

life and health
insurance

Critical Illness Insurance

Simplified Second Chance
6 covered illnesses
and surgeries



beneva

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 Beneva 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 Teladoc Medical Experts[®] 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:

- Obtaining home care or getting someone to help with domestic chores or childcare
- Making up for loss of salary in the event of long-term disability or inability to contribute to a pension plan
- Enjoying the best available treatments
- Avoiding to depend on help from your children or family
- Having work done to adapt your home or purchasing adaptative equipment
- Keeping your RRSP intact
- Continuing to pay 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 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 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.

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

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 Teladoc, an assistance service that offers reassuring support.

1. The contract contains some conditions, restrictions and exclusions.
2. The premium reimbursement cannot exceed the insured amount.

Main features of Simplified Second Chance¹

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

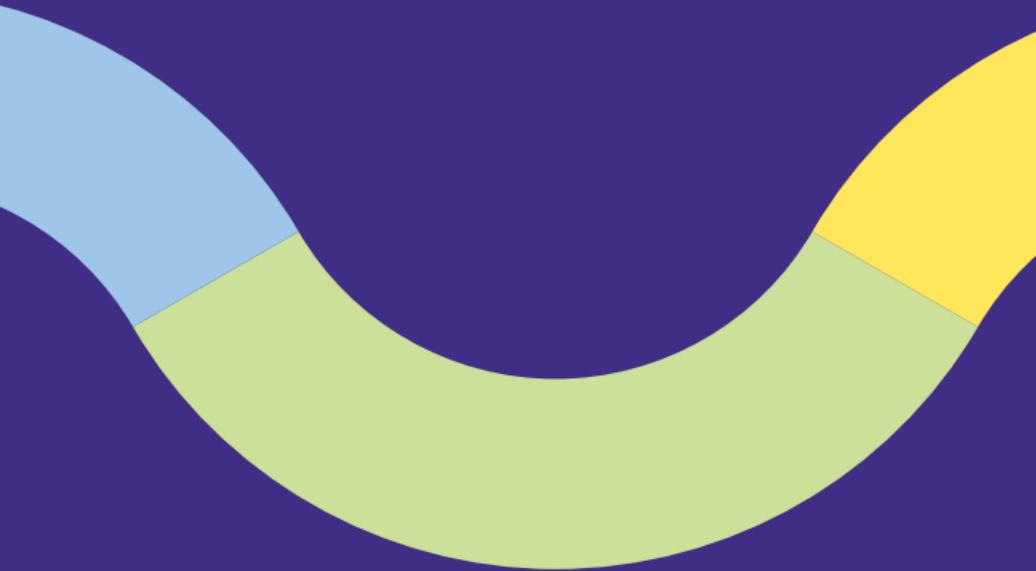
This percentage increases progressively to 100% at the later of the following two events:

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

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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