

Optional Group Critical Illness

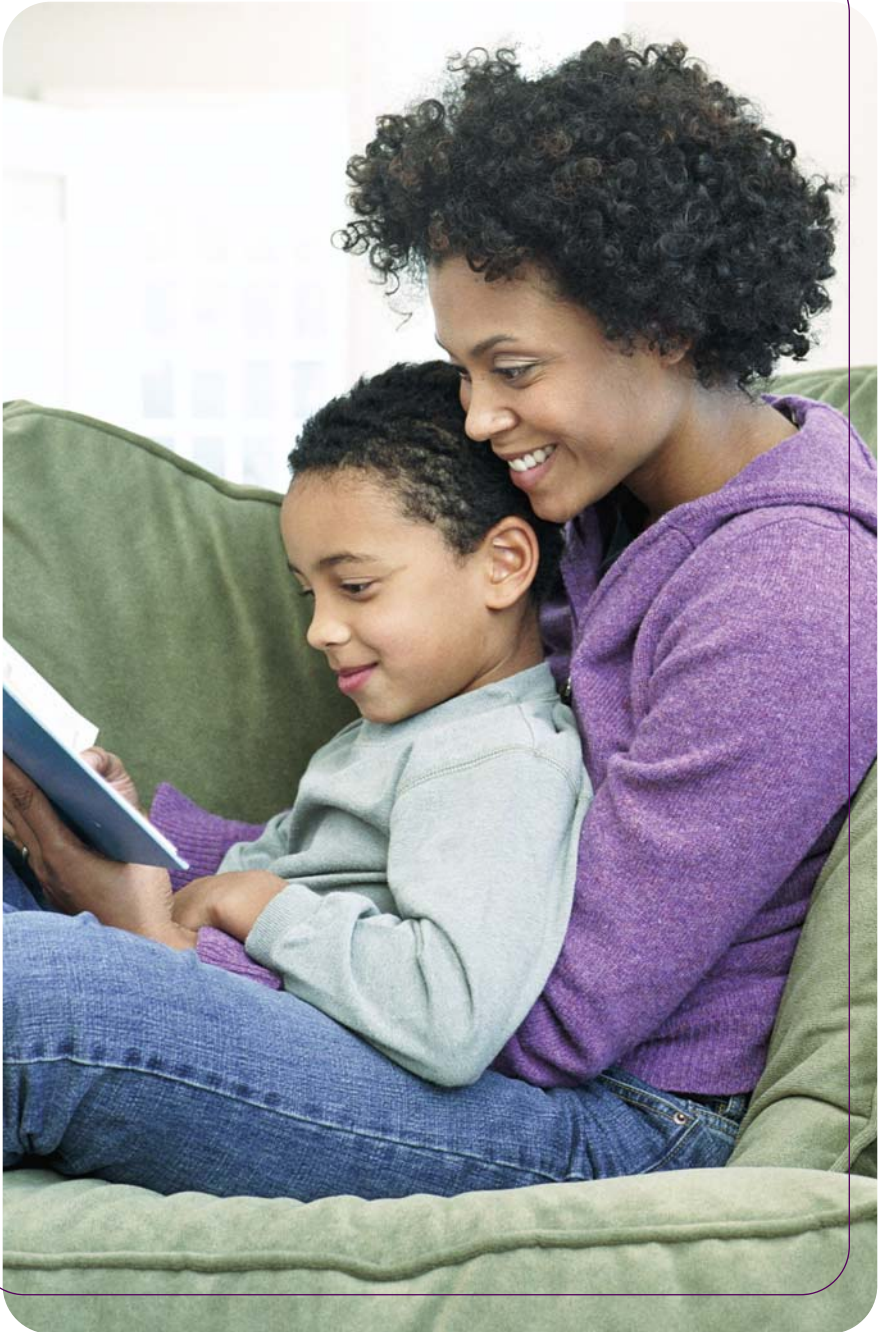
*Financial support
at a critical time*



Great-West Life

your Benefits Solutions People





Medical advances have greatly increased the ability of Canadians to survive a critical illness. However, few of us are prepared for the financial burdens that can threaten both our lifestyle and our security.

