

# 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.

## A good treatment option for your finances

Critical illness insurance pays a benefit so that you can pay the added expenses that come along with a critical illness, for example:

- 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 better care
- Avoid having to be dependent on your children or family
- Have work done to adapt your home or purchase special needs equipment
- Keep your RRSP intact
- Continue paying off your debts (mortgage, loan, credit card balance)

---

5

### 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.

## 6 covered illnesses or surgeries

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.

## Main features of *Simplified Second Chance*

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.<sup>1</sup>

#### 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.<sup>1</sup>

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

1. The premium reimbursement cannot exceed the insured amount.

## Best Doctors<sup>®</sup>, an assistance service that reassures

Anyone who is diagnosed with a critical illness covered under Simplified Second Chance insurance can take advantage of free access to Best Doctors<sup>®</sup>, a program that includes the following services.

**InterConsultation<sup>™</sup>** – More than just a second opinion, Best Doctors<sup>®</sup> experts will conduct an in-depth analysis of your medical records, including imaging scans, X-rays, test results and pathology (which is retested). You'll receive a written summary of our findings that you can share with your doctor.

**Best Doctors 360<sup>o™</sup>** – helps you navigate the healthcare system and take control of your own healthcare. By providing access to **resources, ongoing one-on-one support, customized health coaching** and a wide range of health related information, Best Doctors 360<sup>o™</sup> is not just for serious illness, but can help all members.

**FindBestDoc<sup>™</sup>** – Best Doctors<sup>®</sup> will locate a specialist if you do not have one and will provide you with the information you need to arrange referrals,<sup>2</sup> appointments and accommodations if out-of-town travel is necessary.<sup>3</sup>

**FindBestCare<sup>®</sup>** – When expert physicians or leading care facilities are required outside of Canada, Best Doctors<sup>®</sup> will find them for you.<sup>3</sup>

Best Doctors gives you **access to the best medical information and insight** available to help you take control of your healthcare.

2. Access to a Canadian specialist requires a referral from your treating physician.

3. Expenses associated with medical treatment, travel and lodging relating to the FindBestDoc<sup>™</sup> and FindBestCare<sup>®</sup> services are your responsibility.

Best Doctors<sup>®</sup> and other trademarks shown are trademarks of Best Doctors<sup>®</sup>, Inc. Used under license.

Best Doctors<sup>®</sup> is solely responsible for the services it provides. The insurer is in no way obliged to provide these services under the policy and may, at its sole discretion, cancel access to these services without notice.



## *Simplified Second Chance* **benefits**

- Only 5 medical questions
- You will receive a tax-free amount if you survive 30 days after the date of diagnosis of an insured 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<sup>®</sup>, an assistance service



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](http://lacapitale.com)**

This document is not a contract. It merely provides an overview of the coverage available. Only the insurance policy and application may be used to settle legal issues. Contracts are issued by La Capitale Insurance and Financial Services Inc. or by La Capitale Civil Service Insurer Inc.

