

Critical Illness Insurance

Extended Second Chance

25
covered
illnesses and
surgeries



La Capitale

Insurance and
Financial Services





Extended Second Chance

Covers added expenses
that come along
with a critical illness

Being diagnosed with cancer, suffering a heart attack or a stroke, or being diagnosed with Alzheimer's disease or multiple sclerosis, for example, can result in major costs. Opt for La Capitale's *Extended Second Chance* so you do not need to worry about the financial consequences that come along with a critical illness.



Extended Second Chance **benefits**

- You can receive a tax-free amount if you survive 30 days after the date of diagnosis of a covered critical illness or surgical procedure.
- You can use the amounts paid as you see fit, such as:
 - for home care
 - obtaining the best medical treatment available
 - purchasing special needs equipment
- 25 covered illnesses and surgeries
- Two reimbursements of premiums options offered: Health Option and Plus Option
- An extended version of Best Doctors® offered **FREE OF CHARGE**

25

covered illnesses
and surgeries

A good treatment option for your finances

With Critical Illness Insurance, you may receive an amount to pay for additional expenses associated with a critical illness such as:

- Obtain home care or get someone to help with domestic chores or childcare
- Make up for loss of salary in the event of long term disability or inability to contribute to a pension plan
- Enjoy the best available treatments
- Avoid to depend on help from your children or family
- Have work done to adapt your home or purchase adaptive equipment
- Keep your RRSP intact
- Continue paying off your debts (mortgage, loan, credit card balance)



One-time payment that can vary
from **\$25,000** to **\$2,000,000**

With Critical Illness Insurance, benefit from the expert medical information and opinion of the Best Doctors[®] service.

If you, your spouse or eligible children:

- Suffer from a chronic disease
- Suffer from a life-threatening disease
- Need assistance finding the right specialist
- Question whether surgery is your only option
- Want to understand a diagnosis, treatment plan or health issue
- Simply want answers to your medical questions

Best Doctors can help you make the right decisions.

WHAT IS BEST DOCTORS, EXACTLY?

More than 53,000 physicians in over 450 specialities and subspecialities of practice. These doctors are rated in the top 5% of practising physicians worldwide.

HOW DOES BEST DOCTORS WORK?

We provide information that enables you to take action

The goal is to provide the best medical information to confirm the right diagnosis and the right treatment options. The results are undeniable: after using the Best Doctors service, 60% of its members have had their treatment modified and 27% had their diagnosis changed.³

Your personal healthcare ambassador

A simple phone call connects you with someone who becomes your own health ambassador. This person will reach out to the medical community on your behalf, within Canada and beyond so that you, your spouse or eligible children can find the best specialist and health care required.

Complete Continuum of Care

Best Doctors addresses the entire continuum of care, assisting you with virtually any type or degree of medical uncertainty.

Convenient and confidential

A simple phone call or email can help you get answers to any medical questions or concerns. You can communicate directly and confidentially with Best Doctors, with no involvement from your attending physician.

3. Data from Best Doctors, 2013.

25 covered illnesses and surgeries¹

Cardiovascular	
1.	Stroke
2.	Aortic surgery
3.	Coronary surgery
4.	Heart attack (myocardial infarction)
5.	Heart valve replacement
Cancer and tumor	
6.	Life-threatening cancer
7.	Benign brain tumor
Transplant and failure	
8.	Major organ transplant
9.	Major organ transplant on waiting list
10.	Kidney failure
11.	Coma
Neurological disorders	
12.	Aplastic anemia
13.	Alzheimer's Disease
14.	Motor Neuron Disease
15.	Parkinson's Disease
16.	Paralysis
17.	Multiple Sclerosis
18.	Bacterial meningitis
Other	
19.	Severe burns
20.	Blindness
21.	Accidental occupational HIV infection
22.	Loss of speech
23.	Loss of limbs
24.	Deafness
25.	Loss of autonomy

1. The contract contains some conditions, restrictions and exclusions.

Main features of *Extended Second Chance*¹

AGE AT ISSUE (18 TO 60)

Depending on your age at issue, three premium payment options are available:

- Over 15 years
- Until age 65
- Until expiry of the contract (age 75)

INSURED AMOUNT

Between \$25,000 to \$2,000,000

SURVIVAL PERIOD

For the insured amount to be payable, the insured must survive, and must not have experienced irreversible cessation of all functions of the brain, for at least 30 days following the date of diagnosis of a covered critical illness or surgery.

REIMBURSEMENT OF PREMIUMS

Health Option

If you choose this option, you will be entitled to a reimbursement of all premiums paid during your lifetime, including the “extra premiums” if the insured amount has not already been paid out.² Several options are available, including 100% premium reimbursement after 15 years.

Plus Option

If you choose this option, all of the premiums paid (including any extra premiums) will be reimbursed to your beneficiaries if you die before your coverage expires and the insured amount has not already been paid out.²

OTHER BENEFIT

Benefits equal to 10% of the insured amount (up to \$25,000) is paid out if the insured must undergo a coronary angioplasty or is diagnosed with certain types of non-fatal cancer, namely:

- Stage A prostate cancer
- Stage 1A malignant melanoma
- Ductal carcinoma *in situ* of the breast

2. Some restrictions apply. Premiums reimbursed include any extra premiums but exclude any premiums for additional benefits.



Guided by the values of mutualism on which it was founded, La Capitale works with people to build, protect and value what they feel counts for their financial security.

To find out more about the numerous benefits associated with La Capitale's products, contact us or visit our website.

lacapitale.com

