

Critical Illness

At a glance

Types of protection	Basic – 3 illnesses	Enhanced – 25 illnesses	Child – 29 illnesses
Concepts	Individual Multi-life	Individual Multi-life	Individual Multi-life
Plans	T10 T20 T75 T100 T100 paid-up 20 years	T10 T20 T75 T100 T100 paid-up 20 years	T75 T100 T100 paid-up 20 years
Issue ages	18 to 65 (T10, T75, T100) 18 to 55 (T20) 18 to 50 (T100 paid-up 20 years)	18 to 65 (T10, T75, T100) 18 to 55 (T20) 18 to 50 (T100 paid-up 20 years)	30 days to 17 years old
Rate bands	\$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$2,000,000	\$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$2,000,000	\$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$249,999 \$250,000
Insurance amount	Minimum: \$25,000 Maximum: \$2,000,000	Minimum: \$25,000 Maximum: \$2,000,000	Minimum: \$25,000 Maximum: \$250,000
Renewal	T10 and T20 plans are renewable up to age 75.	T10 and T20 plans are renewable up to age 75.	Not available with child protection
Conversion	Before age 65, T10 and T20 plans are convertible under the same type of coverage, without evidence of insurability, into T75 or T100 plans.	Before age 65, T10 and T20 plans are convertible under the same type of coverage, without evidence of insurability, into T75 or T100 plans.	Not available with child protection
Supplementary benefit 15% of the insurance amount up to \$50,000 (included)	Not available with basic protection	<ul style="list-style-type: none"> • 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. <p>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.</p>	<ul style="list-style-type: none"> • 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. <p>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.</p>

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Assistance benefit (included)	For the insured person and their family: 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		
Return of premiums (available at policy issue only)	Return of premiums on death (available with all plans) Return of premiums on cancellation or at expiry (15 years) (available with T75) Return of premiums on cancellation or at expiry (20 years) (available with T75, T100 and T100 paid-up 20 year plans) Return of premiums at expiry (available with T75)		
Additional benefits	Children's endorsement – 15 covered illnesses (available with basic and enhanced protections only) Waiver of premiums in case of total disability (waiting period: 4 or 6 months) Benefit in case of fracture		
Additional coverage	Critical illness insurance can be combined with permanent life, universal life and Term Plus life insurance products		
Policy fees	\$60		

Types of protection	Basic – 3 illnesses	Enhanced – 25 illnesses	Child – 29 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		●	●
Motor neuron disease		●	●
Multiple sclerosis		●	●
Occupational HIV infection		●	●
Paralysis		●	●
Parkinson's disease and specified atypical Parkinsonian disorders		●	●
Severe burns		●	●
Severe heart attack (myocardial infarction)	●	●	●
Stroke (having caused severe neurological deficits)	●	●	●
Vital organ transplant		●	●
Autism spectrum disorder			●
Cystic fibrosis			●
Muscular dystrophy			●
Type 1 diabetes mellitus			●

This document provides a summary of an insurance product offered by Beneva Inc. It is not intended to describe all the provisions, exclusions and limitations applicable to a benefit or a specific insurance policy. For a complete description of the provisions, exclusions and limitations, check your policy.

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