

life and health
insurance

Critical Illness Insurance

Second Chance

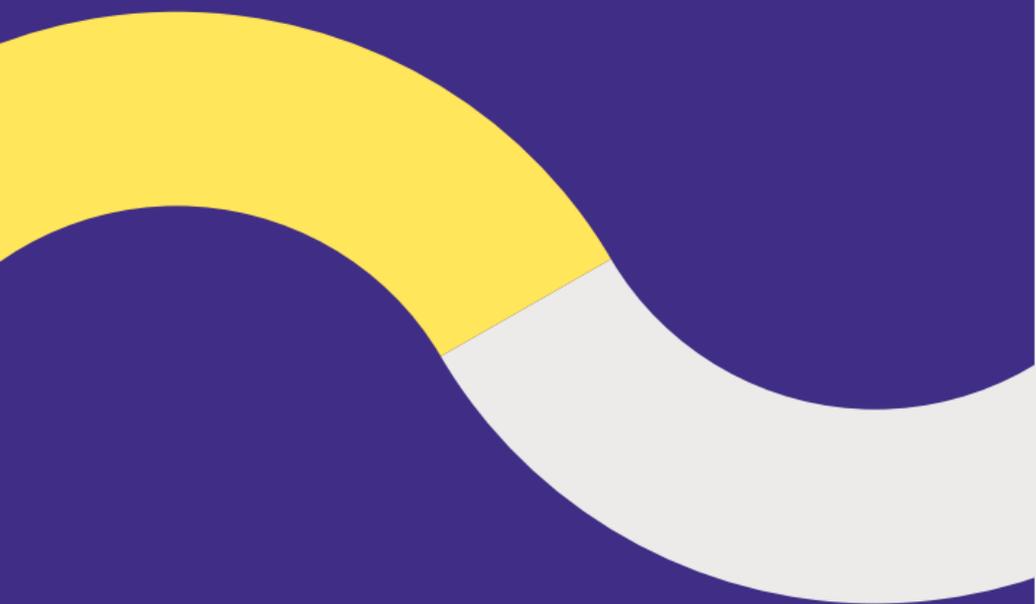


25
covered
illnesses or
surgeries

beneva

Give yourself the means to pay the added expenses resulting from a critical illness.

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



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:
 - having home care
 - obtaining the best medical treatment available
 - purchasing special needs equipment
- Two reimbursement of premiums options offered: Health Option and Plus Option
- An extended version of the Teladoc Medical Experts® assistance service offered FREE OF CHARGE



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:

- Obtaining home care or help with domestic chores or childcare
- Making up for loss of salary in the event of long-term disability or the inability to continue making pension plan contributions
- Taking advantage of the best available treatments
- Avoiding having to depend on help from your children or family
- Having work done to adapt your home or purchasing adaptive equipment
- Maintaining your RRSPs
- Continuing payment of your debts (mortgage, loan, credit card balance)

One-time payment that can vary from \$10,000 to \$2,000,000 according to the choice of coverage

With Critical Illness Insurance, benefit from the expert medical information and opinions of the Teladoc Medical Experts® assistance 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

Teladoc can help you make the right decisions.

What is Teladoc, 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 Teladoc 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 Teladoc assistance service, 60% of its members have had their treatment modified and 27% had their diagnosis changed.³

Your personal health ambassador

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

Complete continuum of care

Teladoc 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 Teladoc, with no involvement from your attending physician.

3. Data from Teladoc, 2013. Your expert medical services with Best Doctors are being re-branded to Teladoc Medical Experts.

25 covered illnesses or 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

Transplants and impairments

8. Major organ transplant
9. Major organ failure 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.

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

Main features of Second Chance¹

Age at issue (18 to 65)

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

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

Insured amount

\$10,000 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.

Type of coverage:

- Fixed term to age 75
- Renewable and convertible fixed terms of 10, 20, 25, 30, and 35 years

Reimbursement of premiums

Health Option

If you choose this option, you will be entitled to a reimbursement of all premiums during your lifetime, including any 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 if you die before your coverage expires and the insured amount has not already been paid out.²

Renewable and convertible fixed-term coverage of 10, 20, 25, 30 and 35 years does not include reimbursement of premiums.

Other benefits

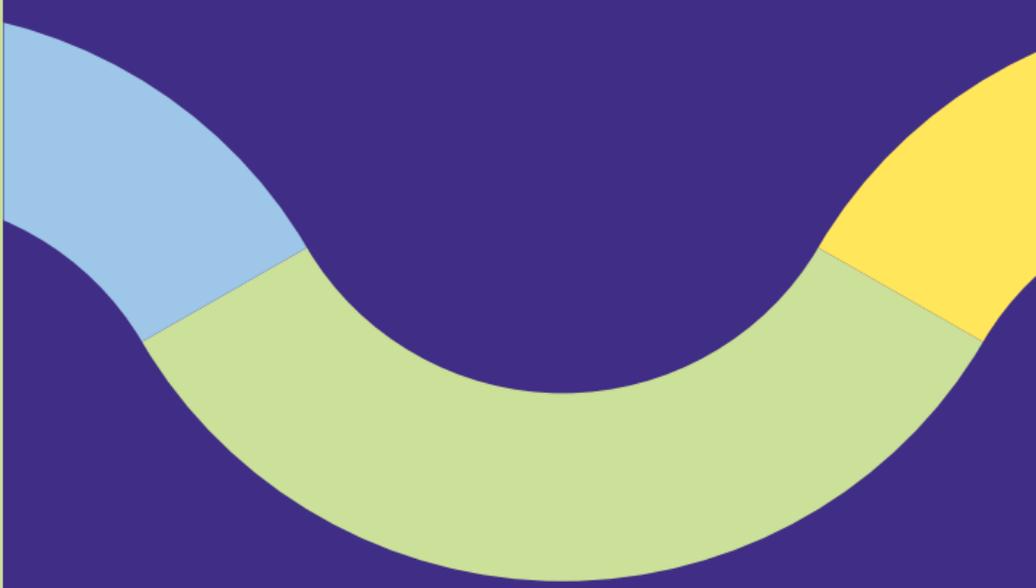
Benefits equal to 10% of the insured amount (up to \$25,000) is paid out if the insured must undergo a coronary angioplasty or is diagnosed with certain types of non-fatal cancer, namely:

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

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

To find out more about the numerous benefits of Beneva products, contact us or visit our website.

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