

Life and health
insurance

Critical Illness



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Choosing to get insured is making an informed decision!

Anyone can be affected by a critical illness. That's why it's wise to include critical illness insurance in your financial planning.

Coverage that's tailored to your needs

Basic coverage

Covers the 3 most common critical illnesses (stroke causing severe neurologic deficits, cancer and severe heart attack)

Enhanced coverage

Covers 25 critical illnesses

Child coverage

Covers a total of 29 critical illnesses

Simple and affordable solutions

Are you looking to balance your insurance coverage needs with your financial obligations? You can opt for critical illness insurance coverage with our 10-year, 20-year, 75-year or 100-year term and even the 100-year term payable over 20 years, at an affordable price.

Insurance amount paid or premiums refunded

Premium reimbursement options may be added to your contract allowing you to recover premiums if no critical illness benefits are paid during the term of your coverage.

A built-in supplementary benefit*

The diagnosis of one of the following medical conditions provides you with a payment of 15% of the insurance amount, up to a maximum of \$50,000:

- Coronary Angioplasty;
- In situ breast cancer;
- Malignant melanoma of skin that is less than or equal to 1.0mm in thickness that is not ulcerated nor has spread to lymph nodes or other organs;
- Prostate cancer described as AJCC T1 and Gleason grade 6 or less;
- Thyroid cancer, described as AJCC T1 and has not spread to lymph nodes or other organs;
- Chronic lymphocytic leukemia classified as Rai stage 0;
- Gastro-intestinal stromal tumours classified as AJCC Stage 1;
- Neuroendocrine tumours classified as AJCC Stage 1.

Payable up to 4 times. Payable once per covered medical condition. The supplementary benefit is not deducted from the insurance amount and the policy remains in force.

Assistance Benefit, an added value

Included free of charge, our Assistance Benefit provides you with the following services:

- Second medical opinion
- Medical referral
- Administrative services
- Hospital admission and accommodation assistance outside the province or country
- Psychological assistance
- Medical assistance
- Convalescence assistance
- Concierge services
- Legal assistance including assistance in the event of identity theft

* Offered with enhanced and children's coverage.

Use the benefit as you see fit!

Following a diagnosis of a covered critical illness, the amount can be used any way you wish. For example:

- Cover daily living expenses;
- Choose treatments in a private clinic or abroad;
- Pay for medication or medical expenses not covered by another plan;
- Cover business expenses;
- Provide income in case you need to miss work for an extended period.

Enhanced protection covers the following 25 illnesses:

- aortic surgery
- aplastic anemia
- bacterial meningitis
- benign brain tumour
- blindness
- cancer
- coma
- coronary artery bypass surgery
- deafness
- dementia including alzheimer's disease
- heart valve replacement or repair
- kidney failure
- loss of independent existence
- loss of limbs
- loss of speech
- major organ failure on waiting list
- major organ transplant
- motor neuron disease
- multiple sclerosis
- occupational HIV infection
- paralysis
- parkinson's disease and specified atypical parkinsonian disorders
- severe burns
- severe heart attack (acute myocardial infarction)
- stroke (resulting in severe neurological deficits)

Child protection covers the following 4 additional illnesses:

- Autism spectrum disorder
- Cystic fibrosis
- Muscular dystrophy
- Type 1 diabetes mellitus

Critical illness insurance, it's essential coverage!

When illness strikes, your recovery, or that of a family member's, becomes your main concern. The last thing you should have to worry about is your financial security.

The risk of being diagnosed with a critical illness is very real. Do you have a financial support plan to see to your needs while you recover?

With critical illness insurance, you receive a tax-free benefit if you're diagnosed with one of the covered critical illnesses and survive for at least 30 days. You can use this amount to cover your living expenses or to manage additional expenses that may be incurred as a result of your illness. By reducing your financial obligations, you can shift your focus to the most important thing: your recovery.

Contact your advisor for expert advice tailored to your needs.
For more information, go to beneva.ca.

To reach us

Service for insured persons

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