Heart Attack (Myocardial Infarction)	✓	
Stroke (Cerebrovascular Accident)	✓	
Coronary Artery Bypass Surgery	✓	
Alzheimer's Disease	✓	
Aortic Surgery	✓	
Benign Brain Tumour	✓	✓
Blindness	✓	✓
Coma	✓	
Deafness	✓	✓
Heart Valve Replacement	✓	
Kidney Failure (End Stage Renal Disease)	✓	✓
Loss Of Limbs	✓	
Loss Of Speech	✓	
Major Organ or Bone Marrow Transplant	✓	✓
Major Organ or Bone Marrow Failure and On Waiting List For Transplant	✓	✓
Motor Neuron Disease	✓	
Multiple Sclerosis	✓	
Occupational HIV Infection	✓	
Paralysis	✓	✓
Parkinson's Disease	✓	
Severe Burns	✓	
Congenital Heart Disease (for which corrective surgery has been performed)		✓
Cerebral Palsy		✓
Downs Syndrome		✓
Cystic Fibrosis		✓
Muscular Dystrophy		✓
Autism		✓
Type 1 Diabetes Mellitus		✓

As medical advances and treatment of critical illnesses evolve, the contract definitions for conditions covered under the Optional Critical Illness benefit may change. Definitions for covered conditions are available from the Association Employee Benefits Department, the Manulife Plan Member Secure Site (www.manulife.ca/groupbenefits), or from your school division's Human Resources department.

Health Supports for you and your family

In addition to financial support, your Optional Critical Illness benefit also provides you and your family with access to valuable health information and navigation services.

The Optional Critical Illness benefit includes access to the "Health Service Navigator" – a phone and web-based service to help you find the best medical, treatment, and therapeutic information available for your health situation – whether it is a covered critical illness or not.

The Health Service Navigator connects you to:

- Health, nutrition, drug and fitness information
- Detailed information for newly diagnosed conditions
- Searchable databases to help you locate doctors, clinics and hospitals throughout Canada

If needed, you also have the ability to access a world-class second-opinion service for life-threatening illnesses. You may even obtain referrals to specialized treatment facilities where you can get help managing a covered condition.

There is no charge to you for using this health information, opinion and referral service. However, fees for treatments, services or facilities that you choose to access through the service are your responsibility and may not be covered under your group benefits plan.

If you choose to access our Optional Critical Illness benefit, you will receive a separate information kit from your employer that explains how to access the Health Navigator Service.

Applying for coverage is easy

We've done our best to make applying for Optional Critical Illness insurance as easy and convenient as possible:

1. Decide how much coverage you want to purchase (see rate sheet for details).

2. Check the cost (refer to the rate sheet).

3. Complete and return an application form (Evidence of Insurability may be required for Optional Critical Illness Insurance.)

Coverage will begin the first month following the approval of your application. Premiums for Optional Critical Illness Insurance are paid by you, the plan member, through payroll deductions.

To cancel or reduce coverage, you will need to advise the Association Employee Benefits Department or your school division's Human Resources department in writing, indicating the effective date.

As with most things, a few conditions apply:

- You must survive at least 30 days following the diagnosis of a covered condition in order to receive the benefit.
- No benefit will be paid for cancer within the first 90 days of your policy effective date, or if you have had any pre-existing signs or symptoms leading up to a diagnosis of cancer (whether covered or excluded under the policy).
- Benefits are payable for the first diagnosis only.
- Critical Illness benefits are currently treated as non-taxable benefits. This status may change subject to a ruling by the Canada Revenue Agency (CRA).

Please see your benefits booklet or plan contract for a complete list of exclusions.

Questions?

For more information about the Association's Optional Group Critical Illness benefit, please contact the Association Employee Benefits department at (306) 569-0750, or contact the Manulife Customer Service Centre at 1-800-268-6195. Your plan number for the Saskatchewan School Board Association Employee Benefits Plan is 83400.

Photo courtesy of the Prairie Valley School Division #208.

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