

Critical Illness Insurance

Simplified Second Chance
6 covered illnesses
and surgeries



La Capitale

Insurance and
Financial Services





Simplified Second Chance

Covers added expenses
that come along with
a critical illness

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



Simplified Second Chance **benefits**

- Only 5 medical questions
- 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
- Benefits paid as a tax-free lump-sum amount
- With the Health Option, you will be entitled to a reimbursement of all premiums paid during your lifetime as of the 15th policy anniversary
- FREE access to Best Doctors[®], an assistance service

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 adaptative equipment
- Keep your RRSP intact
- Continue paying off your debts (mortgage, loan, credit card balance)



Quick, easy coverage

Only 5 medical questions

If you answer “no” to all of the questions, you’re automatically eligible for *Simplified Second Chance* and no medical exam is required.

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.

6 covered illnesses or surgeries¹

Cardiovascular	
1.	Stroke
2.	Coronary artery bypass surgery
3.	Heart attack (myocardial infarction)
Cancer and tumor	
4.	Life-threatening cancer
Neurological disorders	
5.	Coma
6.	Paralysis

Benefits

Good value for money. Some of the best value premiums on the market for this type of product.

Benefits paid as a tax-free lump-sum amount instead of a reimbursement for invoices incurred. You are free to do what you like with this amount and don't have to justify your expenses to the insurer.

If you die before this coverage expires, all of the premiums paid will be reimbursed to your beneficiary if the insured amount has not already been paid out for a covered illness or surgery.

Choose the Health Option for a reimbursement of premiums during your lifetime, after the 15th anniversary of your policy.

FREE access to Best Doctors[®], an assistance service that offers reassuring support.

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

Main features of *Simplified Second Chance*¹

You can choose:

- insurance coverage with a premium that is fixed and guaranteed until you reach age 75
- lower cost coverage in the first few years by opting for a premium that is fixed and guaranteed for the first 10 years.

AGE AT ISSUE

- | | |
|---|--------------|
| ▪ Fixed Term to Age 75 | Age 18 to 60 |
| ▪ Fixed Term to Age 75 with Health Option | Age 18 to 55 |
| ▪ 10-year Renewable Fixed Term | Age 18 to 60 |

INSURED AMOUNT

\$10,000, \$25,000 or \$50,000

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

At death

All of the premiums paid will be reimbursed to your beneficiaries if you die before your coverage expires and the insured amount has not already been paid out.²

Health Option

Premiums for *Simplified Second Chance* with the Health Option are payable until age 65 or the 25th policy anniversary, whichever is later.

You will also receive reimbursement of premiums prior to death starting on the 15th policy anniversary, depending on age at issue.²

This percentage increases progressively to 100% at the later of the following two events:

- At age 65
- The 25th policy anniversary, no later than age 75

2. The premium reimbursement cannot exceed the insured amount.



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