

Critical Illness Insurance



Discover our critical illness insurance product offering, including fixed-term products that are renewable and convertible. Find a complete range of coverage related to critical illness in one single place.

Products	Fixed-Term Critical Illness Insurance	T75 Critical Illness Insurance	Simplified Critical Illness Insurance	Children's Critical Illness Insurance	Children's Critical Illness Insurance Rider
Number of covered illnesses and surgeries	25	25	6	28	16
Terms	T10, T20, T25, T30, T35 Available as a rider or a separate policy	T75	T10, T75	T75	To age 25 Maximum age of the insured parent: 65
Age at issue	18 to 65	18 to 60	18 to 60	30 days to age 17	15 days to age 17
Renewable	Renewable as T10 to age 75	No	Yes (T10 to age 75)	Non	No
Convertible	Yes, to age 60	No	No	No	No
Insured amount	Minimum \$10,000 Maximum \$2,000,000	Minimum \$25,000 Maximum \$2,000,000	\$10,000, \$25,000 or \$50,000	Minimum \$25,000 Maximum \$250,000	Minimum \$5,000 Maximum \$50,000 per child (without exceeding 50% of the insured amount of the principal benefit)
Premiums	According to the term	Choices: • Over 15 years • To age 65 • To age 75	According to the term With Health Option: up to age 65 (or the 25 th insurance anniversary) ¹	To age 75 With Health Option: Over 20 years	The same period as the principal benefit (maximum age of the insured parent: 65)
Reimbursement of premiums on surrender or expiry (Health Option – See descriptive table)	No	Yes (optional)	Yes (optional for the T75)	Yes (optional)	No
Reimbursement of premiums on death (Plus Option – See descriptive table)	No	Yes (optional)	Yes (automatically included)	Yes (automatically included)	No
Policy fees	Separate policy: \$60 Rider: \$0	\$0	\$0	\$0	\$0

Other features

Includes the benefit of expert medical information and opinions with Teladoc Medical Experts® assistance service. The contract also includes Succession Advantage (available in Quebec only).

Descriptive table

Health Option – Reimbursement of premiums on surrender or at expiry²

T75 Critical Illness Insurance	Simplified Critical Illness Insurance	Children's Critical Illness Insurance
<p>If the premium is payable over 15 years:</p> <ul style="list-style-type: none"> • 50% after 10 years and 100% after 15 years <p>If the premium is payable to age 65:</p> <ul style="list-style-type: none"> • 50% by age 60 and 100% by age 65 <p>If the premium is payable to age 75, there are 2 options:</p> <ul style="list-style-type: none"> • 50% after 10 years and 100% after 15 years • 50% by age 70 and 100% by age 75 	<p>After 15 years based on age at issue:</p> <ul style="list-style-type: none"> • Age 18 to 30: 75% • Age 31 to 35: 70% • Age 36 to 40: 60% • Age 41 to 55: 50% <p>This percentage increases to 100% on the later of the following dates:</p> <ul style="list-style-type: none"> • Insured's 65th birthday • 25th insurance anniversary (maximum age of insured: 75) 	<p>75% after 15 years and 100% after 20 years</p>

For more information on these products, please refer to the Fact Sheet or illustration.

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

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Beneva designates La Capitale Civil Service Insurer Inc. as insurer.

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 Civil Service Insurer Inc.

1 This means the latest date of either the insured's 65th birthday or the 25th insurance anniversary (maximum age of insured: 75). | 2 Certain conditions apply. Reimbursed premiums include extra premiums, but exclude premiums for additional benefits. The premium reimbursement may not exceed the insured amount for simplified and children's products.

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