Optional Group Critical Illness insurance is designed to provide financial security when illness puts assets and savings at risk. This valuable coverage allows you to focus on what's important – regaining your health.

What are the chances of incurring a critical illness?

Statistics show that, in Canada*:

- 1 in 2 men and 1 in 3 women are predicted to develop heart disease in their lifetime
- 1 in 2.4 men and 1 in 2.7 women will develop cancer
- 40,000 to 50,000 strokes will occur each year

The good news is people often recover or live longer. In fact, 86 per cent of hospitalized heart attack patients survive, and 80 per cent of stroke patients survive the initial event.

If I already have life and/or disability insurance, why do I need Optional Group Critical Illness coverage?

Life insurance pays a benefit upon death, while disability insurance replaces lost income and your healthcare plan reimburses medical expenses. But *Optional Group Critical Illness* does more – it provides a lump sum payment you can use to cover any expenses you choose, such as private nursing or medical care, modifications to your home, or childcare costs. The benefits are paid shortly after diagnosis, and payment is dependent upon clear medical definitions.

*Sources: Heart and Stroke Foundation, January 2003; National Cancer Institute of Canada: Canadian Cancer Statistics 2002

Coverage highlights

What is covered?

Optional Group Critical Illness offers coverage for the following critical illnesses:

- Alzheimer's disease
- Aortic surgery
- Benign brain tumour
- Blindness
- Cancer*
- Coma
- Coronary artery bypass surgery
- Deafness
- Heart attack
- Heart valve replacement
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ transplants
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV
- Paralysis
- Parkinson's disease
- Severe burns
- Stroke

Specific criteria are used to define each covered illness.

Coverage for a pre-existing condition may be limited for the first two years after your coverage takes effect.

**Exclusions for certain non-life-threatening forms of cancer apply.*

Who can enroll?

If you are a permanent employee between the ages of 18 and 64, you are eligible.

Dependant coverage

Your spouse may also be eligible for coverage under your plan.

Coverage amount

Coverage for both employees and spouses is available in the following amounts:

- 100, 200, 300, 400, or 500 per cent of your annual salary, up to a maximum of \$250,000, or
- in units of \$10,000 up to a maximum of \$250,000.

Benefit payment

The lump sum benefit is paid following a survival period of 30 days after the diagnosis of a covered critical illness. For the following covered illnesses, a longer survival period applies before the benefit will be paid:

- Paralysis – 90 days
- Loss of independent existence – 90 days

Coverage for cancer will not begin until 90 days after your coverage takes effect.



You choose how you benefit

Various expenses are associated with a critical illness, many of which are not covered by existing private and public healthcare plans. These costs can impact your financial health and deplete your savings and assets. Here are some examples of how your lump sum benefit can help.

Private nursing

Many individuals want to recover from a critical illness in the comfort of their own home. The benefit can be used to hire nursing or other personal staff.

Medical care

More and more Canadians are choosing to seek out their own medical care, whether in the United States or elsewhere. This benefit can provide you with funds you require for this treatment.

Lifestyle adaptation

Certain critical illnesses, such as stroke or blindness, can cause permanent physical limitations. This benefit can be used to pay for modifications to your home or the purchase of specially equipped vehicles for transportation.

Child care

During a critical illness, the needs of children cannot be forgotten. The lump sum benefit can help in providing assistance with child care to ensure that your children receive the attention they need.

How to apply

To apply for coverage, complete an application form and health questionnaire, available from your plan administrator. Your coverage will take effect once all required medical information is approved by Great-West.

Optional Group Critical Illness can help you overcome financial burdens at a critical time. To enroll in the plan or to find out more, talk to your plan administrator.

This brochure is intended only as an outline of the insurance product for general guidance. The Group Policy issued by Great-West Life sets forth in detail the applicable terms and conditions of coverage, including a complete list of exclusions, and will govern. The provisions of the Group Policy are outlined in the Benefits Plan booklet and the Certificate of Insurance that will be provided to you upon enrollment.



*You and your family deserve quality
benefits coverage backed by
excellent service, and we at
Great-West understand that.
We are committed to being
your Benefits Solutions People.*



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