



Coverage when it's Critical

Chambers Plan Employee Benefits

Employee protection when a health crisis threatens their financial security

Medical advances mean people routinely live through conditions we previously thought of as life-threatening. But that health crisis can involve on-going expenses not covered by disability or health benefits. Critical Illness insurance helps meet the financial demands that often accompany a significant health change, including:

- medical costs not covered by government or private health insurance,
- transportation to treatment,
- the cost of personal or dependent care,
- convalescence,
- home retrofits,
- other debts or expenses.

What conditions does the Critical Illness benefit cover?

Chambers Plan Critical Illness insurance doesn't require a medical questionnaire and there is no need to submit receipts. Upon proof of claim, the benefit pays a lump sum, up to \$50,000 for an employee or \$10,000 for the spouse, following the diagnosis and 30-day survival of any of the following conditions*:

- Alzheimer's • Aortic Surgery • Aplastic Anemia • Bacterial Meningitis • Benign Brain Tumour • Blindness • Burns • Coma • Coronary Bypass • Deafness • Dilated Cardiomyopathy • Fulminant Viral Hepatitis • Heart Attack (Myocardial Infarction) • Heart Valve Replacement • Kidney (Renal) Failure • Life Threatening Cancer • Liver Failure of Advanced Stage • Loss of Independent Existence • Loss of Limbs • Loss of Speech • Major Organ Failure on Waiting List • Major Organ Transplant • Motor Neuron Disease • Multiple Sclerosis • Muscular Dystrophy • Occupational HIV • Paralysis • Parkinson's Disease • Primary Pulmonary Hypertension • Progressive Systemic Sclerosis • Severe Burns • Stroke

Critical Illness coverage is also available for dependent children, payable in a lump sum of \$5,000 following the diagnosis and 30-day survival of the following conditions*:

- Blindness • Cerebral Palsy • Coma • Congenital Heart Disease (Requiring Surgery) • Cystic Fibrosis • Deafness • Diabetes Mellitus (Type 1) • Down Syndrome • Life Threatening Cancer • Loss of Speech • Major Organ Transplant • Mental Deficiency • Muscular Dystrophy • Paralysis • Severe Burns • Spina Bifida Cystica

*Critical Illness benefits are subject to certain limitations for pre-existing conditions. Contact our office for complete information.

Critical Illness Coverage – for Peace of Mind.

Contact us to find out more details regarding the Critical Illness benefit options available, so employees can focus on their recovery instead of the bills.

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Critical Illness – Vital Protection

Chambers Plan Employee Benefits

Chambers Plan Critical Insurance Offers the Best Protection in the Industry

When your employee survives a critical illness, their lives are changed forever. And that can mean they face new medical expenses not covered by disability or health benefits.

- **COVERAGE FOR 31 CONDITIONS** for employees and spouses; 16 conditions for dependent children
- **MULTIPLE EVENTS COVERED**
- **LIFE THREATENING CANCER RECURRENCE BENEFIT**
- **COVERAGE FOR DEPENDENT CHILDREN AT NO ADDITIONAL COST[†]**
- **COVERAGE TO AGE 70**

No medical questionnaire. No need to submit receipts.

How Important is Critical Illness Coverage?

Every year in Canada:

- 1 in 2 people are diagnosed with cancer
- 70,000 heart attacks; one every 7 minutes
- 62,000 Canadians suffer a stroke
- 4000 new cases of MS are diagnosed
- Statistically, you're more likely to suffer from a critical illness than you are to die before the age of 75.

Source: Heart and Stroke Foundation, Canadian Cancer Society and Multiple Sclerosis Society of Canada

Care Navigation Benefit

Your employee is not alone in this journey. The included Care Navigation Benefit provides 10 hours of **Integrity Healthcare Consultants** services upon diagnosis of a covered condition, at no cost, to help patients and their families gain access to the most appropriate, efficient, and timely care.

Affordable Peace of Mind

If your employee is struck with a critical illness, you'll know you've helped relieve some of the financial burden so they can stay focused on their recovery.

Protect them with Chambers Plan Critical Illness insurance. Critical Illness provides a lump sum benefit of up to \$50,000, payable to Plan members on diagnosis of a covered condition*.

Speak with your Chambers Plan Advisor today for more information on this indispensable coverage.
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[†]Options that include spouses under coverage also include coverage for dependent children at no additional cost.



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