

life and health
insurance

Critical Illness Insurance

Second Chance for Children
30 days to 17 years



beneva

Protect your children in case of critical illness so you can afford to stay by their bedside

If one of your children suffers from a critical illness or must undergo a covered or insured surgery, the Second Chance for Children coverage gives you the means to stay by your child's bedside. You can thus give your child all the support he or she needs without worrying about the financial impact resulting from a critical illness or surgery.

Second Chance for Children benefits

- You can receive a tax-free amount if your child survives 30 days after the date of diagnosis of a covered critical illness or surgical procedure.
- You can use the amount received **as you see fit**, for example, to make up for loss of salary to pay for expenses related to a critical illness or surgery, namely:
 - support your child through an illness
 - homecare
 - care received outside your area of residence
 - purchase special needs equipment
 - trips between your home and the hospital
 - childcare costs for siblings of the patient
 - help make the child's wish come true
 - private studies for the child, if warranted

Illnesses, conditions and surgeries covered under the Second Chance for Children policy

Covered childhood illnesses

1. Autism¹
2. Type 1 diabetes²
3. Muscular dystrophy²
4. Cystic fibrosis²
5. Cerebral palsy

Other insured illnesses, conditions and surgeries

- Life-threatening cancer
- Bacterial meningitis
- Blindness
- Coma
- Major organ transplant on waiting list
- Major organ transplant
- Kidney failure
- Paralysis
- Deafness
- Loss of speech
- Severe burns
- Loss of limbs
- Benign brain tumor
- Cerebrovascular accident (Stroke)³
- Coronary surgery³
- Heart attack (myocardial infarction)³
- Occupational HIV infection³
- Alzheimer's Disease³
- Parkinson's Disease³
- Multiple Sclerosis³
- Motor Neuron Disease³
- Aortic surgery³
- Heart valve replacement³

1. Diagnosed before the child's 3rd birthday

2. Diagnosed before the child's 18th birthday

3. These illnesses generally occur in adulthood, but the child is covered right from contract issue for the entire duration of the contract, i.e., until age 75. The contract contains some conditions, restrictions and exclusions.

With Critical Illness Insurance, benefit from the expert medical information and opinion of 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.⁴

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 healthcare 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.

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

The main features of Second Chance for Children

Age at issue

30 days to 17 years

Insured amount if the child is diagnosed with a critical illness

Minimum \$25,000, maximum \$250,000

Example of monthly payments based on the insured amount

Insured amount	Second Chance for Children		Second Chance for Children with Health Option	
	Female	Male	Female	Male
\$25,000	\$19.58	\$20.17	\$32.08	\$33.02
\$50,000	\$26.92	\$27.92	\$44.92	\$46.75
\$100,000	\$41.50	\$43.67	\$70.17	\$74.17
\$250,000	\$84.58	\$90.00	\$145.63	\$155.42

Survival period

For the insured amount to be payable, the insured child must survive for at least 30 days following the diagnosis of a critical illness or surgical procedure covered under Second Chance for Children.

At death

If the insured amount has not already been paid out, all payments made since the coming into force of the insurance policy will be reimbursed in the event of the child's death if it occurs before the policy expiry date. Reimbursement cannot exceed the insured amount and excludes amount paid monthly for additional benefits, as applicable.

Health option... for added coverage

If you choose this option, you may be reimbursed a percentage of the amounts that you must pay as of the 15th policy anniversary. The premium reimbursement percentage will have reached 100% as of the 20th policy anniversary. The contract will then be terminated.

Also, you are no longer required, under the Health Option, to pay the monthly amount on the 20th policy anniversary. For example, if your child is age 5 at the time of coverage under the Second Chance for Children policy, no further payments are made when he or she turns 25 and coverage can be maintained until the age of 75!

Give your child all the support he or she needs

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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